



# Howard County

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## HOUSING

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## Director's Report

June 2016

Department of Housing and Community Development  
Howard County Housing Commission

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### DIRECTOR'S NOTE

- Groundbreaking: On June 8, County Executive Kittleman and other distinguished local officials and community leaders will join Volunteers of America Chesapeake, Grassroots, and the Housing Commission in breaking ground for the new Leola Dorsey Community Resource Center. An idea born of the 2010 Plan to End Homelessness, the combined supportive housing facility for chronically homeless individuals and new Day Resource Center is 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 among VOAC, Grassroots and the Commission. The financing for the development closed on May 31 and includes funds from the Commission, the County, the Maryland Department of Housing and Community Development, the Federal Home Loan Bank, and State bonds. A long time in the making, we look forward to being able to open this important facility about one year from now. Many thanks and a job well done to all who brought us to this point.
- Breaking Out: On May 26, we said goodbye and farewell to Nathan Grace, our research analyst, who is moving on to a planning position with the City of Laurel. We thank Nathan for his valuable contributions to our office as well as his good nature and comradery. We wish him much success in his new endeavor.
- Breaking Up: This is my last report as Director of the Department of Housing and Community Development. As of July 1, I will be down to one title – Executive Director of the Howard County Housing Commission. While our respective staffs will be separating, I am sure that the good work and constant collaboration between the housing agencies will continue in a seamless fashion.

I want to thank former County Executive Ulman for his confidence in appointing me as Deputy Director in 2006 and as Director in 2012. I also thank County Executive Kittleman for his strong support of the Department's programs and his vision in promoting the reorganization of the two

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agencies. I am optimistic that the new structure will improve the transparency, efficiency and quality of services provided by both agencies.

Last but not least, I want to express my gratitude and appreciation to the employees who will be staying with the Department. Many of the programs they administer – such as MIHU, SDLP, and CDBG - are ones that I helped launch during my days at the County Office of Law. I am proud to declare that, under the strong and steady management of the Department's capable staff, these programs are among the very best housing and community development programs in Maryland, if not the nation. It has been a great pleasure and honor to work with these dedicated professionals, and I look forward to maintaining a different, but still close and productive relationship with all of them.

*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. All 17 households that were remaining on the property have been relocated. Demolition/construction is expected to commence in the summer 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.

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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 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. The grading permit was issued on April 18, 2016. CDA approved an early start request. The financing closed on May 31, 2016. A ground breaking ceremony is scheduled on June 8<sup>th</sup> at 10 am at the site.

#### **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 nine 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. The line of credit with Howard Bank is financing the new acquisitions.

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## **HOUSING OPPORTUNITIES**

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

Please see the attached MIHU Report.

### **SETTLEMENT DOWNPAYMENT LOAN PROGRAM**

The Department's FY 2016 budget includes funding for the Settlement Downpayment Loan Program (SDLP) for both MIHU buyers and the public at large. In FY 2016, 24 MIHU buyers received SDLP loans for a total of \$492,828. These low-interest, deferred payment loans are important to the success of the MIHU homeownership program.

Beginning in July 2015, 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 FY16, 21 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. As of June 1, all of the FY16 SDLP funds have been expended or committed through June 30. The funds budgeted for FY17 will be available after July 1.

A lender-training will be scheduled soon 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 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 complete and the Commission is making plans to sell this home to an income-eligible family this summer.

### **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. As of June 1, the Department is processing three MHRP applications.

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## **COMMUNITY PLANNING AND GRANTS MANAGEMENT**

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

With the 2015 Program Year concluding on June 30, 2016, the Community Planning and Grants Management Team is beginning to develop the timeline for the end of the year reporting to HUD. The Consolidated Annual Performance and Evaluation Report, or more commonly referred to as the CAPER, is the report Howard County sends to HUD that details accomplishments and progress made toward the Consolidated Plan goals in the prior year.

The FFY2015 CAPER will report on the fifth and final year of the previous 5-Year Consolidated Plan (FFY2010-FFY2015 Consolidated Plan). The report is due to HUD at the end of September 2016.

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

The CDBG Policies and Procedures Manual has been completed. The HUD Monitoring in April, 2016 focused on written procedures and it was highlighted within the reviewed checklists. The Manual includes the latest FFY2016 HUD Focus of Fair Housing and Civil Rights.

As the Division awaits HUD approval of the Consolidated Plan/Action Plan, CDBG pre-award meetings are being scheduled and attended. The pre-award meetings review the expectations of the County and Subrecipient for a given program.

CDBG Program Income (PI) has been collected, entered and receipted in IDIS for FFY15 (FY16). As of May 31, 2016, Program Income available is \$184,534.49. By June 30, 2016, all PI collected prior to FFY15 will have been expended. The Division anticipates a reduction in available CDBG entitlement funds and PI funds when the Safehouse Demolition Activity is completed and the Food Bank Acquisition Activity funds are expended.

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

I-Homes Inc., a 501(c)(3) non-profit organization, will use \$83,845 of HOME Program funds to acquire a condominium unit in Ellicott City. Match funds awarded by the Department of Mental Health and Hygiene will make the purchase debt-free. Upon acquisition, the property will house two adults with psychiatric and/or physical disabilities, and be run as a group home. IHOMES has created a management agreement with Humanim, which will provide both property management and financial support services. Upon the successful completion of the environmental review, this project is scheduled for settlement in early September and move-in shortly thereafter, as the property does not require any renovation.

## **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. 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**

The 2016 Funding Notice was recently received from HUD. Funding for 2016 remained constant at \$10,034,665. The Commission was funded at \$10,171,699 in 2015. The average Housing Assistance Payment for voucher units in 2015 was \$1,114.59 per unit month.

Howard County's Annual Plan was approved by the Housing Commission on April 19. The Annual Plan is the document that outlines policies and procedures for administration of federal housing programs and examines local resources available to low-income and moderate-income families. This document also serves as a plan of action for the Commission to address local housing needs. In conjunction with approval of the plan, the Commission adopted changes to the Administrative Plan. Major changes included a revision to the interim re-certification policy eliminating the requirement to report increases in household income between annual re-certifications and a revision of the policy for adding additional persons to the household. The revision of the interim policy was both the result of a recent shift in policy by HUD as well as cost saving measures to reduce the staff workload. The change in policy for adding persons to the household was also a result of policy changes by HUD. The new change would only restrict additions to the household in the event of issues with criminal background or overcrowding, however the family would only be eligible for increases in the voucher subsidy for the addition of certain family members.

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

The Commission has exhausted FY2014 HOPWA funding in the amount of \$228,337.00 and recently began drawing down FY 2015 funding. FY 2015 funding has been awarded in the amount of \$233,886. 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. The Health Department has referred nine (9) for eligibility interviews thus far in 2016. Two families are pending eligibility screening, six (6) families were found to be ineligible and one family declined the voucher. Reasons for ineligibility included citizenship status, criminal background, residency status, and failure to complete the process.

#### **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 were identified to fill the vacant slots and both families recently moved into units.

#### **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

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. All 50 RAD units are currently undergoing renovation.

## **OUTREACH**

### **GROUNDBREAKING FOR THE LEOLA DORSEY COMMUNITY RESOURCE CENTER**

A groundbreaking ceremony for the Leola Dorsey Community Resource Center will be held on Wednesday, June 8, 2016 at 10 a.m. next to the center's construction site at 10390 Guilford Road in Jessup. During the ceremony remarks, will be given by Housing Director Tom Carbo; County Executive Allan Kittleman; County Council Member Jen Terrasa; State Senator Guy Guzzone; Grassroots Crisis Intervention Center Director Andrea Ingram; Day Resource Center volunteer Joe Wilmott; Russell Snyder, President and CEO of Volunteers of America, Chesapeake, Incorporated; and Elaine Cornick, Director of Multifamily Programs for Maryland's Community Development Administration.

State Delegates Frank Turner and Vanessa Atterbeary, and a host of local and regional stakeholders, housing partners, and community residents are expected to be among the approximately 100 guests attending the project's official launch.

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.

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### **HCH PARTICIPATES IN LOCAL GOVERNMENT AGENCY EXPO**

Hosted by the Maryland Insurance Administration and a variety of affiliated State and Howard County government agencies, Howard County Housing will participate in the "Government Agency Expo" to be held on Thursday, June 16, 2016 from 10 a.m. - 3 p.m. at the George Howard Building, Columbia/Ellicott conference rooms. The purpose of the Expo is to introduce Howard County employees to numerous State and local government agencies and their services. Other participating organizations include: College Savings Plan of Maryland, Howard County Department of Recreation and Parks, Maryland Office of the Attorney General/Consumer Protection Division, Maryland's Commitment to Veterans, Howard County Department of Citizen Services, Maryland Department of Human Resources, Workforce Development/Department of Labor and Licensing, Maryland Insurance Administration, Howard County Office of Emergency Management, Maryland Relay and Howard County Health Department.

### **HOMEOWNERSHIP WORKSHOP**

This month's Homebuyer Education Workshop is scheduled for Monday, June 20, 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 July and a workshop will be scheduled at that time. 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

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