



HOWARD COUNTY DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT  
6751 Columbia Gateway Drive, 3<sup>rd</sup> Floor ■ Columbia, Maryland 21046 ■ 410-313-6320  
Voice/Relay

Kelly Cimino, Acting Director

FAX 410-313-5960

---

# Director's Report

## August 2016

---

### CONTENTS

---

<u>Director's Note</u>	2
<u>Housing Opportunities</u>	3
<u>Community Planning and Grants Management</u>	4
<u>County Funded Projects</u>	5
<u>Outreach</u>	6

## **DIRECTOR'S NOTE**

August was supposed to be a slower month. The County Council was scheduled to be on recess and County Administration cancelled most regularly scheduled meetings. All that changed on the night of July 30th. More than 6 inches of rain pummeled downtown Ellicott City causing widespread flooding, building damage and the loss of 2 lives. More than 109 residents were displaced from their homes and 190 businesses sustained major damage. The County's Office of Emergency Management immediately responded. County Executive Kittleman contacted the Governor's office to request a state of emergency declaration. First responders from all over Maryland came to Ellicott City to help with the rescue and recovery efforts. The administration has worked tirelessly to help residents and businesses with short term assistance and long term expectations. There is a new page on the County's website, EC Recovery Strong, detailing all of the efforts so far and the plans for long term recovery.

The Department partnered with the Housing Commission to help meet the housing needs of the displaced residents. The Commission provided available apartments at Columbia Landing and Verona. The Department coordinated efforts to connect residents to available resources from the county, state and area non-profits, such as the American Red Cross. Through our joint efforts, 19 of the displaced households were relocated to new apartments. The Commission offered the units for 30 days rent free. The Department helped the residents apply for grants from the State of Maryland for short term housing vouchers to cover rent for an additional 90 days. The Ellicott City Partnership and United Way collected donations to help with humanitarian and business recovery needs. A new recovery fund committee will approve a process to distribute the collected funds this Fall to help rebuild and revitalize Ellicott City. The road to recovery will be long, but progress is being made each day due to the extraordinary efforts of ordinary people all over the county.

The Department is continuing to make progress with the reorganization effective July 1<sup>st</sup>. Stay tuned for a new and improved website and other updates. If you have ideas or questions about any of the changes, please let me know.

*Kelly Cimino, Acting Director*

---

## **HOUSING OPPORTUNITIES**

### **MODERATE INCOME HOUSING UNIT PROGRAM**

Please see the attached MIHU Report.

### **SETTLEMENT DOWNPAYMENT LOAN PROGRAM**

The Department's FY 2017 budget includes funding for the Settlement Downpayment Loan Program (SDLP) for both MIHU buyers and the public at large. For FY17, 4 MIHU buyers received SDLP loans, including one (1) workforce loan, for a total of \$83,775. These low-interest, deferred payment loans are important to the success of the MIHU homeownership program.

Beginning in July 2016, the Department also made \$400,000 available through the Settlement Downpayment Loan Program to help working families to buy non-MIHU homes in Howard County. The Department will use the funds to make deferred second mortgage loans that can be used to pay for the settlement costs and down payments needed for home purchases. For FY17, 3 non-MIHU buyers received loans to assist with closing costs under the Homestarter and Workforce SDLP programs for a total of \$37,846. In recent years, funds in the program were only available to households purchasing properties through the County's Moderate Income Housing Unit (MIHU) program.

A training session will be scheduled this fall and area lenders will be invited to learn more about the program. Interested homebuyers should contact a participating first mortgage lender to begin the application process. The Department's website has been updated to provide current program information.

### **NEIGHBORHOOD STABILIZATION PROGRAM (NSP)**

The NSP program focused on purchasing foreclosures in zip codes 21045 (East Columbia) and 20723 (North Laurel) to help stabilize those areas. All four of the homes purchased with the grant funds have been renovated and resold. Program income from the sale of the previous homes was used to purchase a fifth property last year. Rehab of the 5<sup>th</sup> property is complete and the Commission is making plans to sell this home to an income-eligible family. The NSP grant will be closed out once the last home is sold.

### **MARYLAND HOUSING REHABILITATION PROGRAM**

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

---

## **COMMUNITY PLANNING AND GRANTS MANAGEMENT**

### **FFY2015 CONSOLIDATED ANNUAL PERFORMANCE & EVALUATION REPORT (CAPER)**

The CAPER is the annual reporting Howard County does to HUD after the conclusion of the program year. This CAPER is reporting on accomplishments in the fifth and final year of the previous 5-Year Consolidated Plan (FFY2010-FFY2015 Consolidated Plan).

#### **Future CAPER Dates of Interest:**

September 1, 2016 – 15 Day Public Comment Period Begins

September 15, 2016 – Public Hearing – Columbia Gateway Building @ 6:00 p.m.

September 16, 2016 – 15-Day Public Ends / All Public Responses due

September 28, 2016 – FFY2015 CAPER due to HUD

### **FFY2016-FFY20 CONSOLIDATED PLAN (5YR PLAN)/WITH FFY16 ACTION PLAN**

In early August, Howard County received official notification from HUD that our FFY2016-FFY2020 Consolidated Plan, which included our FFY2016 Annual Action Plan, was approved. With the approval of the FFY2016 Action Plan, Howard County will begin to implement the priority goals and objectives set forth in Year 1 of the 5-Year Consolidated Plan. This year's Program Year 2016 award for CDBG is \$1,034,767.00 and for the HOME Program is \$334,275.00.

### **COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM**

The Housing Commission has sent a large re-payment to the County to be treated as CDBG Program Income. These funds, combined with the Action Plan Approved Futures Project, equal \$679,335.47. Brian Perry has met with two (2) different Howard County Non-Profit Organizations who are interested in using these funds. One (1) organization will use this funding to increase the county housing stock for low to moderate income residents and the other organization will apply for funds to be used for a redevelopment project in Ellicott City to house disabled residents.

### **HOME INVESTMENT PARTNERSHIP (HOME) PROGRAM**

The Department continues to be successful in committing and expending HOME Program funds. During the month of August, an agreement was fully executed between Howard County's DHCD and iHOMES Inc. iHOMES Inc., is currently the only certified Community Housing Development Organization (CHDO) in Howard County.

The settlement will take place on September 22, 2016. The subject property, which is located on Dorsey Hall Drive, will be available for move in shortly after settlement as the unit does not require any rehabilitation. Ms. Olinger, the Executive Director of iHOMES Inc., is concurrently working with Humanim to determine two eligible candidates for this project.

---

Unfortunately, due to the record breaking amount of rainfall in Ellicott City on July 30, 2016, the Bickley House, which was bought primarily with HOME Program funds, experienced some flood related damages. The damages are isolated to the basement and shared driveway of the subject property. The exterior and upper level of the property's interior remains in good condition. The approximate cost of damages is \$18,000.00. As a result the project completion date will be delayed. Ellicott City's infrastructure is currently under repair and many displaced residents, business owners and property owners have not returned to the area yet.

## **COUNTY FUNDED PROJECTS**

### **SUPPORTIVE HOUSING/DAY RESOURCE CENTER**

A groundbreaking ceremony for the Leola Dorsey Community Resource Center was held on Wednesday, June 8, 2016 at 10 a.m. next to the center's construction site at 10390 Guilford Road in Jessup. The Howard County Department of Housing and Community Development, along with the support of its partners, stakeholders and neighbors, is proud of this project's progress and looks forward to its opening. When completed, the three-story center will provide services three days a week by Grassroots Crisis Intervention Center; and, offer homeless persons access to meals, showers, laundry, check email, and visits to the center's pantry to receive donated necessities. Medical, counseling and social services will also be made available.

Above the first floor will be the supportive housing portion of the center, which will include 35 efficiency apartments for formerly chronic homeless individuals. Each unit will include its own bathroom and a small kitchenette comprised of refrigerator, microwave, range, dish washer and garbage disposal. This portion of the center will also feature one common laundry facility, lounges and an outdoor terrace. The project is owned by the Housing Commission and will be operated by Volunteers of America Chesapeake, Inc., one of the nation's largest and most comprehensive human services organizations. Construction is projected to be completed in summer 2017.

### **RIVERWATCH**

The Commission received a donation of land in Elkrige as part of an MIHU alternative compliance plan. The developer of the Annapolis Junction Town Center project in Savage transferred 31 MIHUs to this project. It has ground leased the parcel to a partnership created by Kirby Development, of which the Commission is a member. The partnership will develop the land into an 84-unit mixed-income community. Project financing closed on October 21, 2015, and is currently under construction. Completion is anticipated by October 2016.

---

## **ACQUISITION/REHAB PROGRAM**

The Department's FY17 budget includes funds for the acquisition and rehabilitation of existing scattered site properties. The Commission has entered into a Master Lease Agreement with Bridges to Housing Stability, Inc., a local non-profit housing agency, to use some of these funds to provide much-needed permanent supportive housing for the community.

As of August 1st, the Commission has purchased, renovated, and leased ten condos to Bridges for this program. These units have been turned over to Bridges for rental to households earning up to 60% of Howard County area median income. Two recently purchased units are undergoing renovations.

## **OUTREACH**

**August 12, 2016 – Howard County Public Schools.** The School System hosted its annual conference for paraprofessionals and administrative support staff. Staff attendance provided an opportunity to speak with employees, disseminate information and promote the MIHU program to new and returning personnel likely to meet income and eligibility requirements for MIHU homeownership and rental opportunities.

**August 17- 19, 2016 - Howard County Public Schools.** The Department hosted an information table during the annual new teacher orientation event. As mentioned above, participation provided an opportunity to disseminate and discuss MIHU Homeownership and Rental opportunities as well as upcoming Homebuyer Education Workshops and MIHU information workshops. In addition, opportunities were discussed with those who may be eligible for settlement and down payment assistance.

Between August 12 and August 19<sup>th</sup>, it is estimated that approximately 400 HCPSS employees were in attendance. As well, additional discussions with Howard County Education Association President, Paul Lemle, were initiated to discuss other methods of marketing and promoting the MIHU program.

**August 16, 2016 – Fort Meade.** Staff participated in the bi-monthly Homebuyer Education Workshop along with two other industry professionals to discuss homeownership and other programs available to military personnel. Approximately 30 military personnel were in attendance.

## **HOMEBUYER EDUCATION WORKSHOP**

This month's Homebuyer Education Workshop was held on Monday, August 15, 2016. The next workshop is scheduled for Monday, September 19, 2016, from 6-9 p.m., at the Columbia Gateway building. Pre-registration is required. The Department's website provides ongoing workshop dates through 2016 and FAQs.

---

## **MIHU WORKSHOP**

The next open enrollment month is October 2016. Staff is available to partner with builders and nonprofits to present MIHU workshops throughout the year. Interested partners or applicants should visit our website or call 410-313-6343 for more information. Staff continues to search for opportunities to promote MIHU and homeownership informational sessions to employees of businesses in the County.

Attachment: MIHU Report

---