



HOWARD COUNTY DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT
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Director's Report

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DIRECTOR'S NOTE

The Housing and Community Development Board welcomed 2 new members at the September meeting. The Board consists of 7 members appointed by the County Executive and confirmed by the County Council. Members can serve up to 2 consecutive 5-year terms. The Board advises the Department on community development and affordable housing policies and programs.

Grace Morris has been the Executive Director for Heritage Housing Partners Corporation (HHP Corp) since 2008. In this position, she oversees the ownership and management of 150 units of affordable housing primarily for elderly and disabled residents in Columbia. Grace has worked in the field of affordable housing since 1989. She is a volunteer board member for Rebuilding Together Howard County and the Board President of the Association of Community Services (ACS), the umbrella organization for nonprofits in Howard County. Grace has lived in Howard County for 20 years.

Mike Sloan has been a full time real estate agent for more than 12 years. In that time, he has sold more than 700 homes, generated more than \$200 million in sales, and made The Wall Street Journal's list of "Top Agents." In 2010, he became managing partner of the Pat Hiban Real Estate Group of Keller Williams Realty. Mike is a Howard County native, a graduate of Oakland Mills High School, and resides in Western Howard County with his wife, twin daughters and son.

Grace and Mike are both excited to share their expertise with the Board. The Board's next meeting is scheduled for Thursday, October 12, 2017, at 6:00 pm at the Columbia Gateway building. All meetings are open to the public.

On Monday, October 2, 2017, the Department staff attended the Ribbon Cutting Ceremony for the Leola Dorsey Community Resource Center. This was an opportunity to celebrate the commitment of many people and organizations that came together to make the center a reality. The center provides housing for 35 previously homeless men and is also the new home for the Day Resource Center. The housing units are managed by Volunteers of America and the Day Resource Center is managed by Grassroots. We were pleased that Charles Halm from the Baltimore HUD field office attended the ceremony and toured the center. Federal CDBG funds were used to cover pre-development costs for the project. Mr. Halm praised the Department for the creative use of CDBG funds in the project and encouraged us to share the project's success with other jurisdictions that receive CDBG funding. We appreciate HUD's support of affordable housing projects in Howard County and look forward to working with them on future projects.

Kelly Cimino, Director

HOUSING OPPORTUNITIES PROGRAMS DIVISION

MODERATE INCOME HOUSING UNIT PROGRAM (MIHU)

Please see the attached MIHU Report.

SETTLEMENT DOWNPAYMENT LOAN PROGRAM (SDLP)

The Settlement Downpayment Loan Program is funded by the Department's Community Renewal fund. This program is responsible for increasing homeownership in the County and critical to the success of the MIHU program. Homebuyers must be income-eligible and demonstrate a need for downpayment and closing cost assistance.

For FY18 so far, 11 MIHU buyers received SDLP loans, including 5 Workforce Initiatives loans, for a total of \$258,851. The Department has set aside \$400,000 to help working families to buy non-MIHU homes in Howard County as well. For FY18, 19 non-MIHU buyers received SDLP loans, including 6 Workforce Initiative loans, for a total of \$242,507.

NEIGHBORHOOD STABILIZATION PROGRAM (NSP)

The NSP program focused on purchasing foreclosures in zip codes 21045 (East Columbia) and 20723 (North Laurel) to help stabilize those areas. All four of the homes purchased with the grant funds have been renovated and resold. Program income from the sale of the previous homes was used to purchase a fifth property. Rehab of the 5th property is complete. The Commission requested assistance from the Department to sell this home to an income-eligible household. A buyer was selected and a contract was signed in September. Settlement is scheduled for October 30th. The NSP grant will be closed out after settlement of this property. Any proceeds from the sale of the home will be returned to the State as program income. The required quarterly report will be sent to the State before the October 5th due date.

MARYLAND HOUSING REHABILITATION PROGRAM

The Maryland Housing Rehabilitation Program (MHRP) can be used to assist eligible homeowners secure low interest loans to make home repairs and bring properties into compliance with applicable building codes and standards. The program is designed to benefit households with incomes that are at or below 80% of the statewide median income. Applications are available by phone, mail and online. Homeowners must be current on their mortgage, insurance and property tax payments to be eligible for the program.

COMMUNITY PLANNING AND GRANTS DIVISION

UPDATE - FFY2016 CONSOLIDATED ANNUAL PERFORMANCE & EVALUATION REPORT (CAPER)

The FFY2016 Consolidated Annual Performance and Evaluation Report (CAPER) describes Howard County's affordable housing and community development activities carried out for over the past program year running from July 1, 2016 through June 30, 2017.

Howard County's due date to HUD was September 28, 2017 for the FFY2016 CAPER. The report was submitted on September 22, 2017.

UPDATE - FINAL SUBMISSION TO HUD – FFY2017 ANNUAL ACTION PLAN

The Community Planning and Grants division finalized and submitted the Annual Action Plan (AAP) through HUD's web-based Integrated Disbursement and Information System (IDIS) on 7/7/2017 and mailed the required original signed documents (SF-424s and certifications), which HUD received on 7/10/2017. This started the 45-day review period.

On September 22, 2017, HUD approved the County's FFY2017 AAP. The agreement packets for both the CDBG and HOME FFY2017 funding are routing through appropriate County departments for review and signature.

Amending the Citizen Participation Plan

One of the requirements for submission of the Assessment of Fair Housing (AFH) is that the County amend its Citizen Participation Plan (CPP) for programs covered under the Consolidated Plan (CP) as required by the U.S. Department of Housing and Urban Development (HUD). The CPP provides and encourages Howard County residents to participate in the development and review of the CP, AAP, CAPER and AFH.

Citizen Participation Plan Amendment 30-Day Public Comment Period

- Start Date – September 21, 2017
- End Date – October 20, 2017
- Public Hearing – Wednesday, October 11, 2017 at 6 pm in the Housing Conference Room

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM

HIGHLIGHTING A PROGRAM RECEIVING CDBG IN FFY2016

Grassroots Crisis Intervention Center, Inc., a local nonprofit, provides supportive and professional 24-hour crisis intervention, suicide prevention, shelter, and outreach services to individuals and families experiencing a personal, situational, mental health, or shelter crisis.

The Day Resource Center (DRC), a successful partnership between Grassroots and the faith community opened in 2008. The DRC was developed to assist the chronically homeless population with basic needs, such as a hot meal, shower, access to a clothing closet and a food pantry.

Individuals served in the DRC are often managing multiple and complicated behavioral health needs. They often come to homelessness because the system that was created as a safety net was not strong enough to hold them. People that visit the center are seeking human connection and caring. They may not be ready to re-enter housing due to lack of sobriety or the severity of their mental health needs. Throughout the year, the DRC will assist over 800 individuals. This activity received **\$47,000** in CDBG funding for FFY2016.

HOME INVESTMENT PARTNERSHIP (HOME) PROGRAM

In September, HOME program funds were awarded to 2 income eligible households to help them with the downpayment and closing cost expenses for their first home. The funds were provided as deferred loans that must be repaid at the time of resale. Although the homes were not part of the Moderate Income Housing Unit (MIHU) program, the first-time homebuyers still had to meet the HOME program household income and affordability requirements.

The Grants Division staff attended the Annual Meeting and Awards Luncheon held in Baltimore City on September 29th, during MAHC's Community Development Week. The event shed light on and acknowledged housing industry partners on their efforts toward developing and maintaining affordable housing in the State of Maryland. The program began with a tour of an East Baltimore City neighborhood that was once the center for gang activity. Due to an engaged community association, the neighborhood is on the verge of a renaissance. The tour began on the construction site of the Hoen Building, which will house several community resources, a new Food Hub (still under construction) and various other assets from which to build. Revitalization cannot happen without partnerships and initiative from community members, and this effort has the perfect combination.¹ The Executive Director of the Community Development Network spoke briefly about the four major bills that passed in the General Assembly and deemed it the most the most successful session so far. The bills that passed included Land Bank reform (HB1168/SB957), Foreclosed Property Registry (HB1048/SB875), Definition of Vacant and Abandoned properties and Tax Sale reform.

(<http://communitydevelopmentmd.org/2017/10/highlights-community-development-week-2017/>)

COUNTY FUNDED PROJECTS

ACQUISITION/REHAB PROGRAM

There are funds in the Department's FY18 budget for the acquisition and rehabilitation of existing scattered site properties to be leased to low-income individuals and families in Howard County. In the past, the Department provided these funds to the Housing Commission to work with Bridges to Housing Stability, Inc. Beginning this year, the Department will grant the funds directly to Bridges. Bridges will acquire units to lease them to households earning up to 60% of Howard County area median income as part of their Bridges Alliance program. Discussions regarding the terms of the grant agreement and expectations for the program are underway.

RENTAL ASSISTANCE FOR SPECIAL POPULATIONS

The Department will use MIHU fee in lieu funds to provide rental assistance to populations at risk of homelessness such as youths aging out of foster care and inmates leaving the County's detention center. The Department is working with the Department of Social Services, Department of Corrections and Bridges to Housing Stability on potential options to provide rental assistance or rental units for these low-income individuals.

OUTREACH

HOMEBUYER EDUCATION WORKSHOP

This month's Homebuyer Education Workshop was held on Monday, September 18, 2017. The next workshop is scheduled for Monday, October 16, 2017, from 6-9 p.m. at the Columbia Gateway building. Pre-registration is required. The Department's website provides ongoing workshop dates through 2017 and FAQs. Prospective homebuyers can register to attend a workshop by sending an email to homebuyerclass@howardcountymd.gov.

MIHU WORKSHOP

October is the next open enrollment month for MIHU homeownership. Anticipating high demand for program information, there are several MIHU Renter and Homebuyer Workshops already scheduled in October. Staff is available to partner with employers, builders and nonprofits to present MIHU workshops throughout the year. Interested partners or applicants should visit our website for more information at www.howardcountymd.gov/housing.

Attachment: MIHU Report
