



Howard County, Maryland FFY 2011 – FFY 2015 Consolidated Plan

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Howard County
Department of Housing and
Community Development
July 1, 2011

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*The Consolidated Plan is required by the U.S. Department of Housing and Urban Development for entitlement jurisdictions to receive Community Development Block Grant (CDBG) and Home Investment Partnerships Program (HOME) funds. Howard County received its Urban County designation in 1996 and this document represents the County's fourth Consolidated Plan submission. Howard County's Consolidated Plan for Federal Fiscal Years 2011 through 2015 is a comprehensive planning document that will guide housing and community development efforts in the County over the next five years. The plan identifies specific goals, strategies, **objectives** and **outcomes** that will be used to address both housing and non-housing community development needs. Additionally, the plan will serve as a management tool for measuring the overall performance of the County's CDBG and HOME programs as well as that of its Subrecipients, Grantees and partnering housing development organizations.*

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Consolidated plan

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Howard County DUNS # 102547127

EXECUTIVE SUMMARY

The Howard County Consolidated Plan, for federal fiscal years 2011-2015, is a five-year strategic plan that is required by the U.S. Department of Housing and Urban Development (HUD). The plan outlines broad goals and objectives designed to meet the County's major housing and community development needs. The Annual Action Plan describes the specific actions the County will take during the upcoming program year to implement the goals and objectives outlined in the Consolidated Plan. HUD prescribes the form and content of the Annual Action Plan. This is the County's first Annual Action Plan under the current Five Year Consolidated Plan. The form and content are consistent with the requirements set forth at 24 CFR Part 91.200 through 91.230.

Consolidated Plan Objectives and Outcomes

Howard County's Consolidated Plan includes five major overarching community goals with related objectives and outcomes that will serve as the basis for determining investment of CDBG and HOME funds and the proposed outcomes that are expected as a result of such investments. The following outlines the community-wide goals in relationship to the statutory objectives and outcomes prescribed by HUD:

Community Goal #1 - Expand opportunities for diverse and affordable housing options that are available for all income levels at or below 80% of median.

The *objective* is decent affordable housing and the anticipated *outcome* is Affordability and Availability/Accessibility.

Community Goal #2 - Comprehensively addresses the issue of homelessness by providing a Continuum of Care system that utilizes a "Housing First" approach to homelessness prevention and intervention.

The *objective(s)* are suitable living environment and decent affordable housing and the anticipated *outcome* is Affordability and Availability/Accessibility.

Community Goal #3 - Expand and support a variety of affordable housing options, which in conjunction with appropriate supportive services, will maximize opportunities for residents to achieve both social and economic self-sufficiently.

The *objective(s)* are *Creating Economic Opportunities* and the anticipated *outcome(s)* are Suitable Living Environment and Decent Affordable Housing and Sustainability.

Community Goal #4 - To plan, design and support local and regional projects and initiatives that incorporate such elements as: green technology, pollution prevention technology, community-based amenities and services, environmental restoration, and long-term, resource-rich public and private partnerships that can persist across generations.

The *objective(s)* are Suitable Living Environment and Decent Affordable Housing and the anticipated *outcomes* are Availability/Accessibility and Sustainability.

Community Goal #5 - Foster intra-governmental and public/private partnerships that promote effective and efficient use of tangible resources such as goods and equipment, financial and human resources.

The *objective* is Sustainability.

Evaluation of Past Performance

Over the past five years Howard County Housing¹ (HCH or Housing) has taken strategic steps to meet the goals and objectives identified in the previous Consolidated Plan. A combination of staffing enhancements within the department, increased community outreach, and the development of critical partnerships with non-profit providers have allowed HCH to move forward with several significant housing and community development initiatives. The Howard County Consolidated Annual Performance Report (CAPER), for the period July 1, 2009 through June 30, 2010, includes a detailed evaluation of projects relative to the projected goals. That report may be referenced for more detailed information.

During the previous year, HCH continued its efforts to address the need for affordable housing opportunities for low- and moderate-income households. As referenced in the previous year Action Plan, a draft of the Affordable Housing Strategic Plan was developed, which identified specific strategies for bridging the County's acute affordability gap. Since July 1, 2010 HCH posts the following accomplishment highlights:

- Since the acquisition of Columbia Landing, a 300 unit multi-family rental property, HCH has invested approximately \$1.2 Million in capital improvements to address electrical, plumbing, and mechanical systems. Columbia Landing is currently 96% leased.
- Following an energy audit of the 26 units of Public Housing-scattered sites, Howard County Housing used American Recovery and Reinvestment Act (ARRA) Capital Funds to replace windows, sliding glass doors, HVAC and/or air

¹ Combination of Howard County Housing and the Howard County Housing Commission, the County's Public Housing Authority.

conditioning units as needed to reduce the loss of energy and increase efficiency of mechanical items.

- In September 2010, HCH acquired a parcel adjacent to the recently developed Ellicott Gardens rental property to provide temporary parking for Ellicott Garden's residents providing an additional 55 parking spaces. This parcel is slated for future development in 2013.
- Currently in the process of finalizing the master plan design for the new Roger Carter Recreation center, and applying for financing through the state of Maryland under the New Issue Bond Program.
- Currently developing Hilltop Phase I, a sustainable mixed-income community to feature 206 rental units in a mix of manor homes, two over two townhomes, and garden apartments.
- Generated plans for the future development of Jones Rd/Glens at Guilford II - Proposed 20 single family, affordable homeownership units. (Currently in pre-development stage)
- Generated plans to Develop Cottages at Greenwood, formerly the Glens at Guilford I - into 10 single family affordable homeownership units. (Currently under construction) Closed on construction financing on March 18, 2011. The first units are scheduled for delivery during the 3rd quarter of 2011.
- Issued a RFP for the renovation of Morningside Park, a 60 unit senior rental community. Phase I includes the installation of new energy efficient HVAC systems which will be installed on/or before May 31, 2011. Phase II will include various residential upgrades inclusive of new paint, carpet and Energy Starr appliances, as well as, overall upgrades to the various common spaces located throughout the building. It is anticipated that Phase II will be completed on/or before November 2011.

To address the demand for job training and readiness, Howard County Housing continued to utilize a designated Community Based Development Organization (CBDO) under the CDBG Special Economic Development category. The Howard Community College Educational Foundation's outcomes are designed to move individuals toward increased economic self-sufficiency and expanded opportunities for obtaining affordable homeownership or rental housing. Their continues to be an increased demand for participation due to individuals looking for ways to re-skill or up-skill, in hopes of regaining or securing employment.

As expected, the demand for assistance across all types of services within the human and social service sector increased over the past year. Howard County Housing continued to support local agencies and non-profits by funding public service activities specifically aligned with projects and programs viewed as core components of the County's Continuum of Care (CoC) delivery system of services and housing for the homeless.

The Howard County Department of Citizen Services (DCS) is responsible for coordinating CoC activities that address the needs of the homeless and those at risk of becoming homeless. The department serves as the human services arm of county government. Recent CoC data reflects a steady increase in the number of inquiries for assistance with basic needs such as food, utility and housing as a result of the economic crisis.

I. Plan Overview

Introduction

Organization and Content

The content of this plan generally follows the Consolidated Plan regulations and guidelines published by HUD and upon submission to HUD will satisfy the requirements of the Consolidated Plan Final Rule which became effective March 13, 2006. Based on the data obtained in the collaborative planning process, the Consolidated Plan provides the strategies for reaching the goals identified in the Plan. *Objectives* and *Outcomes* based on HUD's Outcome Performance Measurement System are also included in this Plan; both at the goal level and at the project level as documented in the FFY2011 Action Plan.

The Collaborative Planning Process

The Howard County Department of Housing and Community Development (DHCD) serves as the lead agency for the development of the plan. As such, DHCD utilized a variety of resources, and gleaned significant insights from local service providers, housing and community development advocates, and the general citizenry of the County. Citizen Participation was obtained through public hearings, public meetings, community surveys, public agency consultations and document review.

Integral to the planning process was the incorporation of existing data from local, state and regional reports, planning documents and needs assessments. DHCD has fostered ongoing communication with many local service agencies as well as county departments to ensure that relevant and substantive data would be utilized to accurately reflect specific community needs and gaps in service.

Citizen Participation and Public Comments

The County's citizen participation efforts began in December 2010, with postings of public notices in libraries and on service provider websites, individual agency notifications and newspaper public notices. On December 9, 2010, a presentation was made before the Howard County Housing and Community Development Board, providing an overview of the Consolidated Plan process, highlighting key dates, public hearings and funding application submission deadlines. On December 21, 2010, a public meeting was held during business hours to accommodate and solicit input from non-profit providers. Fifteen persons representing 10 different service providers were in attendance as well as various staff from Howard County Housing including the Grants Administrator, Grants Support Specialist and the Housing Director. During the meeting the Grants Administrator reviewed the Consolidated Plan / Action Plan process, tentative schedule and entertained questions from the group. There were no written or verbal concerns noted during this meeting that required a formal written response from DHCD.

A Public Hearing was held on March 15, 2011 to discuss proposed community goals and strategies. Four (4) persons attended the public hearing. Two persons represented local non-profit agencies and two attended as community advocates. In general, concern was expressed regarding the need for improved transportation services, and expanded options for childcare and services for youths. A representative from the Committee to End Homelessness, a subcommittee of the Howard County Board to Promote Self Sufficiency (BPSS), offered specific recommendations for prioritizing strategies and activities that were consistent with the recently adopted Plan to End Homelessness. Priority activities included: (1) support for continuing the operation of the Day Resource Center, for homeless persons, (2) support for the development of SRO's (3) the need for substance abuse services and a health clinic that would operate in partnership with the Day Resource Center.

On April 20, 2011, a Public Hearing was held before the Howard County Council regarding the draft Consolidated Plan (Council Resolution 45-201). The following testimony was given during the Public Hearing:

(1) Association of Community Services (ACS) – Expressed general concern regarding the use of both 2010 and 2000 Census information and potential impact upon goal setting and strategy development. Additionally, ACS suggested that there be more specific strategies for persons living between 40%-60% of median income as it relates to expanded opportunities for affordable housing. ACS supported the Plan's emphasis on the prevention of homelessness and the continued provision for childcare services.

(2) Committee to End Homelessness – Offered support for the draft Consolidated Plan. Recommended three technical changes under the section on Homelessness. The changes were incorporated into the document as requested.

(3)Bridges to Housing Stability, Inc. – Offered support for the draft Consolidated Plan. No changes were recommended.

On June 9, 2011 a public presentation was made before the Housing and Community Development Board reviewing the draft Consolidated Plan and the most recent notification from HUD regarding FFY11 funding levels. There were no comments or concerns presented at the meeting.

Due to the lengthy delay associated with the approval of FFY2011 budget, Howard County requested an extension of time for the submission of the Consolidated Plan. Upon being granted the requested extension, the draft Consolidated Plan was made available for an additional 30-day public review and comment period, from May 23, 2011 through June 23, 2011.

In an effort to encourage and increase citizen participation, DHCD conducted a Housing and Community Development Survey that was made available for forty-five days (during the initial 30-day public review and comment period) both in hard copy and on-line. To further encourage and incentivize participation, individuals completing the survey and agreeing to provide their contact information were entered into a drawing to win an iPad. The survey drew over 150 responses and provided valuable information regarding community characteristics and perceived needs. A copy of the survey is included in this document as Appendix D, and the results of the completed surveys are highlighted in the Strategic Plan section of this document.

FFY11-FFY15 Consolidated Plan Schedule

October 2010	Needs Assessment Consultations (Non-Profit Service Providers)
November 2010	Needs Assessment Consultations (County Government/Private Sector)
December. 1, 2010	Consolidated Plan Organizational Meeting
December. 09, 2010	RFP and Notice of Public Meeting Published
December. 21, 2010	Public Meeting (Providers and General Public)
January. 31, 2011	RFP Submission Deadline
February. 1- 13, 2011	Grant Review Committee Convened
February. 18, 2011	Grant Review Committee Discussions
March 15, 2011	Public Hearing – Community Goals and Strategies
March 21, 2011	Conditional Selection/Rejection Letters to Applicants (Suspended due to funding notification delay)
March 25, 2011	Initial 30-day Public Review and Comment Period Begins
April 4, 2011	County Council Resolution regarding Consolidated Plan introduced
April 19, 2011	HCD Board vote on Consolidated Plan submission–(Public Hearing) (Suspended due to funding notification delay)
April 20, 2011	County Council Public Hearing
April 25, 2011	Initial 30-day Public Review and Comment Period Ends
April 27, 2011	Extension of Time Granted by HUD (Submission Date = 6/24/11)
May 2, 2011	County Council votes on resolution regarding Consolidated Plan
May 23, 2011	Second 30-Day Public Review and Comment Period begins
June 9, 2011	Public Meeting/Presentation – Housing and Community Development Board
June 24, 2011	Second 30-day Public Review and Comment Period ends
June 25, 2011	Second Extension of Time Granted by HUD (Submission Date =7/1/11)
July 1, 2011	Consolidated Plan Submission Deadline
August 15, 2011	Projected Consolidated Plan Approval by HUD

Use of Existing Data and Public Plans

DHCD was fortunate to have benefitted from the availability of several local plans that help guide the physical, social and economic development of Howard County. Listed below are descriptions of documents that have provided guidance and background data for the development of this plan. All plans are public documents and were developed in consultation with persons and organizations within and outside local government. All documents are available from the implementing agencies/organizations listed.

- *Howard County Maryland 2010 Agency Plan (PHA PLAN)* prepared by the Department of Housing and Community Development and the Howard County Housing Commission and submitted to U.S. Department of Housing and Urban Development (HUD).

- *2009 Howard County Rental Survey* prepared by RF&S Realty Advisors, Inc. for the Howard County Department of Housing and Community Development.
- *Howard County Human Services Master Plan 2005-2010*, September 2005, prepared by the Association of Community Services of Howard County for the Department of Citizen Services.
- *Needs Assessment Report*, March 2011 prepared for the Community Action Council of Howard County, Inc.
- *Howard County, Maryland Self Sufficiency Indicators Report*, September 2010 Developed by the Policy Analysis Center.
- 2009 BRAC Impacts on Fort Meade Area Housing, Submitted by: Sage Policy Group, Inc.
- *2004 Howard County Senior Housing Master Plan*, Prepared by the Howard County Department of Planning and Zoning for the Howard County Department of Citizen Services Office on Aging.
- *2010 Howard County Plan to End Homelessness*, Prepared by the Committee to End Homelessness- Howard County Board to Promote Self-Sufficiency.
- *2011 Regional Analysis of Impediments to Fair Housing Choice (Interim Draft #2)*, prepared by Mullin & Lonergan Associates, Inc. for Howard County Housing.
- *Howard County Maryland 2000 General Plan* prepared by the Howard County Department of Planning and Zoning.
- *Howard County's Foreign-Born Community: Dimensions, Growth and Implications, October 2005*, A Study Conducted by the Association for the Study and Development of Community for FIRN, Inc. and the Howard County Department of Citizen Services.

Consultation with Public and Private Agencies

Since the development of the current FFY2006 – FFY2010 Consolidated Plan, DHCD has continued to maintain and enhance its vital relationships with local non-profit providers, housing developers, advocates, community organizations and the faith community. The Consolidated Plan consultation process began in August 2010 and included meetings, telephonic (conference call) and on-line discussions with State and local social and human service providers, providers of homeless and special needs housing and neighboring jurisdictions that participate in regional activities and initiatives in connection with events hosted by HCH.

Specific agencies and organizations consulted:

- ▶ The ARC of Howard County
- ▶ The Association of Community Services
- ▶ Howard County Affordable Housing Advocates
- ▶ Community Action Council of Howard County
- ▶ Humanim, Inc.
- ▶ Bridges to Housing Stability, Inc.
- ▶ The Domestic Violence Center of Howard County
- ▶ Grassroots Crisis Intervention Center, Inc.
- ▶ Howard County Department of Planning and Zoning
- ▶ Howard County Department of Social Services
- ▶ Howard County Department of Recreation and Parks
- ▶ Howard county Department of Citizen Services
- ▶ Howard County Health Department
- ▶ Howard County Housing Commission
- ▶ Howard County Office of Human Rights
- ▶ Maryland Department of Human Resources
- ▶ Maryland Department of Health and Mental Hygiene
- ▶ Howard County Mental Health Authority
- ▶ Habitat for Humanity, Howard County
- ▶ Consumer Credit Counseling Services of Maryland & Delaware
- ▶ Howard County Board to Promote Self Sufficiency
- ▶ Committee to End Homelessness

Community Profile

Howard County is strategically located between the Baltimore and Washington, D.C. metropolitan areas, in the fourth most populous consolidated metropolitan region in the country; a region with attributes such as a strong business community, innovative scientific and technology communities, thriving school systems and nationally recognized institutions of higher learning. The County has no incorporated towns or cities. The distance from Columbia, the most urban area in the County, to Baltimore is 22 miles and the distance from Columbia to Washington, D.C. is only 33 miles. The neighboring jurisdictions are Baltimore County to the north and west, Anne Arundel County on the East, Prince George’s County on the south, Montgomery County on the south and west and Carroll County on the North and East. Howard County has been able to maintain stable business, economic and residential growth having the nation’s third highest

median income. Consequently, housing costs (rental & owner) are among the highest in region; even after the foreclosure and subprime lending crisis impinged the housing market.

The characteristics of the population have changed over the past few years. The population is becoming noticeably older. Baby boomers, 35 to 54 year-olds, make up more than 35 percent of the countywide population, almost 87,000 residents. Over the next 10 to 20 years large numbers will retire and move into the 65 plus age category. The number of children aged 5 to 19 has grown significantly over the last 10 years and now make up more than 22 percent of the population. The category of small children under 5 has also grown from 15,200 in 1990 to 18,248 in 2000, representing an increase of 20 percent. Regarding racial and ethnic composition, the County is predominantly composed of Caucasians. However, minorities are an increasing percentage of the population with African-Americans as the largest minority population.

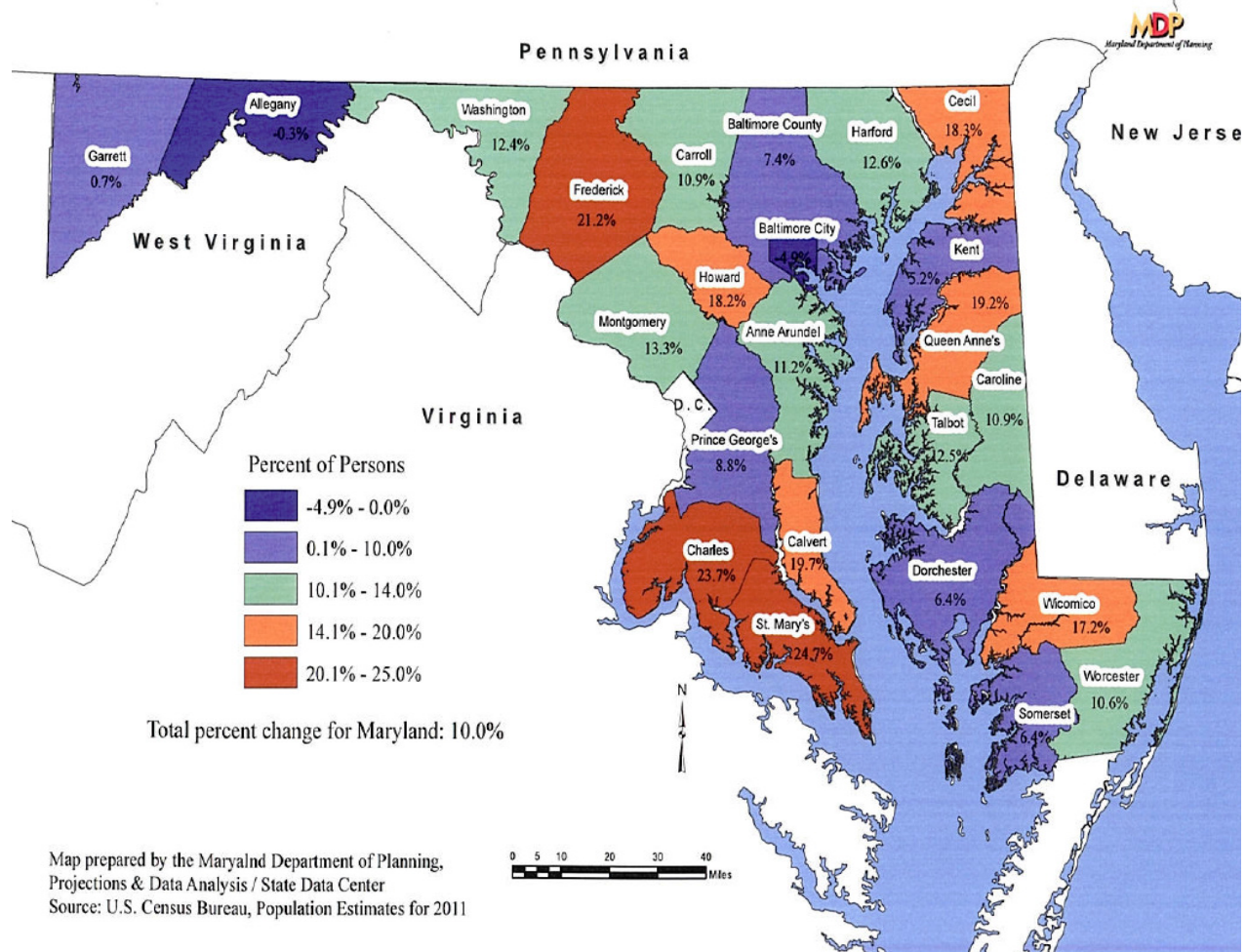
The median income continues to rise dramatically. Although Howard County is one of the richest counties in the State and the Nation, there are still a significant number of people whose incomes have not kept pace with the cost of living, further exacerbating the need for affordable housing for low/moderate-income and middle-income (workforce) families as well as those who are at or below 30% of the Area Median Income; addressing this need remains a top priority for HCH.

Population Growth

According to the 2010 Census, Howard County's total population is 287,085, increasing by 39,243 residents or almost 16% in the last 10 years while the total number of housing units only increased by 22,991 or 24 % (CS). 60 % of the County is rural residential with portions further categorized as preservation areas, leaving only 40 % available for housing development and expansion (AI). At present the housing unit mix is as follows: 50% single family detached, 25% townhome and 25% apartment (AI) with 73.8 % of the population being homeowners in 2009 (CS). The County's median household income has risen from \$74,167.00 in 2000 to \$101,003.00 in 2009 (CS) with most of the newly settled residents having a household income exceeding \$75,000.00.

The region's population is increasing and becoming older and more racially diverse. International migration accounted for a larger share of the population growth in the more urban jurisdictions (Montgomery, Prince George's and Baltimore Counties and Baltimore City), while domestic migration from other areas of the United States contributed to more population growth in the less urban jurisdictions such as Howard County. However, international migration continues to grow in Howard County.

Map B: Percent Population Change for Maryland's Jurisdictions, 2000 - 2011



Demographics

Household Characteristics

The number of households in Howard County was 90,043 in 2000 and 109,282 in 2010. This is an increase of 19,239 households or 21 percent during the decade. Overall household size in Howard County has not changed since 2000 remaining at 2.71 persons per household. This compares to a slight decrease in the statewide average household size during the decade.

Racial and Ethnic Diversity

The 2010 Census shows that Howard County is about 62 percent White, 17.5 percent Black and 14.4 percent Asian. **The overall racial diversity of the County continues to grow.** In 2000, the County was about 25 percent minority. By 2010, that percentage had increased to about 38

percent.

The number of Asian and Pacific Islanders increased significantly, by 116 percent, from 2000 to 2010, or about 22,000 people. This was followed by the Black population with a 40 percent growth rate, or about 14,458 residents. The Hispanic population, which can be of any race, more than doubled from 7,490 residents in 2000 to 16,729 residents in 2010. By contrast, the White population decreased by 3 percent, or 5,692 residents. The table below shows the change in population and the racial mix in Howard County in 2000 and 2010.

Howard County Racial Mix 2000 vs. 2010

	2000		2010		Growth/ Reduction	
Population of One Race Alone	242,407	97.8%	276,630	96.4%	34,223	14.1%
White	184,215	74.3%	178,523	62.2%	(5,692)	(3.1%)
Black	35,730	14.4%	50,188	17.5%	14,458	40%
American Indian & Alaska Native	583	0.2%	866	.3%	283	48.5%
Asian & Pacific Islander	19,124	7.7%	41,344	14.4%	22,220	116.2%
Some Other Race	2,755	1.1%	5,709	5.6%	2,954	107.2%
Population of Two or More Races (1)	5,435	2.2	10,445	3.6		
TOTAL POPULATION	247,842	100.0%	287,085	100.0%	39,243	15.8%
Total Hispanic Population (2)	7,490	3.0%	16,729	5.8%	9,239	123.4%

(1) This option was available for the first time in the 2000 Census.

(2) Hispanic Origin can be from any race.

Source: U.S. Census Bureau

Areas of Racial and Ethnic Minority Concentration

The following explanations are stated as they currently appear in the County’s Analysis of Impediments to Fair Housing Choice, currently under development by Mullin & Lonergan Associates:

HUD defines areas of racial or ethnic minority concentration as geographical areas where the percentage of a specific minority or ethnic group is 10 percentage points higher than the County, overall. For Howard County, an area of racial concentration would include any census tract where the percentage of Black residents is 28% or higher. Currently, there are nine (9) census tracts that meet this criterion. For Asian/Pacific Islander, an area of minority concentration would include any census tract at 22.4% or higher. For the Hispanic population this would include any census tract that reflected a percentage of 15.5% or higher. (See Maps Below)

Concentrations of Low Moderate Income Persons In Howard County

The CDBG Program includes a statutory requirement stating that funds utilized must principally benefit low and moderate income persons. Further defined, “principally benefit” is represented in value at or greater than 70%.

For Howard County, Maryland, 29.8% represents the upper quartile of census block groups having the highest concentration of low and moderate income persons. Current census data reveals that there are 29 census block groups wherein at least 29.8% or more of residents meet this criterion for qualifying as low and moderate income status. (See table on page 24)

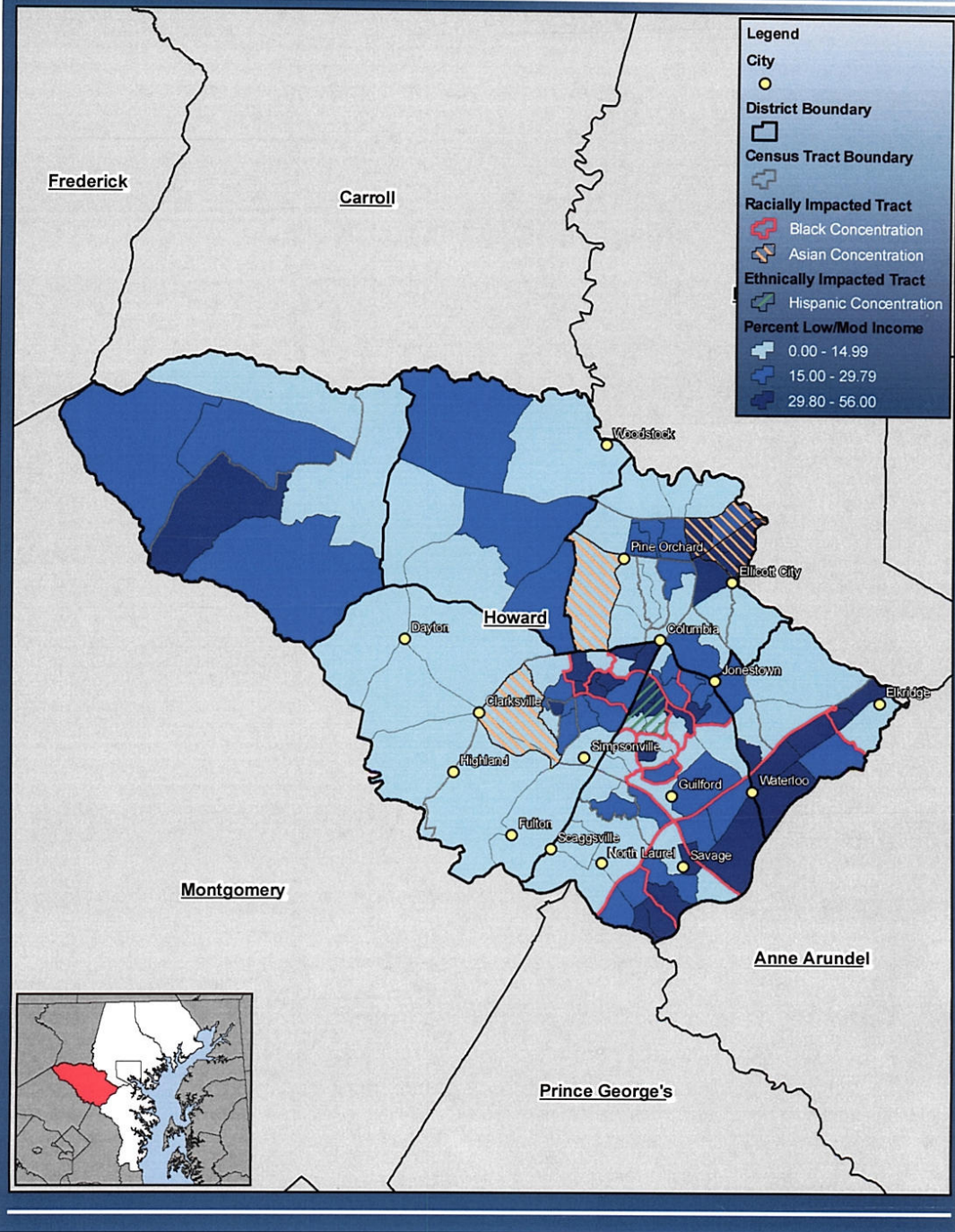
As related to race and ethnicity, current census data reveals that Black households, with the lowest median income (\$76,003) had earnings equivalent to only 69% of White households with Hispanics faring only slightly better, with a median income equivalent to 73% of White households. Asians had a median income of \$98,400, which was equivalent to 90% of the income for Whites. Overall, higher poverty rates appeared to be commensurate with lower incomes. Blacks with the lowest income levels experienced poverty at more than twice the rate of Whites (7.3% and 3.1% respectively). However, Hispanics had the highest poverty rate (8.3%) among all households at more than twice the overall County rate of 4.1%

Source: AI Draft #2, Mullin & Lonergan Associates

U.S. Census Bureau, 2006-2008 American Community Survey- Three Year Estimates

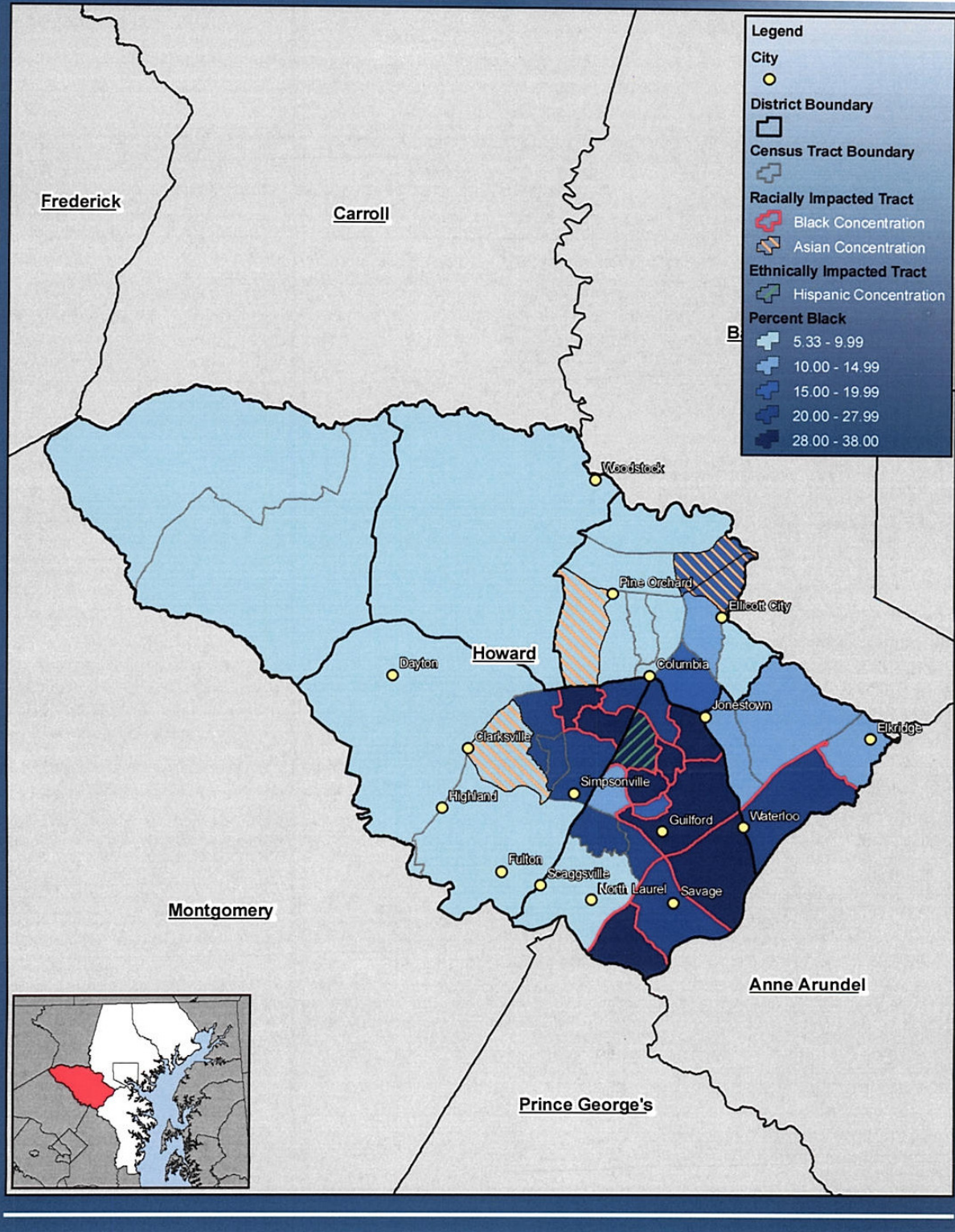
Map 5: Low and Moderate income Areas and
Areas of Minority Concentration, 2009

Baltimore Regional Analysis of Impediments to Fair Housing Choice



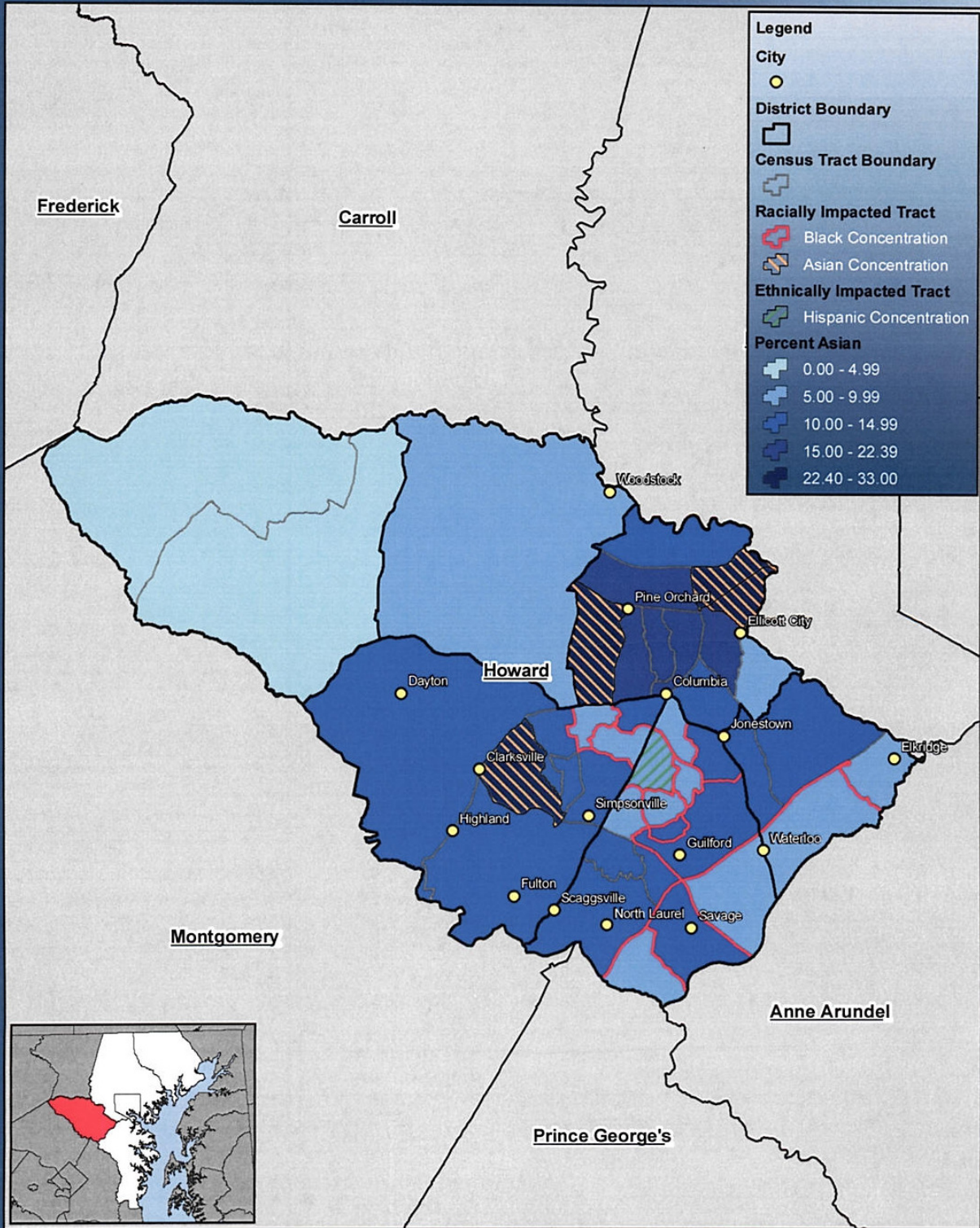
Map 1: Concentration of Black Residents in Howard County, 2009

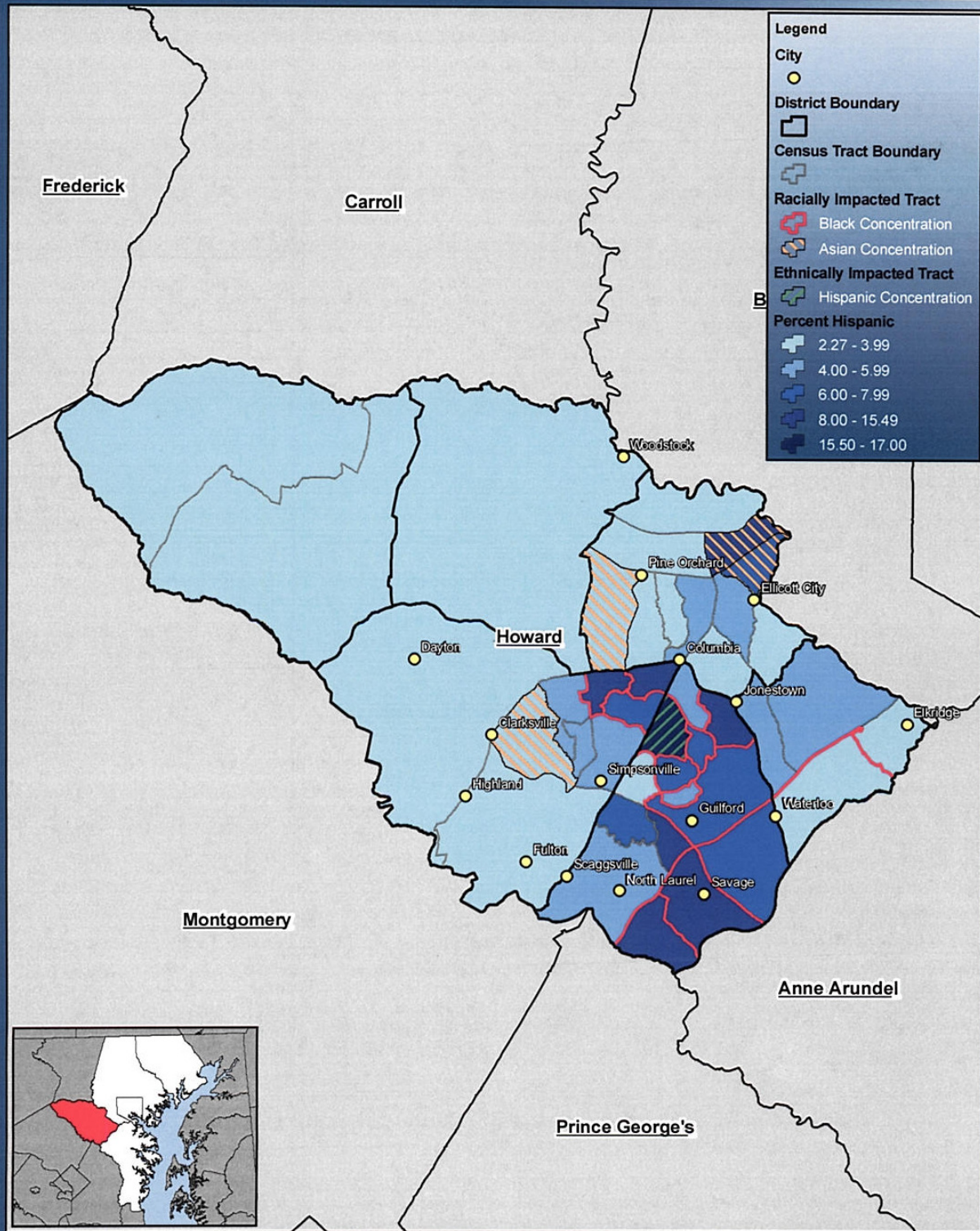
Baltimore Regional Analysis of Impediments to Fair Housing Choice



Map 2: Concentration of Asian Residents in Howard County, 2009

Baltimore Regional Analysis of Impediments to Fair Housing Choice





Areas of Racial and Ethnic Concentration in Howard County, 2009

Census Tract	Total Population	White %	Minority Residents		
			Black %	Asian/Pacific Islander %	Hispanic %
Howard County	275,960	64.6%	18.0%	12.4%	5.5%
6011.01	7,118	69.1%	13.7%	13.0%	4.0%
6011.02	10,235	68.9%	13.7%	12.4%	4.7%
6012.01	5,861	75.5%	11.8%	7.9%	3.6%
6012.02	4,507	65.5%	24.6%	5.7%	3.9%
6021	6,352	74.4%	9.0%	14.2%	2.6%
6022	7,496	71.4%	9.5%	16.1%	3.4%
6023.02	4,776	66.3%	16.1%	13.2%	3.2%
6023.03	3,657	59.5%	5.3%	32.3%	3.0%
6023.04	4,369	72.6%	5.5%	18.4%	2.3%
6023.05	3,621	72.8%	7.0%	17.2%	3.1%
6023.06	4,319	69.6%	8.4%	18.2%	4.1%
6026	4,262	50.9%	15.2%	27.9%	8.9%
6027	2,295	80.3%	9.6%	6.9%	3.0%
6028	4,758	64.6%	13.4%	17.6%	5.5%
6029	3,318	51.8%	16.5%	26.4%	6.0%
6030	9,935	79.8%	8.4%	8.7%	2.3%
6040.01	5,481	84.9%	8.4%	4.0%	3.1%
6040.02	5,417	84.2%	8.4%	4.6%	2.5%
6051.01	7,745	79.0%	7.7%	10.1%	3.1%
6051.02	5,394	74.2%	7.9%	14.0%	3.4%
6054.01	4,895	53.8%	23.9%	12.2%	14.6%
6054.02	4,948	52.8%	31.8%	8.7%	6.7%
6055.01	5,617	63.5%	8.4%	24.3%	3.3%
6055.02	4,992	58.6%	23.9%	12.6%	5.1%
6055.03	5,808	46.2%	36.2%	9.0%	9.8%
6056.01	5,608	61.0%	23.3%	10.3%	4.8%
6056.02	6,793	62.4%	22.0%	11.5%	5.2%
6066.01	2,788	61.4%	25.6%	8.5%	5.8%
6066.03	6,945	43.3%	36.2%	9.9%	16.6%
6066.04	3,449	50.1%	34.0%	9.1%	6.4%
6066.05	8,648	49.8%	31.7%	11.1%	10.5%
6067.01	2,578	79.8%	10.6%	6.2%	2.8%
6067.03	6,466	48.3%	29.6%	14.8%	7.2%
6067.04	6,513	53.9%	30.4%	8.8%	7.0%
6067.05	1,907	65.7%	17.9%	10.7%	5.2%
6068.02	7,363	74.4%	8.8%	13.3%	4.7%
6068.03	5,200	60.1%	21.0%	13.3%	6.2%
6068.04	3,039	61.3%	20.9%	13.0%	8.2%
6069.01	4,552	49.2%	37.8%	7.5%	7.2%
6069.02	9,153	52.8%	26.3%	13.7%	10.4%
6069.03	8,478	46.0%	33.1%	9.7%	13.4%

Source: DemographicsNow

LMI Block Groups, 2009

Census Tract	Block Group	Low/Moderate Income Persons		
		#	Universe	%
601102	3	1,503	3,840	39.1%
601201	1	1,133	2,839	39.9%
601201	3	161	430	37.4%
601202	1	377	954	39.5%
601202	2	104	289	36.0%
601202	4	922	2,651	34.8%
602600	2	1,831	3,484	52.6%
602800	2	1,047	2,976	35.2%
602900	1	212	687	30.9%
602900	2	1,143	2,857	40.0%
604002	1	328	1,067	30.7%
605401	1	1,179	3,743	31.5%
605401	2	190	627	30.3%
605402	1	629	1,372	45.8%
605402	2	776	2,461	31.5%
605503	2	1,112	2,945	37.8%
605503	3	1,056	2,049	51.5%
605601	2	611	1,830	33.4%
606603	1	1,236	2,947	41.9%
606603	4	859	1,639	52.4%
606604	1	548	1,663	33.0%
606605	3	1,184	2,385	49.6%
606704	2	997	2,450	40.7%
606901	2	356	868	41.0%
606901	4	340	1,063	32.0%
606902	1	1,165	2,091	55.7%
606902	5	1,227	4,111	29.8%
606903	3	1,308	3,203	40.8%
606903	4	966	2,109	45.8%

Source: U.S. Dept. of Housing & Urban Development

As depicted in the chart, almost 49% of Black and Hispanic households reported earnings under \$75,000. The income decreased and the poverty levels deepened for disabled and female headed households, with persons that speak English [if at all] as a second language experiencing the deepest levels of poverty. No matter the family status or race, finding affordable housing in one of the wealthiest County's in the nation and where three quarters of the residents are homeowners, is difficult.

Income Levels									
Households	\$0 - \$24,999		\$25,000 - \$49,999		\$50,000 - \$74,999		\$75,000 or more		Total
	#	%	#	%	#	%	#	%	
White	4005	5.7	6827	9.8	10257	14.7	48572	69.7	69661
Black	1405	8.6	2568	15.6	4005	24.4	8443	51.4	16421
Asian	872	8.2	1936	18.1	1552	14.5	6329	59.2	10689
Hispanic	170	4.6	720	19.3	922	24.7	1918	51.4	3730
Total	6490	6.5	11783	11.8	16298	16.4	65094	65.3	99665

Of the 109,282 total units counted in the 2010 Census, 23,407 in the County are rental units with the following mix: 29.1% are market rate and 70.9% affordable. This is not viewed as a sufficient number of units to house the 49 % or 34,571 residents earning below \$75,000 (AI) with 11,371 or 48.70% of all renter occupied units priced above \$800 per month (CS). In Howard County the unit size in most demand is a 2-bedroom with an average rent of \$1,201 (rS). This is low compared to the HUD published Fair Market Rents and the HUD Baltimore, Maryland Housing Market Area Analysis that predicted the demand for new market-rate rental units as follows:

As detailed in the draft Howard County Analysis of Impediments, the average hourly wage of a County renter is \$15.73. To maintain this level of rent and the corresponding utilities a resident would be forced to work a 51-hour work week annually or share the household expenses if working a 40-hour work week annually.

In the case of for sale units, the average home price in Howard County is \$381,597 which yields a monthly payment over \$2,500, requiring an annual household income of over \$100,000; an earning category that excludes half of County residents from successfully becoming homeowners. While home prices and values have diminished as a result of the foreclosure crisis, both are anticipated to increase as a result of the Base Realignment and Closure (BRAC). An activity that is estimated to introduce 16,061 new jobs to the area with 5,400 being located on the Fort George G. Meade (FGGM) military base. Consequently, it is estimated that the already strained demand

for housing will further be stressed by the needs of the 9793 additional households that relocate to the area with their employer; 86% of these households earn from \$50,000 to \$150,000; 55% of the 9793 households will seek housing closest to FGGM, and Anne Arundel and Howard counties are the best fit. It is estimated that about 2,700 of these households earn less than \$80,000 and thus will be priced out of the local housing market.

II. HOUSING, HOMELESS AND SPECIAL NEEDS

Cost of Housing

There are a number of categories of persons affected by the lack of affordable housing. Persons with disabilities, the elderly, and persons at risk of homelessness are all vulnerable and populations in these categories are expected to dramatically increase over the next ten years. Another concern is that of families and individuals who have been displaced as homeowners due to foreclosure and are now moving into rental units. This emerging group of displaced persons is now competing with those low –and moderate – income households who are often already challenged with maintaining housing in a rental market with an extremely low vacancy rate. This serves as yet another underscore to the increasing need for expanded affordable housing opportunities within the County.

A summary of Howard County’s estimated housing needs is reflected in the following Table. The CHAS data indicates a high percentage of renters and owners, particularly low and moderate income households, have some type of housing problem including cost burden, overcrowding and/or without complete kitchen or plumbing facilities. The data also indicates that most of these high percentages are due to cost burden as discussed above. Substandard housing is not a major problem in the County.

DEFINITIONS

The County has defined standard, substandard and substandard but suitable for rehabilitation as follows:

Standard housing – housing which generally meets Howard County’s housing codes, is structurally sound, has operable indoor plumbing, operable electricity and heating systems and a kitchen.

Substandard housing - one which lacks operable and complete plumbing facilities; electricity; a safe source of heat; a kitchen; has been declared unfit for habitation by an agency or unit of government; and /or is overcrowded (more than one person per room).

Substandard housing but suitable for rehabilitation – housing which meets the above definition, but can be rehabilitated in compliance with the County’s Single Family Rehabilitation Loan Program for costs not to exceed the Rehab Loan Program limit, which remains at \$30,000.00.

Households by Type, Income, & Housing Problem	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or More) (C)	All Other Households (D)	Total Renters (E)	Elderly (F)	All Other Owners (G)	Total Owners (H)	Total Households (I)
	RENTERS					OWNERS			
1. Very Low (0-50% MFI)	1,599	1,882	340	1,469	5,290	1,438	1,814	3,252	8,542
2. 0 to 30% MFI	994	944	146	785	2,869	579	792	1,371	4,240
3. % with any Housing Problem	65.8%	74.6%	69.2%	66.9%	69.2%	77.5%	84.4%	81%	72.7%
4. % with cost burden >30%	64.4%	69.8%	56.2%	65.6%	66.1%	77.5%	84.4%	80%	70.6%
5. % with cost burden >50%	52.3%	60.9%	47.9%	67.8%	57.5%	50.8%	79%	64.4%	59.7%
6. 31 to 50 MFI	650	898	159	573	2,280	780	678	1,458	3,738
7. % with any Housing Problem	67%	78%	71%	91%	78%	36%	27%	60%	70%
8. % with cost burden >30%	67%	78%	71%	86%	76%	35%	24%	59%	69%
9. % with cost burden >50%	43%	42%	35%	72%	49%	14%	20%	34%	43%
10. Other Low income (51-80% MFI)	759	2,118	488	1,732	5,097	1,318	2,453	3,771	8,868
11. % with any Housing Problem	74%	65%	62%	74%	69%	12%	19%	51%	61%
12. % with cost burden >30%	74%	63%	52%	74%	67%	12%	37%	49%	59%
13. % with cost burden >50%	26%	7%	5%	5%	9%	3%	17%	20%	14%
14. Moderate Income 81-95%	258	1,327	156	1,490	3,231	618	2,636	3,254	6,485
15. % with any Housing Problem	50%	31%	36%	42%	38%	20%	15%	50%	44%
16. % with cost burden >30%	50%	28%	25%	40%	35%	20%	29%	49%	42%
17. % with cost burden >50%	9%	0%	0%	0%	0%	2%	4%	6%	4%
18. Total Households	3,269	11,946	1,622	10,181	27,018	7,709	58,728	66,437	93,455
19. % with Housing Problems	59%	29%	41%	32%	34%	19%	33%	21%	25%

Housing Sales

The Department of Planning and Zoning receives monthly updates of all recorded property transfers from the State. These reports are edited and used to create a database of housing sales. For this report, the most recent data from October 1, 2008 to September 30, 2009, have been analyzed and tabulated by unit type. Housing sales from the previous four reporting periods are also shown for comparison purposes (Table 38). The data is graphically represented in Charts 12, 13, and 14.

Average home prices declined 10.7% last year. For the year prior they had fallen 4.1%. They had fallen slightly less than 1% the year before that,

which was the first time prices have fallen for at least 15 years. It is clear that the downward trend has continued. Median prices for single family detached units fell by 11.8% last year. The median for SFA units fell by only 8.0% and condos fell by 13.5%.

In dollar terms, the median price for a single family detached house decreased by \$62,000, from \$525,000 in 07/08 to \$463,000 in 08/09. Single family attached units decreased by about \$27,000, from \$337,000 to \$310,000. The median price for condo units dropped by \$34,000, from \$252,000 to \$218,000.

Table 38
Housing Sales by Type, 10/01/04 to 9/30/09

10/04 to 9/05				10/05 to 9/06			
Unit Type	# of Sales	Mean	Median	Unit Type	# of Sales	Mean	Median
Condo	1,052	\$245,472	\$232,270	Condo	886	\$279,802	\$276,815
MH	8	\$97,000	\$76,000	MH	5	\$106,200	\$121,000
SFA	2,589	\$327,308	\$310,000	SFA	2,340	\$371,880	\$349,348
SFD	3,278	\$544,994	\$505,128	SFD	2,863	\$612,088	\$575,000
TOTAL	6,927	\$417,627	\$365,000	TOTAL	6,094	\$471,126	\$400,000

10/06 to 9/07				10/07 to 9/08			
Unit Type	# of Sales	Mean	Median	Unit Type	# of Sales	Mean	Median
Condo	715	\$267,218	\$266,075	Condo	552	\$258,172	\$252,152
MH	6	\$125,133	\$130,150	MH	6	\$124,900	\$126,250
SFA	1,873	\$370,918	\$342,500	SFA	1,450	\$356,582	\$337,000
SFD	2,320	\$609,104	\$555,000	SFD	1,856	\$578,952	\$525,000
TOTAL	4,914	\$467,982	\$394,058	TOTAL	3,864	\$448,975	\$380,000

10/08 to 9/09			
Unit Type	# of Sales	Mean	Median
Condo	391	\$222,730	\$218,000
MH	3	\$115,000	\$114,500
SFA	1,324	\$321,505	\$310,000
SFD	1,685	\$504,788	\$463,250
TOTAL	3,403	\$400,726	\$350,000

Source: Howard County DPZ analysis of housing sales data from SDAT

Residential Development

Total sales continue to drop. Total sales dropped from 3,864 units in 07/08 to only about 3,403 last year. This is 12% one year decline. Compared to four years ago, a peak sales year when over 6,900 homes were sold, it was a 50% decline, clearly indicating a slowing market.

This decrease in both home sales and prices is not unusual, nor unexpected, given it follows a significant run up beginning at the start of the decade.

Chart 12
Mean Sales Price by Unit Type

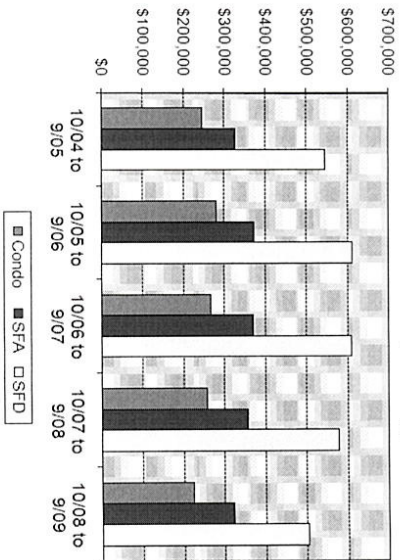


Chart 13
Median Sales Price by Unit Type

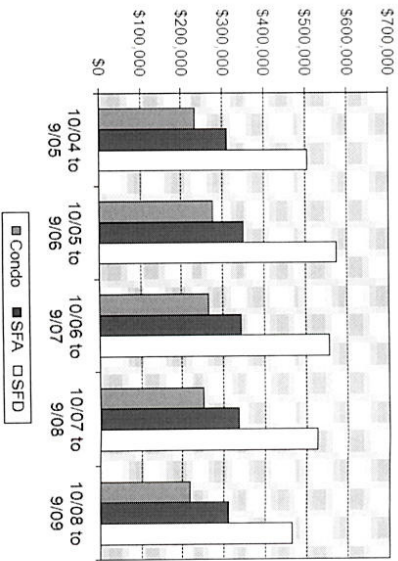
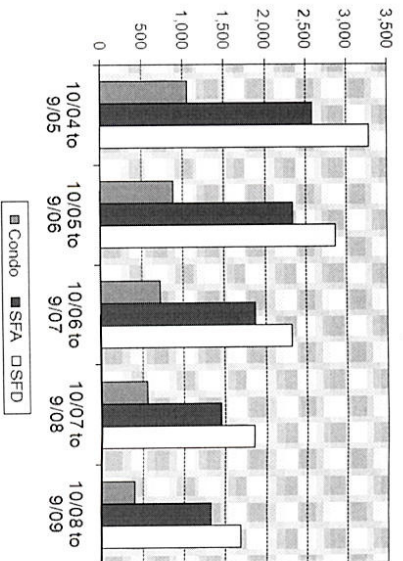


Chart 14
Number of Sales by Unit Type



Barriers to Affordable Housing

Most first-time homebuyers of affordable housing utilize FHA mortgages because of the minimal down payment requirements and allowance for seller paid closing costs. In the past, this loan program allowed manual underwriting procedures for homebuyers with little or no credit, or even blemished credit. This loan program also provided the most flexibility with debt-to-income ratios to assist low- to moderate income families in qualifying as first-time homebuyers. In 2010, HUD changed the FHA underwriting guidelines regarding credit scores and mortgage insurance requirements. Imposing minimum credit scores, increasing downpayment requirements and changing the mortgage insurance premiums based on loan-to-value ratios has made it more difficult for potential homebuyers to qualify for FHA financing.

Source: HUD Mortgage Letter 10-28 and 10-29

In 2009, HUD made other changes to the FHA regulations regarding owner occupancy to investor ratios, condo concentration percentages, and maximum condo delinquency rates in each project. As foreclosures increased the inventory of vacant condos and homes, the guideline changes severely impacted the first-time homebuyer market. Condo fees for vacant units went unpaid so delinquency rates increased. Homebuyers were denied FHA financing when the number of FHA loans in a condo community reached a maximum concentration of 50% for existing homes and 30% for new construction. Existing condo owners could not sell their units to new first-time homebuyers because the FHA guidelines regarding condo concentration would not permit new FHA mortgages in the community. If current owners of affordable housing units couldn't sell, they couldn't move up into more expensive housing. The tightening of credit lending standards has negatively affected the affordable housing market for the last three years and will continue to do so until the lending guidelines and regulations are reviewed for feasibility and revised as needed.

Source: HUD Mortgage Letter 2009-46A-B

Homeless Needs

Despite Howard County's affluence, and despite the fairly well coordinated system of shelters and other services, homelessness persists. More than 200 people each day are living in shelters – or in the woods or in cars. Hundreds more are at risk of homelessness, doubled up, moving from couch to couch, or threatened with eviction. Shelter beds are nearly always full, and about a dozen people are turned away in an average day. Emergency funds are quickly exhausted. Families that are precariously housed often do not receive help in time to prevent them from becoming homeless. In general, the county lacks the type of supportive housing needed to respond to the challenges of the homeless, including those who are chronically homeless.

A survey conducted on January 27, 2010, found 221 persons homeless in Howard County that day, an increase of 12% over the prior year's survey. Temporary housing was being provided to 133 people. Another 88 were living outdoors, in cars, or places not meant for human habitation.

Howard County Point in Time Count of Homeless People - Jan. 27, 2010

	<u># in Families</u>	<u># Singles (not in families)</u>	<u>Total # Homeless People</u>
In shelter or transitional housing	106 (in 35 families)	27	133
Unsheltered	23 (in 8 families)	65	88
Total	129 (in 43 families)	92	221

The survey only counts persons actually homeless and did not enumerate persons who are at risk of homelessness, but that number is much larger. The at-risk population includes those paying at least 40% of income towards housing, doubled up with other families, facing eviction, or temporarily living in motels they cannot afford. In 2009, there were 1,353 foreclosures and 342 evictions in Howard County, and the Community Action Council acted to prevent another 300 evictions. In the 2009-2010 school year, Howard County public schools identified 462 children actually homeless or in one of the at-risk categories. The main homeless service providers, Grassroots and Bridges to Housing Stability, turned away people for lack of space more than 4,200 times last year. All those numbers are up substantially from the year before; for example, the 4,200 turnaways in fiscal year 2010 compare with 3,300 in 2009 and 2,500 in 2008. These numbers include some duplication of persons calling on multiple days seeking shelter. Still, on average, shelter requests are denied at a rate of 11 per day.

Table 1A
Homeless and Special Needs Populations

Continuum of Care: Housing Gap Analysis Chart

	Current Inventory	Under Development	Unmet Need/ Gap
--	-------------------	-------------------	-----------------

Individuals

Example	Emergency Shelter	100	40	26
Beds	Emergency Shelter	24	0	12
	Transitional Housing	0	0	17
	Permanent Supportive Housing	33	1	12
	Total	57	1	41

Persons in Families With Children

Beds	Emergency Shelter	41	0	0
	Transitional Housing	54	0	27
	Permanent Supportive Housing	39	0	21
	Total	134	0	48

Continuum of Care: Homeless Population and Subpopulations Chart

	<i>Sheltered</i>		<i>Unsheltered</i>	<i>Total</i>
<i>Part 1: Homeless Population</i>	<i>Emergency</i>	<i>Transitional</i>		
Number of Families with Children (Family Households):	24	16	3	43
1. Number of Persons in Families with Children	70	49	10	129
2. Number of Single Individuals and Persons in Households without children	38	0	54	92
(Add Lines Numbered 1 & 2 Total Persons)	108	49	64	221
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	13		51	64
b. Seriously Mentally Ill	8			
c. Chronic Substance Abuse	9			
d. Veterans	2			
e. Persons with HIV/AIDS	0			
f. Victims of Domestic Violence	17			
g. Unaccompanied Youth (Under 18)	0			

Homeless Strategy

Goals and Strategies for Preventing and Ending Homelessness

Goal 1: Ending family homelessness

Current research shows that families become homeless due to stresses such as job loss, low income, disability, unexpected illness, lack of transportation and/or child care, domestic violence, debt, lack of life skills, chaotic lifestyles, and mental illness. These are compounded when a family lacks the resources to manage them, and they have a negative impact on children. Successful models in best-practice communities show strategies that can work.

Strategy: Prevention

It costs less – both in money and in human suffering – to prevent homelessness than it does to shelter and help people after they're already homeless. According to the National Alliance to End Homelessness, the average cost of a shelter bed funded by federal grants is \$8,067 a year more than the average cost of a federal Section 8 housing subsidy. A single comprehensive, coordinated system will identify people at risk, engage them, and help stabilize the current housing situation or assist them in moving to appropriate permanent housing without entering the shelter system. While several quality components of a prevention system exist in separate agencies, these must be linked for close coordination to respond to the unique needs of a household in housing crisis. Such coordination will reduce duplication of services and effort. Stabilization services will help families address factors contributing to housing instability. This system will offer solutions that can range in time span, cost and intensity according to the family's need. Services can be decreased as the family's stability increases. This system should include, but not be limited to:

- **Outreach:** To locate and engage people who are at risk of losing their housing, forming partnerships with landlords, eviction court and the school system, targeting those at greatest risk and those least likely to self-identify their risk.
- **A single point of entry:** Help identifying what families need and facilitate a single point of application to apply for multiple social service programs. Sharing data among agencies – with scrupulous protections of privacy – to increase coordination of services and reduce duplication of effort, saving time and resources for agencies and clients.
- **Assessment:** To identify both strengths and risk factors. Families can then begin stabilization services, or enter shelters if no other alternative exists.
- **Client-centered case management:** Interventions to a family's housing-related needs, such as money management coaching, tenant-landlord mediation, and problem-solving support. Other links to community services are made that can address a wider range of needs, such as mental health treatment, legal services, domestic violence counseling, and government

assistance programs.

- **Flexible financial assistance:** These funds are used where no other assistance is applicable for interventions such as rent arrearage and utility shut-off. To make rapid re-housing a reality, some households need start-up costs, such as first month's rent and security deposits.
- **Strategic re-housing:** Case managers often find it useful to assist the family in moving to more affordable housing. A proposed housing locator (see below) could help in finding appropriate homes.
- **Housing subsidies:** Nothing is more effective in ending homelessness than rent subsidies. Families that pay more than 40% of income for housing costs may need short or long-term help to maintain their homes.
- **Supportive housing for families:** Some high-needs families require on-going subsidies coupled with intensive support to maintain permanent housing.
- **Affordable housing:** More affordable housing aids in prevention by relieving economic pressure on some persons at risk of homelessness, making it less costly to keep people in their homes. The stock of affordable housing in Howard County is significantly less than the current need, and the need is growing.

Goal 2: Ending Chronic Homelessness

Chronic homelessness is long-term or repeated homelessness. Virtually all chronically homeless people have a disability or a condition that hinders their ability to access mainstream resources. Many have a serious mental illness such as schizophrenia, alcohol or drug addiction, and/or chronic physical illness, and are lacking family resources and social support systems. Most chronically homeless individuals have been in treatment programs, sometimes on dozens of occasions. For a variety of reasons, including mental health and substance abuse issues, some people don't adapt well to traditional housing situations.

Strategy: Housing First - move as rapidly as possible to housing stability.

Homeless people are more likely to overcome their underlying problems if they are relieved from the stress associated with lack of stable housing. In the past, it was assumed that people should deal with underlying problems before successfully achieving independent living. Chronically homeless people are often unable to meet standards of program participation and sobriety, and thus are screened out of the system intended to help them.

The types of housing and facilities needed to implement a Housing First strategy include:

- **Day Resource Center.** The Day Resource Center, a partnership between Grassroots and the faith community, has operated three days a week since July 2008. It provides a place for the street homeless to get a shower, a meal, internet access, a mailing address, limited basic health care, assistance on accessing social services or employment, and a sympathetic ear. It has become the principal outreach effort to the street homeless and a means of building trust and creating access for them to seek help from social service agencies.

- **Temporary shelter.** A low-demand, overnight shelter makes a safe haven from the elements and an evening meal available, under conditions in which the chronically homeless are likely to feel comfortable. The only requirement for admission would be adherence to acceptable behavior standards. This type of shelter is currently available only in the winter months and does not have a fixed location. A temporary shelter would have a capacity of approximately 20 persons, but utilization should decline over time as permanent housing options are developed.
- **Single room occupancy (SRO) housing.** This housing option would provide shelter for individuals who are currently un-housed, giving them relief from the daily stress of living outdoors while they work on employment, mental health and addictions issues. The proposed SRO could serve 32 individuals (or couples) for whom housing is a significant barrier to accessing employment or social services, or who are employed but unable to attain or sustain traditional housing.
- **Sober House.** This would provide a group residential setting for five to eight homeless people with addictions issues who seek sobriety and stable housing in a supportive environment. Each resident would have his own room and share other facilities as well as pay rent.
- **Supportive housing.** Permanent affordable housing with supportive services are designed to help people maintain their housing. It is designed for people who have been homeless or are at risk of homelessness and who have special needs such as disabilities. Howard County would opt for leased scattered sites.
- **Housing subsidies.** This could include direct housing vouchers, below market rate rental apartments, short-term rental assistance, or other means of reducing cost to the tenant. Supportive services may or may not be connected with the housing assistance.
- **Housing search specialist.** To assist in identifying and maintaining an inventory of local housing resources, both traditional resources and alternative housing options. This position will also develop relationships with landlords, realtors, and management companies to maintain ready access to available housing opportunities. This person will work one-on-one with homeless individuals and families to help them identify, obtain and move into housing that meets their needs.

Quantity of housing required. After the January 2010 homeless survey, a hypothetical study was done to estimate the new housing resources that would be needed to house the homeless that were counted – 43 families and 92 individuals – in the most appropriate level of housing for them. The study identified the need for making available this additional housing in the community through subsidies or vouchers:

- 16 units of permanent supportive housing for families
- 22 units of permanent subsidized housing for families
- 12 units of permanent supportive housing for individuals
- 6 units of permanent subsidized housing for individuals
- 5 families would remain in their current housing or shelter program

Additionally, there would be a need for these specialized housing resources for individuals:

- 17 places in sober houses,
- 23 units of low demand (SRO) housing,
- 6 beds in temporary overnight shelter interim housing,
- 12 persons would not accept housing and would need ongoing outreach.
- 16 persons would remain in their current housing or shelter program because a more appropriate program could not be identified in this study.

In this hypothetical scenario, space would be freed at Grassroots for 12 new families and 17 new individuals. The total demand in the community for both supportive housing and subsidized housing is much larger. These numbers cover only the housing needed for the individuals and families counted as homeless on one day in January. Although these numbers are organic, the study is seen as a reasonable estimate of the minimum number of housing units needed to end homelessness, and therefore a reasonable first step goal.

Strategy: Health care. Provide medical and behavioral health care that will enable homeless persons to obtain and retain housing. The principal causes of chronic homelessness are behavioral health problems: addictions or mental illness, sometimes both. To a lesser extent, medical conditions or physical disability may be causes of chronic homelessness.

- **Medical (physical health) care for the homeless.** The current model for health care for chronically homeless individuals relies on a small number of committed volunteer physicians and nurses who provide basic primary care at the Day Resource Center and Grassroots. Significant additional medical volunteers, supplies, equipment and funding, are needed. Strong partnerships with the Health Department, hospital, and clinics are needed also. Transportation is needed to facilitate successful utilization of the health care system.
- **Assertive Community Treatment (ACT).** This is an outreach team treatment approach designed to provide comprehensive, community-based psychiatric treatment, rehabilitation and support to 13 persons with serious and persistent mental illness who have avoided or not responded well to traditional treatment services. This program will be implemented in Howard County by the Mental Health Authority and Way Station within the next year and will reach our unsheltered population.
- **Addictions treatment on request.** The availability of detoxification and residential alcohol treatment programs, at the level needed by the addict and when the addict is ready for treatment, is a critical step towards achieving permanent housing

Strategy: Help chronically homeless people obtain the income to be self-sufficient.

Most chronically homeless people suffer from addictions or mental illness. If treated, many of them are capable of being employed. Those not employable are usually eligible for Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), or some other form of disability benefit. The first program described below needs to be developed and the other two are being implemented.

- **Employment.** Chronically homeless persons who seek employment after substance abuse treatment may need extensive training and coaching to obtain and retain employment. Those who work with this population should be able to make a seamless referral to the Columbia Workforce Center, where clients can develop an individualized employment plan.
- **SOAR (SSI/SSDI Outreach, Access, and Recovery).** SOAR works within the system to assist homeless people with disabilities in obtaining Social Security benefits. Nationally, only about 37 percent of individuals who apply for SSI/SSDI benefits are approved on initial application and appeals take an average of two years to complete. Participants in the SOAR initiative report a 71% approval rate for SSI/SSDI in an average of 89 days.
- **Maryland SAIL (Service Access and Information Link).** Maryland SAIL provides internet access to eight programs offered by the Department of Social Services. Trained personnel assist clients with their applications and can accompany applicants to meetings at DSS. This process facilitates applications and brings benefits to eligible applicants in a more.

9. **Nature and Extent of Homelessness by Racial and Ethnic Group**

Data by racial and ethnic group is not collected on the homeless persons surveyed by the County.

Howard County Homeless Facilities and Services

Agency	Available Services	Capacity /No. of Beds	Men Alone	Women Alone	Children Alone	Women & Children	Men & Children	2-Parent Families
Howard County DSS 7121 Columbia Gateway Drive Columbia, MD 21046 410-872-4204, ext. 356 410-313-2200 (after-hours) http://www.dhr.maryland.gov/county/forward/index.php	Emergency shelter placements Food vouchers Assistance with applying for benefits	N/A	X	X	X	X	X	X
Bridges to Housing Stability 9520 Berger Rd., Suite 311 Columbia, MD 21046 Phone: 410-312-5760 http://www.bridges2hs.org/	Transitional housing Counseling/Case management Homelessness Prevention Services Transportation	54 beds	X	X		X	X	X
Community Action Council 6751 Columbia Gateway Drive Columbia, MD 21046 410-313-6440 http://cac-hc.org/	Motel placements Assistance with application for benefits Counseling Information referral Utility bill assistance	N/A	X	X		X	X	X
Domestic Violence Center of Howard Co. 5457 Twin Knolls Road, Suite 310 Columbia, Maryland 21045 Phone: 410-997-0304 http://www.dvcenter.org/	For battered women & their children Transitional and emergency shelter Meals Counseling Legal advocacy	8 emer. 26 trans.		X	X	X	X	
Grassroots Crisis Intervention Center, Inc. 6700 Freetown Road Columbia, MD 21044 410-531-6677 (24 hour Hotline) TDD 410-531-5086 http://www.grassrootscrisis.org/	Emergency and transitional shelter Meals Counseling Community outreach services Community education	51 beds	X	X		X	X	X
Grassroots Day Resource Center 8826 Washington Blvd. 1st Floor Jessup, MD 20794 301-776-9900 http://rt1daycenter.wikispaces.com	Day drop-in services including: Meals Information & referral Food Pantry, clothing & supplies Medical care Showers Laundry facilities	N/A	X	X	X	X	X	X
Grassroots Cold Weather Shelter Location varies; sponsored by local congregations Operates from November – March http://www.grassrootscrisis.org/CWS.aspx	Emergency shelter Meals Showers	25	X	X	X	X	X	X

Non Homeless Special Needs

Populations with special needs include the elderly and persons with physical, mental and developmental disabilities, persons with alcohol or other drug addictions, and persons with HIV / AIDS and their families. The crosscutting issue encompassing all of the previously named subpopulations is access to and affordability of housing. Waiting lists for residential units and services for people with disabilities suggests the County needs additional housing and support services for this population. The increase in the senior population and the expected life spans suggest that there is a need for increased housing options and services for seniors in all income categories.

Elderly - The “Howard County Senior Housing Master Plan” indicates that the 55 and older population is expected to increase by more than 46,000 persons, rising from 19 to 31 percent of the total population. Along with the increase in population, the existing housing stock will also age and additional housing options will be needed.

Over the next 25 years, Howard County’s 55 and older population is expected to increase by more than 46,000, rising from 19 to 31 percent of the total population. As a result, there will be significant changes in the County’s housing needs as more residents age in place or decide to “downsize” to reduce their homeownership burdens and as more older adults move into the County to be closer to their families.

Seniors have experienced a cost burden problem trying to live on a fixed income as housing and other costs rise. Low-income renter households are constantly challenged with locating affordable housing in a very tight rental market. New multifamily housing is difficult to build due to the availability of land. The lack of available land to build on causes the cost of land for construction to increase. In addition, resident opposition to building also is an issue. Therefore, the preservation of existing affordable housing stock for rental or home ownership is very important.

As new housing is developed, the County must ensure that the elderly and frail elderly have adequate and convenient access to services including retail, medical and health care services, transportation, recreation, and cultural and religious activities. Equally as important will be the incorporation of universal design principles, allowing environments to be usable by all individuals to the greatest extent possible.

At the end of 2003, Howard County had 1,866 housing units in senior apartments or age-restricted (55+) active adult developments. In addition, nursing homes, assisted living facilities and continuing care communities provided 2,248 beds. According to a survey conducted in 2004, the large assisted living facilities in the County were 87 percent occupied while the small facilities were at 73 percent capacity. Based upon the number of beds available, the supply of assisted living and nursing facility beds appear to be meeting the current need; however, low and moderate-income seniors who might benefit from such facilities are less likely to be able to afford these homes.

Persons w/ Disabilities – The Howard County Disability Survey conducted in 1996 (the most recent survey data) states that approximately 9.2 percent of Howard County’s population have an identified disability. The primary disabilities reported were: orthopedic disability, heart condition, blindness/severe visual impairment and mental retardation. Forty-one (41) service providers reported the leading disability categories, of persons receiving services, to be psychiatric disability (33.2%), mental retardation (27%), specific learning disabilities (9.4%), cancer (4.7%), and head injury (3.7%).

Persons w/ Disabilities (Mental Health)- The Howard County Mental Health Authority (HCMHA) provides a number of mental health services throughout the community including some permanent housing opportunities through the HUD-funded Shelter Plus Care (S+C) program. The Authority has identified several significant gaps in services, most notable being the lack of such services as residential crisis, mobile treatment, respite services, and affordable housing.

The most recent data available from FY 2003 indicates that 2062 individuals were served in the public mental health system. The most significant growth is prevalent within the Medical Assistance (MA) population. As it was in prior years, most individuals served by the public system receive one service, outpatient treatment. The second most utilized service is psychiatric rehabilitation. MA expenditures for psychiatric programs have shown a steady increase over the last four fiscal years.

A significant portion of Howard County’s funds are spent on in-patient and Residential Treatment Center placements. In FY 2003, claims data indicates that \$4,488,843 was spent on 78 high cost users. Of the 78 consumers, 27 were under the age of 18 and the Residential Treatment Center costs for this group alone totaled \$1,854,814. Rehabilitation services accounted for \$2,011,387 in expenditures for high cost users.

To effectively treat and prevent mental illness, health care providers must understand the differences in how various populations perceive mental health issues. Select populations may not seek mental health services in the formal system, may drop out of care or may seek care at much later stages of illness. Stigma about mental health issues often create barriers to providing and receiving effective mental health treatment and can lead to inappropriate treatment, unemployment, and homelessness.

Substance Abuse - The 2010 Comprehensive Health Improvement Plan for Howard County indicates that the most popular substances used by students are alcohol, cigarettes and marijuana. Smaller percentages of Howard County students, ranging from zero to eight percent, report the use of other drugs such as crack, designer drugs, heroin, inhalants, LSD, methamphetamines, or amphetamines. (1998 Maryland Adolescent Survey). In addition, among all drug –related suspensions from Howard County Public Schools, tobacco use was reported as the most common reason for suspension followed by use of drugs, alcohol and inhalants (Center For Substance Abuse Research).

Priority Community Development Activities
(Table 2B)

Priority Need	5-Yr. Goal <i>Plan/Act</i>	Yr. 1 Goal <i>Plan/Act</i>	Yr. 2 Goal <i>Plan/Act</i>	Yr. 3 Goal <i>Plan/Act</i>	Yr. 4 Goal <i>Plan/Act</i>	Yr. 5 Goal <i>Plan/Act</i>
Acquisition of Real Property	2			1		1
Disposition						
Clearance and Demolition						
Clearance of Contaminated Sites						
Code Enforcement						
Public Facility (General)						
Senior Centers						
Handicapped Centers						
Homeless Facilities	3		1		1	1
Youth Centers						
Neighborhood Facilities	2		1		1	
Child Care Centers						
Health Facilities						
Mental Health Facilities						
Parks and/or Recreation Facilities	1	1				
Parking Facilities						
Tree Planting						
Fire Stations/Equipment						
Abused/Neglected Children Facilities						
Asbestos Removal						
Non-Residential Historic Preservation						
Other Public Facility Needs						
Infrastructure (General)	3	1	1		1	
Water/Sewer Improvements						
Street Improvements						
Sidewalks						
Solid Waste Disposal Improvements						
Flood Drainage Improvements						
Other Infrastructure						
Public Services (General)						
Senior Services						
Handicapped Services						
Legal Services						
Youth Services	5	1	1	1	1	1
Child Care Services						
Transportation Services						
Substance Abuse Services						
Employment/Training Services						
Health Services						
Lead Hazard Screening						
Crime Awareness						
Fair Housing Activities	4		1	1	1	1
Tenant Landlord Counseling						
Other Services	18	3	4	4	4	3
Economic Development (General)						
C/I Land Acquisition/Disposition						
C/I Infrastructure Development						
C/I Building Acq/Const/Rehab						
Other C/I						
ED Assistance to For-Profit						
ED Technical Assistance						
Micro-enterprise Assistance						
Other	8	2	2	2	1	1

OUTCOME PERFORMANCE MEASUREMENTS
Table 1C
Summary of Specific Homeless/Special Needs Objectives

#	<u>Specific Objectives</u>	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/ Objective*
	<u>Homeless Objectives</u>					
DH-1 SL-1	Provide emergency shelter to individuals and families that are newly homeless.	CDBG DHCD / MAHT SHP	Persons / Families Served	440 persons (76 families) Annually		Decent Housing / Accessibility / Availability
SL-1 SL-2 DH-1 DH-2	Acquisition of real property to serve individuals / families who are newly homeless, supporting a “Housing First” model.	CDBG / DHCD/MAHT Local funds	Persons/ Families Served	10 Units		Decent Housing /Availability Accessibility Affordability
DH-1 SL-1	Coordination of activities and funding opportunities to support the goals and objectives of the Howard County Plan to End Homelessness.	CDBG Local Funds	Persons / Families Served	50-75 individuals annually		Availability / Accessibility
	<u>Special Needs Objectives</u>					
DH-1 SL-2	Assist Non-Profits with rehabilitation of Group Homes serving persons with disabilities.	CDBG Local Funds Bond Bill HOME-CHDO DHMH	Units	1-3 Units Annually		Decent Housing / Affordability / Accessibility / Sustainability
	<u>Other Objectives</u>					

Key

	<i>Availability/Accessibility</i>	<i>Affordability</i>	<i>Sustainability</i>
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

OUTCOME PERFORMANCE MEASUREMENTS

Table 2C

Summary of Specific Housing/Community Development Objectives

#	<u>Specific Objectives</u>	<u>Sources of Funds</u>	<u>Performance Indicators</u>	<u>Expected Number</u>	<u>Actual Number</u>	<u>Outcome/Objective*</u>
	<u>Rental Housing</u>					
DH-1 DH-2 SL-1 SL-2	Creation of sustainable, cash flowing, mixed income communities.	HOME LIHTC EDI MDE DHCD	Units	220 Units over 5 years		Affordability Availability Accessibility
	<u>Owner Housing</u>					
DH-1 DH-2	Provide support for the development of housing serving households between 60% - 80% of AMI.	HOME CDBG Enterprise HCH Commission Equity	Units	40 over 5 years		Affordability Accessibility
DH-1 DH-2	Expand and market homeownership programs for LMI households.	CDBG DHCD	Persons Served	240 persons annually		Accessibility Affordability
	<u>Public Facilities</u>					
SL-1 EO-1	Support the development of community –based facilities that meet the needs of seniors, working families and local businesses.	CDBG Local Funds	Persons Served	25-50 youths annually & 220 people general population		Accessibility / Availability
	<u>Economic Development</u>					
EO-1 EO-3	Encourage and support the development of physical, economic, environmental and social assets for future sustainability.	CDBG DHCD	Persons Served	36 children 25 adults / annually		Accessibility / Availability Economic Opportunity
EO-1 EO-2	Support initiatives that improve/increase access to employment opportunities for LMI persons	CDBG	Persons Served	18-24 adults annually		Accessibility Economic Opportunity

Key

	<i>Availability/Accessibility</i>	<i>Affordability</i>	<i>Sustainability</i>
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

III. HOUSING MARKET ANALYSIS

General Characteristics

According to the 2010 census, Howard County contains a total of 109,282 housing units. Of those units approximately 25,205 (23%) are rental units. Most renter households occupy housing units in multifamily buildings. There are a total of 19,291 multi-family rental units and 5,914 scattered site rental units in the county. Single-family attached units account for 17 percent of the rental stock and single family detached units account for ten percent of the rental stock.

Of the more than 19,000 multifamily rental units in Howard County, nearly half are located in Columbia. Forty-three percent of Columbia's rental stock was built through the 1960s and 1970s and another 37 percent was built during the 1980s. Sixteen percent of households in Howard County are age 62 or older, and eighty percent of those households are homeowners. Less than seven percent of all renter households contain five or more persons. There are a total of 18 subsidized multifamily rental communities in Howard County, four of which are fully subsidized communities with the remaining 14 communities being mixed income communities.

According to the April 2010 Census Howard County has a population of 287,085 persons. The 2010 median household income in Howard County is \$102,655. In 2006, the average new single family home sales price was \$432,661 and the median price was \$379,900. By comparison, the latest data from the Maryland Association of Realtors stated the average sales price of a single family home in Howard County is now \$400,726 and the median price is \$350,000. The opportunity to purchase a median priced house is not attainable for a county resident whose income is below 80 percent of the area median income. The average sales price and median sales price has decreased over the last 3 years due to a rise in foreclosure and short sales activity in the County. Unfortunately, homeownership is still out of reach for many individuals and families, especially for those who want to live in the County where they work.

Source: Development Monitoring System Report, DPZ, February 2010)

(Source – 2006 statistic cited in 2006-2010 Con Plan)

While interest rates have remained at historic lows the last three years, 4.875% for a fixed rate mortgage loan as of December 15, 2010, the tightening of credit and lending standards as a result of the nationwide foreclosure crisis and sub-prime lending disaster that started in 2008, has had a major impact on the ability of low- to moderate and even middle-income families to be able to take

advantage of homeownership opportunities in the County and the State. According to RealtyTrac, Maryland property foreclosures reached a total of 42,446 filings in 2010, representing a decline of 1.9 percent, compared to 2009. The State's foreclosure rate in 2010 was one out of every 55 households, the 15th highest rate in the nation. The annual rate of growth of foreclosure filings has declined significantly since 2007 reaching -1.9 percent in 2010. While Maryland has fared better than many other states, the affordable housing market has still been impacted. The foreclosure crisis has led to an increased inventory of potentially affordable housing options, but many of the properties are in poor condition and would require substantial rehabilitation or renovation before families could consider them as viable homeownership opportunities. Maryland jurisdictions with a "high" foreclosure problem recorded a total of 2,040 foreclosures in 58 communities, accounting for 52.2 percent of foreclosures in all *Hot Spots (areas with highest rate of foreclosure activity)* and 34.1 percent of all foreclosures statewide. These jurisdictions recorded an average foreclosure rate of 177 and an average foreclosure index of 141. Property foreclosures in "high" foreclosure *Hot Spots* were concentrated in 15 jurisdictions: Anne Arundel, Baltimore, Calvert, Caroline, Charles, Dorchester, Frederick, Harford, Howard, Montgomery, Prince George's, Queen Anne's, Somerset and Washington counties as well as Baltimore City. According to the report, there were 1234 foreclosures in Howard County in 2010.

Source: MIHU survey of interest rates on 12/15/10 as published by Howard County Housing

Source: MD DHCD January 2011

The sub-prime lending meltdown prompted mortgage lenders and banks to re-evaluate their lending guidelines and make changes. While the elimination of some problematic loan programs was necessary (i.e. no doc loans), mortgage lenders and banks have tightened the qualifying standards so much that it is extremely difficult for even the most qualified homebuyers to obtain mortgage financing for a home purchase. Fannie Mae and Freddie Mac, the government agencies that are responsible for insuring home mortgages and selling mortgage-backed securities to investors, experienced huge losses in revenue as a result of the sub-prime lending crisis. The federal government suspended operations at both agencies until changes were enacted. The inability of Fannie Mae and Freddie Mac to manage the losses or stabilize the situation has had a devastating effect on the housing market nationwide.

In Howard County, there are currently 479 households enrolled in the Moderate Income Housing Unit (MIHU) homeownership program. Many of those households have been waiting more than 3 years

for a homeownership opportunity. Homes offered for sale through the MIHU program in 2010 were priced in the low \$200's. The minimum income to qualify for mortgages on these homes was \$55,000. Only 28% (136 households) of the MIHU applicants in the database earn more than \$50,000 per year. Therefore, the townhomes and condominiums offered by developers for sale to moderate income households were not affordable to 72% of the MIHU applicants in 2010. While the MIHU homes were deemed affordable based on the affordability calculation required by Subtitle 4, Section 13.403 of the Howard County Code, the majority of households enrolled in the MIHU program cannot afford homeownership in Howard County.

Source: Moderate Income Housing Unit Database 12.31.10

Scattered Site Rental Housing

The most recent housing survey identified **4,717** market rate rental units. The median rent of scattered site units is **\$1,380**. Townhouse units rent for an average of **\$1,392**. Single-family dwellings rent for an average of **\$1,563**. Scattered site apartment units rent for an average **\$992**. The average rent for scattered site units in Columbia is **\$1,425** and the average rent for units outside of Columbia is **\$1,418**.

The vacancy rate from the study revealed that **99** market rate units were vacant for a vacancy rate of **6.5** percent. The average tenure of scattered site units in Howard County is **2.7** years. In Columbia it is slightly shorter at **2.2** years. Outside of Columbia the average tenure is **3.3** years.

Area	Bedroom Size					
	0	1	2	3	4	5
Baltimore Metro Area	\$931	\$1052	\$1263	\$1622	\$2003	\$2303
Columbia	\$1352	\$1406	\$1631	\$2217	\$2582	\$2969

Bedroom Size							
0		1		2		3	
Monthly Gross Rent	# Units in Demand	Monthly Gross Rent	# Units in Demand	Monthly Gross Rent	# Units in Demand	Monthly Gross Rent	# Units in Demand
\$900	60	\$1150	560	\$1500	1,125	\$1800	130
\$950	50	\$1200	500	\$1550	930	\$1850	120
\$1000	40	\$1250	460	\$1600	860	\$1900	110

\$1050	40	\$1300	410	\$1650	770	\$1950	90
\$1100	30	\$1350	360	\$1700	660	\$2000	80
\$1150	30	\$1400	300	\$1750	560	\$2050	70
\$1200	20	\$1450	250	\$1800	470	\$2100	60
\$1300	20	\$1550	200	\$1900	380	\$2200	40
\$1400 & higher	10	\$1650 & higher	160	\$2000 & higher	250	\$2300 & higher	30

Public and Assisted Housing

Howard County operates a Public Housing Program consisting of 50 units. The majority of the public housing units are located at scattered sites throughout the county. Of the scattered site units seventeen (17) are located in Columbia and nine (9) are located in areas outside of Columbia. The balance of the units is located in a 24 unit complex located in Ellicott City. The Public Housing inventory consists of forty-three 3-bedroom units and seven 4-bedroom units. In addition to Public Housing, Howard County has an additional 2,971 units that receive local, state or federal assistance. Federal assistance represents 46% of assisted units, state assistance represents 44% of assisted units and local assistance represents 11% of assisted units. Federal subsidies include 1,108 Section 8 Project Based units, 138 Section 236 units and 92 Section 221(d)(3) units.

State subsidies include 27 tax credit units at 30% of median income, 68 tax credit units at 40% of median income, 378 tax credit units at 50% of median income, 777 tax credit units at 60% of median income and 49 tax credit units at 80% of median income. Local subsidies include 202 low income units and 135 moderate income units.

There are a total of 32 Efficiency units (1%), 1,546 one bedroom units (52%), 1037 two bedroom units (34%), 302 three bedroom units (11%) and 54 four bedroom units (2%). There are a total of 1,961 family units (66%), and 1,010 senior units (34%). Assisted families are served at incomes of less than 30% of median income in 53% of assisted units, at incomes of less than 50% of median income in 27% of assisted units and at incomes of less than 80% of median income in 20% of assisted units.

None of the units listed below are expected to be lost from the current inventory as a result of redevelopment or the expiration of Section 8 contracts.

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Fall River Terrace	Columbia	1	2	221(d)(3)	Family	
Ranleigh Court	Columbia	1	2	221(d)(3)	Family	
Rideout Heath	Columbia	1	2	221(d)(3)	Family	
Roslyn Rise	Columbia	1	2	221(d)(3)	Family	
Waverly Woods	Columbia	1	2	221(d)(3)	Family	
			10			10
Fall River Terrace	Columbia	2	11	221(d)(3)	Family	
Ranleigh Court	Columbia	2	8	221(d)(3)	Family	
Rideout Heath	Columbia	2	17	221(d)(3)	Family	
Roslyn Rise	Columbia	2	2	221(d)(3)	Family	
Waverly Woods	Columbia	2	12	221(d)(3)	Family	
			50			50
Fall River Terrace	Columbia	3	4	221(d)(3)	Family	
Ranleigh Court	Columbia	3	2	221(d)(3)	Family	
Rideout Heath	Columbia	3	6	221(d)(3)	Family	
Roslyn Rise	Columbia	3	4	221(d)(3)	Family	
Waverly Woods	Columbia	3	4	221(d)(3)	Family	
			20			20
Fall River Terrace	Columbia	4	2	221(d)(3)	Family	
Ranleigh Court	Columbia	4	2	221(d)(3)	Family	
Rideout Heath	Columbia	4	3	221(d)(3)	Family	
Roslyn Rise	Columbia	4	2	221(d)(3)	Family	
Waverly Woods	Columbia	4	3	221(d)(3)	Family	
			12			12
TOTAL 221(d)(3) Units						92

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Parkview @ Snowden River	Columbia	1	10	LIHTC - 30%	Senior	
Parkview @ Ellicott City	Ellicott City	1	8	LIHTC - 30%	Senior	
Parkview @ Emerson	Laurel	1	6	LIHTC - 30%	Senior	
			24			24
Parkview @ Emerson	Laurel	2	3	LIHTC - 30%	Senior	
			3			3

TOTAL LIHTC - 30% UNITS

27

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Parkview @ Snowden River	Columbia	1	20	LIHTC - 40%	Senior	
Parkview @ Ellicott City	Ellicott City	1	7	LIHTC - 40%	Senior	
Parkview @ Emerson	Laurel	1	18	LIHTC - 40%	Senior	
			45			45
Port Capital Village	Elkridge	2	8	LIHTC - 40%	Family	
Parkview @ Emerson	Laurel	2	6	LIHTC - 40%	Senior	
			14			14
Port Capital Village	Elkridge	3	9	LIHTC - 40%	Family	
			9			9

TOTAL LIHTC - 40% UNITS

68

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Columbia Commons	Columbia	1	13	LIHTC - 50%	Family	
Orchard Club	Elkridge	1	7	LIHTC - 50%	Family	
Ellicott Gardens	Ellicott City	1	47	LIHTC - 50%	Family	
Parkview @ Columbia	Columbia	1	9	LIHTC - 50%	Senior	
Parkview @ Snowden River	Columbia	1	40	LIHTC - 50%	Senior	
Parkview @ Ellicott City	Ellicott City	1	60	LIHTC - 50%	Senior	
Tiber Hudson	Ellicott City	1	15	LIHTC - 50%	Senior	
Parkview @ Emerson	Laurel	1	11	LIHTC - 50%	Senior	
			202			202
Columbia Commons	Columbia	2	34	LIHTC - 50%	Family	
Orchard Club	Elkridge	2	43	LIHTC - 50%	Family	
Port Capital Village	Elkridge	2	15	LIHTC - 50%	Family	
Parkview @ Snowden River	Columbia	2	13	LIHTC - 50%	Senior	
Parkview @ Ellicott City	Ellicott City	2	7	LIHTC - 50%	Senior	
Parkview @ Emerson	Laurel	2	3	LIHTC - 50%	Senior	
			115			115

Columbia Commons	Columbia	3	3	LIHTC - 50%	Family	
Orchard Crossing	Columbia	3	36	LIHTC - 50%	Family	
Port Capital Village	Elkridge	3	14	LIHTC - 50%	Family	
			53			53
Tiber Hudson	Ellicott City	Eff	8	LIHTC - 50%	Senior	
			8			8
TOTAL LIHTC - 50% UNITS						176

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Orchard Crossing	Columbia	1	24	LIHTC - 60%	Family	
Ellicott Gardens	Ellicott City	1	48	LIHTC - 60%	Family	
Patuxent Square	Laurel	1	22	LIHTC - 60%	Family	
Parkview @ Columbia	Columbia	1	94	LIHTC - 60%	Senior	
Parkview @ Snowden River	Columbia	1	10	LIHTC - 60%	Senior	
Selborne House	Columbia	1	59	LIHTC - 60%	Senior	
Colonial Landing	Columbia	1	97	LIHTC - 60%	Senior	
Parkview @ Ellicott City	Ellicott City	1	75	LIHTC - 60%	Senior	
Parkview @ Emerson	Laurel	1	23	LIHTC - 60%	Senior	
Waverly Gardens	Woodstock	1	86	LIHTC - 60%	Senior	
			538			538
Orchard Crossing	Columbia	2	67	LIHTC - 60%	Family	
Port Capital Village	Elkridge	2	19	LIHTC - 60%	Family	
Ellicott Gardens	Ellicott City	2	11	LIHTC - 60%	Family	
Patuxent Square	Laurel	2	58	LIHTC - 60%	Family	
Parkview @ Snowden River	Columbia	2	6	LIHTC - 60%	Senior	
Selborne House	Columbia	2	13	LIHTC - 60%	Senior	
Parkview @ Ellicott City	Ellicott City	2	15	LIHTC - 60%	Senior	
Parkview @ Emerson	Laurel	2	10	LIHTC - 60%	Senior	
Waverly Gardens	Woodstock	2	16	LIHTC - 60%	Senior	
			215			215
Port Capital Village	Elkridge	3	19	LIHTC - 60%	Family	
			19			19
Colonial Landing	Columbia	Eff	2	LIHTC - 60%	Senior	
			2			2

TOTAL LIHTC 60% UNITS 774

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Orchard Club	Elkridge	1	4 4	LIHTC - 80%	Family	4
Orchard Club	Elkridge	2	45 45	LIHTC - 80%	Family	45

TOTAL LIHTC 80% UNITS 49

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Hilltop Apartments	Ellicott City	1	24	Local	Family	129
Selborne House	Columbia	1	48	Local	Senior	
Morningside Park	Jessup	1	57	Local	Senior	
			129			
Hilltop Apartments	Ellicott City	2	21	Local	Family	24
Morningside Park	Jessup	2	3	Local	Senior	
			24			
Hilltop Apartments	Ellicott City	3	42 42	Local	Family	42
Hilltop Apartments	Ellicott City	4	7 7	Local	Family	7

TOTAL LOCAL UNITS 202

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Belmont Station	Elkridge	1	9	MIHU	Family	40
Mission Place	Jessup	1	24	MIHU	Family	
Asbury Courts	Laurel	1	7	MIHU	Family	
			40			
Belmont Station	Elkridge	2	19	MIHU	Family	89
Penniman Park	Elkridge	2	19	MIHU	Family	
Mission Place	Jessup	2	37	MIHU	Family	
Asbury Courts	Laurel	2	14	MIHU	Family	
			89			

Belmont Station	Elkridge	3	6	MIHU	Family	6
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TOTAL MIHU UNITS (LOCAL)						135
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Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Forest Ridge	Columbia	1	3	Section 236	Family	
Sierra Woods	Columbia	1	22	Section 236	Family	
			25			25
Forest Ridge	Columbia	2	7	Section 236	Family	
Sierra Woods	Columbia	2	61	Section 236	Family	
			68			68
Sierra Woods	Columbia	3	33	Section 236	Family	
			33			33
Sierra Woods	Columbia	4	12	Section 236	Family	
			12			12

TOTAL SECTION 236 UNITS						138
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Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Chimneys of Cradlerock	Columbia	1	17	Section 8	Family	
Fall River Terrace	Columbia	1	4	Section 8	Family	
Forest Ridge	Columbia	1	15	Section 8	Family	
Harper House	Columbia	1	42	Section 8	Family	
Hickory Ridge	Columbia	1	80	Section 8	Family	
Owen Brown Place	Columbia	1	169	Section 8	Family	
Ranleigh Court	Columbia	1	4	Section 8	Family	
Rideout Heath	Columbia	1	4	Section 8	Family	
Roslyn Rise	Columbia	1	4	Section 8	Family	
Sierra Woods	Columbia	1	6	Section 8	Family	
Waverly Winds	Columbia	1	4	Section 8	Family	
Ellicott Terrace	Ellicott City	1	4	Section 8	Family	
Chatham Gardens	Ellicott City	1	24	Section 8	Family	
Longwood Apartments	Columbia	1	97	Section 8	Senior	
Shalom Square	Columbia	1	35	Section 8	Senior	
Tiber Hudson	Ellicott City	1	2	Section 8	Senior	

Stevens Forest Apartments	Columbia	1	18	Section 8	Family	
			529			529
Chimneys of Cradlerock	Columbia	2	15	Section 8	Family	
Fall River Terrace	Columbia	2	23	Section 8	Family	
Forest Ridge	Columbia	2	53	Section 8	Family	
Harper House	Columbia	2	51	Section 8	Family	
Hickory Ridge	Columbia	2	23	Section 8	Family	
Owen Brown Place	Columbia	2	19	Section 8	Family	
Ranleigh Court	Columbia	2	17	Section 8	Family	
Rideout Heath	Columbia	2	32	Section 8	Family	
Roslyn Rise	Columbia	2	2	Section 8	Family	
Sierra Woods	Columbia	2	15	Section 8	Family	
Waverly Winds	Columbia	2	25	Section 8	Family	
Ellicott Terrace	Ellicott City	2	56	Section 8	Family	
Chatham Gardens	Ellicott City	2	20	Section 8	Family	
Longwood Apartments	Columbia	2	3	Section 8	Senior	
Stevens Forest Apartments	Columbia	2	60	Section 8	Family	
			414			414
Chimneys of Cradlerock	Columbia	3	8	Section 8	Family	
Fall River Terrace	Columbia	3	6	Section 8	Family	
Forest Ridge	Columbia	3	30	Section 8	Family	
Hickory Ridge	Columbia	3	5	Section 8	Family	
Ranleigh Court	Columbia	3	4	Section 8	Family	
Rideout Heath	Columbia	3	13	Section 8	Family	
Roslyn Rise	Columbia	3	9	Section 8	Family	
Sierra Woods	Columbia	3	9	Section 8	Family	
Waverly Winds	Columbia	3	6	Section 8	Family	
Stevens Forest Apartments	Columbia	3	30	Section 8	Family	
			120			120
Fall River Terrace	Columbia	4	4	Section 8	Family	
Ranleigh Court	Columbia	4	2	Section 8	Family	
Rideout Heath	Columbia	4	6	Section 8	Family	
Roslyn Rise	Columbia	4	3	Section 8	Family	
Sierra Woods	Columbia	4	2	Section 8	Family	
Waverly Winds	Columbia	4	6	Section 8	Family	
			23			23
Harper House	Columbia	Eff	7	Section 8	Family	
Shalom Square	Columbia	Eff	15	Section 8	Senior	
			22			22

TOTAL SECTION 8 UNITS 1108

*Source – 2010 Howard County Rental Housing Survey

OCCUPANCY BREAKDOWN BY LOCATION

Area	Total Population	Total	Occupied	Vacant	Area	Total Population	Total	Occupied	Vacant	
6011.03	5,763	2,072	2,012	60	6054.01	5,149	2,492	2,380	112	
6011.04	5,761	1,736	1,678	58	6054.02	7,055	3,877	3,570	307	
6011.05	3,992	1,674	1,605	69	6055.02	5,182	2,197	2,119	78	
6011.07	4,214	1,807	1,694	113	6055.03	6,262	2,537	2,441	96	
6011.08	3,746	1,520	1,478	42	6055.04	2,737	778	770	8	
6012.01	7,544	3,007	2,840	167	6055.05	6,169	1,874	1,847	27	
6012.03	3,893	1,044	980	64	6056.01	6,075	2,856	2,670	186	
6012.04	5,229	2,025	1,923	102	6056.02	7,610	3,074	2,995	79	
6021	7,852	2,571	2,508	63	6066.01	2,875	1,066	1,045	21	
6022.01	3,282	1,123	1,068	55	6066.03	7,696	3,070	2,942	128	
6022.02	5,306	1,951	1,914	37	6066.04	4,037	1,636	1,566	70	
6023.02	6,842	2,515	2,449	66	6066.06	4,744	2,094	1,963	131	
6023.03	3,736	1,246	1,218	28	6066.07	4,530	1,607	1,581	26	
6023.04	4,729	1,585	1,567	18	6067.01	2,603	963	938	25	
6023.05	3,667	1,267	1,247	20	6067.04	7,072	2,770	2,700	70	
6023.06	5,220	2,264	2,163	101	6067.05	2,011	859	818	41	
6026	7,113	2,997	2,814	183	6067.06	4,798	1,956	1,893	63	
6027	5,014	1,791	1,735	56	6067.07	3,755	1,510	1,450	60	
6028	5,813	2,242	2,079	163	6068.03	5,523	2,471	2,371	100	
6029	4,123	1,829	1,752	77	6068.04	3,202	1,321	1,278	43	
6030.01	5,401	2,070	1,999	71	6068.05	4,145	1,320	1,297	23	
6030.03	4,186	1,400	1,365	35	6068.06	6,441	2,184	2,149	35	
6030.04	6,199	2,132	2,046	86	6069.01	5,549	2,086	1,999	87	
6040.01	6,275	2,119	2,027	92	6069.04	3,977	1,465	1,325	140	
6040.02	7,624	2,557	2,445	112	6069.05	6,644	2,538	2,349	189	
6051.02	8,211	2,732	2,609	123	6069.06	5,615	1,999	1,916	83	
6051.03	5,075	1,693	1,643	50	6069.07	5,503	2,268	2,170	98	
6051.04	4,316	1,445	1,349	96						
Total Population				287,085	Total Units			109,282		
					Occupied		104,749	Vacant		4,533

Vacant or Abandoned Buildings

There are no vacant or abandoned buildings that have been identified as suitable for rehab for the creation of affordable housing at this time.

Homeless Facilities and Services

Please refer to Section II. Housing, Homeless and Special Needs, for the current inventory of beds in the county's shelters and permanent supportive housings and the same section, for the inventory of

homeless facilities.

Federal, State and Local Assisted Communities

Housing Stock – Special Needs Population

The following provides a summary of the types of housing available for persons with disabilities and other low-moderate income special needs populations.

ARC of Howard County

The ARC of Howard County assists persons with disabilities and their families with making informed decisions about integrated community life. Full community life means allowing individuals to express their choices and have confidence that others will honor those choices. Like everyone else, individuals with intellectual and developmental disabilities like to have choices about where and with whom they live. Some live with family members, or in a group setting, while others live on their own.

The Arc supports typical adult lifestyles in the community for all individuals with intellectual or developmental disabilities regardless of the severity. To that end The Arc provides customized support services in apartments, townhomes or single-family residences. Support ranges from drop in assistance with shopping and bill paying to 24-hour personal care by trained staff members. The ARC serves individuals having the Following Types of Disabilities: Autism Spectrum Disorder, Behavioral Problems, Blindness/Severe Visual Impairment, Cerebral Palsy, Deafness/Severe Hearing Impairment, Head Injury, Orthopedic Impairment, Specific Learning Disability, Epilepsy/Seizure Disorder, Intellectual Disability, and Speech/Language Impairment.

The ARC currently owns/manages and maintains fifty (50) residential units (single family, apartments and townhomes) within Howard County, Maryland. No waiting list is utilized as eligible clients are referred through the Maryland Department of Developmental Disabilities (DDA).

HUMANIM, INC.

Humanim has provided human services to individuals with developmental disabilities for thirty years. The goal of Humanim is to offer programs that encourage growth, promote independence and foster responsibility. Many of Humanim's services for individuals with developmental disabilities are available to children, adolescents, adults and older adults

Humanim's In-Home Support Services help children and adults with developmental disabilities live at home rather than in residential facilities. Support is provided to individuals who need more intense and focused behavioral management supports and who are able to participate in Humanim's Day Programs. Like all of Humanim's programs, the focus is on helping individuals with developmental disabilities obtain the physical, emotional, social and cognitive skills needed to live, learn and work in the community.

Humanim's Residential Programs provide adults with neurological disabilities the individualized training and support they need to live in their own homes. The goal of the residential program is to assist individuals in acquiring and maintaining daily living skills, including home maintenance, cooking, personal hygiene, shopping and personal finance management. In addition, emphasis is placed on medical stabilization, as well as problem solving, community involvement, stress management, behavior management, responsible social, financial and work behaviors.

eMerge, Inc.

The mission of Emerge is to create supportive environments and individualized services for people with disabilities. eMerge currently provides Supported Employment, Family Support Services, Individual Support Services, Community Supported Living Arrangements, Residential Services, Vocational Day Program, Day Habilitation Program, Respite Care, Behavioral Support Services and serves individuals having the following types of disabilities: Intellectual disability, Autism Spectrum Disorder, Cerebral Palsy, Deafness/Severe Hearing Impairment, Epilepsy/Seizure Disorder, Orthopedic Impairment, Specific Learning Disability, Behavioral Problems, Blindness/Severe Visual Impairment, Head Injury, Chemical Dependency, Mental Disorder, Spina Bifida, Speech/Language Impairment, other Neurological Disorders.

Sheppard Pratt at Howard County A Program of Way Station, Inc.

The goal of Way Station's Residential Rehabilitation Program is to facilitate maximum health, community integration, and independence for individuals with serious mental illness and other co-occurring conditions in the least restrictive environment possible by providing safe and affordable housing and the services and supports necessary to meet the needs of the individuals served. In addition to room and board, the Residential Rehabilitation Program provides related services and supports:

Way Station Residential Rehabilitation Programs

- Assessment of needs and individualized service planning;
- Assistance with daily living needs;
- Medication monitoring;
- Money Management;
- Supportive counseling;
- Personal care skills training;
- Interpersonal and communication skills training;
- Social and leisure skills training and planning;
- Activities that support cultural and spiritual interests;
- Resource management; and
- Crisis intervention.

The Program offers a continuum of care that ranges from 24 hours per day, seven days per week of staff coverage to daily or weekly home visits determined by each resident's needs. All residents have access to staff via a 24-hour on-call system. The Program is one of choice and residents are free to come and leave the residences at will and unsupervised. Residents are expected to abide by Program guidelines for safety purposes. The Program strives to meet the special needs of residents with mental illness and co-occurring conditions and has dedicated several housing units to residents with the following needs:

- Transition age youth, ages 18-24;
- Serious medical conditions, including senior adults;
- Co-occurring substance abuse and addiction disorders; and
- Co-occurring developmental disabilities.

In 1999, Way Station acquired an Outpatient Mental Health Clinic and Psychiatric Rehabilitation Day Program that were previously operated by Howard County, Maryland. Subsequently, Way Station has expanded its continuum of care offered in Howard County by developing additional program components, including a Residential Rehabilitation Program, a Supported Housing program and a Community Employment Program. In 2005, Way Station served more than 3,500 Howard County citizens, 1053 of which were children and adolescents.

The full array of programs that Way Station offers in Howard County includes the following:

- [Child and Adolescent Programs](#)
- [Community Employment Programs](#)
- [Day Psychiatric Rehabilitation Program](#)

- [Loan Closet](#)
- [Outpatient Mental Health Clinic](#)
- [Residential Rehabilitation Program](#)
- [Supported Housing Program](#)

Way Station offers day rehabilitation, community employment, and residential rehabilitation services that are specifically designed to meet the special needs of adults with co-occurring mental illness and developmental disabilities. When appropriate, the Day and Community Employment Programs will serve individuals with a sole diagnosis of a developmental disorder.

Columbia Housing Corporation (CHC)

The Columbia Housing Corporation is a non-profit professional real estate organization which provides affordable **housing** for low income renters. In 1988, CHC developed a group home acquisition and property management program for physically and mentally challenged individuals. Supported Living, Inc. (SLI) and Residential Opportunities, Inc. (ROI) resulted from a consortium of agencies comprised of the Howard County Association of Retarded Citizens (HCARC), Adaptive Living, Inc., Catholic Charities, HUMANIM, formerly known as Developmental Services Group and CHC. Financial assistance to purchase SLI's 18 group homes was provided by the State of Maryland Community Development Office, Howard County Housing and Community Development Office, the Baltimore Regional Community Development Corporation and the Enterprise Loan Fund. The Department of Housing and Urban Development under the HUD 811 PRAC Program, and the Howard County Housing and Community Development Office financed ROI's seven group homes. Each property houses three residents and a counselor.

CHC, in partnership with Adaptive Living, Inc., was awarded a grant from the Department of Housing and Community Development in 1997 to develop Progressive Housing Partners, Inc. (PHPI). With this funding, PHPI purchased three of SLI's group homes.

In 1998 CHC, in partnership with HUMANIM, was awarded a grant from the Department of Housing and Community Development to develop Transitional Housing Resources, Inc. (THRI). This entity purchased three SLI group homes.

In 2002, CHC's continued their successful partnership with HUMANIM, Inc., and was awarded a grant from the Department of Housing and Community Development to develop Access Homes, Inc. (AHI). This entity purchased two SLI group homes.

In 2007, the Howard County Department of Housing and Community Development awarded SLI funding through the Community Development Block Grant (CDBG) to perform a major renovation on one of the group homes occupied by the ARC. The ranch style home was totally rehabbed to include Universal Design elements to accommodate the needs of the physically challenged and “Green” environmentally favorable design upgrades to conserve energy.

In 2008, a loan from the County’s HOME Program funded the re-development of a handicap accessible group home owned by SLI, also to be occupied by clients of The ARC of Howard County, Inc.. This new home received the Platinum Standard from the National Home Builders Association and from the US Green Building Council through their LEED initiative by incorporating energy efficient design elements, materials and appliances. The goal is for the design and architectural lay out of this group home to be replicated by other agencies working with the mentally and physically challenged individuals.

Today the CHC manages or owns 431 rental housing units in Howard County consisting of apartments, townhouses, and single-family homes.

Community Homes:

Owned by Community Homes Housing, Incorporated, Community Homes is a 300-unit development built in 1969 on five sites in the Harper’s Choice and Wilde Lake Villages of Columbia. Built for low-income to market rate renters, two thirds of the rents are subsidized and one-third is at market rate or below.

Shalom Square:

Independent Senior Living for 62 and older, disabled and handicapped.

Efficiency Units – 400 sq. ft.

- Electric Heating
- Central Air Conditioning
- Carpeted Bedroom/Living room
- Electrical Appliances
- Garbage Disposal
- Vinyl Flooring in Kitchen, Entry and Bath.

Handicap Units – 460 sq. ft.

- Electric Heating
- Central Air Conditioning

- Carpeted Bedroom/Living room
- Large Shower and Kitchen to accommodate wheel
- Electrical Appliances

*Free Laundry Facility

*Private Entrance

*Community Room Activities

*24 Hour Maintenance Available

*Close to shopping, restaurants, houses of worship and schools

*Emergency pull cord system located in bedroom and bathroom

*No Application Fee

For specific information regarding housing inventory available under the Supportive Housing Program (SHP) and the Shelter + Care Program, please refer to the section on Homeless and Other Special Needs.

IV. STRATEGIC PLAN

Priority Needs

Howard County's Five-Year Strategic Plan and the identified goals and strategies address the priorities for allocating investment in housing and community development to meet the needs outlined in this document for the period FFY2011-FY2015.

COMMUNITY DEVELOPMENT NEEDS

Priority Non-Housing Community Development Needs

There are three primary non-housing community development needs that have emerged as priorities. These include the need for more community-based options for accessing human and social services, solutions for improved transit, and increased afterschool and summer learning options for teens. Addressing these priorities will directly impact very low, low and moderate-income individuals and families as they become increasingly more vulnerable to continuing economic instability. Working with residents to stabilize their housing and economic situations is critical to realizing a population that can achieve and maintain self-sufficiency. In the same respect, affordable services need to be accessible to this population in order to maintain employment and move toward increased self-sufficiency, ultimately resulting in career advancement.

As mentioned in Section I., DHCD conducted a Housing and Community Development Survey as part of its effort to gain citizen input during the Consolidated Planning process. The survey results yielded the following information:

There were over 150 responses, providing valuable information about housing related issues in our community. The survey contained 32 questions which captured basic demographic information and gauged citizen experience related to municipal government services and other general services throughout the community.

Nearly 40% of respondents indicated that they have lived in the county for over 20 years, with over 20% indicating less than 5 years of residency. More than half of the respondents lived outside of Columbia, the largest city in the county. Individuals indicating that they lived in Columbia were more likely to live in the Long Reach, Kings Contrivance, and River Hill villages.

Over 70% of the respondents identified themselves as Caucasian; 21.3% as African-American; 3.1% as Asian-American/Pacific Islander; 0.8% Hispanic; 0.8% Native American, and 3.1% as other. Nearly 65% of all respondents described their relationship status as married or permanent and nearly 25% described themselves as single; 11.1% and 0.8% described themselves as separated/divorced or widowed, respectively.

Over 90% of the respondents indicated some degree of higher education, with 60% earning a bachelor's or post graduate degree. Over 40% of those surveyed indicated that they work for the government or as an education professional. Over 95% of those surveyed cite a privately owned vehicle as their primary mode of transportation, with 4.7% identifying a sole use of public transportation options.

Additional information included details regarding family composition and household members' status. Over 60% of the respondents indicated that they lived in a household headed by a male and 37.1% indicated they lived in a household headed by a female. 16% of respondents indicated that a member of their household had some type of disability, but only 4.8% cited any home adaptations or improvements to accommodate impairments. 41.8% of respondents had an annual household income of over \$100,000, while 3.3% indicated having an annual household income of less than \$15,000. Nearly 60% described their current living situation as "Own with a Mortgage", while 15.4% claimed a residential status of "Renting from a management company".

Nearly half of all respondents believed they could afford a monthly rent of \$1300 or more, with 30% believing they could afford \$1000-\$1500 for a mortgage. 60% of home owners cited a property value of \$300,000 or greater. Over 70% of respondents were currently living in a single family home; 17.6% lived in a townhome; and 8.1% in an apartment. Most respondents indicated that they could afford to live in Howard County; however some, 19.7%, have had members of their immediate family leave the county due to a lack of affordable housing options. 79.2% believed that their family members would move back to the county if more affordable options were available. Most respondents were pleased with quality of services provided by the county government with fire protection, libraries, and parks earning top honors. The lowest rated service was public transportation with over half of respondents indicating a fair or poor rating. Nearly 90% of respondents were unable to rate the quality of Human & Social services, indicating a response of “Don’t Know”. Education received high ratings with most categories rated as good or excellent. However, most respondents felt unable to rate special needs programs, indicating a response of “Don’t Know”. Social and entertainment services were also included in the survey. Respondents indicated that their primary reasons for going out of the county for goods and services were for restaurants, shopping and a larger selection of products. Respondents also indicated that visiting neighborhood parks and playgrounds is their favorite recreation activity available in the county. The primary community group involvement, for 61% of respondents is school related with 44% citing an involvement with a faith based organization.

While the survey represented only a random sampling of the community’s population, its results underscore the county’s emphasis and priority placed on expanding affordable housing options that are detailed in this Section.

Housing and Community Development Goals

Summary of Objectives and Outcomes

As part of its five-year strategic plan the County has developed a set of goals that address housing and community needs. The goals were developed through a review of various needs assessments conducted in the current and previous years along with information gathered from several community surveys. The County’s priority for financial assistance for housing, supportive services and community development needs for low/moderate income residents is based on the goals. The majority of activities will be implemented countywide. The new Outcome Performance Measurement System developed by HUD has been incorporated into this plan. Objectives and Outcomes are also identified at the project level in the annual Action Plan.

Specific Strategies and Objectives

The area of need categorizes the goals. In some instances components of one goal may be included in another. Goals are indicated as Roman numerals. Objectives, outcomes and outcome indicators are included in the FFY2011 Action Plan for each identified project.

HOUSING

Goal I. Expand opportunities for diverse and affordable housing options that are available for all income levels at or below 80% of median

Objective(s): Decent Affordable Housing and Affordability/Accessibility

Strategies

- Preservation and rehabilitation of existing affordable housing stock
- Homeownership Assistance to include shared appreciation and housing targeted to households between 60% - 80% of AMI
- Acquisition, rehabilitation and conversion of available vacant properties for the creation of affordable rental housing
- Creation of sustainable, cash-flowing, mixed-income communities
- Utilize tax credits and other favorable financing plans to encourage new construction of affordable housing
- Partner with local community organizations to revitalize older neighborhoods and assist homeowners in maintaining and improving properties while allowing them to remain affordable
- Provide information and educational opportunities for homeowners who are seeking funding and/or resources to maintain and improve properties
- Continue to expand, modify and market existing homeownership programs for low/moderate-income buyers
- Identify opportunities for new partnerships with the business sector and real estate companies

- Continue to leverage the resources of the Shared Appreciation Program to make homeownership affordable in conjunction with the Moderate Income Housing Units (MIHU) Program.
- Support implementation of zoning laws and subdivision regulations that encourage the development of affordable housing
- Encourage and assist non-profit organizations with efforts to acquire and rehab property to be used as affordable rental housing for seniors, the disabled or other low/moderate-income individuals and families with special needs

HOMELESSNESS

Goal II. Comprehensively address the issue of homelessness by providing a Continuum of Care system that utilizes a “Housing First” approach to homelessness prevention and intervention

Objective(s): Suitable Living Environment Decent Affordable Housing and Affordability/Accessibility

Please refer to Section II. Housing, Homeless and Special Needs for specific proposed Strategies

SELF SUFFICIENCY

Goal III. Expand and support a variety of affordable housing options, which in conjunction with needed supportive services, will maximize opportunities for residents to achieve both social and economic self-sufficiently.

Objective: *Creating Economic Opportunities* Outcome: Suitable Living Environment and Decent Affordable Housing, Sustainability

Strategies

- Continue to support the efforts of the Department of Citizen Services and other social and human service agencies in the implementation of programs for persons with disabilities and the senior population of Howard County.
- Continue to support the development of affordable housing with appropriate accommodations and services for low income special needs population.

- Support and encourage the use of Universal Design Standards in new construction and the County’s rental housing properties.
- Continue to assist local non-profit providers of housing to acquire and/or rehabilitate homes for special needs populations.
- Continue to support programs that serve low to moderate-income elderly homeowners and those with disabilities to rehabilitate their homes to meet emergency needs and/or improve accessibility.
- Support increased linkages with volunteers, service and faith based organizations business associations and other partners to assist seniors and disabled homeowners with assessing home repairs and maintenance needs
- Encourage and support initiatives that promote the development of healthy behaviors in children and youth, increasing the opportunity for measurable academic success.
- Support programs and initiatives that improve/increase access to a variety of employment opportunities for low-moderate income persons by promoting geographical or occupational mobility and upskilling current para-professional workers to professional or management certified employment levels.

COMMUNITY SUSTAINABILITY

Goal IV. To plan, design and support local and regional projects and initiatives that incorporate such elements as: green technology, pollution prevention technology, community-based amenities and services, environmental restoration, and long-term, resource-rich public and private partnerships that can persist across generations.

Objective(s): Suitable Living Environment and Sustainability

Strategies

- Support the development of community-based facilities that meet the needs of senior residents, working families and local businesses.
- Encourage collaborations around developing physical, environmental, economic and social assets that highlight the importance of creating communities where people want to “live and work, now and in the future”.

- Encourage and support diversity in development of neighborhood assets that will be representative of articulated needs, promoting a high quality of life and providing opportunity and choice.
- Support, in partnership and collaboration with the Department of Planning and Zoning, effective use of land and other natural resources, that promote social cohesion and inclusion to further strengthen and stabilize Howard County communities.

RESOURCE MANAGEMENT

Goal V. Foster intragovernmental and public/private partnerships that promote effective and efficient use of tangible resources such as goods and equipment, financial and labor resources.

Objective(s): Sustainability

Specific strategies for this Goal have not yet been fully developed pending the completion of the County's General Plan update.

Anti-Poverty Strategy

As discussed in Chapter I, Community Profile, the 2010 Census indicated that 11,483 Howard County residents, about 4.2 percent of the population, were below the poverty line. The Census data shows that 2,366 families were below the poverty line with 3,344 children in this category

In data provided by the Department of Social Services, the welfare to work agency for Howard County, the welfare case load has dropped significantly. As of November 2000, the case load was 338. In 2010, the average case load dropped to 135, representing a reduction of 61 percent. Furthermore, while the number of welfare cases dropped, the Medical assistance and purchase of care for childcare has increased.

The Community Action Council (CAC) provides grants, in the form of eviction prevention assistance, to income eligible households facing the loss of their housing. Additionally, they have funds to provide emergency cash assistance to those who are in danger of utility turn-offs and provide a means of overcoming utility debt preventing a household from getting utilities when they move into a new

location. Counseling services are also provided to assist income eligible customers with information and referral necessary to overcome obstacles in the way to self-sufficiency. CAC also has funds available to help with the first month's rent to help those who have found housing but are having difficulty with the security deposit plus the first month's rent.

Job training is also provided through Employment and Training as well as a Job Training program sponsored through The Howard Community College Educational Foundation funded by the CDBG program.

Child Care is available through the Howard Community College Educational Foundation for income eligible students while they participate in curricula that will lead to a new job.

The County transit system, known as Howard Transit, has recently restructured and coordinated transit services in the County to better serve client needs. The restructured system has a fixed route bus service operating in the more populated portions of the County, including Columbia, Ellicott City, Dorsey, Savage and North Laurel. The system also includes a by request curb-to-curb Para-transit service which serves the clients of various County social service programs for the elderly, low income and disabled which meets the standards set forth in the Americans with Disabilities Act (ADA). The County has also instituted a morning and evening peak period shuttle bus operation, known as Spirit Shuttle that provides free bus service between the MARC rail system and employment sites in the I-95/US 1 corridor and Western Anne Arundel County.

Housing for those living in poverty and other income eligible citizens is essential for family stabilization. Without the basic shelter, all the support programs discussed above will not be given an opportunity to work. The County Housing assistance programs are described in the Housing Market Analysis, Chapter III.

Institutional Structure

The Howard County Department of Housing and Community Development (DHCD) is one of seventeen departments within the County reporting to the County Executive. The Housing and Community Development Board provides advice to the County Executive on housing policy and community development activities. It also recommends policy for County owned housing and makes recommendations for approval on County Housing and Community Development loan and grant programs.

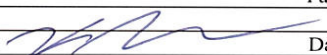
The Howard County Housing Commission is a separate legal entity that serves as a Public Housing Authority for the purposes of developing and managing housing resources for low and moderate-income residents. There is a close working relationship between the DHCD and the Housing Commission, the primary public agencies responsible for ensuring that affordable housing options are available throughout the County.

As the Lead Agency in developing this Consolidated Plan, DHCD will assume the responsibility for oversight, administration and distribution of CDBG and HOME funds. Funds for supportive services for special populations such as homeless, frail elderly and the disabled will be channeled to the County's Department of Citizen Services (DCS). DCS serves as the lead agency for the County's Continuum of Care and is responsible for the administration of the County's Community Services Partnership grant program. DCS also has administrative oversight for the County's Board to Promote Self Sufficiency (BPSS). The Board was created in 2008 to support the goal of the Human Services Master Plan to build a community that enables individuals and families to have adequate income and resources to meet their basic needs. It acts as the planning and coordinating mechanism for initiatives to promote the economic stability of individuals and families; and reduce the incidence of poverty in Howard County. It also serves, when needed, as the governance body for the distribution of certain resources that support initiatives of the Board. The Board brings together key stakeholders from both the public and private sectors.

Both departments work in concert to ensure coordination of funding, minimizing the likelihood of duplication. The County's overall effort to improve coordination among County agencies, the business community, and non-profits engaged in community development is described throughout the Plan.

Application for Federal Assistance SF-424		Version 02
*1. Type of Submission		*2. Type of Application
<input type="checkbox"/> Preapplication	<input checked="" type="checkbox"/> New	*If Revision, select appropriate letter(s):
<input checked="" type="checkbox"/> Application	<input type="checkbox"/> Continuation	* Other (Specify)
<input type="checkbox"/> Changed/Corrected Application	<input type="checkbox"/> Revision	
*3. Date Received:		4. Application Identifier:
5a. Federal Entity Identifier:		*5b. Federal Award Identifier:
State Use Only:		
6. Date Received by State:		7. State Application Identifier:
8. APPLICANT INFORMATION:		
* a. Legal Name: Howard County, Maryland		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 52-6000965		*c. Organizational DUNS: 102547127
d. Address:		
*Street1: 6751 Columbia Gateway Drive Street 2: 3rd Floor *City: Columbia County: Howard *State: Maryland Province: Country: United States		
		*Zip/ Postal Code: 21046
e. Organizational Unit:		
Department Name: Housing and Community Development		Division Name: Grants Management
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: Mr. Middle Name: *Last Name: Spann Suffix:		First Name: Stacy
Title: Director		
Organizational Affiliation: Howard County Department of Housing and Community Development		
*Telephone Number: 410-313-6324		Fax Number: 410-313-5960
*Email: sspann@howardcountymd.gov		

Application for Federal Assistance SF-424		Version 02
9. Type of Applicant 1: Select Applicant Type:	B. County Government	
Type of Applicant 2: Select Applicant Type:	- Select One -	
Type of Applicant 3: Select Applicant Type:	- Select One -	
*Other (specify):		
*10. Name of Federal Agency:	U.S. Department of Housing and Urban Development	
11. Catalog of Federal Domestic Assistance Number:	14-218	
CFDA Title:	Community Development Block Grant	
*12. Funding Opportunity Number:		
*Title:		
13. Competition Identification Number:		
Title:		
14. Areas Affected by Project (Cities, Counties, States, etc.):	Howard County, Maryland	
*15. Descriptive Title of Applicant's Project:	The Howard County Department of Housing and Community Development will carry out a broad range of CDBG- eligible activities directed towards revitalizing neighborhoods, creating sustainable communities and improving facilities and access to services. All entitlement funds will be utilized for activities that meet one or more of the National Objectives established by HUD.	
Attach supporting documents as specified in agency instructions.		

Application for Federal Assistance SF-424		Version 02
16. Congressional Districts Of:		
*a. Applicant 3, 7, 9, 12, 13	*b. Program/Project:	
Attach an additional list of Program/Project Congressional Districts if needed.		
17. Proposed Project:		
*a. Start Date: 07/01/2011	*b. End Date: 06/30/2012	
18. Estimated Funding (\$):		
*a. Federal	\$1,061,494.00	
*b. Applicant		
*c. State		
*d. Local		
*e. Other		
*f. Program Income	\$18,000.00	
*g. TOTAL	\$1,080,394.00	
*19. Is Application Subject to Review By State Under Executive Order 12372 Process?		
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input checked="" type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input type="checkbox"/> c. Program is not covered by E.O. 12372		
*20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)		
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)		
<input checked="" type="checkbox"/> **I AGREE		
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.		
Authorized Representative:		
Prefix: Mr.	*First Name: Ken	
Middle Name:		
*Last Name: Ulman		
Suffix:		
*Title: County Executive		
*Telephone Number: 410-313-2013		Fax Number:
*Email:		
*Signature of Authorized Representative: 		Date Signed: 6-24-11

Application for Federal Assistance SF-424		Version 02
*1. Type of Submission		
<input type="checkbox"/> Preapplication	*2. Type of Application	
<input checked="" type="checkbox"/> Application	<input checked="" type="checkbox"/> New	*If Revision, select appropriate letter(s):
<input type="checkbox"/> Changed/Corrected Application	<input type="checkbox"/> Continuation	* Other (Specify)
	<input type="checkbox"/> Revision	
*3. Date Received:		4. Application Identifier:
5a. Federal Entity Identifier:		*5b. Federal Award Identifier:
State Use Only:		
6. Date Received by State:		7. State Application Identifier:
8. APPLICANT INFORMATION:		
* a. Legal Name: Howard County, Maryland		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 52-6000965		*c. Organizational DUNS: 102547127
d. Address:		
*Street 1: 6751 Columbia Gateway Drive		
Street 2: 3rd Floor		
*City: Columbia		
County: Howard		
*State: maryland		
Province:		
Country: United States		*Zip/ Postal Code: 21046
e. Organizational Unit:		
Department Name: Housing and Community Development		Division Name: Grants Management
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: Mr.		First Name: Stacy
Middle Name:		
*Last Name: Spann		
Suffix:		
Title: Director		
Organizational Affiliation: Howard County Department of Housing and Community Development		
*Telephone Number: 410-313-6324		Fax Number: 410-313-5960
*Email: sspann@howardcountymd.gov		

Application for Federal Assistance SF-424

Version 02

9. Type of Applicant 1: Select Applicant Type: B. County Government

Type of Applicant 2: Select Applicant Type:

- Select One -

Type of Applicant 3: Select Applicant Type:

- Select One -

*Other (specify):

*10. Name of Federal Agency:

U.S. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14-239

CFDA Title:

Home Investment Partnership Program

*12. Funding Opportunity Number:

*Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Howard County, Maryland

*15. Descriptive Title of Applicant's Project:

The Howard County Department of Housing and Community Development will carry out HOME-eligible activities that maintain and expand the supply of affordable housing through acquisition, new construction, rehabilitation and homeownership assistance.

Attach supporting documents as specified in agency instructions.

Application for Federal Assistance SF-424		Version 02
16. Congressional Districts Of:		
*a. Applicant	3,7,9,12,13	*b. Program/Project:
Attach an additional list of Program/Project Congressional Districts if needed.		
17. Proposed Project:		
*a. Start Date:	07/01/2011	*b. End Date: 06/30/2012
18. Estimated Funding (\$):		
*a. Federal	\$479,222.00	
*b. Applicant		
*c. State		
*d. Local		
*e. Other		
*f. Program Income		
*g. TOTAL	\$479,222.00	
*19. Is Application Subject to Review By State Under Executive Order 12372 Process?		
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input checked="" type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input type="checkbox"/> c. Program is not covered by E.O. 12372		
*20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)		
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)		
<input checked="" type="checkbox"/> **I AGREE		
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.		
Authorized Representative:		
Prefix: Mr.	*First Name: Ken	
Middle Name:		
*Last Name: Ulman		
Suffix:		
*Title: County Executive		
*Telephone Number: 410-313-2013	Fax Number:	
*Email:		
*Signature of Authorized Representative:	Date Signed: 6-24-11	

Summary of Citizen Participation Process

The County holds several public hearings throughout the year to allow input from non-profit providers and the general public on the annual Action Plan process and Action Plan Amendments. Each year, HCH develops a schedule identifying dates, times and locations of hearings and meetings to ensure that citizens are afforded the opportunity to comment on community needs and the proposed activities contained in the Action Plan. The schedule for FFY 2011 is included in Appendix C. In addition to the public hearings and meetings, HCH publishes notices in local newspapers regarding the Action Plan Process and related Requests for Proposals (RFP) and distributes such notices to several non-profit and funding partners to be included in newsletters and posted to websites. Requests For Proposals, the Consolidated Annual Performance Report (CAPER) and the Annual Action Plan are posted to the Housing department's webpage located on the County's website. Public Notices and the aforementioned documents are also made available at Howard County libraries.

Summary of Consultation Process

HCH collaborates with human service providers such as the Community Action Council of Howard County, Grassroots Crisis Intervention Center, the Salvation Army and other county departments and public agencies such as the Department of Citizen Services, the Howard County Public Schools System and the Department of Social Services. The goals set forth in the consolidated plan are established through shared data with local providers and they collaborate when creating planning and needs assessment documents. Public officials, public and private nonprofit agencies serving special needs populations, interagency collaborators, advocacy groups, advisory boards and other general consumers of services are all involved in the consultation process. Each year, HCH obtains quantitative, qualitative and anecdotal information from its project partners and subgrantees, to help determine priority needs and the strategies that can be used to best address the needs. Do to the similarity in populations being served, HCH works very closely with the Department of Citizen Services and other agencies represented on the Board to Promote Self-Sufficiency to prevent duplication of effort and maximize the allocation and utilization of like resources.

Summary of Efforts to Broaden Public Participation

The Howard County Citizen Participation Plan includes efforts to broaden public participation (e.g., accommodations for non-English speaking persons and vision-impaired persons). There have been improvements to HCH's web page in order to keep citizens better informed. New features are being added to allow citizens to pay bills on-line and submit requests electronically. The web-site display up-to date news, current events and County contact information. In addition to recent technology upgrades, the following text has become standard in the Department's Public Notices and other forms of literature when applicable:

- Alternative formats of this Notice, such as Braille and, large print can be made available upon request.
- A sign language interpreter will be available upon request by contacting the Department of Citizen Services at (410) 313-6400 or (410) 313-6401 (TTY) a minimum of three (3) working days prior to the hearing.

- Efforts will be made to accommodate the disabled and non-English speaking citizens with three (3) days advance notice to Tiffany L. Smith, Special Assistant to the Director, at (410) 313-6491.

The text was provided in part by the Howard County Department of Citizen Services' Office of Disabilities Services.

Summary of Public Comments

Comments received during the planning process are summarized in Section I. (Plan Overview) of the Consolidated Plan.

I. Sources of Funds

A. Federal Resources (Entitlement Funds)

Each year the County solicits applications for funding under the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME). Projects must be consistent with the goals identified in the County's Consolidated Plan. The federal resources to implement these projects are a combination of CDBG and/or HOME funds and any program income received (PI) as a result of repayment from loans made with CDBG and HOME.

Program	Amount
Community Development Block Grant	\$1,061,494.00
CDBG Program Income Estimate	\$18,000
HOME	\$479,222.00
HOME Program Income	0
Total Action Plan Budget	\$1,558,716.00

It is estimated that nearly one hundred percent of CDBG funds will be used for activities that benefit persons of low-and moderate-income. When an activity benefiting a limited clientele is implemented, at least 51% of those benefited will be low- or moderate-income persons. It continues to be the County's goal to serve 100% low- and moderate-income persons.

B. Additional Federal Resources

1. The County also receives funding under the HUD Housing Choice Voucher Program. In FFY2010 the County received \$8,974,822. The amount available for FFY2011 is \$8,974,822.
2. The County is anticipating the following Low-Income Housing Tax Credits (LIHTCs) transaction activity during the upcoming program year:

PROGRAM YEAR 2011 ANTICIPATED LOW-INCOME HOUSING TAX CREDITS (LIHTCS)			
PROJECT	LIHTCS	TOTAL PROJECT COST	STATUS
Monarch Mills (formerly known as Guilford Gardens) – 269 Rental Units	\$1,489,053 annual allocation	\$43,291,000	Demolition Underway
Hilltop Redevelopment	TBD	\$36,800,000.00 est.	Planning
Ellicott Terrace Redevelopment	TBD	\$16,500,000.00 est.	Planning

3. The County has been awarded and will utilize the following Economic Development Initiative – Special Projects (EDI-SP) funds during the upcoming program year:

PROGRAM YEAR 2011 Economic Development Initiative – Special Projects (EDI-SP) CONGRESSIONAL GRANT ALLOCATIONS			
PROJECT	AWARD AMOUNT	TOTAL PROJECT COST	STATUS
Monarch Mills (formerly known as Guilford Gardens) Morningside Park- (Community Rooms / Technology Upgrades)	FFY09 = \$380,000	\$43,291,000	Demolition Underway @ Monarch Mills
Morningside Park – Community Room & Health and Wellness Center	FFY2010 = \$487,000	TBD	EDI-SP Application in process

C. Additional Federal, State and Local Funds for the Continuum of Care Program

The Howard County Department of Citizen Services (DCS), coordinating agency for CoC planning, has direct oversight of the County’s Continuum of Care. DCS works in conjunction with the Howard County Board to Promote Self-Sufficiency and its Committee to End Homelessness, to address issues related to emergency sheltering, transitional and permanent housing, crisis intervention and prevention of homelessness. Howard County Housing works to ensure that the activities of both

county agencies are complementary and that there is not a duplication of effort. The following funding sources will support homelessness prevention, intervention and housing activities during FFY2011:

McKinney-Vento Competitive Grant Awards

Supportive Housing Program (SHP) (MD06-504)

- Permanent Housing For Homeless Persons with Disabilities - **\$430,368**
- Transitional Housing For Homeless Families - **\$70,504.00**

McKinney-Vento Non-Competitive Grant Awards

Shelter Plus Care (S + C) – Howard County Mental Health Authority

- Permanent Housing for Homeless Persons - **\$163,248**

Other Federal

Emergency Food and Shelter National Board Program (Phase 28) - \$62,558

- Mass Shelter Operation
- Mortgage/Rent/Utility Subsidy
- Meals Served

The Emergency Food Assistance Program (TEFAP) - \$3,000.00 (\$9,000 for 3 year period)

- Food Assistance

State of Maryland

Maryland Department of Housing and Community Development (DHCD)

Emergency Shelter Grant Non-Entitlement (ESG) - \$21,575

- Mass Shelter Operations
- Eviction Prevention

Maryland Department of Human Resources (DHR)

Emergency and Transitional Housing/Homelessness Prevention Program (ETHS/HPP) \$88,269

- Mass Shelter
- Eviction Prevention/One Month's Rent

Rental Assistance Program (RAP) - \$40,000 Rental Subsidy (amounts based on family size)

Local

Community Service Partnerships (CSP) – County General Fund

(The amounts shown are pending final approval by the Howard County Council)

- Grassroots - **\$1,285,057** – Emergency Shelter & Crisis Services
- Bridges to Housing stability, Inc. - **\$163,000**
- Community Action Council - **\$665,230**
- Domestic Violence Center - **\$461,027**

Family Stabilization Program – Department of Citizen Services Operating - \$250,000

- Permanent Housing & Case Management For Homeless Families
- Housing and Utility Assistance For Persons with Disabilities and Seniors
- Crisis Services for at-risk populations

D. Plan for Leveraging Private and Non-Federal Funds

The County will continue to use all federal, state and private resources currently available to develop and expand affordable rental opportunities as well as homeownership options for low- and moderate-income households.

The Housing Commission is utilizing a combination of State-issued tax-exempt bonds, Partnership Rental Housing Program funds, LIHTC tax credits, County loan funds, and Housing Commission equity to finance acquisitions and/or redevelopment that assists the low to moderate income citizens of Howard County.

HCH will continue to utilize revenue from Transfer Tax and Bond Financing when appropriate and available. State funds from the Maryland Department of Housing and Community Development and the Maryland Department of the Environment (MDE) will be used as integral parts of proposed funding strategies in connection with upcoming redevelopment efforts such as Monarch Mills, Ellicott Terrace and Hilltop.

A proposed budget of \$155,300 for the County's Housing Initiative Loan Fund and \$3,824,553 in capital funding for housing programs has been submitted for County fiscal year 2012. The County does not anticipate having any CDBG float-funded activities.

II. Summary of Specific Annual Objectives (Table 3A)

Summary of Specific Annual Objectives (FFY2011)

Goal 1. Housing - Expand opportunities for diverse and affordable housing options that are available for all income levels at our below 80% of AMI (Area Median Income).				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Creation of sustainable, cash flowing, mixed income communities.	HOME LIHTC MDE EDI MEA State Partnership Funds HUD 221 (d4)	Decent Affordable Housing	Affordability Availability Accessibility	-Approximately 112 units will be constructed during this program year. Monarch Mills - Hilltop Redevelopment- 100 of units TBD
Homeownership Assistance to include shared appreciation and housing targeted to households between 60% and 80%. Of AMI.	HOME CDBG Enterprise Community Loan Fund HCH Commission Equity	Decent Affordable Housing	Affordability Availability Accessibility	Approximately 10 homeownership units will be constructed during this program year. Cottages at Greenwood.
Continue to expand, modify and market existing homeownership programs for low/moderate income buyers.	CDBG	Decent Affordable Housing	Affordability	Approximately 240 individuals will receive counseling.
Encourage and assist non-profit organizations with efforts to acquire and rehab property to be used as affordable rental housing for seniors, the disabled or other low/moderate-income individuals and families with special needs.	HOME Bond Bill	Decent Affordable Housing	Affordability Availability Accessibility	1 single family unit will be rehabilitated.

Goal 2. Homelessness - Comprehensively address the issue of homelessness by providing a Continuum of Care system that utilizes a “Housing First” approach to homelessness prevention and intervention.				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Provide emergency shelter to individuals and families that are newly homeless.	CDBG	Suitable Living Environment Decent Affordable Housing	Affordability Availability Accessibility	Approximately 280 (76 families) individuals will be served – Grassroots Emergency Motel Program. Approximately 160 individuals will be served by Bridges to Housing Stability.
Acquire Public Facility to house individuals who are newly homeless.	CDBG	Suitable Living Environment Decent Affordable Housing	Affordability Availability Accessibility	Approximately 2 units will be acquired Community Housing Assistance Initiative
Coordinate activities and funding opportunities with the Department of Citizen Services in support of their oversight efforts for the Continuum of Care.	CDBG	Suitable Living Environment Decent Affordable Housing	Affordability Availability Accessibility	Approximately 50-75 individuals will be served by the U.S Route 1 Day Resource Center.

Goal 3. Self-Sufficiency – Expand and support a variety of affordable housing options, which in conjunction with needed supportive services, will maximize opportunities for residents to achieve both social and economic self-sufficiency.				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Support Programs and initiatives that improve/increase access to a variety of employment opportunities for low-moderate income persons by promoting geographical or occupational mobility and up skilling current para-professional workers to professional or management certified employment levels.	CDBG	Creating Economic Opportunities	Availability	18 individuals are expected to benefit from the following programs offered by Howard Community College Educational Foundation: RENEW Program -Housing/Homeownership counseling
Rehabilitate group home for persons with disabilities.	HOME Bond Bill	Decent Affordable Housing	Affordability Availability Accessibility	1 single family unit will be rehabilitated.
Continue to support programs that serve low to moderate-income elderly homeowners and those with disabilities to rehabilitate their homes to meet emergency needs and/or improve accessibility.	HOME DHMH	Decent Affordable Housing	Affordability Availability Accessibility	CHDO Activity-2 units

Goal 4. Community Sustainability – To plan, design and support local regional projects and initiatives that incorporate such elements as: green technology, pollution prevention technology, community-based amenities and services, environmental restoration, and long-term, resource-rich public and private partnerships that can persist across generations.				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Support the development of community-based facilities that meet the needs of senior residents, working families and local businesses.	CDBG	Creating Economic Opportunities	Availability Accessibility	25-50 youths are expected to participate in the Roger Carter / Hilltop After School Program coordinated by the Howard County Department of Recreation and Parks . - Section 108 guarantee Redevelopment of the Roger Carter Recreation Center - Over 65 households or 220 people will benefit from services offered through the North Laurel/Savage Multi-Service Center . The Community Action Council of Howard County provides this service.
Encourage collaborations around developing physical, environmental, economic and social assets that highlight the importance of creating communities where people want to “live and work, now and in the future”.	CDBG	Creating Economic Opportunities	Accessibility	36 children are expected to benefit from the HCC Educational Foundation – Child Care Tuition Assistance Program

Goal 5. Resource Management - Foster intragovernmental and public/private partnerships that promote effective and efficient use of tangible resources such as goods and equipment, financial and labor resources.				
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Administer and monitor entitlement programs under the Consolidated Plan	CDBG HOME	N/A	N/A	CDBG Administration HOME Administration

III. Activity Descriptions of Proposed Projects and Outcome Measures

This Action Plan is the first annual plan under the County’s fourth Five-Year Consolidated Plan. The Plan includes priority needs identified in the *CAC Community Needs Assessment*, as well as needs identified in the *Human Services Master Plan*. This is the fifth year in which HUD’s Outcome Performance Measurement System (OPMS) has been incorporated. Objectives and outcomes are shown for each project in the Action Plan. OPMS data will be entered into the

HUD Integrated Disbursement and Information System (IDIS) at the “activity” level. Outcome indicators will also be included with each project. The County’s quarterly report form has been revised to reflect HUD’s OPMS. The “Table 3C” format is used to provide a listing of projects and descriptions, funding and other information required by IDIS

IV. Geographic Distribution

For detailed information on the 2010 Census Race Characteristics go to the Department of Planning and Zoning link on the County web page at www.howardcountymd.gov. It is important to note that Howard County continues to allocate its investment in CDBG funds on a very broad countywide basis and does not plan to dedicate substantial resources to specific targeted areas. Of the twelve (12) projects under CDBG included in this Action Plan, the target area is community-wide for all but one project. Sub-recipients implementing the various projects report demographic information on quarterly reports and this is entered into the IDIS database. The information is then reported in the annual Consolidated Annual Performance Report (CAPER), which provides the general public as well as HUD representatives the opportunity to review the race and ethnicity as well as the income levels of all persons being served by the CDBG and HOME program. The programs have been designed and are being implemented to serve low- and moderate-income persons on a countywide basis. We have been able to provide equal opportunity for low- and moderate-income persons interested in participating in the programs.

The Roger Carter After-School Program / Teen Center/ Summer Recreational are continuing efforts to provide children and youth opportunities to increase healthy behaviors and improve academic success. Although the community is affordable to low-income families, children/youth continue to be at both a social and economic a disadvantage and without CDBG assistance, would not be able to access or afford similar market rate programs outside of their immediate community. This program addresses Goal 3 of the Consolidated Plan. Census data maps are included in the Action Plan to show the distribution of income and race data within the County. However, as noted above, all but one project are implemented on a countywide basis; therefore, the maps are not related to the project location/implementation.

V. Homeless and Other Special Needs

A. Programs to Address Priority Homeless Needs

In this Action Plan, the goal is to establish multiple avenues where homeless individuals and families can move out of transitional facilities into permanent housing and to support anti-poverty strategies. The proposed projects focus on supportive services and providing funding to community-based non-profit organizations to be used for transitional homeless shelters and life-skills training.

The Department of Citizen Services (DCS) plans and oversees the County's Continuum of Care Program. The 2011-2015 Consolidated Plan details the action steps to be taken to end chronic homelessness over several years, including Program Year 2011. For background information, please refer to Table 1C Summary of Specific Homeless/Special Needs Objectives. *See Goal 2 in this plan.*

- **Plan to End Homelessness** – the County's Plan to End Homelessness was finalized in November of 2010. Programs necessary for ending homelessness have been identified. A grant application has been submitted which will provide funds for an individual to coordinate Plan development and implementation.
- **Cold Weather Shelter** – The Cold Weather Shelter operates from November through March and provides beds for 25 individuals/families. Shelter is provided through the faith community; congregations throughout the County sponsor the shelter on a rotating basis. Shelter, meals and bathing facilities are provided at each location.
- **Emergency Motel Shelter project** - This activity will provide shelter for families when the emergency shelter is at capacity. Families in need of shelter can stay for 15 days while they work with the Grassroots staff to find alternative housing and needed services. There are approximately ten vouchers available at any one time to provide overflow accommodations.
- **U.S. Route 1 Day Resource Center** - This activity provides a day center for homeless persons that are primarily unsheltered and living outdoors within the

U.S. Route 1 Corridor. Homeless individuals can receive a hot meal, food and hygiene items to take with them, clothing and survival supplies. While at the Center they may also utilize shower, laundry, computers, and meet with a social worker to access additional case management, healthcare and other critical support services. Healthcare services are now provided at the Center by volunteer medical practitioners (see description above). The Center is open three days a week and serves 35-70 persons a day.

- **Health Care for the Chronically Homeless** - Two hundred patients are currently receiving health care services at the Day Resource Center (see below). Volunteer physicians and other medical personnel provide basic health screenings and examinations at the Center. Physicians in the community provide limited pro bono services in the following areas: cardiology, Ob-Gyn, pulmonology, neurology, orthopedics, dermatology and dentistry.
- **SOBER House** – This Project is still in the planning stages. Funding strategies and plans for a location are underway for at least one SOBER House in the County. The SOBER House will provide a group residential setting for five to eight homeless persons with addictions who seek sobriety and the change in life style that housing would require. Fiscal models, sponsorship, and other factors associated with establishing a House are being explored.
- **Supportive Housing for Persons with Disabilities** - This activity provides permanent supportive housing for homeless persons with disabilities. Three units are specifically designated for the chronically homeless; an additional five chronically homeless persons are housed under the program. DCS has been awarded one additional unit of housing under the 2009 COC application, which will continue through FFY2011. Efforts will be continued to make this housing to a chronically homeless person.
- **Homelessness Prevention Program**- This activity will focus on the prevention of homelessness through case management. Low and moderate income households who are at risk of homelessness by virtue of an economic

crisis and a high housing cost burden will be provided case management support, therefore assisting families to resolve their crises and develop practices that will foster housing stability. The project seeks to keep families in their homes and out of the homeless system.

B. Programs to Address Special Needs

This Action Plan addresses the special needs population as described under Goals 1, 2 and 3. This includes the Housing Rehabilitation Program, Personal Care Assistance and Related Services, Community Housing Assistance Initiative and HOME Housing Initiative Program.

VI. Other Actions

A. Addressing Obstacles to Meeting Under Served

This Action Plan will address the Affordable Housing problems in meeting the primary obstacle to the underserved need in Howard County. This is discussed in the next section.

In addition to affordable housing, transportation remains an underserved need. Specifically, low- and moderate-income persons are in need of transportation for jobs, training, health care and other services. The suburban nature of the county has made utilizing public transportation to and from surrounding areas difficult. The county is committed to finding new and innovative ways of addressing the transportation needs of low- and moderate-income persons, seniors and disabled residents.

B. Affordable Housing

Actions Taken to Address Barriers to Affordable Housing

The County's Moderate Income Housing Unit (MIHU) law provides a vital tool to increase affordable homeownership and rental housing opportunities for County residents. The law requires developers to build a certain percentage, usually 10-15%, of MIHU "for sale" units or "rental" units in which the sale price and rental prices are calculated based on an affordability formula stipulated by County law. MIHUs must be sold or rented to moderate income households. For homeownership opportunities, moderate income is defined as 80% of median income; for rentals, moderate income is defined as 60% of median income. As of August 2010,

MIHU agreements were signed with several developers to provide 306 for-sale units for moderate income households in 7 communities in the County. In 2010, 15 townhomes were awarded and sold to MIHU applicants who became first-time homeowners in Howard County. Currently 263 rental units are occupied by MIHU tenants in Howard County. The economy is expected to recover slowly over the next few years, so developers are breaking ground on new for-sale and for-rent developments in 2012 and 2013.

Actions to Maintain Affordable Housing

The Shared Equity Program is now called the Permanently Affordable Housing Program. There are two key components to this Program that will allow the unit to remain affordable perpetually. The Right of First Purchase component states that the Buyer agrees to grant to the Howard County Housing Commission a right of first purchase in the Property. The right of first purchase will be contained in the deed or other instrument and recorded among the Land Records for Howard County. The Covenant component of the program will provide, among other things, that the Property shall not be transferred to anyone other than an Eligible Purchaser. The Permanently Affordable Housing Covenant shall be recorded prior to the first mortgage. Traditional mortgage banks prefer a first and second mortgage structure so that the loans can be bundled and sold into the secondary mortgage market. The housing and banking industry are moving towards this change.

The Single Family Housing Rehabilitation Program provides opportunities for low- and moderate-income households to maintain their affordable housing units. It also serves to preserve the home values and assists in keeping well maintained neighborhoods. The Howard County Housing Staff has evaluated the program in order to develop additional methods to increase program participation. Howard County Housing will continue to expand its current program which includes emergency repairs that will focus on addressing immediate and imminent system failures, preventing unnecessary deterioration of housing units. Additionally, opportunities to purchase undeveloped parcels continue to be limited. In response, the Housing Commission is in the process of renovating older rental developments to increase the amount of low/mod tenants who will be able to benefit. These developments are:

- Howard County Housing is redeveloping Monarch Mills (Guilford Gardens), currently a 100-unit property, into a 269-unit, mixed income, multi-generational

apartment community with a world-class amenity package using a layered financing strategy, which will incorporate Low Income Housing Tax Credits, Tax Exempt bonds, and a variety of other sources. The County will utilize \$1,740,000.00 of its HOME funds covering program years FFY06 thru FFY11. A Mini Action Plan was completed and submitted to the HUD Baltimore Field Office on December 14, 2009. The Plan was approved by HUD and an Authorization to Use Grant funds was received on December 22, 2009. Demolition began in May of 2010. The project has a 24 month construction schedule.

- **Howard County Housing (owner), the Stavrou Companies (developer)** and Marks Thomas Architects, Hamel Builders, and Humphrey Management are executing the Hilltop Redevelopment project located on Mt. Ida Drive, in Ellicott City, Maryland. The Stavrou Companies is serving as a “for fee” developer for Howard County Housing, which will be the general partner and long term owner of the community. Through a competitive developer selection process that began one year ago, we have assembled a high caliber team of local experts with proven experience in sustainable design & construction practices that have worked diligently and collaboratively to develop a project that goes beyond our project goals. The project involves the demolition of 94 older rental units and the existing Roger Carter Recreation Center, and new construction of 206 units of mixed-income rental housing. Howard County currently owns the two parcels that will be redeveloped into a mix of manor house, garden, and townhouse structures. The resulting community will offer an array of high quality amenities, with approximately 45% of the units governed by income restrictions and the remaining 55% at market rate levels. Howard County will lease the site to the Howard County Housing Commission, which will ultimately own the project. The site wraps around an existing 25-unit senior community, Tiber Hudson apartments, which will be excluded from the redevelopment. The County will also be constructing a new 45,000 SF state of the art County Recreation Center within the Hilltop site, which is part of the overall redevelopment effort but will be owned, managed, and financed separately.

Howard County Housing will continue to pursue land acquisition opportunities, as well as acquiring existing communities to further expand its affordable housing portfolio.

The HOME-funded Home Ownership Assistance Program will continue to be used to assist moderate-income households in becoming homeowners. In FFY11, Howard County Housing anticipates designating and funding a new CHDO that will develop affordable housing for special needs populations.

The First time Homebuyer Counseling program is being provided through a partnership between HCH and Consumer Credit Counseling of Maryland and Delaware. The monthly counseling sessions guide prospective homebuyers on how to manage credit, establish a saving plan, and pay down existing debt in a timely manner.

HCH continues to allocate funds under its Community Housing Assistance Initiative to provide financial resources for acquisition and rehabilitation of public facilities in addition to rehabilitation and modifications of group homes for individuals with disabilities and transitional housing for homeless individuals and families. These efforts are aimed at ensuring long term availability/accessibility and affordability for specific special needs populations. During the prior and current year, a one unit group home has been identified to receive funding assistance under CDBG and HOME.

Affordable Housing One-Year Goals

The following table details Howard County's one-year goals for the number of homeless, non-homeless, and special needs households to be provided affordable housing with CDBG and HOME funds as well as the one-year goals for the number of households to be provided affordable housing through activities such as rental assistance, production of new units, rehabilitation and/or acquisition of existing units using funds made available through CDBG and HOME.

While Howard County does not receive ESG and HOPWA funds directly from HUD as an Entitlement community, the County does receive ESG funds through State allocations administered through the Maryland Department of Housing and Community Development (DHCD) and Baltimore City respectively. Section V. of this document provides information regarding homelessness and other special needs programs addressed under Howard County's Continuum of Care.

Affordable Housing One Year Goals-Table 3B

Grantee Name: Howard County Program Year: FFY11	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed	<i>Resources used during the period</i>			
			CDBG	HOME	ESG	HOPWA
<u>BENEFICIARY GOALS</u> <u>(Sec. 215 Only)</u>						
Homeless households	179		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	460		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households	20		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Sec. 215 Beneficiaries*	419		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>RENTAL GOALS</u> <u>(Sec. 215 Only)</u>						
Acquisition of existing units	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	214		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	1		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Rental	215		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>HOME OWNER GOALS</u> <u>(Sec. 215 Only)</u>						
Acquisition of existing units	0		<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Production of new units	9		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitation of existing units	0		<input type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Owner	9		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)</u>						
Acquisition of existing units	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	223		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	1		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance	8		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Combined Total Sec. 215 Goals*	232		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>OVERALL HOUSING GOALS</u> <u>(Sec. 215 + Other Affordable Housing)</u>						
Annual Rental Housing Goal	215		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	9	90	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Overall Housing Goal	224		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

C. Reducing Lead Based Paint Hazards

When the County provides assistance to homebuyers and if the houses were constructed prior to 1978, a visual lead-based paint inspection is conducted prior to the settlement on the property and appropriate action taken, if necessary. HCH's Housing Rehabilitation Program also conducts a lead-based paint inspection as part of the program activities. The following tasks are performed prior to the start of the actual rehabilitation of the property to ensure the health of residents:

- As part of the loan application the following facts are determined: the date of the dwelling's construction (or at least whether the dwelling was constructed prior to 1978); whether a child under the age of seven is a resident or frequent visitor to the dwelling; and whether the applicant is aware of any lead-based paint hazard and/or flaking or peeling paint on any surface.
- If the dwelling was constructed prior to 1978 and/or any of the other information elicited indicates the possibility of the presence of a lead-based paint hazard, the rehabilitation specialist will make a thorough inspection to determine whether a hazard actually exists or if there is good reason to believe that a hazard exists, and to what extent. On the basis of this inspection, a test by a licensed testing firm may be ordered in order to make a risk assessment. The costs of such a test as well as the cost of abatement or hazard reduction are eligible project costs.
- If test results indicate a significant lead hazard exists, and there are children under the age of seven in the property, it will be recommended that the applicant have the children tested by a health professional to determine if they have an elevated blood lead level.
- Each household applying to the program will be provided with a copy of the most recent edition of the informational pamphlet on lead-based paint published by the U.S. Department of Housing and Urban Development. The applicant must sign a receipt verifying that he/she has been given the pamphlet. This receipt becomes a part of the project file.
- If lead hazard reduction or lead abatement work is to be undertaken as a part of the scope of work, a state certified lead paint abatement contractor must be utilized. Program staff

will provide a current list of certified contractors for use by the applicant in obtaining proposals.

HCH informs applicants, voucher holders and landlords participating in the Housing Choice Voucher Program of lead base paint hazards, testing and abatement requirements. All units are inspected, prior to occupancy, according to HUD Housing Quality Standards (HQS). The County's Housing Inspectors also perform inspections for the initial and renewal rental license process. During these inspections, landlords are provided with information regarding their obligations, liabilities and the means of limiting their exposure. Howard County's rental licensing renewal procedure links applications to the Maryland Department of the Environment (MDE) lead paint requirements. This ensures that the MDE is aware of rental housing units with lead paint (built prior to 1950) and the potential for lead-based paint for units build between 1951 and 1978. A house must be re-evaluated for lead-based paint hazards each time its occupants change. An application to the County for a rental license may trigger a need for additional information.

The Howard County Health Department is responsible for monitoring and testing children for elevated blood lead levels. For every instance where a child between the ages of 0 to 72 months test positively for elevated blood lead levels, case management is provided. Each case is evaluated with home visits and coordinated services including relocation to alternative living. There were five (5) know cases of lead poisoning in Howard County in 2010. None of the cases were determined to have been caused by the client's housing here in Howard County. Two of the cases were children in foster care that had been previously poisoned in Baltimore City. Two of the cases were the result of "Surma", a cosmetic eye makeup of middle-eastern or Asian origin. There was no known cause in the final case as the house tested negative for lead. It is suspected that the poisoning was caused by a toy. Unfortunately, there was no income information available for the five (5) cases. However, race/ethnicity information was captured. Two of the affected children were African American, two of the children were of middle-eastern descent and one child was Caucasian. None of the families were homeless.

Medical assistance was provided with the children being routinely examined for elevated blood lead levels. The public school system provides blood lead level testing for children currently living (or previously) within a targeted area with high levels of lead paint.

Information on what constitutes a qualified offer is detailed to better to understand the process. It is a legal offer that a landlord may make to a Person at Risk poisoned by lead. When a landlord makes this "offer" he or she will pay for relocation and medical benefits within certain limits. The person receiving a Qualified Offer has 30 days to accept or reject the offer. To be eligible to make a Qualified Offer the Landlord must have:

- 1) Registered the property annually with the Maryland Department of the Environment prior to rental;
- 2) Given the tenant the "Notice of Tenant's Rights" and pamphlet "Protect your Family From Lead In Your Home" as well as a copy of the current inspection certificate for the property; and
- 3) Performed lead hazard reduction called Risk Reduction Treatments in the property and receive an inspection certificate prior to rental or in response to a Notice of Defect.

If a child under six years, or a pregnant woman, has a blood lead level of 20mcg/dL before February 24, 2006, or a blood lead level of 15 mcg/dL or more on or after February 24, 2006, the property owner may make a Qualified Offer. In order for the property owner to make a valid Qualified Offer, the property must be in full compliance with the law.

Maryland Department of the Environment Lead Poisoning Prevention Program: Childhood Lead Registry Blood Lead Testing of Children 0-72 Months in 2009 Howard County								
Population of Children 0 – 72 months	Children Tested ¹		Prevalence Cases ²		Incidence Cases ³		Number of Children at Level of Qualified Offer ⁴	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
24,990	2,503	10	1	0	1	0	0	0.0%

1. Blood lead reports with missing or wrong date of birth were assumed to be from children less than six (6) year of age with exact age unknown.
2. Any blood lead level >10 ug/dL.
3. Any blood level > 20 ug/dl.
4. Qualified offer sent to tenant and rental property owner when: Child is less than 6 years of age, residence is pre 1950 rental housing and when blood lead level is 10-14ug/dl.

The law provides limited liability relief to property owners who meet minimum risk reduction standard through a Qualified Offer. Compensation is capped at \$17,000: up to \$9,500 for relocation benefits and up to \$7,500 for uncovered, medically necessary expenses. The Person at

Risk (or parent or guardian) agrees not to sue their Landlord for possible damages caused by lead poisoning if the Qualified Offer is accepted.

The number of units that carry a potential risk is low considering Howard County has a relatively new housing stock. The majority of homes in Howard County were built during the last 20 years, leading to minimal incidence of lead paint hazards in comparison with other Maryland jurisdictions.

As mentioned in previous Action Plans, the Howard County Housing Commission has tested all of its public housing units that were built before 1978. Of the twelve units in this category, only one unit showed the presence of lead in a single door jam. The door jamb was replaced.

D. Develop Institutional Structure

Currently there are no gaps in the institutional structure. Howard County Housing is one of seventeen agencies within Howard County government. The Department Director reports to the County Executive. The Housing and Community Development Board recommends policy for County-owned housing and makes recommendations for approval of County Housing and Community Development loan and grant programs. The Board advises the County Executive on housing policy and community development activities. Additional duties of the Housing and Community Development Board include, but are not limited to:

- Providing guidance for the undertaking of feasible community activities designed to achieve the purposes of the Howard County urban renewal law. Recommendations shall be for separate urban renewal projects that can be undertaken independently to achieve identifiable goals and stated public policy.
- Reviewing and making recommendations to the County Executive and the County Council concerning:
 - Urban renewal plans for Howard County, which may include sub-area plans for all areas of the County exhibiting signs of significant decay and/or deterioration.
 - Operating and capital budget to support any approved urban renewal project.

- Reviewing and making recommendations to plan and promote auxiliary social or community service programs for the residents of areas that are moral, economic and/or physical liabilities to Howard County.
- Reviewing applications for housing related industrial revenue bonds, MIDFA loans and bonds and make recommendations to the industrial revenue bond review subcommittee of the Economic Development Authority.

The Howard County Housing Commission is a separate legal entity that serves as a Public Housing Authority for the purpose of developing and managing housing resources for low- and moderate-income residents. Highlighted below are some of the duties of the Housing Commission within Howard County.

- In the area of housing development, the Howard County Housing Commission may
 - Prepare, carry out, acquire, own, lease and operate housing developments and
 - Prepare for the construction, rehabilitation, improvement, alteration or repair of any housing development or any part of a housing development.
- The Commission may issue bonds in accordance with the provisions of subtitle 5 of the State of Maryland Housing Authorities Law.
- In the area of investigations, the Housing Commission may
 - Investigate living, dwelling and housing conditions and the possibilities of improving such conditions;
 - Determine the locations of economically depressed or physically deteriorated areas or the areas in which there exists a shortage of decent, safe and sanitary dwelling accommodations for persons of eligible income;
 - Conduct studies and provide recommendations related to (1) site clearance, planning and redevelopment activities within economically depressed or physically deteriorated areas and (2) the challenges of providing dwelling accommodations for persons of eligible income ; and
 - Engage in research and studies on the subject of housing.

- The Housing Commission may act and invest as a general partner or as a limited partner in various legal/financial entities responsible for the development and maintenance of housing developments.

As the lead agency, Howard County Housing is responsible for oversight, administration, and distribution of Community Development Block Grant (CDBG) and HOME Investment Partnerships Program funds. The Department of Citizen Services (DCS) provides and funds agencies that offer supportive services for special populations such as frail elderly, the disabled and the homeless. This Department of Citizen Services (DCS) is responsible for disbursement of funds and oversight of the County's Community Service Partnership Program and the Continuum of Care Programs for the homeless. DCS works closely with local non-profit organizations to ensure the effective delivery of critical human services.

E. Enhance Coordination between Public and Private Housing and Social Service Agencies

The over 140 Howard County based human service providers (non-profit, for-profit and government agencies) and community advocates focused on human service needs within Howard County comprise The Association of Community Services (ACS). The Department of Citizen Services works very closely with the ACS, as well as the Board to Promote Self-Sufficiency, to support the creation of “a community that enables individuals and families to have adequate income and resources to meet their basic needs.” In November, 2010, The Board developed the County’s Ten Year Plan to End Homelessness. The Director of Howard County Housing serves on the Board to Promote Self-Sufficiency by appointment.

One of Howard County’s Community Based Development Organizations, Howard Community College, through the Howard Community College Educational Foundation, continues to partner with the Howard County Housing Department through the Community Development Block Grant Program. This partnership serves low-and moderate-income persons in the areas of job training and education to increase economic opportunities and to assist their clients to reach self-sufficiency. The Department of Housing and Community Development and the Department of Citizen Services coordinate efforts to guarantee that organizations being funded under the respective departments are leveraging federal resources to the best possible level of support. Public Hearings related to the application phase of the Action Plan provide an opportunity for

non-profit providers to network and learn more about each other's programs, as well as an opportunity for further citizen participation.

F. Foster Public Housing Improvements and Resident Initiatives

The Howard County Housing Commission currently owns and operates 50 units of public housing. Over half of these are scattered sites and the remainders are in small clusters. There are no issues that require the County to provide direct financial assistance to the Housing Commission. Residents are highly encouraged to be involved in the development of their communities and the management of their housing; however, scattered site management prevents many residents from becoming active participants in their community.

Beginning on September 9, 2009, The Howard County Housing Commission began holding quarterly citizen participation meeting regarding the planned re-development of the Hilltop Apartments and Ellicott Terrace Apartments. These meetings were held nearby those properties at Tiber Hudson, so residents of those properties could be involved from the initial stage of planning/development. In April, 2010, a development team was selected to design and incorporate the re-development. Stavrou Associates was chosen through 2-tier RFP bidding process and together with the Howard County Housing Commission, decided that monthly resident meetings were necessary in order to update the status of the re-development process.

Through its Homeownership Division, the Department continues to work with public housing clients to assist them with homeownership. This includes, but is not limited to, guidance in credit repair and pre-qualifications for a mortgage. Housing is currently assisting 12 public housing clients reach their goal of becoming home owners.

The County will continue to work with Public Housing clients to determine who may be eligible to graduate to home ownership. The Department is currently working with clients who are interested in the Housing Choice Voucher (Section 8) for Home Ownership Program. The Home Ownership Programs Office continues to work closely with these clients on a one-on-one basis to address areas which need to be accomplished to move to home ownership (credit repair). These twelve (12) clients are currently enrolled in the Family Self Sufficiency Program (FSS). The clients of the FSS Program are positioning themselves to participate in the Home Ownership Voucher Program (based on credit, savings and income).

G. Anti-Poverty Strategy

The Community Action Council of Howard County, organized under the Economic Opportunity Act in 1965, is the designated anti-poverty organization in Howard County. Therefore, the CAC is the primary agency in Howard County to address the needs of low-income households. The mission of the Community Action Council (CAC) is to provide programs and services to low-income Howard County residents designed to assist low-income residents by alleviating the effects of poverty and to become self-sufficient. Its two overarching goals are to increase access to services for low-income residents and to reduce disparities across our population. Counseling services are also provided to assist income eligible customers with information and other resources necessary to overcome obstacles that stand in the way of self-sufficiency.

The Community Action Council administers many programs in the areas of Youth and Family Development including Head Start, Income Maintenance, Nutrition, Emergency Assistance, Self-Sufficiency, Energy Assistance, Weatherization and Housing Assistance.

Additionally, CAC is the lead agency for the North Laurel-Savage Multiservice Center which joins the resources of the agency with other organizations to provide one-stop human services for low income residents in the North Laurel and Savage areas of Howard County. This project is supported by the Community Development Block Grant program. The project allows clients to access a comprehensive mix of services close to their homes and address multiple problems at one location. The Center houses ten other organizations which provide direct service to low-income families. These organizations include Family and Children Services, Domestic Violence Center, FIRN, Howard County Department of Social Services (DSS), Grassroots, Workforce Development, Legal Aide Bureau, Women, Infant and Children Services, MakingChange, and Parent as Teachers. In addition, the Center serves as a host site for the Howard County Circuit Court for the Supervised Visitation and Monitored Exchange program between parents and children living in the Howard County.

CAC is an involved and participating member of the human service organizations locally and statewide. CAC serves on the Board to Promote Self-Sufficiency, Maryland Community Action Partnership, Maryland Head Start Association, chairs the Workgroup to End Hunger, and

serves on the Women Giving Circle board as well as the Judy Center Advisory Board, Early Childhood Transition Committee, Early Childhood and Child Care Coalition, Maryland State Department of Education Advisory to Accreditation, Center for Social and Emotional Foundations for Early Learning and the Howard County Public School Homeless Committee.

In 2009, the Howard County Board to Promote Self-Sufficiency charged its Committee to End Homelessness (CEH) with developing a Howard County Plan to End Homelessness (the Plan). The CEH mobilized more than 50 committed participants from human service agencies, local government and the community, forming task groups to study the situation in Howard County and best practices for ending homelessness that have been successful in other communities.

In November 2010, the CEH issued Howard County's Plan to End Homelessness enumerating current efforts to address the problem of homelessness and focusing on two principal methods of ending homelessness which are Prevention and Housing First programs. The Plan offers strategies to deal with the two main categories of homelessness which are chronically or situational homelessness, addresses support services such as emergency medical care and public safety – and calls for the committee to continue to work to develop more detailed financial projections. Finally, there is a process to monitor implementation of the strategies.

As the chair of Workgroup to End Hunger, CAC has brought together more than 20 committed community partners to better understand the challenges of food insecurity, open lines of communication in better understanding, utilizing, and leveraging the existing services as well as improving delivery of service to those who are food insecure.

The Workgroup has issued a policy statement that has been adapted by the Association of Community Services. In addition, the Workgroup has been asked by the Office of Governor to work with their efforts to End Childhood Hunger in Maryland.

The Community Action Council is just one of the organizations, public and private, that provide resources to assist low-income households, individuals and families. Other organizations provide a variety of services including: eviction prevention, counseling, payment of first month's rent, food stamps, medical assistance, job training, education, transportation assistance, child care assistance and emergency and cold weather shelter. Several programs funded under the

Community Development Block Grant that assist in providing services to low-income households are noted below.

The Department of Social Services (DSS) continues to play a vital role in providing assistance to low-income households. For those who qualify, DSS provides food stamps, administers the medical assistance program, and provides job search assistance, including resume preparation, job banks and interviewing practice and transportation while on the job search. Job training is offered through the state Employment and Training Office. A limited number of Purchase of Care vouchers are also available for currently enrolled Department of Social Services (DSS) customers to assist with childcare expenses.

Howard County's Community Based Development Organization (CBDO), the Howard Community College's Educational Foundation, sponsors job training and education programs that support economic development. These programs have been very successful in assisting clients to identify job opportunities and increase earning potential. These programs assist the transition from a minimum wage job to a living wage employment. HCC programs include the Community Outreach Empowerment Program, Child Care Training, and the Certified Nursing/Geriatric Aid to Licensed Practical Nurse Program. HCC also offers their CDBG eligible student's the Child Care Tuition Assistance Program for student parents.

H. Affirmatively Furthering Fair Housing Baltimore Regional Fair Housing Efforts

Additional Update to Impediments and Actions Taken

Impediment: The County's increasingly diverse minority population may require language accommodations to ensure that all residents can access programs and services.

Goal: Ensure that all non-English speaking residents are able to utilize all Federal Programs administered by Howard County Government.

Proposed Actions to be taken:

- **Encourage all Howard County Agencies to participate in the Limited English Partnership (LEP), a Federal Interagency web-site that promotes a positive and cooperative understanding of the importance of language access to federally conducted and federally assisted programs.**
- **Encourage all Howard County Agencies to offer and have access to translators on an as needed basis.**
- **Ensure availability of program specific literature in multiple languages.**

Impediment: Members of the protected classes could be more fully represented on County boards and commissions dealing with housing issues.

Goal: Increase the representation of protected classes within Howard County boards and commissions.

Proposed Actions to be taken:

- **Howard County will conduct a demographic survey of all members serving on existing Howard County boards and commissions for a real account.**
- **Existing Howard County boards and commissions will utilize the survey results to ensure that new appointments reflect the County's emphasis regarding protected class representation.**

Impediment: Minority households have greater difficulty becoming home owners in Howard County because of lower incomes.

Goal: Increase the number minority households with lower incomes who can become homeowners without becoming financially unstable.

Proposed Actions to be taken:

- **Continue to strengthen the partnerships with local lenders that will offer homebuyer assistance to purchase homes in Howard County.**
- **Research best practices that can be utilized in Howard County to increase homeownership for low-income minority households.**
- **Strengthen marketing efforts for homebuyer programs already in existence.**

Impediment: Howard County's supply of housing that is affordable to households up to 80% of median household income (MHI) is increasingly inadequate.

Goal: Increase affordable housing opportunities for low-moderate income households.

Proposed Actions to be taken:

- **Increase the percentage of Moderate Income Housing Units (MIHU) to be set aside as affordable.**
- **Offer incentives to property owners and investors to encourage the new construction of affordable developments or rehabilitate existing affordable developments in order to add more units.**
- **Continue to look for land that could be developed for affordable units.**

Impediment: The majority of fair housing complaints filed through HUD in Howard County involved race as the basis for discrimination. Disability was the second most common.

Goal: **Continue fair housing enforcement – Enforcement for Calendar Year 2010.**

Proposed Actions to be taken:

- **Continue to provide Fair Housing education and outreach efforts to landlords, building owners, rental agents and Realtors.**
- **Continue to investigate complaints in accordance with the Howard Human Rights Law.**
- **Contract with Baltimore Neighborhoods, Inc. (BNI) to perform fair housing discrimination testing in Howard County for housing sales, rental, and mortgage lending.**

Impediment: **The County’s Zoning Ordinance must be amended to comply with the Fair Housing Act.**

Goal: **The completion of comprehensive re-zoning.**

Proposed Actions to be taken:

- **Alter the Howard County Zoning Ordinance by amending the definition of “family” to include a group of people over eight (8) and unrelated.**
- **Alter the Howard County Zoning Ordinance by amending HCHD land use.**

Impediment: **The General Plan lacks specific policies and strategies to address affordable housing needs for all housing types.**

Goal: **Implement and update the Howard County general plan regarding affordable housing policies and strategies.**

Proposed Actions to be taken:

- **Update the Howard County General Plan to include a stated policy that reflects the County’s commitment to affirmatively further fair housing.**
- **Continually monitor racial and ethnic concentrations and concentrations of lower income persons in Columbia to ensure Columbia does not become overly concentrated.**
- **Define a strategy to expand fair housing choice to other county areas.**
- **Increase affordable units to other areas of County.**

Impediment: **Policy documents utilized by the Howard County Housing Commission should be amended for consistency and compliance with HUD directives and fair housing law.**

Goal: **Implement and update the Howard County Housing Commission’s policy regarding HUD directives and fair housing laws.**

Proposed Actions to be taken:

- **Amend both the Section 8 Administrative Plan and the ACOP to ensure compatibility with all applicable HUD directives and fair housing laws.**
- **Howard County Housing Commission will conduct a four factor analysis to ensure compliance with the Civil Rights Act of 1964 to provide access to residents with Limited English.**

Impediment: **Several of the County's reporting and administrative documents and policies related to its federal entitlement programs should be improved to be more comprehensive and more consistent with HUD regulations involving affirmatively furthering fair housing.**

Goal: **Update Howard County's reporting, administrative documents and policies regarding its federal entitlement programs to be consistent with HUD regulations regarding affirmatively furthering fair housing.**

Proposed Actions to be taken:

- **Create Maps that specifically show the geographical distribution of affordable housing developments in Howard County, financed through the use of CDBG, HOME and other public funds and insert these maps into the County's annual CAPERs.**
- **Amend the Howard County HOME policy and procedures to require any housing developer at closing to provide certification from a licensed architect that the design is in compliance with UFAS.**

Impediment: **The Section 8 Housing Choice Voucher Program (HCV) could be improved to provide greater housing choice to the County's lower income and minority populations.**

Goal: **Provide a broader range of housing choices for HCV clients who are both of lower income and of a minority population.**

Proposed Actions to be taken:

- **Continue to work with Howard County landlords and property management companies to encourage their acceptance of vouchers in non-impacted neighborhoods.**

Impediment: **Mortgage loan denials and high-cost lending disproportionately affect minority applicants in Howard County, similar to national trends.**

Goal: **Provide education to minority applicants regarding how to overcome mortgage discrimination.**

Proposed Actions to be taken:

- **Continue to engage HUD certified counselors to target credit repair education through existing advocacy organizations that work with minority populations on a regular basis.**

- **Continue to facilitate home ownership workshops and training sessions, with special outreach in impacted neighborhoods, and to engage members of the protected classes.**

VII. Monitoring

Howard County Department of Housing and Community Development is the administering agency for both the CDBG and HOME programs. The department is responsible for ensuring that each Subrecipient, Development Partner, CHDO, CBDO and other program/project sponsors achieve and maintain full compliance with applicable program and administrative requirements. General Grantee-level compliance and monitoring functions are performed by the department's Compliance and Monitoring Officer. Program-specific monitoring under CDBG for such activities as public services, single family housing rehabilitation and economic development, are carried out by staff of the Grants Management division within the department. For both CDBG and HOME, activity-specific checklists are used to help guide the monitoring process and ensure that adequate supporting documentation exists for each project/activity. Program-specific monitoring generally includes review and response to quarterly reports and conducting annual site visits.

Goals outlined in the Consolidated Plan are regularly monitored by the department. The emphasis of progress achieved due to the on-going work effort of subrecipients, CHDO's and other partners that carry out activities supporting the Con Plan is critical. By requiring that sufficient documentation exists for each funded activity both at the project level and beneficiary level, unexpected circumstances, delays or prevention of progress in a timely manner can be avoided. The department has developed the necessary strategies to assist projects/activities in moving towards completion and identified alternative options such as reprogramming of funds in order to maintain an acceptable rate of grant funds expenditure.

Specific to the HOME program and monitoring of affordable housing development projects, homebuyer and CHDO activities, the department focuses its monitoring efforts on confirming the eligibility of costs, property types/standards, beneficiary income eligibility and affordability. A combination of on-site monitoring, desk reviews and beneficiary file reviews are used to ensure ongoing compliance with program requirements. The department's Compliance and Monitoring Officer, the Grants Administrator and Project Managers have shared responsibility for monitoring projects and activities during various stages of project implementation. Post

project completion, the Compliance and Monitoring Officer and the Grants Administrator coordinate and carry out the long-term monitoring function as applicable for each project.

VIII. HOME and American Dream Downpayment Initiative

Howard County will receive \$479,222 in Home Investment Partnerships Program (HOME) funds for Federal FY2011

HOME Program Design

The County's HOME program is designed to serve income eligible families living or working in Howard County. Households with children (including families exiting homelessness that have been in a shelter or transitional housing) may be given preference. Following HUD's guidelines on the need to promote homeownership emphasizing increasing minority groups as new homebuyers, the County will continue its partnership with the Howard County Housing Commission in the development of both rental and homeownership affordable housing opportunities.

Funds from prior year ADDI allocations will be used to assist income eligible families, who are first-time homebuyers, to purchase a home. Assistance will be provided to cover down payment and closing costs. As of November 30, 2010, available ADDI balance was \$79,334. A description of these projects is located in Section II of this Action Plan.

A. Recapture Guidelines

The County (in order to ensure affordability) is required by the HOME program to impose either resale or recapture requirements, at its option. In following the Consolidated Plan, Howard County is currently using the recapture provision. Recapture provides a mechanism to recapture all, or a portion, of the direct HOME subsidy from the net proceeds when the property is sold. If the HOME recipient decides to sell the house within the affordability period the homebuyer can resell the property to any willing buyer, but the sale during the affordability period triggers the repayment of the direct HOME subsidy. The recapture provision will be outlined in a Note and a Deed of Trust recorded within the land records of Howard County. The loan may either be deferred or amortized at a 0-5% interest rate depending on income and the need to keep the unit affordable to the homebuyer. The County may from time to time review its cost of funds and adjust the interest rates accordingly, prior to executing new loan agreements. If the net proceeds

of the sale are insufficient to pay the HOME investment, the County may only recapture an amount less than or equal to the net proceeds.

Howard County property values continue to be high. The greatest challenge is to increase homeownership opportunities for low- and moderate-income households and then retain the properties as affordable units once the units are resold. The department emphasizes ongoing evaluation of County programs, including the Shared Equity Program and the recapture provision under the HOME Program to ensure that housing units remain affordable after the initial homeowner sells the property. Howard County Housing will evaluate the feasibility of modifying its Consolidated Plan to use the resale provision under the HOME Program. This would require the development of a very well defined program design for the resale provision to ensure that the HOME requirements under this provision can be met.

B. Value Limits

The FFY11 Value Limits were published on as of April 22, 2011. The information contained in this narrative reflects FFY2011 Value Limits.

When calculating the modest housing limit of a one-unit home, HUD has approved the HOME final rule methodology for Howard County where the purchase price of a standard home or the estimated value after rehabilitation of a home for a low-/moderate-income household should not exceed 95 percent of the median area purchase price. According to the applicable FHA Mortgage Limits, the median purchase price for Howard County for is observed at \$400,000. Therefore, the county will use 95 percent of that figure to adopt the modest housing limit of \$380,000 for a one-unit modest home, \$486,482 for a two unit structure, \$588,043 for a three unit structure and \$730,794 for a four unit structure.

C. Planned Use of ADDI and Targeted Outreach

Assistance will be provided to cover down payment and closing costs for first-time homebuyers of The Cottages at Greenwood. Anticipated to break ground in spring 2011, the Cottages at Greenwood is a unique blend of affordability, green techniques, and universal design. Howard County Housing, in partnership with Hamel Green Construction, will build a 10-unit single family detached home community in a wooded area in Jessup with convenient access to Rt. 32, 95 and 1.

The Cottages at Greenwood development is an essential and pivotal project that will allow Howard County Housing to narrow the undeniable gap between the need and availability for full spectrum affordable homeownership opportunities in Howard County. This high-quality sustainable development will consist of craftsmen-style bungalows that will be energy efficient, constructed with environmentally friendly building products and feature universal design concepts and products throughout the homes and development.

D. ADDI Actions Taken to Ensure Suitability of Families

Howard County Housing is a certified counseling agency recognized by the State of Maryland. The Department has several staff to work with clients to ensure suitability for homeownership. These include a Chief of Homeownership Programs, an MIHU Coordinator, and a Family Self-Sufficiency Coordinator.

The Chief of the Office of Homeownership Programs works closely with clients to ensure that they can afford to purchase a home and still have a manageable budget. Review of client credit worthiness is an important first step in determining if the client is suitable for homeownership. Area lenders, in partnership with the homeownership team, ensure that all required criteria are met when processing loans. One of the goals of the Family Self-Sufficiency Program (FSS) is to assist clients in improving their credit and reducing debt prior to homeownership.

A monthly home-ownership counseling course is offered to all interested persons. This is also a requirement for all persons receiving homeownership assistance from any State or County program. The curriculum for the course is taken from *A Guide to Homeownership* by Fannie Mae. Topics include, but are not limited to:

- Preparing for Homeownership
- Obtaining a Mortgage
- Shopping for a Home
- Closing
- Credit Repair
- Life as a Homeowner

The course addresses the preparation needed prior to purchasing a home and provides guidance regarding the responsibilities of the homeowner. The importance of (1) meeting obligations as a

borrower, (2) maintaining home, (3) budgeting for a household, and (4) reaping the financial benefits of homeownership, are highlighted within as well.

E. N/A

F. Federal Program Match Requirements

In accordance with Federal program requirements, a local match is required for the HOME Program. The match requirement for the HOME Program is 25% of the entitlement, less administrative funds and the CHDO set-aside. This match must come from non-federal sources. For the program year beginning July 1, 2011, Howard County's estimated match obligation will be \$101,792.63. The calculation is consistent with 24CFR 92.218, as amended. The anticipated source of matching contributions is from the County's Settlement Down Payment Loan Program (SDLP), donations and other sources. Properties acquired below market values, negotiations of fees and tax abatements, infrastructure improvements for HOME-assisted and HOME-eligible projects and donations from local foundations and/or or local developers are some of the sources to meet the matching requirements.

G. Leveraging Private and Non-Federal Funds

See page 7 of this plan for details.

H. CDBG Benefit to Low-mod Income Persons

Howard County intends to utilize 100% of its CDBG entitlement funds to principally benefit low-mod income persons.



CDBG Program Federal Fiscal Year 2011 Use of Funds

Entitlement for FFY2011	\$1,061,494.00
Estimated Program Income For FFY2011	\$18,000.00
Program Income Received for FFY2010.....	\$0.00
Entitlement + Estimated Program Income.....	\$1,079,494.00
Public Service Cap = 15% of Entitlement + PI Received for FFY2010.....	\$159,224.10
Administration & Planning Cap = 20% of Entitlement Including PI for FFY2011 ^(a)	\$215,898.80

Action Plan Project Descriptions

Administration and Planning

	FFY 2011 Funding Amount
Program Administration	\$215,898.80
Total Planning & Administration.....	\$215,898.80
Roger Carter Recreation Center.....	\$345,950.00
Community Housing Assistance Initiative	
Community Housing Assistance Initiative	\$157,508.56
Community Housing Assistance Initiative (Emergency Public Facility).....	\$24,000.00
Total Public Facilities.....	\$181,508.56
Housing Activities	
Howard County Financial Literacy Program.....	\$15,000.00
Total Housing Programs.....	\$15,000.00
Special Economic Development Activities by a CBDO	
HCCEF - Child Care Tuition Reimbursement.....	\$40,000.00
HCCEF - CAN/GNA/LPN Program (Renew)	\$123,000.00
Total Special Economic Development	\$163,000.00
Public Services	
Bridges to Housing Stability (Homelessness Prevention).....	\$19,500.00
Howard County Recreation & Parks.....	\$30,416.64
Grassroots - Emergency Motel Shelter.....	\$27,000.00
Grassroots - Route 1 Day Resource Center.....	\$35,000.00
CAC-North Laurel Multi-Service Center.....	\$46,220.00
Total Public Services.....	\$158,136.64

Total (b) \$1,079,494.00

Public Service Cap.....	\$159,224.10
Public Service Requests.....	\$158,136.64
Balance.....	\$1,087.46
Administrative Cap.....	\$215,898.80
Administrative Cap Requests.....	\$215,898.80
Balance.....	\$0.00
Net Entitlement + PI Estimated.....	\$1,079,494.00
Total of All Activities	\$1,079,494.00
Balance.....	\$0.00

Notes

- (a) Housing will utilize the allowed 20% for Planning and Administration.
- (b) All Calculations based on FFY2011 Entitlement Award



**HOME Program Federal Fiscal Year 2011
Use of Funds**

Entitlement for FFY2011	\$479,222.00
Match.....	\$89,611.93
Estimated Program Income.....	\$0.00
Entitlement + Match + Program Income.....	\$568,833.93
Program Administration = 10% of Entitlement (a)	\$47,922.20

Action Plan Project Descriptions	FFY 2011			
	Home Entitlement	Match ^(b)	Program Income	Total
Home Administration.....	\$47,922.20			
CHDO set-aside (b).....	\$72,852.07			
Housing Initiative Program (Monarch Mills Redevelopment).....	\$160,292.73			
Housing Initiative Program (Hilltop Redevelopment).....	\$198,155.00			
Match from County SDLP, donations and other sources (c).....		\$89,611.93		
Totals	\$479,222.00	\$89,611.93		\$568,833.93

Notes

- (a) Housing will use 10% of the Entitlement + Program Income for Program Administration.
- (b) Required 15% CHDO Set-aside
- (c) Required Match Obligation @ 25% of (Entitlement, less administrative cost, less CHDO set-aside)

Revised 11/14/2011

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal 5. Resource Management - Foster intragovernmental and public/private partnerships that promote effective and efficient use of tangible resources such as goods and equipment, financial and labor resources.		
Project Title	CDBG Program Administration		
Project Description:	Provide for the administration and management of the Howard County Block Grant Program. This does not require an objective or outcome category.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: 6751 Columbia Gateway Drive, Columbia, MD 21046	
Objective Number: N/A	Project ID: 001
HUD Matrix Code: 21A	CDBG Citation: 570.206
Type of Recipient: Public 570.500(c)	CDBG National Objective: N/A
Start Date: 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: N/A	Annual Units: N/A
Local ID: 11CDBG-DHCPA	Units Upon Completion: N/A

Funding Sources:	
CDBG	\$215,898.80
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$215,898.80

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal 4. Community Sustainability – To plan, design and support local regional projects and initiatives that incorporate such elements as: green technology, pollution prevention technology, community-based amenities and services, environmental restoration, and long-term, resource-rich public and private partnerships that can persist across generations.		
Project Title	Roger Carter Recreation Center		
Project Description:	CDBG funds will be used to support the construction of the Roger Carter Recreation Center associated with Phase I of the Hilltop/Ellicott Terrace community redevelopment effort.		
Objective Category:	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input checked="" type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: 3676 Fels Lane, Ellicott City, MD 21043	
Objective Number: SL-1	Project ID: 002
HUD Matrix Code: 19F	CDBG Citation: 570.201 (c)
Type of Recipient: N/A	CDBG National Objective: LMA 570.208(a)(1)
Start Date: 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: People	Annual Units: 11,300
Local ID: 11CDBG-DHCLG	Units Upon Completion: 226,100

Funding Sources:	
CDBG	\$345,950.00
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$345,950.00

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal 2. Homelessness - Comprehensively address the issue of homelessness by providing a Continuum of Care system that utilizes a "Housing First" approach to homelessness prevention and intervention.		
Project Title	Community Housing Assistance Initiative		
Project Description:	This activity will allocate funds for property acquisition, disposition and rehabilitation in connection with the development of affordable housing and public facilities primarily for community based non-profits or the County. Funds may also be used for rental or carrying charges for community based non-profits or the County in connection with housing elderly, disabled or low- to moderate-income persons. This includes but is not limited to the provision of emergency and transitional housing, as well as group homes that aid in the prevention of homelessness.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input checked="" type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: DH-2	Project ID: 003
HUD Matrix Code: 01	CDBG Citation: 570.201(a)
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMH 570.208(a)(3)
Start Date: 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Housing Units	Annual Units: 3
Local ID: 11CDBG-DHCCI	Units Upon Completion: 3

Funding Sources:	
CDBG	\$157,508.56
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$157,508.56

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal 1. Housing - Expand opportunities for diverse and affordable housing options that are available for all income levels at our below 80% of AMI (Area Median Income).		
Project Title	Community Housing Assistance Initiative (Emergency Public Facility)		
Project Description:	This activity will allocate funds for property acquisition of a public facility to be utilized by a community based non-profit for the provision of emergency and transitional housing.		
Objective Category:	<input checked="" type="checkbox"/> Suitable Living Environment	Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input checked="" type="checkbox"/> Availability/Accessibility	Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Howard County	
Objective Number: SL-1	Project ID: 004
HUD Matrix Code: 01	CDBG Citation: 570.201(a)
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMH 570.208(a)(3)
Start Date: 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Housing Units	Annual Units: 2
Local ID: 11CDBG-DHCVM	Units Upon Completion: 2

Funding Sources:	
CDBG	\$24,000.00
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	\$24,000.00

The primary purpose of the project is to help:

- the Homeless
- Persons with HIV/AIDS
- Persons with Disabilities
- Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal 3. Self-Sufficiency – Expand and support a variety of affordable housing options, which in conjunction with needed supportive services, will maximize opportunities for residents to achieve both social and economic self-sufficiency.		
Project Title	Housing/Homeownership Activities		
Project Description:	Funding will support the provision of homeownership and credit counseling services to Howard County Housing customers participating in a variety of programs designed to increase homeownership opportunities.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input checked="" type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: DH-2	Project ID: 005
HUD Matrix Code: 05R	CDBG Citation: 570.201(k)
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMC 570.208(a)(2)
Start Date: 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: People	Annual Units: 240
Local ID: 11CDBG-DHCHP	Units Upon Completion: 240

Funding Sources:	
CDBG	\$15,000.00
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$15,000.00

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal 4. Community Sustainability – To plan, design and support local regional projects and initiatives that incorporate such elements as: green technology, pollution prevention technology, community-based amenities and services, environmental restoration, and long-term, resource-rich public and private partnerships that can persist across generations.		
Project Title	Child Care Tuition Reimbursement		
Project Description:	This program will provide for childcare assistance to income eligible and curricula eligible students. Completing certification and/or degree programs will allow eligible persons to increase self-sufficiency and possible homeownership.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input checked="" type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: EO-2	Project ID: 006
HUD Matrix Code: 05L	CDBG Citation: 570.204(a)(2)
Type of Recipient: CBDO 570.204	CDBG National Objective: LMC 570.208(a)(2)
Start Date: 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: People	Annual Units: 36
Local ID: 11CDBG-HCCCR	Units Upon Completion: 36

Funding Sources:	
CDBG	\$40,000.00
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$40,000.00

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal 3. Self-Sufficiency – Expand and support a variety of affordable housing options, which in conjunction with needed supportive services, will maximize opportunities for residents to achieve both social and economic self-sufficiency.		
Project Title	RENEW: A Nursing Career Ladder for Paraprofessionals to Professional		
Project Description:	This projects continues an innovative scholarship program that will provide low- and moderate-income individuals with a program that combines theory and clinical practice leading to completion and certification as a certified nursing/geriatric nurses assistant (CAN/GNA). Pre-requisite coursework is covered to prepare participants to enter the Licensed Practical Nursing Program. The program addresses both the family self-sufficiency issue as well as the nursing shortage.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input checked="" type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: EO-2	Project ID: 007
HUD Matrix Code: 05H	CDBG Citation: 570.204(a)(2)
Type of Recipient: CBDO 570.204	CDBG National Objective: LMC 570.208.(a)(2)
Start Date: 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: People	Annual Units: 18
Local ID: 11CDBG-HCCRW	Units Upon Completion: 18

Funding Sources:	
CDBG	\$123,000.00
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$123,000.00

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal 2. Homelessness - Comprehensively address the issue of homelessness by providing a Continuum of Care system that utilizes a "Housing First" approach to homelessness prevention and intervention.		
Project Title	<u><i>Homelessness Prevention Program</i></u>		
Project Description:	This project will provide funding to a local non-profit provider of case management for Howard County citizens who are at risk of becoming homeless.		
Objective Category:	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input checked="" type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: SL-1	Project ID: 008
HUD Matrix Code: 03T	CDBG Citation: 570.201(e)
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMC 570.208.(a)(2)
Start Date: 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: People	Annual Units: 160
Local ID: 11CDBG-CCHCH	Units Upon Completion: 160

Funding Sources:	
CDBG	\$19,500.00
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$19,500.00

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal 4. Community Sustainability – To plan, design and support local regional projects and initiatives that incorporate such elements as: green technology, pollution prevention technology, community-based amenities and services, environmental restoration, and long-term, resource-rich public and private partnerships that can persist across generations.		
Project Title	Roger Carter Homework Club/Teen Center		
Project Description:	This project will provide children and youth from low- to moderate-income families, homework and tutoring assistance, computer instruction and educational programming, including nutritional food preparation for 25-50 children and youth in grades 1-12. A six (6) week summer program was added to this program. Exposure to cultural activities, social skills enhancement and lifetime recreational experiences will also be part of the program.		
Objective Category:	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: 3676 Fels Lane, Ellicott City, MD 21043	
Objective Number: SL-2	Project ID: 009
HUD Matrix Code: 05D	CDBG Citation: 570.201(e)
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMC 570.208(a)(2)
Start Date: 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Youth	Annual Units: 25-50
Local ID: 11CDBG-DRPRC	Units Upon Completion: 25-50

Funding Sources:	
CDBG	\$30,416.64
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$30,416.64

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal 2. Homelessness - Comprehensively address the issue of homelessness by providing a Continuum of Care system that utilizes a "Housing First" approach to homelessness prevention and intervention.		
Project Title	<u>Grassroots Emergency Motel Shelter</u>		
Project Description:	The project will provide funding to a local non-profit provider serving homeless families. Funds will be utilized to pay for motel costs for temporary housing of homeless families. Families are provided a 2 week stay allowing time for intensive case management services to be provided as they seek a positive outcome to their housing crisis.		
Objective Category:	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input checked="" type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: SL-1	Project ID: 010
HUD Matrix Code: 03T	CDBG Citation: 570.201(e)
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMC 570.208.(a)(2)
Start Date: 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Families	Annual Units: 280
Local ID: 11CDBG-GRSRW	Units Upon Completion: 280

Funding Sources:	
CDBG	\$27,000.00
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$27,000.00

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal 2. Homelessness - Comprehensively address the issue of homelessness by providing a Continuum of Care system that utilizes a "Housing First" approach to homelessness prevention and intervention.		
Project Title	<u>Grassroots- Route 1 Day Resource Center</u>		
Project Description:	The project will provide funding to a local non-profit for leasing and operating expenses associated with a day center where critical social and human services are provided to both sheltered and unsheltered homeless individuals.		
Objective Category:	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input checked="" type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: U.S Route 1 Corridor, Jessup, MD	
Objective Number: SL-1	Project ID: 011
HUD Matrix Code: 03T	CDBG Citation: 570.201(e)
Type of Recipient: Public 570.500(c)	CDBG National Objective: LMC 570.208.(a)(2)
Start Date: 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: People	Annual Units: 50-75
Local ID: 11CDBG-GRSDR	Units Upon Completion: 50-75

Funding Sources:	
CDBG	\$35,000.00
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$35,000.00

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal 4. Community Sustainability – To plan, design and support local regional projects and initiatives that incorporate such elements as: green technology, pollution prevention technology, community-based amenities and services, environmental restoration, and long-term, resource-rich public and private partnerships that can persist across generations.		
Project Title	<u>CAC-North Laurel Multi-Service Center</u>		
Project Description:	CDBG funds will be used to cover a portion of the leasing costs associated with a public facility where crisis intervention and other human and social services will be provided to assist low and moderate income individuals and families living in the North Laurel/Savage area of Howard County.		
Objective Category:	<input checked="" type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input checked="" type="checkbox"/> Availability/Accessibility	Affordability	<input type="checkbox"/> Sustainability

Location / Target Area Savage/N. Laurel, MD	
Objective Number: SL-1	Project ID: 012
HUD Matrix Code: 05	CDBG Citation: 570.201(e)
Type of Recipient: 570.500(c)	CDBG National Objective: 570.208.(a)(1)
Start Date: 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Persons	Annual Units: 220

Local ID: 11CDBG-CACNL	Units Upon Completion: 220
Funding Sources:	
CDBG	\$46,220.00
ESG	.....
HOME	.....
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$46,220.00

The primary purpose of the project is to help:

- the Homeless
- Persons with HIV/AIDS
- Persons with Disabilities
- Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal 5. Resource Management - Foster intragovernmental and public/private partnerships that promote effective and efficient use of tangible resources such as goods and equipment, financial and labor resources.		
Project Title	<u>HOME Program Administration</u>		
Project Description:	This project provides for the administration and coordination of the HOME Program. It does not require an objective or outcome category.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area 6751 Columbia Gateway Drive, Columbia, MD 21046	
Objective Number: N/A	Project ID: 013
HUD Matrix Code: 21H	CDBG Citation: N/A
Type of Recipient: N/A	CDBG National Objective: N/A
Start Date: 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: N/A	Annual Units: N/A
Local ID: 11HOME-DHCPA	Units Upon Completion: N/A

Funding Sources:	
CDBG	.....
ESG	.....
HOME	\$47,922.20
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$47,922.20

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal 3. Self-Sufficiency – Expand and support a variety of affordable housing options, which in conjunction with needed supportive services, will maximize opportunities for residents to achieve both social and economic self-sufficiency.		
Project Title	<u>CHDO Set-aside</u>		
Project Description:	The County's CHDO's will use these funds for eligible CHDO activities that increase and retain affordable housing in the County. The program funds will be used for acquisition and new construction of affordable housing and/or to purchase and rehabilitate existing properties to increase homeownership and/or rental opportunities for income eligible families.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input checked="" type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Community Wide	
Objective Number: DH-2	Project ID: 014
HUD Matrix Code: 14G	CDBG Citation: N/A
Type of Recipient: N/A	CDBG National Objective: N/A
Start Date: 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Housing Units	Annual Units: 2
Local ID: 11HOME-IHOSA	Units Upon Completion: 2

Funding Sources:	
CDBG	.....
ESG	.....
HOME	\$71,883.30
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$71,883.30

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal 1. Housing - Expand opportunities for diverse and affordable housing options that are available for all income levels at our below 80% of AMI (Area Median Income).		
Project Title	<u><i>HOME Housing Initiative Program (Monarch Mills)</i></u>		
Project Description:	Continue to provide funding for the re-development of Monarch Mills, a multi-family rental property.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input checked="" type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: Guilford Rd., Howard County, MD	
Objective Number: DH-2	Project ID: 015
HUD Matrix Code: 14B	CDBG Citation: N/A
Type of Recipient: N/A	CDBG National Objective: N/A
Start Date: 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Housing Units	Annual Units: 112
Local ID: 11HOME-DHCHL	Units Upon Completion: 269

Funding Sources:	
CDBG	.....
ESG	.....
HOME	\$160,292.73
HOPWA	.....
Total Formula	.....
Prior Year Funds	.....
Assisted Housing	.....
PHA	.....
Other Funding	.....
Total	\$160,292.73

The primary purpose of the project is to help:

- | | |
|--|--|
| <input type="checkbox"/> the Homeless | <input type="checkbox"/> Persons with HIV/AIDS |
| <input type="checkbox"/> Persons with Disabilities | <input type="checkbox"/> Public Housing Needs |

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name:	Howard County Government		
Priority Need:	Goal 1. Housing - Expand opportunities for diverse and affordable housing options that are available for all income levels at our below 80% of AMI (Area Median Income).		
Project Title	<u><i>HOME Housing Initiative Program (Hilltop)</i></u>		
Project Description:	Provide funding for the re-development of Hilltop, a multi-family rental property.		
Objective Category:	<input type="checkbox"/> Suitable Living Environment	<input checked="" type="checkbox"/> Decent Housing	<input type="checkbox"/> Economic Opportunity
Outcome Category:	<input type="checkbox"/> Availability/Accessibility	<input checked="" type="checkbox"/> Affordability	<input type="checkbox"/> Sustainability

Location / Target Area: 3676 Fels Lane, Ellicott City, MD 21043	
Objective Number: DH-2	Project ID: 016
HUD Matrix Code: 14B	CDBG Citation: N/A
Type of Recipient: N/A	CDBG National Objective: N/A
Start Date: 07/01/2011	Completion Date: 06/30/2012
Performance Indicator: Housing Units	Annual Units: 100
Local ID: 11HOME-DHCHL	Units Upon Completion: 206

CDBG	_____
ESG	_____
HOME	\$198,155.00
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	\$198,155.00

The primary purpose of the project is to help:

- the Homeless
- Persons with HIV/AIDS
- Persons with Disabilities
- Public Housing Needs

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about –
 - (a) The dangers of drug abuse in the workplace;
 - (b) The grantee's policy of maintaining a drug-free workplace;
 - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
 - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -
 - (a) Abide by the terms of the statement; and
 - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted:
 - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Ken Ulman 
 Signature/Authorized Official Date 6-24-11

County Executive
 Title

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See ~~XXXXXX~~ 24 CFR part 570 as set forth under the CDBG Certifications.)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) , (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.

Ken Ulman 
Signature/Authorized Official Date

County Executive
Title

**OPTIONAL CERTIFICATION
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature/Authorized Official Date

Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.

Ken Ulman 
Signature/Authorized Official 6-24-11
Date

County Executive
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

FFY2011-FFY2015 Consolidated Plan

Individual Consultations with Public /Private Agencies:

1. Howard County Department of Citizen Services (DCS)
2. Agencies Association of Community Services (ACS)
3. The Community Action Council of Howard County (CAC)
4. The Howard County Board to Promote Self Sufficiency
5. The Howard County Housing and Community Development Board
6. The Howard County Housing Commission
7. The Howard County Affordable Housing Advocates
8. The Howard County Full Spectrum Housing Coalition
9. The Howard County Disabilities Commission
10. Columbia Village Boards
 - a. Oakland Mills- omca@columbiavillages.org / Sandy Cederbaum-emailed 1/10
 - b. Wilde Lake-Bernice Kish
 - c. Hickory Ridge
 - d. Harper's Choice
 - e. Long Reach-410/730-8113/ info@longreach.org /Sarah B. Uphouse, Administrator-emailed 1/10
 - f. Owen Brown
11. The Howard County South Eastern Council
12. FIRN
13. Alianza
14. The Howard County Commission on Aging
15. Horizon Foundation
16. Columbia Foundation
17. Howard County Public Schools Pupil Personal Workshop
18. The Howard County Health Department
19. The Howard County Department of Social Services
20. Office of Workforce Development

**Testimony Supporting CR 45-2011
Howard County Consolidated Plan for Federal Fiscal Years 2011- 2015 for housing
including the Federal Fiscal Year 2011 Action Plan
April 20, 2011**

Submitted by Joe Willmott, Committee to End Homelessness

My name is Joe Willmott and I live at 5343 Five Fingers Way in Columbia. I am representing the Committee to End Homelessness. The Committee supports CR 45, in particular the part of section III that addresses Homeless Needs and Homeless Strategy. This section incorporates many of the strategies presented in the Plan to End Homelessness that was adopted in December 2010 by the Board to Promote Self-Sufficiency.

The Consolidated Plan states the problem this way:

“Despite Howard County’s affluence, and despite an extensive system of shelters and other services, homelessness persists here. More than 200 people each day are living in shelters – or in the woods or in cars. Hundreds more are at risk of homelessness, doubled up, moving from couch to couch, or threatened with eviction. Shelter beds are nearly always full, and about a dozen people are turned away in an average day. Emergency funds are quickly exhausted. Families that are precariously housed often do not receive help in time to prevent them from becoming homeless. In general, the county lacks the type of supportive housing needed to respond to the challenges of the homeless, including those who are chronically homeless.”

The Consolidated Plan adopts the two Goals of the Plan to End Homelessness and the strategies for achieving them.

Goal 1 is Ending Family Homelessness through Prevention efforts to provide stabilization services to persons that might otherwise become homeless. Prevention costs less than caring for people after they become homeless, both in terms of \$ and human suffering.

Goal 2 is Ending Chronic Homelessness through a Housing First approach to move homeless persons as rapidly as possible to permanent housing. Without housing, nothing else works to end homelessness.

A few technical changes to the Annual Action Plan are recommended.

On page 9, Goal 2, states the strategy to “Acquire a Public Facility to house individuals who are newly homeless”. We understand this strategy is intended to provide for a new Single Room Occupancy facility or a new site for the Day Resource Center, either of which would serve the chronically homeless. It is the opinion of the Committee that the more urgent need is the Single Room Occupancy facility. Therefore, we recommend four changes to the text:

On page 9, Goal 2, change the word “newly” to “chronically”.

On page 9, in the same strategy under Estimated Outputs, change “125” to “40”.

On page 19, as one of the bullet points, insert the paragraph titled “Single room occupancy (SRO) housing” identical to the paragraph of that title on page 21 of the Consolidated Plan.

On page 24, table 3B, Beneficiary Goals, Homeless Households, change “135” to “50”.

In conclusion, the Plan to End Homelessness is receiving wide attention and support in the community. Formal endorsement by the County Council through adoption of the Consolidated Plan and Annual Action Plan will help stimulate further support from service providers, philanthropic organizations, the faith community, businesses, other stakeholders and citizens in general. As a community working together, we can end homelessness in Howard County.

The Committee to End Homelessness urges the Council to adopt the Consolidated Plan and Annual Action Plan with the changes recommended above. Thank you for the opportunity to testify in support of CR 45.

THE ASSOCIATION OF COMMUNITY SERVICES

HOWARD COUNTY COUNCIL

CR- 45 -201

Howard County Consolidated Plan for Federal Fiscal Year 2011-2015 for housing including the
Federal Fiscal Year 2011 Action Plan Community Development Block Grant and Home
Investment Partnerships Program (HOME) Consolidated Plan Schedule

April 20, 2011

TESTIMONY

Presented by Harry Schwarz

President of the Association's Board of Directors

Good evening. I am Harry Schwarz, residing at 11668 Dark Fire Way, Columbia, Maryland.

On behalf of over 120 organizations and community advocates represented by ACS, who serve more than 200,000 Howard County residents annually, ACS has reviewed the proposed CR-45 and respectfully offers the following comments.

As you know, the Association, since 1963, has advocated for support of human services that make an impact on the quality of life for all residents of the County and especially those who are living at 200% of the current Federal Poverty Guidelines and those who are living below that income level. The US Department of Health and Human Services provide guidance as follows for 2011:

Persons in Family	48 Contiguous States and D.C.	200%
1	\$10,890	\$21,780
2	14,710	29,420
3	18,530	37,060
4	22,350	44,700
5	26,170	52,340
6	29,990	59,980
7	33,810	67,620
8	37,630	75,260
For each additional person, add	3,820	7,640

Of general concern in this application is the data used. In some sections there is current, 2010 information that can effectively inform decision-making. But more frequently references are made to information that is no more current than 2000. So, can we be sure that the goal setting and strategic directions are truly based on current demographics so central to good housing policy?

The dramatic economic changes, particularly in housing, over the past three years speaks to the need to make sure that the appropriate picture is painted about our community so that realistic decisions and evaluations can be made about our progress.

On the other hand, the section on Homeless and Special Needs seems to be more up-to-date (although it would be helpful to date several of the charts presented.)

The focus on homelessness is admirable. And, a continuum of housing opportunities is essential. Moving people into housing stability is critical and we encourage the Council to consider all and as many housing options as possible for not only those who are homeless and have special needs, but also for the working poor. In the near future the Policy Analysis Center will be releasing a study on the impact of wages for those who are living, all or in part on public benefits. The resources needed to stabilize these families and individuals should be a focus of our future work if we truly want to support those who are most vulnerable in our community.

We are also happy to see that there is a mention of child care and transportation. While “housing first” is critical, without the supports for a family, wage earning (and even maintaining public benefits) can be burdensome. And, many families are that proverbial “one crisis away” from falling back into (or not getting out of) poverty.

Housing Goal One talks about strategies for expanding opportunities for diverse and affordable housing options that are available for all income levels at or below 80% of median income. We strongly urge the Council to ask for more specific strategies for those living at 40% and 60% of median income and for the inclusion of rental options for all levels.

With this economic crisis we find that housing prices have fallen so that our assumptions about percentage of median income and housing prices have changed significantly. People living in the 40%-60% are the ones that need our attention the most. And many residents of the County are now looking for competitive rental options – especially those who have faced bankruptcy and housing foreclosures who never expected to be renting but for whom it is the only option for housing in Howard County. Homeownership is not now the goal it once used to be. Howard County needs more rental options for its full spectrum of housing.

As you know, housing issues are a priority for ACS and many of its members. We appreciate the opportunities that the Director of Howard Housing regularly offers us to discuss issues central to Howard County’s housing policy. We know the challenges of implementing a full spectrum plan to address the rapidly changing demands of residents of our County are not easy. We look forward to our continued work together and to making housing policy and community development the “first” in the state, if not the country.



As a recipient of federal Community Development Block Grant and HOME funds, Howard County must plan the use of such funds with community input. Your responses to this survey will help identify housing and community development needs in Howard County. For questions regarding this survey you may contact Howard County Housing at 410.313.6318.

You **do not** have to write your name on this survey. Your responses are anonymous and will be kept completely confidential. Each questionnaire will be identified by number only.

Please try to answer all questions, only skipping questions that do not apply to you or your household. The questionnaire must be completed by one person in the household, preferably by the head of household.

Completing this survey is entirely **voluntary**.

Do you now or have you in the past, lived in Howard County? Yes No

(If you answered "No", move to item H on the last page)

GENERAL INFORMATION

Please indicate the racial group you most identify with:

- Caucasian African American Asian American/Pacific Islander
- Hispanic Native American Other: _____

Please indicate the appropriate relationship status:

- Single Married or in a permanent relationship
- Separated or divorced Widowed

Please indicate your level of education attainment.

- Less than high school High School or GED
- Technical or trade school Some college
- Associates degree Bachelor's degree
- Master's degree Ph.D. or equivalent

Please indicate which of the following best describes your current or most recent employment? Please only choose one (1).

- | | | | |
|--------------------------------------|--------------------------|------------------------|--------------------------|
| Educator or professional | <input type="checkbox"/> | Technology | <input type="checkbox"/> |
| Skilled worker, craftsman or foreman | <input type="checkbox"/> | Farmer | <input type="checkbox"/> |
| Armed Forces -active duty or reserve | <input type="checkbox"/> | Homemaker | <input type="checkbox"/> |
| Manager or proprietor | <input type="checkbox"/> | Sales or Retail | <input type="checkbox"/> |
| Semi-skilled worker | <input type="checkbox"/> | Student | <input type="checkbox"/> |
| Government employee | <input type="checkbox"/> | Self-Employed | <input type="checkbox"/> |
| Healthcare Professional | <input type="checkbox"/> | Clerical | <input type="checkbox"/> |
| Police or Fireman | <input type="checkbox"/> | Information Technology | <input type="checkbox"/> |

What is your primary mode of transportation?

- Public Transportation Privately-owned Transportation

HOUSING

Please check only one box for each question unless otherwise noted.

1. Is the head of household male or female? 2. Is any member of the household disabled?

- Female Male Yes No

3. Has your home been adapted or renovated to accommodate physical or visual impairments?

- Yes No

4. What is your household's total annual income?

- | | | | |
|----------------------|--------------------------|---------------------|--------------------------|
| Under \$15,000 | <input type="checkbox"/> | \$15,000 - \$30,000 | <input type="checkbox"/> |
| \$30,000 - \$60,000 | <input type="checkbox"/> | \$60,000 - \$80,000 | <input type="checkbox"/> |
| \$80,000 - \$100,000 | <input type="checkbox"/> | Over \$100,000 | <input type="checkbox"/> |

5. Please list the age and gender of each household in the chart below.

Household Member	AGE	GENDER	Household Member	AGE	GENDER
You			Member 6		
Member 2			Member 7		
Member 3			Member 8		
Member 4			Member 9		
Member 5			Member 10		

6. What is your residential status or current living arrangement? (Check one box only)

Renting from:

government or housing agency management company private landlord

Own:

outright mortgage shared ownership

Living with local relatives/friends Motel/Hotel

Public Shelter or Transitional Housing No fixed address

7. What can you afford to pay for housing monthly?

Renter

Homebuyer

Less than \$500 <input type="checkbox"/>		Less than \$1,000 <input type="checkbox"/>	\$2,501 - \$3,000 <input type="checkbox"/>
\$501 - \$900 <input type="checkbox"/>		\$1,001 - \$1,500 <input type="checkbox"/>	\$3,001 - \$3,500 <input type="checkbox"/>
\$901 - \$1,300 <input type="checkbox"/>		\$1,501 - \$2,000 <input type="checkbox"/>	\$3,501 - \$4,000 <input type="checkbox"/>
\$1,301 or more <input type="checkbox"/>		\$2,001 - \$2,500 <input type="checkbox"/>	\$4,000 or more <input type="checkbox"/>

8. If you are buying or own your home, what is the value of the home

\$0 - \$50,000 <input type="checkbox"/>	\$150,001 - \$200,000 <input type="checkbox"/>
\$50,000 - \$100,000 <input type="checkbox"/>	\$200,001 - 300,000 <input type="checkbox"/>
\$100,001 - \$150,000 <input type="checkbox"/>	\$300,001 - \$450,000 <input type="checkbox"/>

9. Is this home your primary residence?

Yes No

10. What type of structure is this home? (Check one box only)

single family coach/townhouse apartment/condo duplex trailer/mobile home

11. Are you on the local public housing authority waiting list?

Yes No

12. How long have you lived in Howard County?

0 - 5 year's 11 - 15 years
6 - 10 years 16 - 20 years
over 20 year's

13. Do you plan to continue living in Howard County

Yes No Unsure

14. Has any member of your household or immediate family moved out of Howard County because they could no longer afford to buy/rent their home?

Yes No

15. Would this member move back to the County if more affordable housing was available?

Yes No Unsure

16. Which Columbia zip code do you live in?

21044 21045 21046 I live outside of Columbia

If you live in a Columbia, please identify your Village

Kings Contrivance Long Reach River Hill

Harpers Choice Hickory Ridge Town Center

Oakland Mills Owen Brown Dorsey's Search

COMMUNITY OPPORTUNITIES & SERVICES

A. Please rate the quality of services offered by Howard County Government.

County government

Poor Fair Good Excellent

Sheriff's department

Poor Fair Good Excellent

Planning and zoning

Poor Fair Good Excellent

Fire protection

Poor Fair Good Excellent

Libraries

Poor Fair Good Excellent

Parks

Poor Fair Good Excellent

Public health

Poor Fair Good Excellent

Public transportation

Poor Fair Good Excellent

Road maintenance

Poor Fair Good Excellent

Snow removal

Poor Fair Good Excellent

Police protection

Poor Fair Good Excellent

Postal service

Poor Fair Good Excellent

Trash collection

Poor Fair Good Excellent

Water & Sewer Service

Poor Fair Good Excellent

B. Please rate the quality of human & social services offered in Howard County.

Alcoholism treatment

Exceptional Adequate Inadequate Grossly Inadequate

Child day care

Exceptional Adequate Inadequate Grossly Inadequate

Child abuse services

Exceptional Adequate Inadequate Grossly Inadequate

Drug abuse services

Exceptional Adequate Inadequate Grossly Inadequate

Family counseling /Planning

Exceptional Adequate Inadequate Grossly Inadequate

Adult day care

Exceptional Adequate Inadequate Grossly Inadequate

Food Banks / assistance

Exceptional Adequate Inadequate Grossly Inadequate

Homeless services

Exceptional Adequate Inadequate Grossly Inadequate

Disability services

Exceptional Adequate Inadequate Grossly Inadequate

Marriage counseling

Exceptional Adequate Inadequate Grossly Inadequate

Mental health services

Exceptional Adequate Inadequate Grossly Inadequate

Senior citizens services

Exceptional Adequate Inadequate Grossly Inadequate

Domestic Violence services

Exceptional Adequate Inadequate Grossly Inadequate

Youth services

Exceptional Adequate Inadequate Grossly Inadequate

C. Please rate the quality educational opportunities in Howard County?

Basic education

Poor Fair Good Excellent

Vocational education

Poor Fair Good Excellent

Extra-curricular activities

Poor Fair Good Excellent

Adult and community education

Poor Fair Good Excellent

Counseling and guidance

Poor Fair Good Excellent

Programs for students with special needs

Poor Fair Good Excellent

School buildings

Poor Fair Good Excellent

Recreational facilities

Poor Fair Good Excellent

Teachers

Poor Fair Good Excellent

School administration

Poor Fair Good Excellent

School board

Poor Fair Good Excellent

D. How important is each one of the following items for you to continue living in Howard County?

Suburban atmosphere

Not Important Moderately Important Important Very Important

Friendly neighbors

Not Important Moderately Important Important Very Important

Family in the area

Not Important Moderately Important Important Very Important

Crime rate/public safety

Not Important Moderately Important Important Very Important

Quality school system

Not Important Moderately Important Important Very Important

Local tax rates

Not Important Moderately Important Important Very Important

Business opportunities

Not Important Moderately Important Important Very Important

Cost of housing

Not Important Moderately Important Important Very Important

Environmental quality

Not Important Moderately Important Important Very Important

Employment opportunities

Not Important Moderately Important Important Very Important

Medical Facilities

Not Important Moderately Important Important Very Important

Senior Services

Not Important Moderately Important Important Very Important

What are the three most important reasons that you go outside of the County for goods and services? Please only choose three (3).

- | | | | |
|---|--------------------------|---------------------------|--------------------------|
| Better service | <input type="checkbox"/> | Higher quality | <input type="checkbox"/> |
| Larger selection | <input type="checkbox"/> | Lower prices | <input type="checkbox"/> |
| Restaurants | <input type="checkbox"/> | Shopping | <input type="checkbox"/> |
| More stores and services in one place | <input type="checkbox"/> | Close to other activities | <input type="checkbox"/> |
| Service clubs and organizations | <input type="checkbox"/> | Stop to or from work | <input type="checkbox"/> |
| Closer to home than places in Howard County | <input type="checkbox"/> | | |

E. What are your top three recreation activities and choice of recreational services offered in Howard County facilities? Please only choose three (3).

- | | | | |
|-----------------------------------|--------------------------|-------------------|--------------------------|
| Athletic fields | <input type="checkbox"/> | Boating | <input type="checkbox"/> |
| Hiking /Biking trails | <input type="checkbox"/> | Fishing | <input type="checkbox"/> |
| Miniature Golf/Go-karting | <input type="checkbox"/> | Bowling | <input type="checkbox"/> |
| Environmental education | <input type="checkbox"/> | Tennis | <input type="checkbox"/> |
| Neighborhood parks/Playgrounds | <input type="checkbox"/> | Golf courses | <input type="checkbox"/> |
| Movie theaters | <input type="checkbox"/> | Picnic/rest areas | <input type="checkbox"/> |
| Indoor activities/facility access | <input type="checkbox"/> | Swimming | <input type="checkbox"/> |

G. What kind of groups are you involved with in your community? (Please check all that apply)

- | | | | |
|--|--------------------------|-----------------|--------------------------|
| Civic, service or fraternal organization | <input type="checkbox"/> | Youth group | <input type="checkbox"/> |
| Trade, farm or professional association | <input type="checkbox"/> | Political party | <input type="checkbox"/> |
| Church / Synagogue /Mosque | <input type="checkbox"/> | Schools | <input type="checkbox"/> |
| Charitable organization | <input type="checkbox"/> | | |
| Neighborhood association | <input type="checkbox"/> | | |

H. If you would like to be eligible for the drawing of a free Apple ipad please fill out the remaining contact information.

You are not required to give this information in order to submit your survey, but WE MUST HAVE THIS INFORMATION IF YOU WOULD LIKE TO BE ELIGIBLE FOR THE APPLEiPAD DRAWING, so that we are able to contact the winner. This information will not be used for any other purpose.

All surveys are due by 5:00pm Friday, April 29, 2011.

ONLY SURVEYS THAT ARE FILLED OUT COMPLETELY WILL BE ELIGIBLE FOR THE DRAWING.

Name: _____

Phone Number: _____

Email Address: _____

Thank you for completing the survey and being an active participant in how federal grant funds are used to make Howard County such a great place to “come home to”.