



# Howard County

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## HOUSING

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## Director's Report

January 2016

Department of Housing and Community Development  
Howard County Housing Commission

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## **DIRECTOR'S NOTE**

As we begin a new year, Howard County Housing is looking forward to building on our progress of the past to create more livable, sustainable, and inclusive communities in Howard County. Much of 2015 was devoted to the hard work of preparing and planning for several groundbreaking projects that can have significant and far-reaching impacts. As Abraham Lincoln said, "Give me six hours to chop down a tree and I will spend the first four sharpening the axe." Highlights from 2015 include:

- **Downtown Columbia Affordable Housing**: Worked with the Columbia Downtown Housing Corporation and Howard Hughes Corporation to develop a proposal to ensure that a full spectrum of affordable housing will be included in the downtown Columbia redevelopment; legislation will be introduced in early 2016.
  - **Homeless Housing and Day Resource Center**: Completed the planning stages of a new facility to provide 35 small efficiency apartments and a new Day Resource Center for homeless persons; construction to begin in early 2016.
  - **Riverwatch**: Partnered with KB Companies to plan and finance an 84-unit, mixed-income, rental townhouse community in Elkridge. As a new, high-quality, energy-efficient, mixed-use development, Riverwatch will not only enhance the community, it will represent the first mixed-income rental housing project developed by a private developer in the last 20 years. Construction to begin in early 2016.
  - **MIHU Sales**: Settled MIHU home sales to 36 moderate income buyers, bringing the program total to 177 MIHU sales since 2007.
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- Bridges Alliance: Purchased and renovated five (5) units for lease to Bridges to Housing Stability. The homes are subleased to low income working families.

In 2016, we look forward to finally bringing many of these projects to fruition, as well as beginning some new initiatives, such as:

- Downtown Developments:
    - Partnering with Orchard Development, Toby's Dinner Theater, and the Howard County Arts Council to plan and develop an exciting new mixed-use development, including (a) 209 units of mixed-income rental apartments, and (b) a state-of-the art performing and cultural arts center.
    - Collaborating with the Howard County Fire Department to plan and develop a mixed-use development to include (a) 200 units of mixed-income apartments and (b) a new and improved fire station for downtown Columbia.
  - Burgess Mill Station, Phase Two: Completing the planning and beginning construction of the redevelopment of the Ellicott Terrace Apartments in Ellicott City as a new 60-unit, mixed-income community.
  - Transitional Housing for Special Needs:
    - Collaborating with the Department of Social Services to provide needed transitional housing and supportive services for young adults who have aged out of foster care and are in jeopardy of homelessness.
    - Collaborating with the Department of Corrections to provide needed transitional housing and supportive services for ex-offenders in jeopardy of homelessness.
  - Reorganization: Proposing legislation to facilitate the separation of the Housing Commission staff and reorganize housing programs under the Department of Citizen Services.
  - RENEW Howard: Planning and launching a new mortgage loan program that would provide loans to homebuyers to acquire and improve aging homes in Howard County. The purpose of the program would be to encourage new investment in and revitalization of the County's older communities.
  - Columbia Landing Redevelopment: Exploring options for redeveloping the Commission's Columbia Landing Apartments in Long Reach into a new, vibrant, mixed-income community.
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I firmly believe that these are the types of projects and initiatives that can help Howard County to achieve more livable, sustainable, and inclusive communities in the future. And, as Lincoln also said, "The best way to predict the future is to create it."

*Thomas P. Carbo*

Director/Executive Director

## **PROJECT DEVELOPMENT & ASSET MANAGEMENT**

### **BURGESS MILL STATION**

On August 5, 2015, the Commission issued its tax-exempt general obligation bonds to finance Phase Two of the Burgess Mill Station development, which consist of the redevelopment of the 60-unit Ellicott Terrace Apartments into a new 60-unit, mixed-income community. The 17 households that were remaining on the property have begun to receive relocation benefits. There are two scheduled relocations for the month of January. All remaining households have identified new residences. Demolition/construction is expected to commence early spring of 2016.

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

On May 2, 2013, the County announced plans for a supportive housing facility (SEA) and a non-residential Day Resource Center (DRC) to be located on Guilford Road near the intersection of Route 1 and Route 32. The project will be constructed and managed through a partnership with Volunteers of America Chesapeake (VOAC), a leading provider of housing and services for the homeless. The DRC will replace the existing facility located in close proximity to the new site and offer 35 efficiency apartments to fill a sorely-needed gap in the County's housing stock. Howard County acquired eight acres for the project for \$3.25 million in July 2013.

Ownership of the 3-acre portion of the site that will house the SEA/DRC will be transferred by the County to the Housing Commission. VOAC will develop, build and provide case management services at the facility. To date, the County has received approval of a State bond bill that will provide \$250,000 toward the cost of the DRC. This amount will be matched by County funds. The Department will also allocate \$225,000 in CDBG funds towards the SEA/DRC development costs. In July 2014, the Commission issued \$4.25 million in bonds to help fund the DRC portion of the facility. Recently, the project was awarded a \$500,000 grant from the Federal Home Loan Bank Board. VOAC has submitted an application to the Maryland Department of Housing and Community Development (DHCD) for Partnership Rental Housing Program and Transitional Housing Program funds.

Following review of project plans by the County's Design Advisory Panel, in June 2014, the Environmental Concept Plan was approved. The Site Development Plan has been approved as technically complete by the County. Subdivision plats are also in process.

The Salvation Army, owner of an adjacent parcel, executed a land exchange agreement for 0.61 acres, allowing the County to gain access to the remaining 5-acre portion of the property, once the subdivision process is complete.

The Commission issued an RFP to award 35 project-based vouchers for the creation of a supportive housing facility to serve formerly chronically homeless persons. The Commission received a response

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from VOAC, which proposed to utilize the PBVs for the SEA portion of the project. On November 18, 2014, the Board of Commissioners authorized the development of SEA/DRC project and approved VOAC as the contractor for the administration of the project-based vouchers.

In January, during a community meeting held at Carroll Baldwin Hall in Savage, amid community concerns regarding the project, County Executive Allan H. Kittleman expressed his support for the proposed SEA/DRC for the homeless in Jessup. According to press secretary Andy Barth, the County Executive said building the center was "the right thing to do."

In February, the County Council approved the transfer of the 3-acre parcel from the County to the Commission (CR124-2014). The Planning Board approved the project's site development plan at its May 7, 2015 meeting.

CDA's Housing Finance Review Committee has approved both \$4.65M requests for a combination of Partnership and Transitional funds. This project was presented and approved by the Board of Public Works on August 26.

In December, staff and VOA met with Howard County review planners to discuss the project. Based on their recommendations, our plans were revised and resubmitted for pending approval. It is anticipated that closing will occur in February 2016.

#### **RIVERWATCH**

The Commission received a donation of land in Elkridge as part of an MIHU alternative compliance. 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 FY15 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.

The Commission has purchased, renovated, and leased seven 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. Three other units are undergoing renovations and will be turned over to Bridges in the next 2 months. A contract for a unit in Columbia was signed in November and should close in January. A contract for a unit in Elkridge was recently accepted and will close in February. The line of credit with Howard Bank will be used to finance these new purchases.

## **HOUSING OPPORTUNITIES**

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

Please see the attached MIHU Report.

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### **SETTLEMENT DOWNPAYMENT LOAN PROGRAM**

The County enacted an FY 2016 budget that includes funding for the Settlement Downpayment Loan Program. For FY 2016, 14 MIHU buyers have received SDLP loans for a total of \$330,028. These low-interest, deferred payment loans are important to the success of the MIHU homeownership program.

For the second time this calendar year, the Department has made \$400,000 available through its Settlement/Downpayment Loan Program to help working families 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 FY16, ten (10) non-MIHU buyers have received loans to assist with closing costs under the Homestarter and Workforce SDLP programs. In recent years, funds in the program were only available to households purchasing properties through the County's Moderate Income Housing Unit (MIHU) program.

Funds are available now and offered on a first-come, first-serve basis. As of January 1, the available balance for new non-MIHU purchasers is \$258,930. Staff will continue to market the program to area realtors and lenders. Interested homebuyers should contact a participating first mortgage lender to begin the application process. The Department's website has been updated to provide current information about the program.

### **NEIGHBORHOOD STABILIZATION PROGRAM**

The \$750,000 program is 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 home is expected to be completed in January. The Department will offer this home for sale to an income-eligible family in the next few months.

### **MARYLAND HOUSING REHABILITATION PROGRAM**

The Maryland Housing Rehabilitation Program (MHRP) can be used to assist eligible homeowners in securing 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.

DHCD recently increased the number of loan processing days for a MHRP loan to 195 days. This change in the number of "cumulative days to start construction" could negatively impact homeowners that request assistance for emergency repairs (i.e. furnace stops working during cold weather days). As of December 1, the Department is processing three (3) MHRP applications. Staff is also assisting four (4) homeowners with their applications for emergency assistance through the County's weatherization program.

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## **COMMUNITY PLANNING AND GRANTS MANAGEMENT**

### **FFY 2014 CAPER**

The FFY14 Consolidated Annual Performance and Evaluation Report (CAPER) was submitted to HUD on October 5, 2015. The County has received the HUD Acceptance Letter, dated December 7, 2015 and the final CAPER has been uploaded to the Howard County Housing web-site.

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

The public process for generating the County's 5-year Consolidated Plan, which includes the FFY16 Annual Action Plan, began with a Public Meeting regarding the Request for Proposals for CDBG and HOME Funds on January 6, 2016. The Department is planning to hire a consultant to assist in preparation of the Con Plan and gathering the required community insight, both public and private, regarding the needs of the County. This information will lead to goal development that will steer the use of the federal funds over the next 5 years.

### **HOME INVESTMENT PARTNERSHIP - PROGRAM MONITORING**

All Monitoring Reports have been generated and delivered for HOME Projects required to be monitored for FFY2015. The HOME Program RFP for FFY16 was made Public on January 6, 2016.

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

The Division is working on reprogramming CDBG funds through the current year. This exercise will zero out all Entitlements and Program Income through FFY14. The CDBG Reprogramming will also identify and fund Activities to replace the funds appropriated for the DRC/SEA in FFY15. HOME funds will be reprogrammed to eliminate old Program Administration money, along with the unspent FFY14 Burgess Mill Activity funds and the FFY15 funds appropriated for the Ellicott Terrace Redevelopment. A public notice was published on November 19, 2015 and a public hearing was held on December 8, 2015.

All FFY15 activities that require Environmental Reviews have been completed as of January 4, 2016. Housing anticipates receiving all second quarter invoices and reports by January 12, 2016.

### **RENTAL ALLOWANCE PROGRAM (RAP)**

The State-funded RAP Program is now being administered by the Community Action Council of Howard County (CAC). CAC is now the Local Administering Agency for Howard County and the FY15 Subgrantee Agreement with Howard County has been fully executed. The Housing Commission will provide supplemental funding to CAC for the program. The FY16 Subgrantee Agreement was finalized giving CAC three (3) sources of funding through the Department and the Commission.

## **RENTAL ASSISTANCE**

### **WAITING LIST**

On July 1, 2012, the waiting list for the Housing Choice Voucher program was officially closed. Closing the list prevents false hope among families that assistance will be available in the near future.

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As a reminder, the program will remain open for emergency preferences in accordance with the Administrative Plan. There has been little change in the waiting list numbers over the past year. Staff is recommending that the waiting list remain closed as there are still over 5,000 families waiting for assistance.

#### **HOUSING CHOICE VOUCHER PROGRAM**

In 2015, funding for the Housing Choice Voucher Program increased from \$9,366,949.00 to \$9,775,735. Most of the increase in funding is the result of the addition of 60 Deep Run Opt Vouchers that were recently transferred to the Commission for administration. Preliminary information from HUD indicates that voucher assistance will not be pro-rated in 2016, so there should not be a reduction in voucher funding in 2016.

#### **HOPWA (HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS)**

The Commission is currently spending FY2014 funding in the amount of \$228,337.00. The Commission has been awarded funding in the amount of \$233,886 for FY 2015. The Commission has three calendar years from the contract effective date to expend HOPWA funding. Referrals for HIV positive families come from the Howard County Health Department. Seven (7) families were referred for eligibility interviews in 2015. Only two of the families referred were determined to be eligible. The other families did not qualify for a residency preference for living or working in Howard County.

#### **HOUSING STABILITY SUBSIDY PROGRAM (HSSP)**

The Housing Stability Subsidy Program (HSSP) is a component of the Coordinated System of Homeless Services (CSHS) and provides a housing subsidy for residents that have exhausted all the services of local homeless prevention, housing stability, rapid re-housing and/or shelter programs available in Howard County and continue to be unable to secure affordable, stable housing due to extreme and often multiple barriers to conventional, permanent housing. To date, 16 rental subsidies have been provided to eligible Howard County households. There are currently two vacant slots in the HSSP Program due to two recent terminations. One family was recently issued a voucher by Anne Arundel County, and the other family is being terminated from the program for violation of program obligations. Two families have been identified and determined eligible to fill the vacant slots and voucher issuance is pending.

#### **AUDIT & SEMAP (SECTION 8 MANAGEMENT & ASSESSMENT PROGRAM) CERTIFICATION**

The Housing Choice Voucher team has submitted all of the required documentation for the annual audit. The audit is complete and there were no findings or corrective action required. Part of the audit process also involves drafting the HUD SEMAP Certification which rates housing authority performance during the fiscal year. The Howard County Housing Commission was rated as a high performer during the most recent rating period.

#### **PUBLIC HOUSING RAD CONVERSION**

Howard County's 50 Public Housing units have been converted to Rental Assistance Demonstration (RAD) Project-Based Vouchers effective December 1, 2015. The RAD program allows Housing Authorities across the county to upgrade their Public Housing stock, by transferring ownership to the Housing Authority, which subsequently allows the Authority to obtain private loans to finance property upgrades. The completion of the RAD Conversion culminates 18 months of extensive preparation by Housing staff under the leadership of Samit Paul, who served as the Project Manager.

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## **OUTREACH**

### **HOMEOWNERSHIP WORKSHOP**

This month's Homebuyer Education Workshop is scheduled for Monday, January 11, 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**

January is an open enrollment month for the MIHU homeownership program. An MIHU information session is scheduled for Thursday, January 21, from 6-9 p.m., at the Columbia Gateway building. Interested applicants can visit our website or call 410-313-6343 for more information.

### **HOWARD COUNTY BOARD OF EDUCATION PARTNERSHIP**

HCH's partnership with Howard County Board of Education continues to grow as we receive more inquiries from HCPSS employees after our presentation to HCPSS during a union meeting in September. All inquiries were seeking information about applying for and qualifying for the MIHU program. Since the presentation, we have fielded calls and emails from a number of employees seeking more information.

On January 14, staff will give an MIHU presentation to an audience of staff, faculty and local parents of Running Brook Elementary School in the Running Brook community of Wilde Lake Village who are interested in learning more about homeownership opportunities. Staff is also scheduling a date to give an MIHU presentation to staff and faculty of Howard Community College. We continue to receive inquiries from HCPSS staff and educators on the MIHU Program and homeownership. Outreach for further opportunities to promote MIHU and homeownership in Howard County with school employees will continue.

### **"COME HOME TO HOWARD COUNTY" SPRING HOUSING FAIR**

Preparations for the annual "Come Home to Howard County" Housing Fair are in full swing, with more than 20 government agencies, realtors, mortgage lenders, banks and non-profit organizations already registered and more than 10 additional groups who have committed to participate. This year, the fair will be held on Saturday, April 9, 2016, from 10 a.m. to 3 p.m. at a new venue - Howard High School. Currently the Outreach division is registering exhibitors and vendors, fielding calls from community businesses and organizations, and continuing to finalize logistical and programmatic event details. This year's Fair is expected to include more than 50 exhibitors and more than 25 industry-related workshops on home buying, renting, home inspection, qualifying for a mortgage, improving credit, and energy-saving tips, among other topics. The Fair will also offer individualized credit counseling, HCHC property tours, and prizes - which will include a final drawing of a single-family home located in Elkridge. We are looking forward to hosting another exciting and engaging Housing Fair.