



**FFY14 Consolidated Annual Performance and Evaluation Report  
For the Period July 1, 2014 through June 30, 2015**

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**Community Development Block Grant Program  
Home Investment Partnership Program**

**Department of Housing and Community Development**  
*Community Planning and Grants Management*  
6751 Columbia Gateway Drive  
Columbia, Maryland 21046  
Phone Number: 410-313-6318

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**Appendix A. Integrated Disbursement & Information System Reports**

- A1 - Summary of Activities (GPR) (IDIS C04PR 03)
- A2 - Summary of Consolidated Plan Projects (IDIS C04PR06)
- A3 - Summary of Accomplishments (IDIS CO4PR23)

**Attachments:**

- HOME Annual Performance Report (Attachment 1)
- HOME Match Report (Attachment 2)
- CDBG Financial Summary Report (IDIS C04PR26) (Attachment 3)

## EXECUTIVE SUMMARY

The Executive Summary is optional.

The FFY 2014 Consolidated Annual Performance and Evaluation Report (CAPER) is the required report to the U.S. Department of Housing and Urban Development (HUD) for all communities that receive Community Development Block Grant (CDBG), Home Investment Partnerships Program (HOME), Housing Opportunities for People with HIV/AIDS (HOPWA) and Emergency Shelter Grant (ESG) funding. This CAPER reports the accomplishments of the FFY14 Action Plan. The Action Plan identifies the strategies in meeting the goals and objectives over 12-month period, and prioritizes the objectives of the five year Consolidated Plan.

The Consolidated Plan is a planning document that identifies housing and community development needs and sets forth specific priorities, goals and strategies to address identified needs. The Program Year 2014 CAPER recognizes the accomplishments and level of progress of the five year Consolidated Plan.

Howard County is an entitlement jurisdiction that receives both CDBG and HOME funds from HUD. This report includes required narratives and Integrated Disbursement and Information System (IDIS) reports. IDIS is a web-based system used to summarize project accomplishments and to request funds from HUD. The narrative sections of the report include descriptions of all County housing and community development activities, including those funded by the Community Development Block Grant (CDBG) and the Home Investment Partnerships Program (HOME).

### Summary of Federal Resources

In FFY 2014, the County received a total of \$1,361,719.10 in formula grant funds under the CDBG and HOME Programs. The FFY 2014 Annual Action Plan identified the activities to be carried out with these resources as well as described actions to be taken during the program year to meet underserved needs, foster and maintain affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of persons living in poverty, develop institutional structure, affirmatively further fair housing and enhance coordination between public and private housing and social service agencies.

The chart below summarizes the federal resources available during FFY 2014 (July 1, 2014 to June 30, 2015) to address Howard County's housing and community development needs.

<b>FFY 2014 Funding Sources</b>			
<b>Source</b>	<b>Amount</b>	<b>Program Income</b>	<b>Total Funding</b>
<b>Community Development Block Grant Program (CDBG)</b>	<b>\$1,001,886.00</b>	<b>\$11,868.13</b>	<b>\$1,013,754.10</b>
<b>HOME Investment Partnerships Program</b>	<b>\$347,965.00</b>		<b>\$347,965.00</b>
<b>TOTAL AVAILABLE RESOURCES</b>	<b>\$1, 349,851.00</b>	<b>\$11,868.13</b>	<b>\$1, 361,719.10</b>

## GENERAL

1. Assessment of the one-year goals and objectives:

a. Describe the accomplishments in attaining the goals and objectives for the reporting period.

### **Accomplishment in Attaining Goals and Objectives**

Howard County's 2011-2015 Consolidated Plan outlines specific goals, strategies, and outcomes, which will be used to address the needs of County residents. The overall objective is to assist low- and moderate-income residents move toward self-sufficiency. The major barriers in moving toward self-sufficiency were identified as:

- The lack of Availability of Affordable Housing
- The lack of Availability of Affordable Childcare
- The lack of Availability of Suitable Living Environments
- The lack of Affordable transportation
- The lack of Economic Opportunity
- The lack of Accessibility to government and non-profit services

This FFY2014 CAPER outlines the efforts made to increase both the availability of affordable housing and provide suitable living environments, through both renting and owning homes. The CAPER also provides information on the successful Relocation of the Beechcrest Trailer Park residents that was funded with CDBG Funds and a Community Housing Development Organization (CHDO) Acquisition for a Group Home for the disabled citizens. The 2011-2015 Consolidated Plan highlights the need for and responses to creating availability to households and areas to live that are new, safe, healthy and accessible.

b. Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.

The following tables, "Table 1. Assessment of Five Year Goals and Objectives" builds on Table 3A "Summary of Specific Annual Objectives" from the County's FFY 2011–FFY 2015 Consolidated Plan. The "Estimated Outputs" are based upon the FFY 2014 Annual Action Plan, within the Consolidated Plan. In addition to a summary of the goals, strategies and outcomes outlined in the Consolidated Plan, the table summarizes the method in which the County has addressed each of these goals and strategies during FFY 2014. Proposed five-year outputs as well as FFY 2014 outputs are outlined. For a more detailed description of project and activity accomplishments, please refer to the IDIS *Activity Summary Report*. (CO4PR03).

**TABLE 1  
SUMMARY OF SPECIFIC OBJECTIVES  
ASSESSMENT OF FIVE-YEAR GOALS AND OBJECTIVES**

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	
Homeownership Assistance to include shared appreciation and housing targeted to households between 60% and 80%. Of AMI.	County SDLP County MIHU HCH Commission Equity	Decent Affordable Housing	Affordability Availability Accessibility	Approximately 45 households could become homeowners through the MIHU program during this program year.  Approximately 15 households will be qualified to lease homes from HCH and offered the option to purchase the homes within 3 years.	
Continue to expand, modify and market existing homeownership programs for low/moderate income buyers.	Local Funds	Decent Affordable Housing	Affordability	Approximately 600 individuals will receive homebuyer and credit counseling.  400 @ Homebuyer Workshops and 200 @ MIHU Workshops	
Provide assistance to assist displaced renters due to County redevelopment projects	CDBG	Decent Affordable Housing	Affordability	Approximately 25 households will receive relocation assistance	
Affordable rental housing opportunities offered through partnerships with local non-profit agencies to provide housing for households earning between 40% and 60% of AMI	County Housing Initiatives and HCH line of credit	Decent Affordable Rental Housing	Affordability Availability Stability	Approximately 7 homes will be acquired and renovated to provide rental housing units to low-income clients of the local non-profit, Bridges Alliance.	
<b>Summary of Accomplishment</b>			<b>Proposed 5-Year Plan Outputs (2011-2015)</b>	<b>Program Year 2014 Actual Outputs</b>	<b>Cumulative Outputs</b>
364 individuals received first time homebuyer counseling, and 115 of these residents were eligible to receive counseling with federal funds. 68 people received MIHU counseling. County SDLP assisted 30 first time homebuyers. All HOME-ADDI funds were expended during FFY14. 14 families (or 43 individuals) at the Beechcrest Community were assisted with CDBG funds through the Relocation Assistance Program. One (1) home was acquired and renovated to provide rental housing units to low-income clients of the local non-profit, Bridges Alliance.			775	509	1,683

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	Domestic Violence Safehouse 20 households.	
Rehabilitate Safe house facility to house individuals who are chronically homeless	N/A	N/A	N/A	N/A	
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	Affordability Availability Accessibility	Approximately 60-75 individuals will be served by the <b>U.S Route 1 Day Resource Center.</b>  <b>Construction of New Day Resource Center</b>	
<b>Summary of Accomplishment</b>			<b>Proposed 5-Year Plan Outputs (2011-2015)</b>	<b>Program Year 2014 Actual Outputs</b>	<b>Cumulative Outputs</b>
The Route 1 Day Resource Center assisted 128 homeless individuals with food, clothing and access to benefits and medical appointments. 9 of these individuals were from the Re-entry portion of the DRC Program and these 9 were discharged from the Department of Corrections. The ER Public Facility served 139 Howard County homeless residents.			2503	267	1,739

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.	HUD	Creating Economic Opportunities	Availability	67 Families will receive Family Self Sufficiency (FSS) financial Counseling	
Acquire and/or rehabilitate group home for persons with disabilities.	HOME	Decent Affordable Housing	Affordability	CHDO Activity-1-2 units	
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.	DHCD/MHRP	Decent Affordable Housing	Affordability Availability Accessibility	Lease Purchase Program – 6 units  Single Family Rehabilitation Program – 10 units	
<b>Summary of Accomplishment</b>			<b>Proposed 5-Year Plan Outputs (2011-2015)</b>	<b>Program Year 2014 Actual Outputs</b>	<b>Cumulative Outputs</b>
<p>52 Howard County residents received financial counseling through the FSS program.</p> <p>No units were provided under the Lease Purchase Program in FY14the lease purchase program in FY14.</p> <p>Not funded</p> <p>Single Family Rehabilitation Program 0 units – County completed the application process with DHCD to be an approved program participant in FFY14 and began marketing the program to County homeowners.</p> <p>1 Group Home was purchased with CHDO funds from past years. 2 Adults with serious long-term mental health issues are benefiting from supported housing.</p>			305	54	331

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	Roger Carter Center Re-development -500  Over 500 people will benefit from services offered through the <b>North Laurel/Savage Multi-Service Center</b> . The Community Action Council of Howard County provides this service.  Day Resource Center Pre- Development and Construction	
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	N/A	
<b>Summary of Accomplishment</b>			<b>Proposed 5-Year Plan Outputs (2011-2015)</b>	<b>Program Year 2014 Actual Outputs</b>	<b>Cumulative Outputs</b>
The North Laurel Multi-Service Center assisted 2,515 individuals who were served by individual providers. There was a total of 3,619 client visits to the North Laurel Multi-service Center. The Roger Carter Center construction is complete. It is estimated that 500 individuals benefited from the project in FFY2014.  The DRC/SEA project has not begun construction.			1409	3,015	8,618

<b>Goal 5. Resource Management - Foster intra-governmental and public/private partnerships that promote effective and efficient use of tangible resources such as goods and equipment, financial and labor resources.</b>					
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	
<b>Summary of Accomplishment</b>			<b>Proposed 5-Year Plan Outputs (2011-2015)</b>	<b>Program Year 2015 Actual Outputs</b>	<b>Cumulative Outputs</b>
Howard County utilized the administration funds for both the CDBG and HOME programs in order to operate within the perspective entitlements effectively. Special emphasis on Furthering Fair Housing.			N/A	N/A	N/A

Provide a breakdown of CPD formula grant funds spent on grant activities for each goal and objective.

The following table provides a breakdown of CDBG and HOME funds expended during Program Year 2014 for each goal and objective.

OBJECTIVES / GOALS			Funds Expended During FFY 14	
Objectives	Goals	Activity	CDBG	HOME
Housing	1	Relocation	\$675,098.38	
	3	CHDO-Group HOME		\$103,484.45
	1	BMC – Analysis of Impediments	\$3,200.00	
Suitable Living Environment	4	Roger Carter Recreation Center	\$200,000.00	
	2	SEA/DRC	\$0	
	1	Office of Human Rights – Fair Housing Testing	\$10,000.00	
	1	Affirmative Furthering Fair Housing / Marketing	\$5,372.62	
	2	Day Resource Center / Re-Entry Program	\$54,928.15	
	1	Burgess Mill Station		\$0
	4	North Laurel Multi-Service Center	\$45,017.00	
	2	Emergency Public Facility - Safehouse	\$24,000.00	
Economic Opportunity			\$0	\$0
Total		\$1,017,616.15		\$103,484.45

c. If applicable, explain why progress was not made towards meeting the goals and objectives.

N/A

**2. Describe the manner in which the recipient changed its program because of its experiences.**

N/A

**3. Affirmatively Furthering Fair Housing:**

- a. Provide a summary of impediments to fair housing choice.
- b. Identify actions taken to overcome effects of impediments identified.

**Affirmatively Furthering Fair Housing**

The Howard County Office of Human Rights (OHR) has the responsibility for enforcing the Fair Housing Section of the Howard County Code. OHR continues to work closely with housing providers and those seeking housing to educate them about the provisions of the Code. OHR investigates allegations of housing discrimination in the County. When appropriate, the Office of Human Rights’ Investigators will try to mediate a claim of housing discrimination prior to the complainant filing an official housing discrimination charge. As a procedure,

mediation is offered to all parties once a complaint is filed and settlement discussions are always appropriate throughout the investigation. If no settlement is reached, the Office of Human Rights accepts, investigates and responds to all allegations of discrimination (on the basis of race, religion, color, national origin, physical or mental disability, sex, age, occupation, marital status, political opinion, sexual orientation, personal appearance, familial status or source of income and gender identity) in housing.

Howard County, through its OHR is one of the few jurisdictions in Maryland, which includes *Source of Income* as a basis for housing discrimination. The *Source of Income* definition includes, but is not limited to, the Housing Choice Voucher Program (formerly called *Section 8*). Much outreach and training is done on this subject as many tenants and property owners as well as realtors, and managers are ill informed on the enforcement of this part of the Howard County Fair Housing Law. Therefore, much of the training has this focus.

All charges/complaints are investigated in an impartial manner, with the outcome being either a *Probable* or *No Probable Cause Finding*. Following a Probable Cause Finding, OHR attempts to conciliate the housing charge. If conciliation fails, the case is sent to the Human Rights Commission (HRC) for a *de novo* hearing. Complainants may appeal a No Probable Cause Finding to HRC requesting a public hearing on the matter. Parties may also go to court after the case has been filed with OHR for 45 days.

During this period, OHR used CDBG Funds to implement a Fair Housing Testing Program. OHR entered into a contract with Baltimore Neighborhoods, Inc. (BNI) to conduct 10 matched pair tests. OHR already submitted a full report to Housing on these tests from the contractor, BNI. OHR provides the following summary of BNI's final report:

***Howard County Office of Human Rights  
Source of Income Audit -Final Report - Submitted 6/23/15***

***Summary***

BNI contracted with Howard County Office of Human Rights (HCOHR) to conduct a source of income audit with no enforcement action. BNI was informed of and commenced the start of the contract in December 2014 and testing was to be conducted during the months of December, January, and February, 2015. The contract called for monthly reporting. The contract also stated that BNI had until 6/30/2015 to complete a Final Report. BNI was contracted to conduct two phone tests and eight site visit tests for source of income discrimination in Howard County, MD. BNI was in constant consultation with HCOHR throughout the contract period. BNI conducted phone testing during the month of December. BNI also conducted testing during the months of February, and one additional test part was conducted during the month of March. BNI prepared a monthly report for December and February. The December report was submitted on January on 1/16/2015 and the February/March/Final Report was submitted on 6/23/2015.

BNI was unable to commence testing due to the reorganization of Baltimore Mobility Housing Program (BMHP), where BNI sought to recruit active voucher holders for the Howard County Housing Choice Voucher Audit. At the end of January 2015, due to the reorganization of the program and transfer of management of the program from Metropolitan Baltimore Quadel (MBQ) to Baltimore Regional Housing Partnership (BRHP), BNI in consultation with Howard County, adjusted its testing methodology. BNI gathered additional information from HCOHR and Howard County Housing. BNI then scheduled its own testers, non-Housing Choice Voucher (HCV) holders to pose as current or soon-to-be HCV holders. The testing was conducted mainly during the month of February and one test was conducted in March.

BNI analyzed the testing results. BNI in consultation with HCOHR prepared a final report, which provided no narrative and only provided the results of the testing in an Excel spreadsheet format. In April/May, HCOHR contacted BNI requesting that BNI needed to submit a monthly report for the month of January and a final report in narrative format. This document represents the final report.

BNI recommends retesting all eight site-visit locations for at least one of three protected classes, source of income, race, and/or disability. BNI found source of income discrimination with the usage of HCVs in four of ten

properties tested in Howard County, MD. Surprisingly, race discrimination appeared to be more prevalent than source of income discrimination. In six of ten multi-family dwellings tested, race discrimination was found. BNI's Howard County Source of Income Audit coordinated and conducted tests in Columbia, Elkrigde, and Ellicott City, MD.

BNI recommends retesting properties to determine whether there is a pattern and/or practice of housing discrimination based on the protected classes indicated in the reports in place at the multifamily dwelling properties/management companies identified.

### ***Fair Housing Laws***

BNI was contracted to conduct a Fair Housing audit of ten properties in Howard County, MD for Source of Income. However, in order to determine whether Source of Income Discrimination occurred, additional variables were required to be added to BNI's testing methodology. BNI used Howard County's Source of Income Law<sup>1</sup> and the Fair Housing Act as Amended<sup>2</sup> to design the methodology and to analyze the testing results. In addition to Howard County's local protected class, source of income, BNI also tested for the federal protected classes of race, familial status, and disability.

<sup>1</sup> Howard County Code Sec. 12.207 I. (j)

<sup>2</sup> 42 U.S. Code § 3604 - Discrimination in the sale or rental of housing and other prohibited practices

*Testing Locations and Property Management Companies HCOHR- Source of Income Audit*

<i>Howard County Office of Human Rights Source of Income Audit Testing Sites</i>				
<i>Test Number</i>	<i>Test Site</i>	<i>Location</i>	<i>Property Management Company</i>	<i>Test Conducted</i>
HOW15-001	Elms at Montjoy (Phone)	Ellicott City	Legend Management Group	December 2014
HOW15-002	Cedar Place Apartments (Phone)	Columbia, MD	JRK Residential Group	December 2014
HOW15-004	Chimneys at Craddlerock	Columbia, MD	AIMCO	February 2015
HOW15-005	The Greens at Columbia	Columbia, MD	Home Properties	February 2015
HOW15-006	The Bluff's at Clary's Forest	Columbia, MD	Henderson Webb	February/ March 2015
HOW15-007	Columbia Landing Apartments	Columbia, MD	Equity Management	February 2015
HOW15-008	Club Merion Apartments	Columbia, MD	Southern Management	February 2015
HOW15-009	Sherwood Crossing	Elkridge, MD	Klingbeil Capital Management	February 2015
HOW15-010	Burgess Mill Station	Ellicott City, MD	Humphrey Management	February 2015
HOW15-011	Ellicott Grove Apartments	Ellicott City, MD	UDR	February 2015

***Testing Results***

In total, six tests were conducted in Columbia, three tests in Ellicott City, and one test in Elkridge, MD. The testing found the following: Forty percent (or 4 of 10) tests conducted found source of income discrimination against testers who had HCVs or posed as having HCVs. Sixty-seven percent (or 4 of 6) properties tested in Columbia found **no** discrimination based on source of income (HCVs). Out of the three properties tested in Ellicott City, two properties showed unfavorable treatment to testers using HCVs. The one property tested in Elkridge, MD also showed unfavorable treatment to testers using HCVs. Unfortunately, sixty-percent (or 6 of 10) tests found differences in treatment based on race. Approximately, thirty-percent (or 3 of 10) found differences in treatment based on race and source of income. Fifty percent (or 2 of 4) of tests conducted by male testers found race as source of income discrimination. Approximately, seventy-five percent (or 3 out of 4) tests found differences in treatment based on disability. Only twenty-five percent (or 1 of 4) properties made reasonable accommodations for the tester who posed as a person with a disability needing an emotional support animal. The other three properties tested for disability, the management company

charged some type of “pet fee” for emotional support animals, which is a violation of the Fair Housing Act. Finally, BNI recommends retesting one hundred percent of the properties. BNI recommends retesting sixty-percent (or 6 of 10) properties for race. BNI recommends retesting forty-percent (or 4 of 10) properties for source of income. BNI recommends retesting seventy-five percent (or 3 out of 4) properties for disability.

<i>Test Numbers*</i>	<i>Type of Test</i>	<i>Difference in Treatment Based on Race</i>	<i>Difference in Treatment Based on Race/SOI</i>	<i>Difference in Treatment Based on Disability</i>	<i>Properties where NO Reasonable Accommodations were made for Emotional Support Animal</i>	<i>Properties BNI Suggests Retesting (For at least one Protected Class)</i>
HOW15-001 (W)	Phone	N	N	N/A	N/A	N
HOW15-002 (W)	Phone	N	N	N/A	N/A	N
HOW15-004 (W)	Site Visit	Y	N	N/A	N/A	Y
HOW15-005 (W)	Site Visit	Y	N	N/A	N/A	Y
HOW15-006 (W)	Site Visit	Y	Y	N/A	N/A	Y
HOW15-007 (W)	Site Visit	Y	N	N/A	N/A	Y
HOW15-008 (M)	Site Visit	N	N	Y	Y	Y
HOW15-009 (M)	Site Visit	Y	Y	N	N	Y
HOW15-010 (M)	Site Visit	N	N	Y	Y	Y
HOW15-011 (M)	Site Visit	Y	Y	Y	Y	Y

<b>Impediments and recommendations from AI to Fair Housing Choice in the Baltimore Metropolitan Region, December 2011</b>	<b>Program Year 2013 Action Taken (July 1, 2013 – June 30, 2014)</b>	<b>Program Year 2014 – Actions Taken (July 1, 2014 – June 30, 2015)</b>
<b>Affirmatively Furthering Fair Housing Impediments</b>	<b>Affirmatively Furthering Fair Housing Actions and Activities – FFY 2013</b>	<b>Affirmatively Furthering Fair Housing Actions and Activities – FFY 2014</b>
<p>1. The County’s increasingly diverse minority population calls for continued language accommodations to ensure that all residents can access programs and services.</p>	<p>1. OHR uses professional language interpretation and translation contractors for all persons who request or appear to need such services. OHR uses a contractor who has the capability to be on phone calls so that persons calling into the office to use our services can be served immediately. The main languages used are Spanish and Korean. OHR has also printed new brochures under the Financing area (mortgage, consumer loans, etc.) in English, Spanish and Korean.</p>	<p>1. OHR uses professional language interpretation and translation contractors for all persons who request or appear to need such services. OHR uses a contractor who has the capability to be on phone calls so that persons calling into the office to use our services can be served immediately. The main language used is Spanish. We also use the services of FIRN in order to have “in-person” meetings with Complainants, Respondents and witnesses who need interpretation services. OHR reprinted the Fair Housing Brochure which is in English, Russian, Korean, Spanish and Vietnamese. OHR created a Financing (mortgages, consumer loans, etc.) Brochure in Spanish and Korean and a general brochure in Korean.</p>
<p>2. Members of the protected classes could be more fully represented on County Boards and Commissions dealing with housing issues.</p>	<p>2. OHR supports two commissions: the Human Rights Commission (HRC) and the Martin Luther King, Jr. Holiday Commission (MLK). The HRC is legislatively mandated to hear any cases (including housing and finance cases) which are docketed with them under certain procedural conditions. Both have diverse members with regard to race,</p>	<p>2. OHR supports two commissions: the Human Rights Commission (HRC) and the Martin Luther King, Jr. Holiday Commission (MLK). The HRC is legislatively mandated to hear any cases (including housing and finance cases) which are docketed with them under certain procedural conditions. Both have diverse members with regard to race, national origin, sexual orientation, gender, religion, etc. As members retire/leave, OHR recommends to the County Executive diverse members of the community. At the present time, the HRC has 11 members and 1 student member (4 African Americans, 2 white males, 2 white females, 1Asian/Chinese female, and 1 Middle Eastern male). There is one student member who is Latina.</p>

national origin, sexual orientation, gender, etc. As members retire/leave, OHR recommends to the County Executive diverse members of the community. OHR has been tasked by the Howard County Council to put together the Human Trafficking Task Force which has been meeting for a number of months. They must come up with a series of recommendations to the Council concerning legislation this fall.

3. Howard County's activities to affirmatively further fair housing have been well documented but could be strengthened.

3. Howard County Office of Human Rights (OHR) supports a number of training activities as well as enforcement of the Howard County Fair Housing Law.

For the period, 19 new housing cases were filed and 24 were closed. OHR was able to negotiate the following remedies in 11 of the cases: 4 cases a total of \$13,250, 4 lease renewals, 1 designated parking space, and 1 lease termination rescinded. There were 2 Financing cases filed; one was dismissed and one was settled with a remedy of \$1700 loan granted to Cp.

OHR in conjunction with the Howard County Association of

3. Howard County Office of Human Rights (OHR) supports a number of training activities (described in detail in this document) as well as enforcement of the Howard County Fair Housing Law.

For the period, 14 new housing cases were filed and 12 closed. Cases filed on the following bases<sup>1</sup>: Source of income (7), Race (5), Disability (5), Familial Status (2), Age (2), and one each for color, sex and personal appearance. There was one probable cause finding and 6 no probable cause findings. There was one public hearing on a housing case (Brooks v. Vantage Property Management) which was heard by an HRC Panel on April 13, 2015. This was a probable cause finding issued on 9/8/14. To date there has not been a decision on the case from the HRC Panel. Other settlements negotiated by OHR included remedy to Cp of \$2,296, two complainants being allowed to keep service dogs and a policy change which allowed a person greater access in a facility while using her motorized wheel chair.

Another fair housing case before the HRC settled for training of their realtors/brokers in 6-2 hour sessions over the course of a year. Topics are fair housing law in Howard County, landlord/tenant law, Howard County Voucher Program, and Rental License requirements.

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<sup>1</sup> Cases may be filed on more than one basis.

Realtors (HCAR) provided a credit course on Howard County Fair Housing Law for Realtors on January 29, 2014 and June 25, 2014 for approximately 50 realtors in 3-hour sessions.

In conjunction with the Housing Voucher Housing Program, OHR provided briefings on the Howard County Fair Housing Law to 196 Voucher Holders.

OHR had a booth at the Housing Fair (Come Home to Howard County) sponsored by the Department of Housing in April 2014. Members of OHR Staff and HRC Members provided fair housing information to citizens in the form of brochures, handouts, and answered questions about housing discrimination. OHR also participated in a two hour training session on Housing Issues. OHR's part addresses Fair Housing Law in Howard County MD.

OHR is a member of the Coalition Opposed to Violence and Extremism (COVE). Mary M. Campbell, OHR Compliance Officer, is Co-chair for the period July 1, 2013 – June 30, 2015. COVE sponsored the 2014 Hate Bias Summit on May 6, 2014, titled "*Nowhere To Run, Nowhere to Hide – Mass Violence in Public Places*". Several hundred participants gathered at Towson

OHR in partnership with the Howard County Association of Realtors (HCAR) provided a credit course on Howard County Fair Housing Law for Realtors on February 4, 2015 for approximately 30 realtors in a 3-hour session.

Partnering with the Housing Voucher Program (formerly Section 8), OHR provided briefings on the Howard County Fair Housing Law to 170 Voucher Holders.

OHR had a booth at the Housing Fair (Come Home to Howard County) sponsored by the Department of Housing on April 11, 2015. Members of OHR Staff and HRC Members provided fair housing information to citizens in the form of brochures, handouts, and answered questions about housing discrimination. OHR also participated in a two hour training session on Housing Issues. OHR's part addresses Fair Housing Law in Howard County MD.

OHR has a memorandum of understanding with the Howard County Police Department (HCPD) to work with their police officer representative in the Community Services Office on the issue of Hate Bias Incidents and hate crimes in Howard County, which allows OHR to review such police reports and provide support to victims of hate incidents and crimes. These incidents adversely affect persons in their homes and are usually based on race, religion, sexual orientation or other protected classes. This is a fair housing outreach activity.

OHR participated as a trainer in the *Landlord Essentials Workshop* which was held at the Housing Matters Mini-Fair on September 20, 2014 covering the essentials of the Howard County Fair Housing Law.

In March 2015, OHR Staff provided a two-hour training for Weichart-Caton as a part of a realtors' credit course. Essentials of the Fair Housing Law in Howard County were covered.

OHR is a member of the Coalition Opposed to Violence and Extremism (COVE). Mary M. Campbell, OHR Compliance Officer has

State University to hear experts from law enforcement, victims, security organizations, religious groups, States Attorneys, Homeland Security, the U.S. Justice Department, schools, and other experts in Mental Health brought their knowledge to approximately 290 participants. As this is a rapidly evolving area, COVE was able to obtain grants to allow law enforcement officers and other first responders to attend free of charge.

OHR is a member of the National Association of Human Rights Workers (NAHRW). OHR's Compliance Officer is Secretary to the Baltimore Chapter, which was a co-sponsor of the COVE Hate Crimes Summit on May 6, 2014.

4. Minority households have greater difficulty becoming homeowners in Howard County because of lower income.

5. Howard County has advanced policy initiatives to expand the housing options affordable to households making up to 80% of the area median income, but the number of

4. and 5. Howard County OHR does not provide housing or housing opportunities as that is not the mandate. However, OHR protects those individuals seeking housing on the following bases: race, religion, color, sex, national origin, creed, physical or mental disability, occupation, marital status, political opinion, sexual orientation, personal appearance, familial status, source of income,

been reelected Co-Chair for the period, July 1, 2015 through June 30, 2016. COVE with its partners is planning the State-wide Hate Bias Summit for Spring, 2016.

OHR is an active member in the Regional Fair Housing Group which reports on our regional efforts to affirmatively further fair housing as a separate entity so that OHR will not provide further information about its accomplishments in this report

OHR is a member of the National Association of Human Rights Workers (NAHRW). OHR's Compliance Officer is Secretary to the Baltimore Chapter, which will be a co-sponsor of the COVE Hate Crimes Summit in Spring 2016. NAHRW also co-sponsored Human Rights Day in Annapolis for this period.

OHR is participating in the re-creation of the Human Rights Coalition which will be active in spreading the word to State Legislators concerning fair housing law.

4. and 5. Howard County OHR does not provide housing or housing opportunities as that is not the mandate. However, OHR protects those individuals seeking housing on the following bases: race, religion, color, sex, national origin, creed, physical or mental disability, occupation, marital status, political opinion, sexual orientation, personal appearance, familial status, source of income, and gender identity, which is more bases than the federal law, state law or other jurisdictions in MD.

households in need of affordable housing continues to grow.

6. 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 basis.

and gender identity, which is more bases than the federal law, state law or other jurisdictions in MD.

6. OHR does not have a contract with HUD to investigate cases for them in Howard County. The Maryland Commission on Civil Rights (MCCR) is the only agency which has a case contract with HUD to investigate cases for them in MD. However, an analysis of the pending inventory of OHR Housing Cases for the period reveals that HCOHR had 28 pending housing cases with the following bases: Source of Income (12), Disability (6), Race (15), National Origin (8), Retaliation (2), Familial Status (2) and Sexual Orientation (3), Sex (4), Religion (1), Familial Status (2), Color (1), Marital Status (3), Political Opinion (1), Sexual Orientation (0) and Gender Identity (0). Please note that a case may be filed on more than one basis so that the bases may not equal the total number of cases. Therefore, **Race** and **Source of Income** remain the most frequently filed bases. As stated elsewhere, OHR is working diligently to make sure all owners who rent property know that Source of Income is a covered basis in Howard County.

6. See #3 above for a breakdown of the basic types filed with OHR. MCCR is still the agency in MD which has a contract with HUD to investigate cases throughout MD.

7. NA

7. The housing related policies in the 2000 General Plan could be expanded to address affordable housing needs for all household types

7. NA

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

8. OHR has not received any federal funds from these programs but does report in the CAPER.

8. OHR used CDBG Funds to do Fair Housing Testing in Howard County, MD. See below for a summary of the findings.

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

9. OHR's piece of the pie concerns enforcement of the Source of Income law and its various exemptions. One exemption concerns allowing a landlord/owner who already has 20% or more of their units rented to persons of low income to deny rental housing to someone with a voucher, and to be considered essentially in compliance with the Source of Income Law. This is a part of the law, continues to require training of owners as well as voucher holders. The original intent of the law was to prevent concentration of low income and minority households in one or

9. OHR's piece of the pie concerns enforcement of the Source of Income law and its various exemptions. One exemption concerns allowing a landlord/owner who already has 20% or more of their units rented to persons of low income to deny rental housing to someone with a voucher, and to be considered essentially in compliance with the Source of Income Law. This is a part of the law, continues to require training of owners as well as voucher holders. The original intent of the law was to prevent concentration of low income and minority households in one or more housing developments or geographical areas of the County. This continues to be a difficult concept to explain and is the subject covered in all of our fair housing trainings.

10. Mortgage loan denials and high-cost lending disproportionately affect minority applicants similar to national trends.

more housing developments or geographical areas of the County. This continues to be a difficult concept to explain and is the subject covered in all of our fair housing trainings.

10. OHR's housing law includes the area of Finance, which covers mortgage loans. Two (2) cases were filed in this area. One was dismissed and the other concerned a loan. OHR settled that case so the Cp received a loan for \$1700. More education and outreach to the borrowing community is needed. See Number 1 above for new brochures on financing in English, Spanish and Korean.

10. No charges in the area of finance were filed during this period.

Howard County continues to work both locally and regionally to comply with its obligation to affirmatively further fair housing – activities taken by the jurisdiction to combat existing and prevent future discrimination and patterns of segregation in housing and other areas that directly and indirectly impact the affordable and fair access to housing opportunities for persons in protected classes.

The Baltimore Regional Cooperative (BRC) is comprised of several Maryland jurisdictions - Baltimore City, Baltimore, Harford, Anne Arundel and Howard Counties (both Howard County Housing and the Office of Human Rights are active members). The group has a history of working together and for a second time, combined resources to solicit Requests for Proposal (RFP) to prepare an *Analysis of Impediments to Fair Housing* (AI) for each jurisdiction and the region. The RFP process concluded with Mullen & Lonergan being selected as the firm to complete the AI. The final reports were published in 2011/12 and are now in the implementation phase. As a part of the process, Howard County also committed to sharing the cost of the contract.

Since the completion of the AI, Howard County has supported regional efforts to affirmatively further fair housing as an active participant and funder of the BRC (also known as the Regional Fair Housing Group - RFHG). To ensure that the regional AI action steps were achieved, a Housing Policy Coordinator position was created and Howard County disbursed \$3,200.00 to the Baltimore Metropolitan Council (BMC) to support this position which is housed at BMC. At present, Howard County is in the process of entering into a new agreement to support the position for another three years with an increased contribution. More recently, Howard County has supported the associated regional efforts of the Opportunity Collaborative.

The Baltimore Metropolitan Council (BMC) applied for and was awarded a \$3.5 million HUD Sustainable Communities Regional Planning Program Grant. The purpose of the grant is to support the efforts of government entities and metropolitan planning groups in developing and implementing regional plans that devise how to best stimulate regional economic activity. The grant requires that a diverse group of relevant stakeholders (traditional and non-traditional partnerships) be assembled, across jurisdiction lines, to determine what investment and planning activity is necessary to grow a region that offers meaningful opportunities for all residents. The factors examined are those considered to be the foundations of a healthy, thriving community including housing, transportation and employment. The required outcome of the grant is a Regional Plan for Sustainable Development (RPSD); a strategy for developing a healthy, thriving region.

The Opportunity Collaborative is this region's multi-jurisdictional, cross section of industry professionals and advocates that worked to create such a plan. BMC lead and staffed this effort. In addition to the RPSD, the Opportunity Collaborative used the grant to engage the community in a variety of ways including focus groups, stakeholder meetings, demonstration grants and a fellows program. Neighbor Ride, a Howard County non-profit that uses volunteers to provide affordable, supplemental transportation services for local seniors, received one of the first demonstration grants. The Community Development of Maryland (CDN), a statewide industry advocacy organization of which Howard County Housing is a member, is another recipient of the demonstration grant. CDN used the grant to create the Consider the Person Campaign [media], an effort to use factual information and open dialogue to dispel the myths about Housing Choice Voucher Program participants. Howard County was an active participant in program creation and marketing (branding, website content, press releases, etc.). The RFHG, of which Howard County is a member, actively participated in the campaign as well by providing website content contributions and participating in media spots. At present, RFHG is working with the Housing Policy Coordinator to determine how to keep the campaign going post-demonstration grant funding. The National Association of County Community and Economic Development awarded the Consider the Person Campaign its annual Innovation Award.

Summarily, Howard County participated in all aspects of the development of the Regional Plan for Sustainable Development (Howard County Housing, the Department of Planning and Zoning and The Office of Workforce Development) and continues to be engaged in the implementation. For more information and to view the work of the Opportunity Collaborative visit <http://www.opportunitycollaborative.org/>

The RFHG applied for and received a HUD Federal Housing Initiatives Program (FHIP) Grant which was used to further outreach and education efforts including targeted presentations to elect and government officials, professional and community organizations, and the creation of local fair housing education booklets for renters and homeowners, in multiple languages. The books continue to be distributed throughout the region. In Howard County, the books have been distributed by HCH staff at events, in meetings and face-to-face service encounters – rental and homeownership; is used by the Office of Human Rights in education efforts; has been distributed in bulk to the Howard County Association of Realtors and more recently were included in a mailing about fair housing rights and obligations to all Howard County property owners (almost 2,500) with rental licenses.

Howard County also partnered with the Maryland Commission on Civil Rights which hosted a ‘train the trainer’ workshop in preparation for Fair Housing Month. The training prepared participants to use the book, “The Fair Housing Five and the Haunted House” a children’s book authored by the Greater New Orleans Fair Housing Action Center as an instructional tool. Participants (e.g., elementary school teachers and staff, librarians, youth and community organizations, recreation staff, civil rights and fair housing advocates, etc.) learned to facilitate guided discussions with children in 1st to 5th grades about fair housing, equity, and diversity. Howard County donated books and successfully encouraged RFHG to give financial support the event.

Additional regional efforts include:

- Letters of support to:
  - Delegate Maggie McIntosh in support of the House Bill 453-the Multifamily Rental Housing Programs Efficiency Act which eliminated the local resolution requirement to approve the use of state financing (e.g., tax credits) in rental housing projects.
  - HUD Secretary Julian Castro about requesting support for creating a regional project base voucher program.
  - HUD MD State Office Director Tamburrino to request regional exception payment standards.
  - HUD Principal Deputy Assistant Secretary Ramirez to request assistance in creating a regional project base voucher program.
- RFHG meeting with the Maryland Department of Transportation to educate staff about the AI, their associated obligations and how transportation land policy can affirmatively further fair housing by contributing to the creation of affordable housing units – transit oriented development.
- Presenting at local and national industry meetings such as the Maryland Association of Counties and the National Association of Housing and Redevelopment Officials (Howard County participated).
- Meetings with the Maryland DHCD to discuss the use of and required compliance with MarylandHousingSearch.org and optimizing its use to connect protected classes to affordable housing opportunities.
- Meeting with Howard County Economic Development Authority to review the RPSD, Regional Workforce Development plan and the role of each jurisdiction.
- Meeting with Maryland Multi-Housing Association and ForRent.com to discuss adding data fields to allow for more detailed accessibility features to online tool.
- Meeting with the Maryland State Bar Association’s Advanced Real Property Institute to discuss fair housing obligations.
- Meeting with Maryland Affordable Housing Coalition Development Committee to discuss fair housing obligations.
- Assisting with the presentation of the RPSD to the community at the Opportunity Collaborative Community Summit – Giving Our Region A Chance.
- With Arundel Community Development Services, hosted training for area housing counselors on fair housing obligations.
- Assembling regional PHAs, including Annapolis, to streamline portability requirements and for the purpose of creating a local agreement to encourage moves to opportunity areas.
- Participating in the development of a regional affordable housing replacement policy.

- Organizing and hosting regional inclusionary zoning tour and roundtable discussion targeted at elected and government officials.

More information can be gleaned from the Baltimore Regional Fair Housing Groups Implementation Plan and the quarterly reports received from BMC.

#### **4. Address obstacles to meeting underserved needs**

Involving the citizens and providing opportunities for public input is an important process by which the County can receive information about and further evaluate community needs and identify underserved populations. . Other methods are also used to identify community needs and underserved populations throughout county government. Local examples are the AI, Howard County Housing Rental Housing Survey and other pre-development reports/surveys. Regional examples are the AI and the RPSD. The availability of such information, locally and regionally, is integral to DHCD’s ability to make development and investment decisions that meet the needs of Howard County residents.

Affordable homeownership and rental housing opportunities were identified in the 2011-2015 Consolidated Plan as a major obstacle to the housing stability of low-moderate income residents of Howard County. The efforts to mitigate the obstacles to providing affordable housing opportunities for the County’s underserved populations includes efforts made in both the homeownership and rental arenas and ranges from rental housing subsidy to homeownership settlement downpayment assistance. The County’s inclusionary zoning law is a vital tool in combatting this obstacle. The law requires that developers of new housing give percentage, usually 10-15%, of the “for sale” or “rental” units to the County. This enables the County to set the sale and rental prices using an affordability formula also detailed in the law. This law is the foundation of the County’s Moderate Income Housing Unit (MIHU) Program, which requires units to be sold or rented to moderate income households: sale prices are set at 80% of the Howard County median income and rents, at 60% of Howard County median income.

Additional progress was made in reducing the impact of this obstacle with the expansion of the MIHU Program to all districts (CB 35-2013) in Howard County, complimented by the expansion of the MIHU Program to include Low Income Housing Units (LIHUs) (CB 34-2013). These accomplishments seeded the Department’s trajectory to other achievements including:

- Neighborhood Revitalization Program renewal activity. The Department has devised a plan to create a new loan fund that will provide affordable loans to buyers of aging homes in the County. The goal of the program is to encourage investment in some of the Counties older communities.
- The County seeded the effort to develop a new Day Resource Center with 35 co-located efficiency apartments for chronically homeless residents that would otherwise remain homeless without these units. The County acquired the land and is working with the Housing Commission and Volunteers of America to complete the project (CR 124-2014).
- DHCD used CDBG funds to facilitate the relocation and rehousing of Beechcrest Mobile Home Park residents; a community with substandard living conditions. Based on existing housing credentialing and verification, the Department has worked with the Housing Commission to provide both decent, safe and sanitary homeownership and rental opportunities according to the Uniform Relocation Act.
- DHCD used CDBG funds to support the newly created Lease Purchase Program. The purpose of the program is to assist low-to-moderate income families with subpar credit scores to enter into a ‘rent with the goal to buy’ commitment, within three years of initial residency. The Housing Commission will operate the program and connect the residents with the resources that will ensure their success.
- The County increased its commitment to the newly created Housing Stability Subsidy Program (HSSP) by increasing the funding to support the provision of rental assistance from 10 to 16 families. HSSP is a

component of the County's Coordinated System of Homeless Services, a coalition of housing industry professionals, non-profits and advocates. HSSP provides housing subsidy for residents that have exhausted all other resources yet remain homeless.

- The County continues its commitment to affordable homeownership by funding the Settlement Down payment Loan Program; low-interest deferred payment loans. This program has been an integral part of the MIHU Program's success. Further, the County expanding its commitment by increasing the funding to allow non-MIHU purchases to be assisted.
- The County proposed a resolution (CR 120-2014) to modify the County's General Plan, Zoning Regulation and Code to ensure that emerging Downtown Columbia Development includes substantive affordable housing opportunities for low-to-moderate income residents. The Department staffs the Board overseeing this effort. Significant progress has been made with expectations to surpass the original benchmark.
- DHCD has partnered with the Maryland Department of Housing and Community Development to offer its Maryland Housing Rehabilitation Program locally. The program assists eligible families with incomes below 80% of the statewide median to acquire low-interest loans to make otherwise unaffordable home repairs. The program is locally branded as the Housing Repair Program,
- DHCD worked with the Housing Commission, RFHG, the Office of Consumer Affairs (OCA), the Office of Human Rights (OHR) and the Department of Inspections, Licenses and Permits (DILP), and used CDBG funds to complete a mailing to all property owners with rental licenses. The mailing contained the following:
  - Letter from HCH Director;
  - RFHG fair housing booklet;
  - OHR fair housing pamphlet; and
  - OCA landlord flyer.

DILP provide the mailing address for all the property owners.

- Howard County is a member of the Maryland Affordable Housing Coalition and participates in activities that further affordable housing efforts both locally and statewide including Housing Day in Annapolis, legislative calls while the General Assembly is in session and the effort to restore Rental Housing Works funding which was successful.
- Howard County Housing Staff participated in ADA and Creating Accessible Documents Using Word trainings hosted by the Howard County Office of Disability Services. Other staff also participated in Reasonable Accommodation training offered by Maryland DHCD and Design and Construction Requirements of the Fair Housing Act hosted by BNI.
- DHCD used CDBG funds to purchase Fair Housing Five and Haunted House books to distribute both locally and regionally. Local service providers were encouraged to attend the training and a few did. DHCD will be encouraging the trained parties to host groups locally. DHCD has also approached Howard County Public Schools and Libraries about adding the books to their libraries and activities/curriculum.

### **Other Actions**

Transportation is another obstacle for low- and moderate-income persons attempting to access education, employment, training, health care and other community amenities and services. Due to the suburban nature of the County some form of transportation is required for day-to-day living, and public transportation is limited in not only service, frequency and but also service area - primarily to Columbia. However the County is making progress in expanding transportation options.

Regional Transportation of Central Maryland (RTA) is the new transportation service launched by the County that replaces Howard County Transit. RTA is the result of years of research that have culminated in a partnership the Anne Arundel County, the City of Laurel and Prince Georges County. The transition to RTA will yield both service improvements and operational efficiencies that will also net a cost savings. For more information about RTA and the other associated services visit [www.marylandtransit.org](http://www.marylandtransit.org). Additional projects that can improve and innovate local access to community amenities and services are as follows:

- Bike Howard, the County’s first bike master plan which addresses biking as a source of transportation and recreation including the feasibility of developing a bike share program; and
- Walk Howard, the County’s pedestrian master plan which addresses walking in all of its forms and the required pedestrian improvements.

Overall, the County’s existing systems of transportation are being examined. Planning efforts like the Opportunity Collaborative, the Re-Entry Coordinating Council and the Downtown Columbia Redevelopment are the catalyst for brainstorming between the Office of Transportation, the Office of Economic Development, the House of Corrections, DHCD, and other local and regional entities to improve existing and devise new transportation options.

The average sale prices for single-family detached and town homes in June 2015 increased 5.0% from the June 2014 average of \$434,098 to \$455,791. Condominium prices for June 2015 averaged \$259,963, an increase of 4.45% over the average sale price of \$248,895 in June 2014 (Data Source: MRIS, Statistics calculated July 03, 2015).

This study shows that there is a shift towards a seller’s market taking place as there are not enough homes on the market for buyers. Unfortunately, homeownership still remains out of reach for many low- and moderate-income persons due to lack of savings and stringent mortgage lending guidelines. Howard County is addressing this issue with innovative programs such as the MIHU and Settlement Down payment Loan Program (SDLP). Without these programs, it would be more difficult for low- and moderate-income families to become homeowners. The Department worked with several mortgage lending partners to offer mortgage programs that assist with affordability. Several lenders in the area offer a conventional mortgage loan program with a 3.5% down payment and no mortgage insurance (MI) premiums. This No MI program can result in savings of \$200 per month for buyers trying to purchase a \$200,000 home. The No MI loan program was used by 8 families that purchased homes through the MIHU program in FFY14. The Housing Department and Housing Commission continue to explore other programs to help provide affordable housing in the County.

## 5. Leveraging Resources

- a. Identify progress in obtaining “other” public and private resources to address needs.
- b. How Federal sources from HUD leveraged other public and private resources.

The County frequently secures a broad array of other funds in addition to CDBG and HOME to accomplish Consolidated Plan objectives. The table below shows that approximately **\$13,289,908.00** was leveraged from non-federal sources in FFY14.

**Describe Other Actions in the Strategic or Annual Action Plans taken to address obstacles to meeting underserved needs.**

<b>LEVERAGING SUMMARY</b>			
<b>ACTIVITY</b>	<b>CDBG COMMITTED</b>	<b>HOME/ADDI COMMITTED</b>	<b>NON-FEDERAL</b>
Settlement Down Payment Loan Program	\$0	\$0	\$576,912.00
Downpayment Settlement Expense Loan Program (DSELP)	\$0	\$ 0	\$208,500.00
Maryland Mortgage Program	\$0	\$ 0	\$9,767,372.00
Relocation	\$675,098.38	\$0	\$0
Community Housing Assistance Initiative	\$0	\$0	\$0
HOME Housing Initiative Program	\$0	\$260,973.75	\$0
Bridges to Housing Stability, Inc.	\$0	\$0	\$475,859.00
Domestic Violence Center	\$24,000.00	\$0	\$765,000.00
Roger Carter Recreational Center	\$200,000.00	\$ 0	\$ 0
Grassroots Crisis Intervention Center, Inc.	\$54,928.15	\$ 0	\$1,496,265.00
North Laurel Multi-Service Center-CAC	\$47,017.00	\$ 0	\$0
CHDO	\$0	\$54,928.15	\$0
<b>Total Leveraged</b>	<b>\$1,001,044.00</b>	<b>\$315,902.00</b>	<b>\$13,289,908.00</b>

**Leveraging resources to obtain other public and private resources**

Howard County Government provides funding through its' Community Service Partnerships Grant Program (CSP). This is a local, competitive grants program administered by the Howard County Department of Citizen Services (DCS). In FFY14, DCS awarded approximately 7 million dollars in Community Service Partnership Grant funding to local agencies, a portion of which supports the Plan to End Homelessness activities for the Continuum of Care (CoC), and the Coordinated System of Homeless Services (CSHS), the CoC's coordinated assessment system.

As the Lead Agency for the CoC, DCS also administers the following Federal and state grants:

- The Emergency Solutions Grant (ESG) funded by the Maryland Department of Housing and Community Development (federal pass through matched by State dollars);
- Service Linked Housing (SLH), Emergency and Transitional Housing and Services (ETHS), Homeless Prevention Programs (HPP) and all funded by the Maryland Department of Human Resources;
- The Emergency Food and Shelter Program authorized under the McKinney-Vento Homeless Assistance Act P.L. 100-628; and
- The Continuum of Care Program funded by the U. S. Department of Housing and Urban Development.

Through its Community Housing Assistance Initiative (CHAI) and Housing Initiatives Loan Program (HILP), Howard County assists non-profits, partners and other developers of affordable housing, with funds for carrying out various types of housing development and redevelopment projects within the County. This past year, the County budgeted the (CHAI) funds for the acquisition of a group home for a Howard county non-profit and infrastructure necessary for the Roger Carter Recreational Center. The (HILP) funds were held for the redevelopment the Hilltop apartments (Burgess Mills Station). Both activities are tied to DHCD commitments.

In the past, the Housing Commission has assisted affordable homeownership and rental projects by donating land (utilizing long-term ground leases), PILOTs, the use of local, State and federal mortgage programs and assisting developers to obtain low-income housing tax credits. Examples of projects that have received funding support

include, Port Capital, Parkview at Emerson and Patuxent Square and Ellicott Gardens and Monarch Mills (Guilford Gardens) rental communities. Burgess Mill Station is the most recent project to utilize Low Income Housing Tax Credit Units (LIHTC) and project based Section 8.

### **Route 1 Corridor Revitalization**

The Route 1 Corridor became a Sustainable Community in 2013. This designation follows the previous one received for Ellicott City in 2012. Both sustainable communities are now eligible to receive state and federal dollars for re-development.

The MIHU program awarded 15 homes on the Route 1 Corridor in FFY14.

For more information on the Route 1 revitalization efforts, please see the Howard County Web site at: [http://www.co.ho.md.us/Departments.aspx?ID=4294967369#Corridor\\_Studies](http://www.co.ho.md.us/Departments.aspx?ID=4294967369#Corridor_Studies)

On July 25, 2014, The County acquired an 8-acre parcel located near intersection of Route 1 and Route 32. Howard County approved the transfer of 3–acres out of the 8-acre parcel to HCHC. HCHC intends to develop a new day resource center and 35 single-efficiency apartments to serve a permanent supportive housing for the chronically homeless, (“Guilford Rd DRC/SEA”).

- a. How matching requirements were satisfied.

### **HOME Program**

The HOME Program requires that a participating jurisdiction (PJs) provide matching funds amounts equal to twenty-five percent of the total HOME funds expended, less administrative funds. This match must come from a non-federal source. Generally properties acquired at below market values, negotiations of fees and tax abatements, infrastructure improvements for HOME-assisted and HOME-eligible projects and donations from local foundations or local developers are some of the sources used to meet the matching requirement. For FFY14 through FFY14, Howard County’s match liability was reduced to 0% as a result of the federally declared disaster caused by Hurricane Sandy.

## **MANAGING THE PROCESS**

### **Ensure compliance with program and comprehensive planning requirements**

The Howard County Department of Housing and Community Development administer the HOME and CDBG programs. The department continued its efforts to strengthen its programs through the ongoing development of policies and procedures. The Division of Community Planning and Grants Management were put at a disadvantage due to the fact that the HOME Specialist position was vacant during this reporting period. Another obstacle included the Division Chief, position. The Division Chief was out put on the Family Medical Leave Act (FMLA) late in 2014 and Workers Compensation from February 26, 2015 until the end of the reporting period. The Grants Specialist Acted as the Chief of the Division from April 1, 2015 until the end of the reporting period.

In the area of subrecipient management, applications for funding are received on an annual basis from non-profit organizations. . These applications are graded and approved or denied based on the Grant Review Committee (GRC). Applications are reviewed against the goals and objectives identified in the Consolidated Plan to determine the project’s impact on the community. All applicants ensure that eligible activities meet the requirements of the applicable federal regulations. Organizations receiving funding under the CDBG and HOME programs are obligated to provide both programmatic and fiscal reports to ensure that activities are being carried out in the manner prescribed in Grant and Subrecipient Agreement Statements of Work. Quarterly, periodic reports, on-site monitoring and technical assistance visits along with regular communication, provide an opportunity to observe the effectiveness of project/ service delivery. All organizations submitting applicants for CDBG and HOME funding are required to submit the most recent copy of their organization’s audit report. The County is required to conduct an annual single audit, which is performed by an independent auditor, to ensure fiscal accountability.

## CITIZEN PARTICIPATION

### 1. Provide a summary of citizen comments

A Public Notice and Notice of Public Hearing for the FFY14 CAPER were published on August 27, 2015. The Notices were published in the Howard County Times and Columbia Flier. The notice indicated that citizens had until from September 4, 2015 to September 21, 2015 to submit written comments on the contents of the CAPER. The Notice also stated that a Public Hearing was scheduled for September 21, 2015. No persons attended the Public Hearing and no written comments were received by the September 21, 2015 deadline.

### 2. In addition, the performance report provided to citizens must identify the Federal funds made available for furthering the objectives of the Consolidated Plan.

For each formula grant program, the grantee shall identify the total amount of funds available (including estimated program income), the total amount of funds committed during the report period, and the geographic distribution and location of expenditures.

Total amount of reported funding (including program income) as of June 30, 2015 is shown below.

HUD FUNDING AND EXPENDITURES SUMMARY						
Source		Grant Amount	Program Income	Total FFY14 Expenditures	Amount Expended (prior years)	Total Amount Expended
Community Development Grant Program	Block	\$1,001,886.00	\$11,858.13	\$753,853.10	\$473,590.85	\$1,227,173.90
HOME Partnerships Program	Investment	\$347,965.00	\$0	\$13,264.91	\$94,785.45	\$108,050.36
<b>TOTAL</b>						

Grantees are encouraged to include maps in describing the geographic distribution and location of investments (including areas of minority concentration). The geographic distribution and expenditure requirement may also be satisfied by specifying the census tracts where expenditures were concentrated.

### Geographical Distribution and Location of Expenditures

The County's CDBG and HOME Programs provide funding to a variety of initiatives and programs to assist low- and moderate-income persons who are residents of the County.

These programs are described in detail in this report. **The County continues to distribute its allotment of CDBG funds on a broad countywide basis** and does not dedicate substantial resources to specific targeted areas.

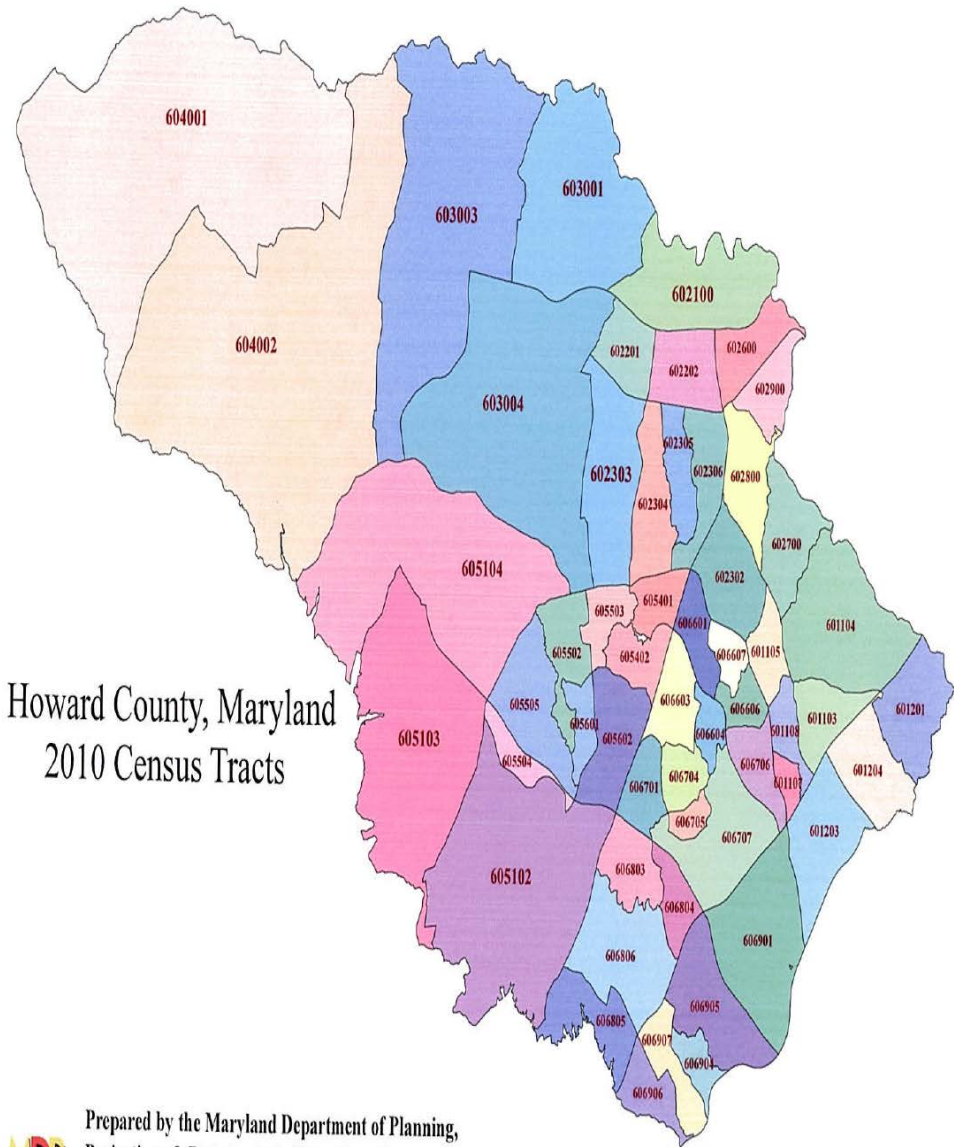
There has been a larger increase in the Asian population in West Friendship area of Howard County. There appears to be a larger concentration of minority residents live in eastern Howard County with a smaller concentration in the western areas of the County such as Cooksville, West Friendship and Clarksville. Based on the 2010 Census, the project that has a specific geographic distribution, noted below, has a higher area of minority concentration. However, the majority of African Americans live in parts of Columbia, Elkrigde and Laurel. The densest concentration of African Americans is located in six census tracts in Columbia. The densest areas of the Caucasian populations are located in Columbia, Ellicott City and parts of Laurel and Elkrigde. Compared to other minorities, Asians and Pacific Islanders, although relatively small in numbers, are more dispersed throughout the County. They are primarily concentrated, however, in Columbia, Ellicott City and parts of Laurel and Elkrigde. Most Hispanics live in parts of Columbia, Laurel, Elkrigde and Ellicott City with the greatest concentrations living in two census tracts in Columbia and one in Laurel. For additional details on the 2010 Census, go to <http://2010.census.gov/2010census/popmap/>.

Only one project is targeted to a specific geographical area. The Beechcrest Relocation Project addresses Goal 1 of the Consolidated Plan.


Decent Affordable Housing – Provide assistance to assist displaced renters due to County redevelopment projects.

In Program Year 2014, the County prepared to begin the re-development of the Ellicott Terrace Community, into Burgess Mill Station Phase II, by planning to use both CDBG and HOME funds to target and further address the need for more affordable housing in the Ellicott City area of Howard County.

CDBG and HOME funds are used countywide and support projects and activities that meet the needs of low-moderate income individuals and families. Demographic information is reported on quarterly reports and entered into the IDIS database. Please refer to IDIS Report CO4PR03 (CDBG Activity Summary Report for Program Year 2014) for minority and ethnicity demographics for projects that occurred during the 2014 report year.



Howard County, Maryland  
2010 Census Tracts


 Prepared by the Maryland Department of Planning,  
 Projections & Data Analysis / State Data Center  
 Source: U.S. Census Bureau, 2010 Census

MAPS OF AREAS OF MINORITY CONCENTRATION, RACE AND ETHNICITY

S1701

POVERTY STATUS IN THE PAST 12 MONTHS

2006-2010 American Community Survey 5-Year Estimates

Thematic Map of Percent below poverty level; Estimate; RACE AND HISPANIC OR LATINO ORIGIN - One race - Black or African American

Geography by: Census Tract

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Data and Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, for 2010, the 2010 Census provides the official counts of the population and housing units for the nation, states, counties, cities and towns. For 2006 to 2009, the Population Estimates Program provides intercensal estimates of the population for the nation, states, and counties.

Legend:

Data Classes

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- 3.4 - 6.6
- 7.2 - 11.7
- 14.4 - 18.3
- 26.2 - 32.7

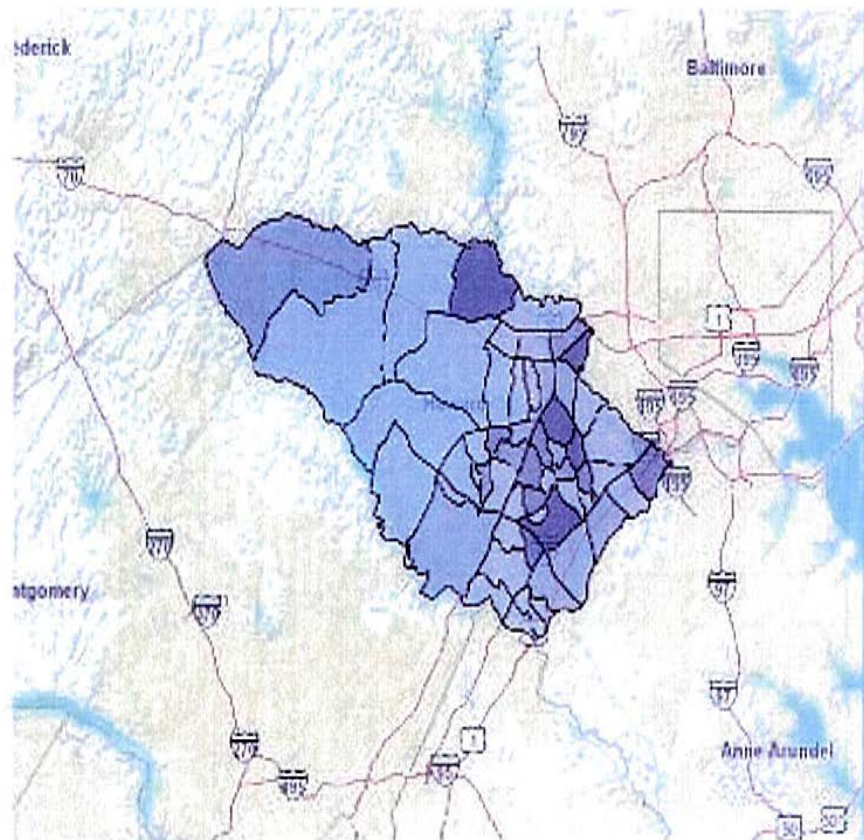
Boundaries

- State
- 10 County

Features

- Major Road
- Street
- Stream/Waterbody

Items in grey text are not visible at this zoom level



S1701

## POVERTY STATUS IN THE PAST 12 MONTHS

2006-2010 American Community Survey 5-Year Estimates

Thematic Map of Percent below poverty level; Estimate; Hispanic or Latino origin (of any race)  
Geography by: Census Tract

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Data and Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

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### Legend:

#### Data Classes

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- 12.0 - 19.9
- 26.1 - 43.2
- 59.6 - 78.7

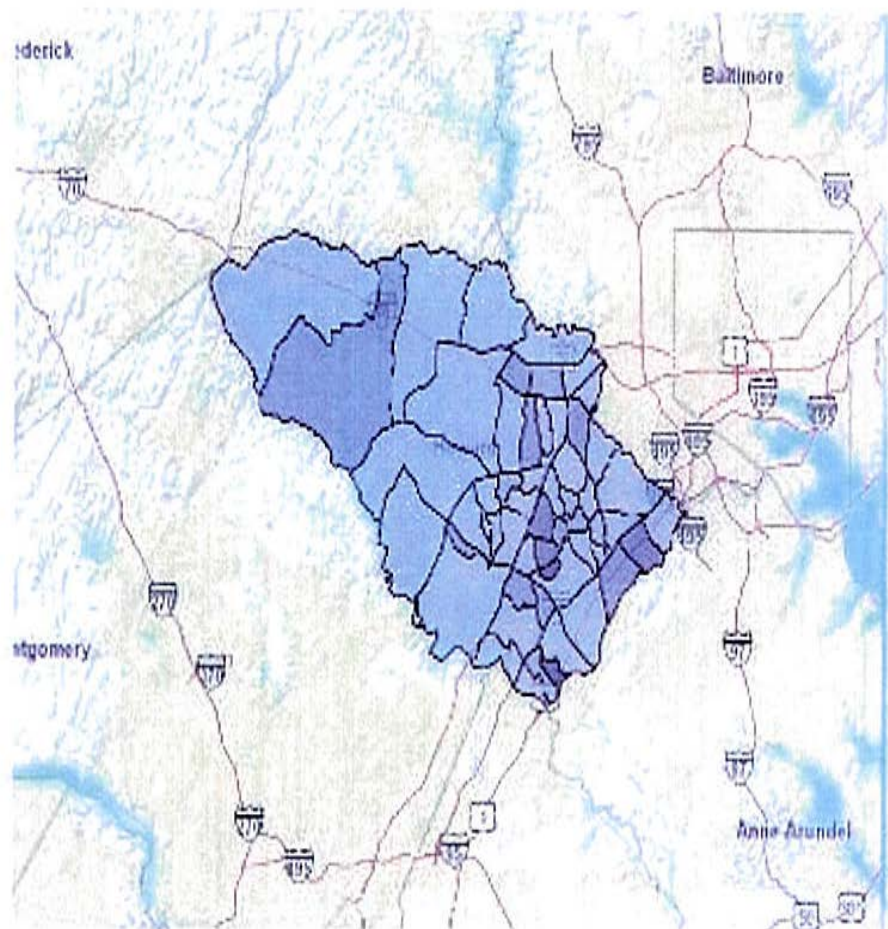
#### Boundaries

- State
- 10 County

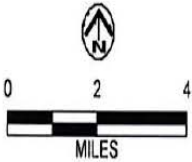
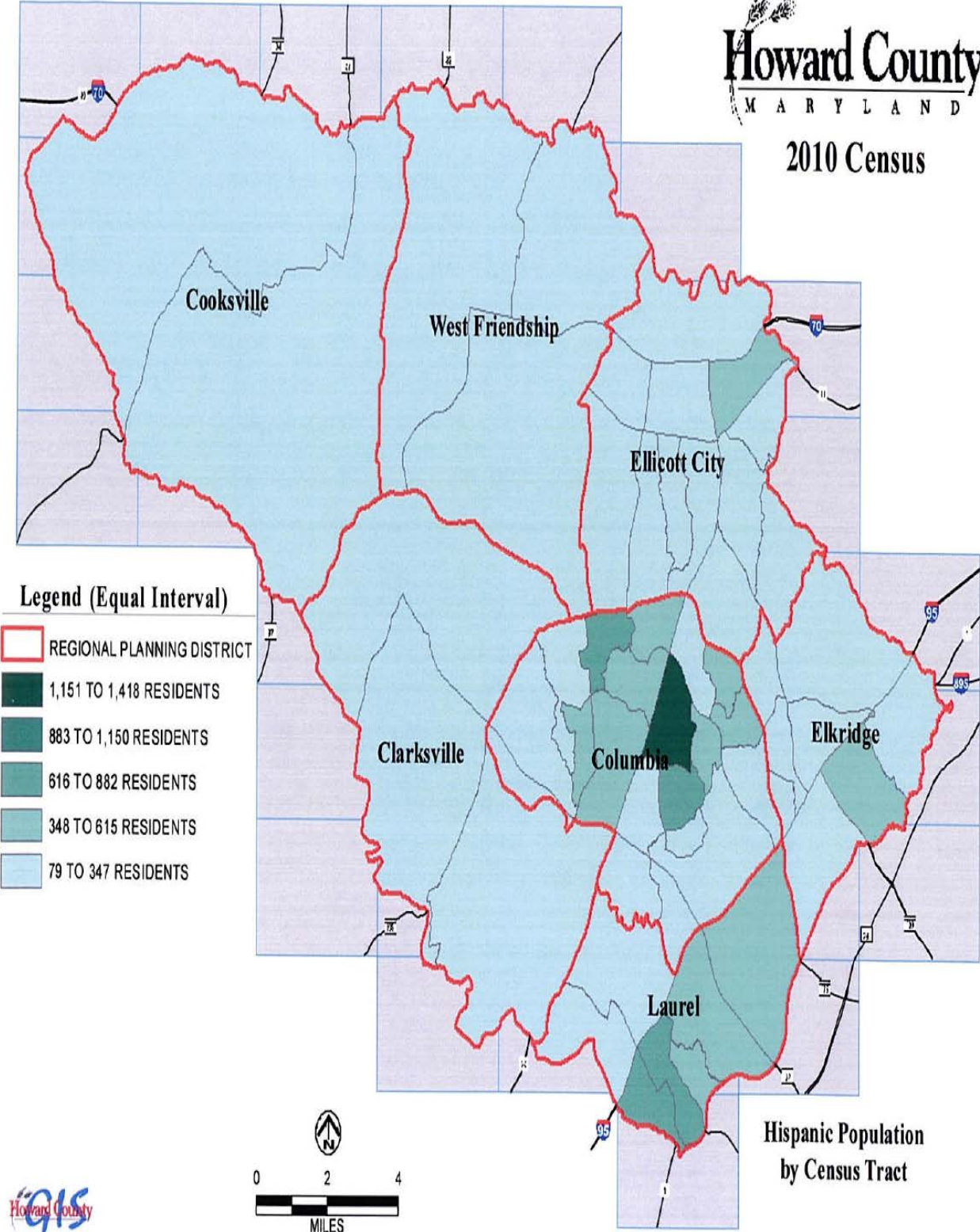
#### Features

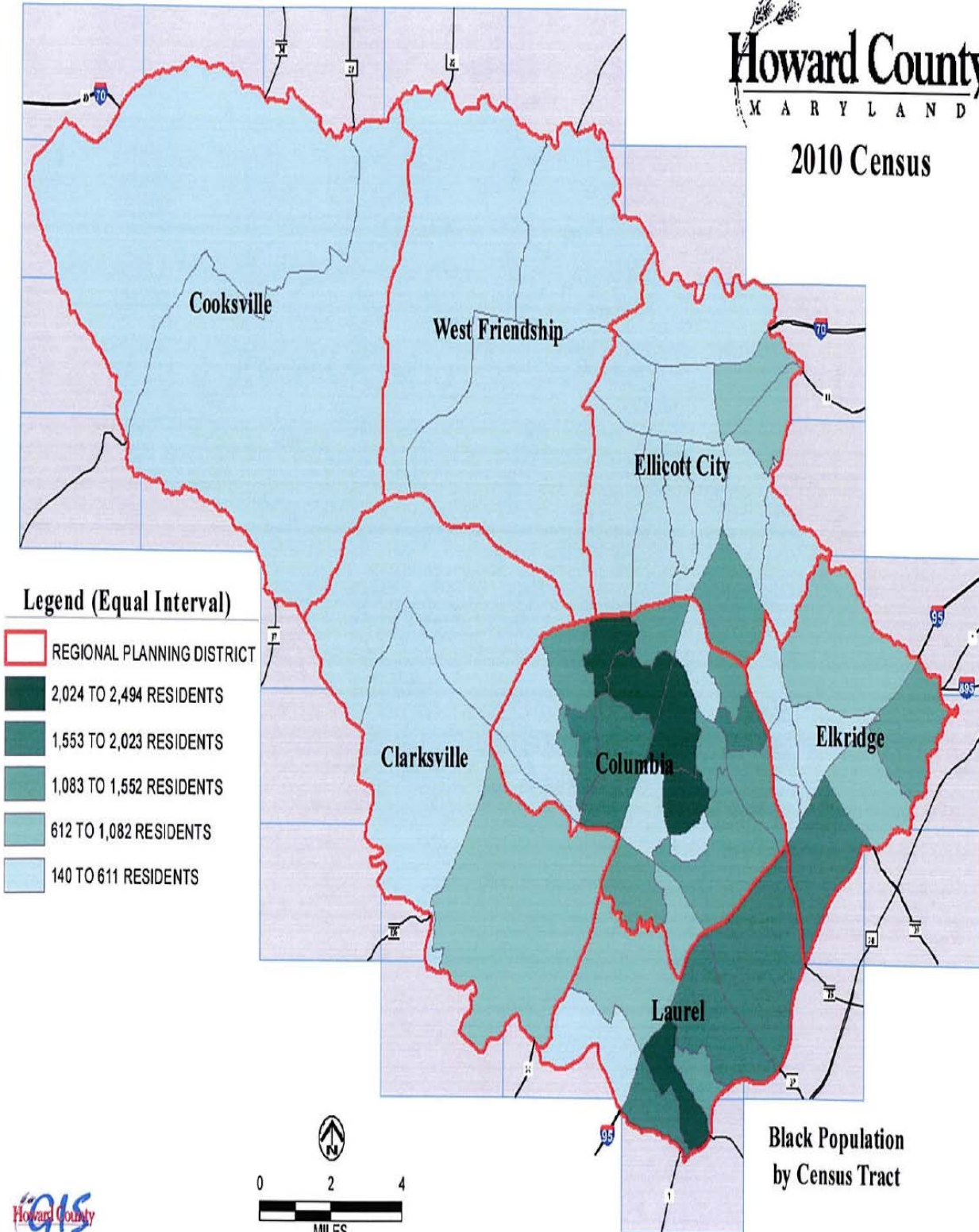
- Major Road
- Street
- Stream/Waterbody

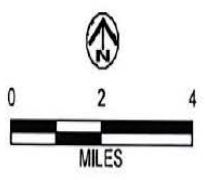
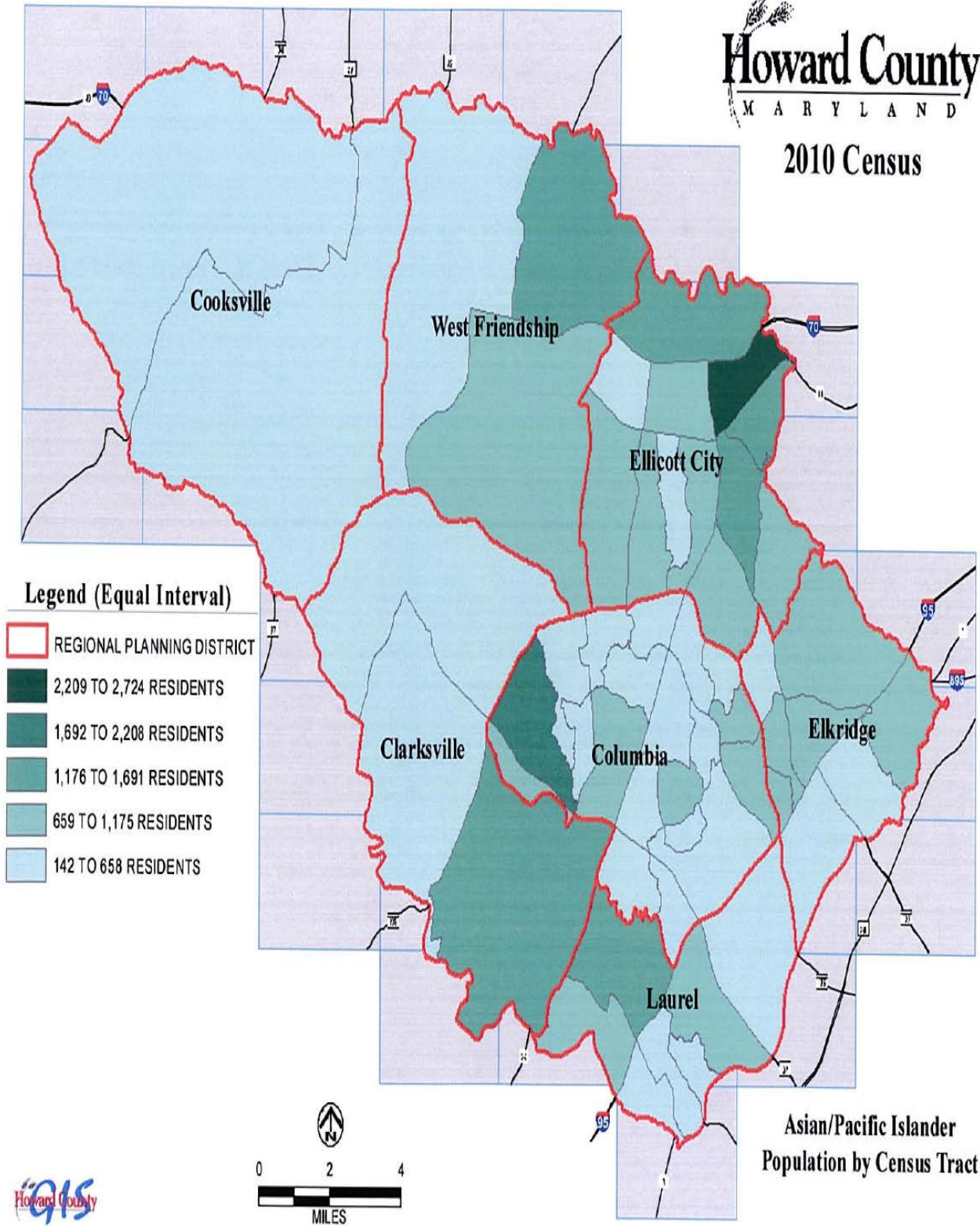
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## **INSTITUTIONAL STRUCTURE**

Describe actions taken during the last year to overcome gaps in institutional structures and enhance coordination.

### **Overcome Gaps in Institutional Structures**

Currently there are no gaps in the institutional structure. The Howard County Department of Housing and Community Development (DHCD) is one of 17 departments that comprise County government. The Director of the DHCD reports to the County Executive. DHCD has a Housing and Community Development Board (HCDB) that proposes policy and makes recommendations for approval of County Housing and Community Development loan and grant programs. The (HCDB) advises the County Executive on housing policy and community development activities.

The Howard County Housing Commission is a separate legal entity which serves as the Public Housing Authority for the purpose of developing and managing housing for low and moderate-income persons.

### **Enhance Coordination**

DHCD and the Housing Commission work jointly to implement homeownership, acquisition, rehabilitation and multi-family development projects. The front-end advice of the Department of Planning and Zoning and the Department of Public Works is critical to the timely and effective implementation of such projects.

DHCD continues to work effectively with the Department of Citizen Services to implement related programs. The Department of Citizen Services oversees the County's Community Service Partnership Program and is the lead agency for the County's Continuum of Care. Both agencies coordinate with non-profit providers in the County that undertake various housing and community development initiatives including the delivery of public service programs.

This Department works closely with the human service community including faith-based organizations that participate in the County's Continuum of Care. DHCD is a member of the Association of Community Services, a network of Howard County human service providers whose mission is to promote a comprehensive system of quality human services available and accessible to all residents. Department staff works with a number of agencies and serve on various committees including the Local Children's Board, Healthy Families of Howard County, and the Association of Community Services, and the overall Continuum of Care for Howard County.

## **MONITORING**

Describe how and the frequency with which the grantee monitored activities.

### **Monitoring**

Monitoring CDBG for each program year is the responsibility of staff within Community Planning and Grants Management Division. Each project is reviewed for all federal regulations to ensure compliance requirements of the CDBG program. The staff conducts on-site monitoring visits, each activity funded with CDBG is monitored for General program progress, National objective requirements, Record keeping and documentation, Documentation of equal opportunity and nondiscrimination practices, Financial and budgetary records relative to the CDBG grant and any previous monitoring concerns.

DHCD is responsible for monitoring progress on meeting the goals in the Consolidated Plan. Local nonprofit organizations implement a variety of programs to meet these goals. DHCD engages in an ongoing process of monitoring and reporting the accomplishments of agencies implementing programs identified in the Action Plan as well as reporting on the progress made in reaching the goals outlined in

the five year Plan. Each project is reviewed for compliance with all federal and state regulations to ensure project goals and federal regulations are met.

Periodically throughout the year, DHCD reviewed projects, conducted site visits and investigated projects that were making slow progress and/or had not been completed within expected timeframes. In compliance with HOME regulations, the County conducts on-site inspections and monitors all contract obligations associated with this program. DHCD continues to work closely with the HUD regional office to ensure ongoing compliance with federal regulations.

2. Describe the results of monitoring including any improvements.

All approved CDBG activities funded for the FFY 2014 Action Plan program year were monitored for mid-year program progress starting in February and ending April of 2015. All Subrecipients were in found compliant in the areas of programmatic and fiscal accountability, and activities are being carried out in the manner prescribed in Grant and/or Subrecipient Agreement Statements of Work.

The HOME Program was not monitored in FFY14. The Howard County Department of Housing and Community Development did not have the staff to sufficiently monitor HOME Projects due to the HOME Program Specialist position being open from July, 2014 until September, 2015. The position has been filled and staff has HOME Program and Project Monitoring as the priority before the end of the 2015 Calendar Year.

3. Self-Evaluation

a. Describe the effect programs have in solving neighborhood and community problems.

Howard County Housing believes in working collaboratively with the communities that are being affected by their development. The outcome of this Community Outreach has been the transparency of the goals of Howard County. Community trust is important to building and establishing County relationships.

HCH is funded with CDBG funds so anywhere we may potentially invest CDBG and/or HOME funds, we regularly communicate and collaborate with resident, neighborhood, and village boards. Residential meetings allow for a time and place to listen to the community concerns. The importance of emphasizing to the public that each activity and/or project funded should, and is expected to, produce a measureable benefit to County residents is highlighted during these meetings.

In FFY14, Howard County Housing attended four (4) meetings regarding the Oakland Mills community members and residents of the Verona at Oakland Mills, where the acquisition, overall community security, capital improvements plan and proposed future redevelopment plans for The Verona at Oakland Mills were discussed. Two of these meetings were held at The Barn in Oakland Mills. One of the meetings was held at HCH's office. The remaining meeting was held at The Verona at Oakland Mill's site. HCH also held three (3) meetings regarding related to the new construction of a Day Resource Center with 35 Single Efficiency Apartments (SEA's) serving the County's chronically homeless population. These meetings included a DAP Meeting held at George Howard Building, a community meeting held at Carroll Baldwin Hall with the Savage and North Laurel Community Associations and a Planning Board meeting held at George Howard Building. It is anticipated that the financing will be in place by the Fall of FFY2015 with construction completed in FFY2016.

With respect to the redevelopment of Ellicott Terrace/Burgess Mills II, HCH had one (1) community meeting at Tiber Hudson to discuss the relocation of the existing Ellicott Terrace residents. With respect to Columbia Landing, a community meeting was held at the Long Reach Community Center.

HCH also attended a resident’s meeting in the Kings Contrivance Village to address questions and concerns about the recently acquired Columbia Commons property and a Wilde Lake Village Board Meeting to discuss the potential purchase of the Columbia Homes properties.

Howard County Housing is represented on a number of local boards, committees and workgroups to ensure that overall programming is reflective of the expressed needs and concerns of the community at large. CDBG funding has been used to provide infrastructure for housing development projects and to acquire land for the construction of housing for rental and home ownership. HOME and CDBG funds have been used to improve housing occupied by the elderly and person with disabilities.

b. Describe the progress in meeting priority needs and specific objectives and help make community’s vision of the future a reality.

DHCD in partnership with the DCS and non-profit providers used CDBG funds to implement a multi-faceted strategy to move homeless and subsidy-dependent residents to economic and housing self-sufficiency. The County has been able to leverage CDBG, state and private funds to reach affordable housing goals. The chart below identifies Consolidated Plan goals, activities, outputs and dollars associated with the project or program.

<b>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).</b>		
<p><b>Strategy:</b> Creation of sustainable, cash flowing, mixed income communities.  <b>Strategy:</b> Homeownership Assistance to include shared appreciation and housing targeted to households between 60% and 80%. Of AMI.  <b>Strategy:</b> Continue to expand, modify and market existing homeownership programs for low/moderate income buyers.  <b>Strategy:</b> 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.</p>		
<b>Program</b>	<b>Funds</b>	<b>FFY 2014 Output</b>
SDLP/MIHU	\$576,912.75	30 people
Relocation	\$675,098.38	43 people
<b>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.</b>		
<p><b>Strategy:</b> Provide emergency shelter to individuals and families that are newly homeless.  <b>Strategy:</b> Acquire Public Facility to house individuals who are newly homeless  <b>Strategy:</b> Coordinate activities and funding opportunities with the Department of Citizen Services in support of their oversight efforts for the Continuum of Care.</p>		
<b>Program</b>	<b>Funds</b>	<b>FFY 2014 Output</b>
Emergency Public Facility	\$24,000.00	128 people
Route One Day Resource Center	\$54,928.15	139 people
<b>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.</b>		
<p><b>Strategy:</b> 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.  <b>Strategy:</b> Rehabilitate group home for persons with disabilities.  <b>Strategy:</b> 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.</p>		

Program	Funds	FFY 2014 Output
CHDO  Also, the Guilford Road DRC/SEA site was acquired in FFY2014. It will provide 35- Project Based Section-8, small efficiency apartments to serve as permanent affordable housing options for the formerly chronically homeless. When combined with the new, on-site day resource center, it will provide supportive services that will maximize the opportunity for its residents to achieve both social and economic self-sufficiency. It is anticipated that the financing will closing in FFY2015 with projected opening in FFY2016.	\$103,484.45	8 people
<b>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.</b>		
<b>Strategy:</b> Support the development of community-based facilities that meet the needs of senior residents, working families and local businesses.		
<b>Strategy:</b> 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.		
Program	Funds	FFY 2014 Output
North Laurel Multi-Service Center	\$45,017.00	2,515 people
Roger Carter Recreation Center	\$200,000.00	Completed prior year
<b>Goal 5. Resource Management - Foster intra-governmental and public/private partnerships that promote effective and efficient use of tangible resources such as goods and equipment, financial and labor resources.</b>		
<b>Strategy:</b> Administer and monitor entitlement programs under the Consolidated Plan		
Program	Funds	FFY 2014 Output
N/A	N/A	N/A

- c. Describe how the grantee provided decent housing and a suitable living environment and expanded economic opportunity principally for low- and moderate-income persons.

The Department has not been as successful in assisting low-income families, those at or below 30% of AMI in acquiring homes. These families require additional assistance in the form of credit repair, debt reduction and direct /deferred loans and there are no funding sources for these loans.

In September 2013, the County Council of Howard County passed legislation to amend the Moderate Income Housing Unit (MIHU) provisions to allow developers of new construction to provide a mix of low and moderate income units to comply with zoning regulations. The legislation, Council Bill 34-2013, was designed to encourage developers to offer low income housing units for households earning up to 60% AMI for homeownership and up to 40% AMI for rental opportunities. If developers agree to provide Low Income Housing Units (LIHU), instead of MIHUs, the developers can provide fewer units to meet the zoning requirements.

For FY14, 2 developers in 2 communities (Ryan Homes for Legacy at Cherry Tree Condos and Ryland Homes for Simpson Mill Towns) met their zoning requirement by providing LIHU homeownership to income eligible households. There were 7 LIHU homes sold to households earning up to 60% AMI. The Department will continue to encourage developers in the County to utilize the LIHU alternative compliance method allowed under Council Bill 34-2013.

- d. Indicate any actions falling behind schedule/disbursements

Currently there are no activities that have fallen behind schedule. The DRC/SEA CDBG funded Project is scheduled to begin Construction in 2016, however the funds designated in FFY14 were designated as pre-construction funds that can't be drawn down until the Project begins.

During the FFY14 Program Year, the department continued to insist that projects work on schedule by maintaining an acceptable expenditure rate. By the end of the program year, 75% of FFY14 CDBG-funds were successfully drawn or the funds were scheduled to be drawn after the end of the fiscal year. There is only one activity with a large multi-year funding CDBG commitment that has not been 100% expended as of June 30, 2014. Howard County also has expended only 85% of its FFY14 Program Administration for CDBG.

Funds from the HOME FFY14 Action Plan Budget, committed to the Burgess Mill Project, will be re-programmed for other activities in FFY15.

- e. Describe how activities and strategies made an impact on identified needs and identify indicators that would best describe the results. (and)
- f. Identify barriers that had a negative impact on fulfilling the strategies and overall vision

The lack of cost affordable rental housing, combined with the population increase of residents who are low- and moderate-income families (with incomes at or below 80% of AMI) is a major barrier. Average rents continue to increase and further prohibit families from becoming self-sufficient. The properties mentioned throughout this CAPER for both FFY14 and the future highlights Howard County's strategy to produce more cost-effective affordable rental units.

The disparity between the cost of housing and available employment, along with inflation and housing costs for both buyers and renters, will push residents out of Howard County in the future.

For aspiring homeowners, the County's Moderate Income Housing Units (MIHU) Program and the Shared Appreciation Program are two of the products available to assist moderate-income persons.

The MIHU regulations require affordable pricing calculations on January 1 and July 1 each year. The Howard County area median income increased from \$108,844 for FFY13 to \$109,476 for FFY14. This increase had both a positive and a negative effect. The higher household income limits qualified some applicants that had not been income eligible to participate in the program in the past, but also raised the MIHU prices significantly so that lower income households could not qualify for many of the affordable rental and homeownership opportunities. Another barrier to homeownership for applicants is low credit scores. The Department, in partnership with Guidewell Financial Solutions, formerly known as Consumer Credit Counseling Service of MD and DE, Inc. offered quarterly workshops that helped prospective applicants address their credit to increase their future credit scores prior to applying. CCCS participated in 4 MIHU workshops and 12 homebuyer counseling classes in FFY14.

Lastly, due to the lower HUD median income limits, it is more difficult to use the CDBG and HOME direct loan programs to assist low- and moderate income families in becoming homeowners in Howard County. Fortunately, the Howard County Settlement Down-Payment Loan Program (SDLP) helps offset the barrier of being able to afford the monthly mortgage of an affordable unit/home, but not having the funds to pay downpayment and closing costs associated with those home purchases. The SDLP program provides a deferred loan to low- to moderate income homebuyers that will help pay for the initial downpayment and closing costs associated with purchasing a home without increasing the housing expense ratio for first-time homebuyers. A deferred second mortgage does not burden the homebuyer with additional housing expense that would make it more difficult to qualify for a first mortgage.

- g. Identify whether major goals are on target and discuss reasons for those that are not on target.

Major goals are currently on target. The program areas to which the department will continue to dedicate significant time and resources are the development and implementation of its affordable housing development activities and the ongoing implementation of Community Housing Development Organizations (CHDO).

- h. Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.

DHCD continues to address the shortage of affordable housing facing the residents of Howard County. DHCD has partnered with a wide base of local public/private entities to continue to improve land use regulations, offer incentives, financing and evaluate requirements that might be potential barriers to the development of affordable housing.

### **HOME Program Accomplishments**

Howard County's DHCD allocated \$1.6 million in HOME funds as part of a six year pre-award strategy for Burgess Mills Station (formerly Hilltop Re-development). However, after reviewing several funding strategies, \$672,082.20 was used for the project which yielded nine (9) HOME floating units. The redevelopment included 198 units of affordable mixed-income housing, of which ninety-one units will serve households with incomes at or below 60% AMI. Burgess Mill Station (Phase II) is also being funded with FFY14 HOME funds and FFY 15 Housing Initiative Loan Program (HILP). Howard County's DHCD hopes to re-program HOME funds to activities specifically targeting adults aging out of Foster Care Services.

## **LEAD-BASED PAINT**

Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.

### **Evaluate and Reduce Lead Based Paint Hazards**

Howard County continues to be diligent in addressing the hazards of lead-based paint poisoning. Maryland Department of the Environment (MDE) has completed their annual and most recent surveillance report, titled, "Lead Poisoning Prevention Program, Childhood Blood Lead Surveillance in Maryland" for calendar year 2013. The report summarizes the results of all those who have been tested for lead and are age of 72 months or younger.

The surveillance report illustrates that Howard County like the other counties in Maryland, continue to see a decrease in the number of children with high levels of blood lead exposure. As the surveillance report stated, "the overall proportion of children with blood lead levels of  $\geq 5$   $\mu\text{g/dL}$  dropped but the proportion of children with the very first blood lead level of  $\geq 10$   $\mu\text{g/dL}$  (incident cases) increased from 0.2% in 2012 to 0.3% in 2013."

Citizens of Howard County that utilize the Medicaid Program and are renting homes that have been built prior to 1978, are automatically tested for blood lead levels. Generally, the child's primary care provider will recommend testing based on answers to the following questions.

1. Does the child currently live or formerly live in any "At Risk Zip Codes" in Maryland?
2. Is the child receiving Medicaid?
3. Does the child live in or visit a home built before 1978 with chipping, flaking, or peeling paint on the inside or outside?

4. Does the child live in, visit, or play near a home built before 1978 being repaired, renovated or repainted?
5. Have any of the child's siblings or peers been recently treated for lead poisoning?
6. Does the child lick, eat, or chew things that are not food like paint chips, dirt, railing, furniture or toys?
7. Does the child live with an adult whose job or hobbies include:
  - Renovating, repainting, or demolishing older homes?
  - Refinishing old painted furniture?
  - Painting boats, bridges or tunnels?
  - Removing or sandblasting old paint?

If the answer is "Yes or "I don't know" to any of these questions, it is recommended for the child to be tested. Testing is also completed for each family member seen in the Howard County Health Department (HCHD) Refugee Clinic.

There were a total of seven (7) new cases in FFY14 in Howard County as reported by HCHD. Three were refugees from Malaysia, three were refugees from India and one was a child born in the United States. It was determined that renovations had recently been done in the home, which was built prior to 1978 for the latter case.

One refugee child from Malaysia was identified with a blood lead level of 43 µg/dL due to the possible ingestion of chipping paint found on window sill of home built before 1978 observed during a home inspection by MDE. She continues to be followed by her pediatrician and the Lead Treatment Program at Mt. Washington Pediatric Hospital

At HCHD Clinic, extensive case management follows once a child has had a blood lead level of either 5-9µg/DL or over 10µg/dL. Services offered to the family include;

- Coordination of follow-up care with provider and local health department in jurisdiction where the child lives.
- Complete EA6-8 Compliance Interview with all families and forward all pre-1978 rental properties to MDE's Enforcement.
- By mail, provide lead and nutritional educational materials to families.
- For families living in pre-1978 rental properties include a copy of "Tenant Rights". It is explained how to use the Notice of Defect form.
- For families living in owner occupied properties provide a copy of the Lead Hazard Reduction Grant and Loan Program.
- Monitor for follow-up blood lead testing in 3 months.

The overall reduction can be attributed to the efforts of the "Targeting Plan for Areas at Risk for Childhood Lead Poisoning" and The State Elimination Plan calls for zero new cases of blood lead levels of  $\geq 10$  µg/dL. The plan focuses on primary prevention (removal and elimination of lead hazards) while maintaining well established secondary prevention (identifying children who may be at risk of lead exposure) and tertiary prevention (case management of children exposed to lead) efforts in the State.

Maryland Department Environment (MDE) lead testing statistical data for FFY14 will be available during October 2015.

## HOUSING

Describe actions taken during the last year to foster and maintain affordable housing

### **Foster and Maintain Affordable Housing**

The cost of housing and lack of affordability in Howard County continue to pose challenges to assisting low- and moderate income persons in becoming homeowners. The County continues to use a variety of programs to achieve the goal of affordable home ownership. The County's Moderate Income Housing Unit Program (MIHU) has great potential to create affordable housing units. Another important County program is the Shared Appreciation Program, formerly known as the Shared Equity Program, which is funded by the Housing Commission. The County also utilizes several direct loan programs to achieve affordable homeownership. In order to participate in the County's direct loan programs, each potential homeowner must complete housing counseling to be eligible for loan assistance.

The State of Maryland Community Development Administration (CDA) and Downpayment and Settlement Expense Loan Program (DSELP) programs offer low mortgage interest rates and assistance with closing costs for low- to moderate income households. These programs can be used in conjunction with Howard County affordable housing programs to increase homeownership opportunities for low- to moderate-income households.

The County has implemented two types of rehabilitation programs. Both are available to the homeowner if the unit is the primary residence and the owner meets the income eligibility requirement. The first program is operated by the Howard County Department of Citizen Services- Office on Aging and serves elderly and handicapped individuals providing emergency repairs as well as rehabilitation to make the units more accessible enabling this population to age in place and to provide both groups the ability to live as independently as possible. The second program is the State's Housing Repair Program. The Department is approved to originate and process loans from income eligible residents that need to make repairs to their homes. The interest rate on the new loan ranges from 0%- 4%, and most are deferred for 20 years. The funds come from the State, but the County administers the program from origination to closing and oversees the repair process through completion.

#### **1. Home Ownership**

The above programs and other home ownership programs are described in more detail below. Several programs have been suspended pending policy and procedure amendments. Table 2, Affordable Housing through Home Ownership, provides a list of specific accomplishments for each home ownership program during the reporting period.

The table shows cumulative accomplishments, units after construction and a comparison of the five-year Consolidated Plan goals. Units are shown on the chart after completion of construction because these types of projects can take several years to complete and activities (from initial plans to land acquisition) have occurred during the cumulative reporting period.

- 2. Moderate Income Housing Unit Program (MIHU)** – The MIHU Program is an inclusionary zoning program that requires developers of new housing in specific zoning districts to sell or rent a portion (generally 10% or 15%) of the dwelling units to households of moderate income. The County established the MIHU program in 1996. MIHUs are sold or rented through Howard County Housing, at affordable sale prices and rents. The Department uses a lottery system to select potential

homeowners for the available for-sale properties. Individuals or families wishing to participate must complete an application form during an open enrollment month. Eligibility is based on factors that include income, assets, and household size. Once applicants are certified as eligible, their names are placed on a waiting list. When an MIHU lottery is scheduled for available units, applicants determined to be eligible and pre-qualified for a mortgage are invited to participate in a lottery. Potential renters can apply for MIHU rental units directly at the apartment communities. Rental units are available throughout the year on a first come, first serve basis. (For additional information on the MIHU Program go to: [www.howardcountymd.gov](http://www.howardcountymd.gov))

During FFY 2015, 16 lotteries were held and 30 applicants were selected as potential homebuyers. It is estimated that 1,000 units will be available to the Department in the next five years. Listed below are the MIHU home ownership projects that are in various stages of development:

Development	Total Units	MIHUs Required	LIHUs Required	MIHUs Awarded	LIHUs Awarded	Closed 7/1-12/31/14	Closed 1/1 – 6/30/15
Ellicott Crossing	154	16		14			6
Fox Hunt Estates	32	4		4		1	
Dorset Gardens	230	44		14		2	
Gathrgs at Ellicott Mills	127	10	1	6	1	5	
Howard Square	413	55		20		4	4
Legacy at Cherry Tree	152	4	3	4	3		1
Oxford Square	197	31		7		3	4
Shipley's Grant	332	14		2		2	
TOTALS		178	4	71	4	17	15

**3. Shared Appreciation Program** – Another strategy of the Department is the Shared Appreciation Program. The Housing Commission holds a second mortgage on the home to secure its interest, while the homeowner retains ownership of the home. One new shared appreciation transaction was funded in FFY14 and 3 existing shared equity units were resold to income-eligible families. This type of ownership allows a homebuyer or homeowner to obtain conventional mortgage financing. The 3 shared appreciation properties acquired in FFY10 are still occupied by the original moderate income households. As discussed above, this program can be used with other programs to help achieve affordability. It has been an effective program in helping low- and moderate-income families become homeowners.

**4. Direct Loan Programs** – The following direct loan programs are also used to assist low- and moderate-income families achieve the goal of homeownership. The County continues to use State loan programs when needed, including the Maryland Mortgage Program and Down Payment & Settlement Expense Loan Program (DSELP). The State income limits are significantly higher than the Federal income limits. For example, the State income limit for a family of 3 or more is \$118,300 (Source: [www.morehouse4less.com](http://www.morehouse4less.com)) and under the federal programs the income limit for a family of four is \$64,200. (Source: [www.hud.gov](http://www.hud.gov)). Activities under those programs are listed below.

- **HOME Homeownership Assistance Program** – A HOME direct loan program offered in connection with available ADDI funds for first time homebuyers of units in the Cottages at Greenwood.

## 5. Homeownership Counseling Programs

- **Housing Counseling Program** – The Department conducts monthly home ownership counseling classes, which are a requirement to participate in any first time buyer direct loan funding programs. During FFY 2014, 348 individuals participated in this program.

Information discussed at the workshop includes, but is not limited to, preparing for homeownership (what can you afford to buy), understanding the credit score, obtaining a mortgage, shopping for a home, preparing for the closing, and life as a homeowner (meeting financial obligations, household budgeting, reaping the financial benefits of home ownership).

- **Family Self-Sufficiency Program – Family Self-Sufficiency Program** – This HUD funded program assists Housing Choice Voucher Program residents to achieve economic independence and provides an opportunity for home ownership. This comprehensive program also helps to upgrade work skills, and provides access to training programs and employment counseling. When participants are employed, an escrow account is established and increases in earned income are matched with program funds. When contract terms are met, the account can be used for a down payment on a home as well as for other financial obligations, including educational expenses and the purchase of reliable transportation.

During FFY14, 52 families participated in the FSS program and there was one program graduate during the program year.

## 6. CDBG Community Housing Assistance Initiative and the HOME Housing Initiative Program –

These programs are used by the department to fund eligible acquisition, construction and rehabilitation. These programs are also used to assist in the development of rental housing development projects.

## 7. Housing Rehab Programs

- **Housing Rehabilitation Loan Program** – The program assists homeowners in maintaining and improving properties while allowing them to remain affordable.

During FFY14 there weren't any housing rehab loans administered by Howard County Housing.

## 8. Energy Efficiency Improvements

No Updated for FFY14. Planning for FFY15 is as followed:

Phase II of the Hilltop Redevelopment, also known as Burgess Mill Station II

The project encompasses the redevelopment of the existing 60-unit Ellicott Terrace apartment homes located just steps away from Historic Main Street Ellicott City. The \$17.5 million redevelopment effort includes the permanent relocation of the existing nineteen households, demolition of the existing structures and new construction of sixty mixed-income, sustainable, garden apartment residences. The Commission has partnered with the Stavrou Companies, and proposes to demolish and redevelop Ellicott Terrace into Burgess Mill Station II, building 60 new units; 10 one bedroom; 40 two-bedroom; 10 three-bedroom; 18 of which will be income restricted. Construction is anticipated to begin January of 2016 and be completed by the spring of 2017.

## Specific Housing Objectives

1. Evaluate progress in meeting specific objectives of providing affordable housing, including the number of extremely low-income, low-income and moderate-income renter and owner households comparing actual accomplishment with proposed goals during the reporting period.

### Rental Housing

Continuing the tradition of the Rouse Company's goal of providing affordable rental housing in each village through the Columbia Housing Corporation, the Department and the Housing Commission have been successful in leveraging funds to develop affordable rental units throughout the County. There are 21 Howard County multifamily residential communities that offer a combined 1,655 rent-restricted affordable units through one of several housing programs. The subsidized multifamily rental stock of Howard County includes 17 communities and approximately 1,134 total units and approximately (Source: 2012 Howard County Rental Survey).

The Department and the Commission use a variety of funding sources to develop affordable rental housing. These sources include utilizing land donated by the County and developers of MIHU alternative compliance projects, assisting in obtaining Payment in Lieu of Taxes ("PILOTS") from the County for developers that create affordable housing units, , utilizing use of local, State and federal mortgage programs, assisting developers in securing LIHTC ("low-income housing tax credits"), tax-exempt bond financing, Partnership Rental Housing Fund.. The CDBG Community Housing Assistance Initiative and the HOME Housing Initiative Program are used to acquire land and for other eligible activities to assist in developing affordable housing. Another important tool used to help develop affordable rental housing in recent years has been the Moderate Income Housing Unit (MIHU) program.

Listed below are some of our affordable rental projects:

- **Ellicott Terrace\*** – This 60 unit multi-family community is located at 3574-1D Court House Drive in Ellicott City, MD. The original sources of financing included MD Rental Housing Production Program, Tax Exempt MD Housing Fund Loan, Howard County, MD Financing Adjustment Factor (FAF) and Columbia Housing Corporation Loan. This project is anticipated to be redeveloped in FY 2016 into 6 units at 60% Baltimore Area median income, 6 units at MIHU levels (or 60% of Howard County Area Median and 6 units serving 30% Baltimore Area Median Income with the remaining 42 units to be rented at market rate.
- **Burgess Mill Station, Phase I**, which consists of 198 units, commenced on December 1, 2011 and was completed in FFY 2013. The sources of financing for Phase I included LIHTC, tax-exempt bonds, PRHP, Metropolitan Baltimore Quadel, PILOT, deferred developer fee, Howard County Housing Rental Subsidy and Howard County HOME loan.
- **Verona at Oakland Mills** – Columbia, MD. 251 Unit Apartment Community, of which 20% of the units are affordable to residents earning no more than 60% of Howard County median income (\$65,306 for a family of four.) The unit mix consists of 1, 2, and 3 bedroom units. The sources of financing included HCHC issued tax-exempt bonds in FFY 2013.
- **Columbia Commons**- Columbia, MD. 200 Unit Apartment Community, of which 50 LIHTC units serving 50% area median income and 52 are affordable to residents earning no more than 85% area median income. The unit mix consists of 1, 2 and 3 bedrooms. The sources of finance were HCHC issued tax-exempt bonds in FFY 2014.
- **Bridges to Housing Stability** is the largest non-profit provider of supportive transitional and permanent housing for homeless families in Howard County with the mission to "prevent

homelessness by providing effective services and advocacy that result in housing stability for Howard County households. Howard County Housing, in partnership with Bridges to Housing Stability, has developed a model for creating affordable, stable and sustainable housing choices for those on the lower rungs of Howard County’s workforce, known as “The Bridges Alliance.” Through the work of The Bridges Alliance, there will be an increase in the affordable housing stock available to low-wage households and the development of community collaborative that will form a circle of support helping to build sustainable lifestyles for residents. Howard County Housing will purchase and rehabilitate housing units. Bridges to Housing Stability will use the Leased Property in providing both housing and services to households having incomes at or below 60% of the Howard County Area Median Income. The Leased Property will consist of primarily two- and three-bedroom townhomes and/or condominiums as described more fully in the Master Lease Agreement.

**TABLE 2. AFFORDABLE HOUSING THROUGH HOME OWNERSHIP**

- Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during reporting period.

Housing Type	Income Range	Project	Program Year Units	Program Year Household Size	Cumulative Actual Units	Cumulative After Completion of Construction
Home Ownership	Low- to Moderate	Home Ownership Loans (SDLP) – CDBG	0	N/A	0	N/A
Home Ownership	Low- to Moderate	Home Ownership Loans (HOOP) – CDBG	0	N/A	0	N/A
Home Ownership	Low- to Moderate	Home Ownership Loans – HOME ADDI	0	0	0	0
Home Ownership	Low- to Moderate	Home Ownership Loans – SDLP – Non-CDBG	24	N/A	24	N/A (MIHU)
Home Ownership	Low- to Moderate	Maryland Mortgage Program, Down Payment & Settlement Expense Loan Program (DSELP) – 17 units included in the 58 units	24-MD Mortgage Loans and 24 DSELP Loans	Not tracked by the State	24	N/A
Home Ownership	Moderate	Mary Lane (Jessup) – CDBG (Cottages at Greenwood)	0	0	8	10
Home Ownership	Moderate	Jones Road (Jessup) – CDBG Community Legacy Area	0	To be Determined	0	0 – released from MIHU program
Rental	Low- to Moderate	Wye Avenue (Habitat) – HOME	2	To be Determined	2	2
Home Ownership	Moderate	Legacy at Cherry Tree (MIHU)	4	1	4 MIHU	112
Home Ownership	Moderate	Ellicott Crossing(MIHU)	4	4	4 MIHU	154

Home Ownership	Moderate	Elkridge Crossing Condo (MIHU)	1	2	10 MIHU	64
Home Ownership	Low- to Moderate	Howard Square (MIHU)	6	3	6 MIHU	413
Home Ownership	Moderate	Dorset Gardens (MIHU)	12	5	12 MIHU	125
Home Ownership	Moderate	Gatherings at Ellicott Mills (Age Restricted) – MIHU	4	1	4 MIHU	127
Home Ownership	Moderate	Riverwalk (MIHU)	6	4	6 MIHU	58
Home Ownership	Moderate	Shipley's Grant (MIHU)	4	3	4 MIHU	332
Home Ownership	Moderate	Simpson Mill (MIHU)	5	4	5 MIHU	150

		<b>TOTALS AS OF 6/30/14</b>	113	1547
<b>Consolidated Plan 2011-2015</b>		<b>Proposed Units</b>	<b>Actual Units FFY 2011-2015</b>	<b>Total After Construction</b>
<b>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).</b>		40	283	3608

**TABLE 3  
FFY13 AFFORDABLE HOUSING PROJECTS**

HOUSING TYPE	INCOME RANGE	PROJECT	PROGRAM YEAR UNITS	UNITS AFTER COMPLETION
Family Rental Housing		<b>Columbia Commons</b>	200	200
Family Rental Housing		<b>Riverwatch</b>	10 units at 60% of LIHTC; 32 units at 50% of AMI; 42 mkt rate units	<b>84</b>
What type of rental housing should we list if it serves formerly homeless?		<b>Guilford Road DRC/SEA</b>	35	<b>35</b>
		<b>TOTALS AS OF 6/30/13</b>	319	319
		<b>Proposed Units</b>	<b>Actual Units</b>	<b>Total After Construction</b>
<b>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).</b>		240 (5 years)	641	988

## **Section 215 Housing**

Section 215 refers to the qualifications as an affordable housing agency pursuant to Section 215 of the HOME Investment Partnerships Act. HUD's regulations at 24 CFR 92.52 and 24 CFR 92.254 further defines the qualifications for rental housing is that which does not exceed the fair market rent in the area or which does not exceed 30 percent of household income for a household earning 65 percent of the area's median income. The regulations also define affordable owner occupied housing as that, which has an initial purchase price that does not exceed 95 percent of the median purchase price of a comparable unit for the jurisdiction, or has an estimated appraised value at acquisition that does not exceed the limit. Section 215 housing accomplishments include assistance provided to very low, low- and moderate-income renters and homeowners. The number of homeless families is also reported. The chart below reflects assistance provided by HOME funds and other federal resources requiring an affordability period. CDBG housing assistance is also provided.

**Table 3B  
ANNUAL AFFORDABLE HOUSING COMPLETION GOALS**

Grantee Name: Program Year:	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed				
			CDBG	HOME	ESG	HOPWA
<b>BENEFICIARY GOALS (Sec. 215 Only)</b>						
Homeless households	25	139	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	25	45	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households	2	2	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Sec. 215 Beneficiaries*</b>	<b>27</b>	<b>186</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>RENTAL GOALS (Sec. 215 Only)</b>						
Acquisition of existing units	0	0	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	0	0	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	2	1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	0	0	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Affordable Rental</b>	<b>2</b>	<b>1</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>HOME OWNER GOALS (Sec. 215 Only)</b>						
Acquisition of existing units	0	0	<input type="checkbox"/>	<input type="checkbox"/>		
Production of new units	0	0	<input type="checkbox"/>	<input type="checkbox"/>		
Rehabilitation of existing units	0	0	<input type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance	0	0	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Affordable Owner</b>	<b>0</b>	<b>0</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)</b>						
Acquisition of existing units	0	0	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	0	0	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	2	1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	0	0	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance	0	0	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Combined Total Sec. 215 Goals*</b>	<b>2</b>	<b>1</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>OVERALL HOUSING GOALS (Sec. 215 + Other Affordable Housing)</b>						
Annual Rental Housing Goal	2	1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	0	0	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Overall Housing Goal</b>	<b>2</b>	<b>1</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Describe efforts to address “worst-case” housing needs and housing needs of persons with disabilities.

Worst-case housing addresses the needs of persons with disabilities including the severely mentally ill, persons with developmental disabilities, the physically disabled, persons with HIV/AIDS and their affected family members and persons with substance abuse issues. Please refer to the Non-Homeless Special Needs sections of this CAPER for a description of the supported housing programs provided through the Continuum of Care.

To address the “worst case” housing needs of Howard County residents, the County has relied on its local non-profit partners such as Bridges to Housing Stability, Inc., Grassroots Crisis Intervention Center, Inc., and the Domestic Violence Center of Howard County. These agencies provide housing alternatives which are temporary and short-term in nature. These non-profits receive Community Development Block Grant funds to assist with Transitional Housing and Emergency Shelter programs to combat the problem of homelessness at the beginning of the homelessness cycle. Our non-profit partners offer assistance aid in finding a suitable, temporary living arrangement while working towards a permanent housing solution. Howard County supports case management services, when providing shelter, to further stabilize the individual or family’s housing crisis.

## **PUBLIC HOUSING**

Describe actions taken during the last year to improve public housing and resident initiatives.

### **Improve Public Housing and Resident Initiatives**

The Commission continues to meet with residents as a means of obtaining feedback on agency performance and to disseminate important information. The Commission was approved for conversation of its 50 Public Housing Units to Project Based Vouchers through the Rental Assistance Demonstration (RAD) Program, and anticipates closing sometime during the final quarter of 2015. The Commission feels that RAD will provide better opportunities for families to live in more diverse neighborhoods, to live closer to employment centers and to allow children to enroll in school districts that better meet their needs or educational interests.

The Department of Housing is focusing on improving its revenue stream by increasing project reserves to support a better quality rental portfolio that both subsidized and non-subsidized families would be proud to call home. The focus in FFY15 continues to be on phase two of the project to further de-concentrate low income & minority residents and to continue providing mixed income communities that set new standards for both subsidized as well as non-subsidized housing.

As discussed previously in this report, the Department continues to administer the Family Self Sufficiency Program. The purpose of the program is to enable eligible families to achieve economic independence and self-sufficiency. During FFY14, 52 families participated in the program.

The Howard County Housing Department continuously reviews the management and maintenance policies and procedures for County and Commission owned properties.

## **BARRIERS TO AFFORDABLE HOUSING**

The Commission provided 8,739 unit months of voucher assistance during FFY14, assisting an average of 728 families per month. Total dollars expended during this period totaled \$9,696,457.00.

## **Eliminate Barriers to Affordable Housing**

The County is continuing to work towards the reduction/elimination of barriers to affordable housing which includes strategies that require active cooperation/participation by all sectors of the community.

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 number of MIHU units of either "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 sales, moderate income is defined as 80% of median income; for rentals, moderate income is defined as 60% of median income. As of December 31, 2014, there were 821 MIHU units in process – 152 townhouse units and 669 apartment or condo units. By comparison, there were 784 MIHU units in process the previous reporting period. Of the 821 MIHU units in process, 116 are age-restricted. Naturally, this is subject to market conditions and other changes in the financial environment.

Additionally, the County's mixed use zoning classifications (MXD and CAC) are expected to continue contributing to preserving affordable housing stock. Howard County Zoning Regulations requires that a property in the MXD zone with residential density exceeding 2.3 dwelling units per gross acre of mixed use development to provide between 5% and 10% of the total number of units as affordable to moderate-income renters or buyers. In the CAC zone, 15 % of dwelling units built must be sold or rented to moderate income households. Howard County Zoning Regulations requires a Mixed Use District with residential density exceeding 2.3 dwelling units per gross acre of mixed use development to provide between 5% and 10% of the total number of units as affordable to moderate income renters or first-time home buyers. From 1/1/2012 thru 12/31/2012, there were 1,667 housing units approved in 55 site development plans. Of the 1,667 approved units, 21% were for single family detached units, 35% were for single family attached or townhouse units and 44% for apartment units, rental and condo. From October 1, 2007 to December 31, 2013, 5,938 units were approved countywide in 288 site development plans.

The County continues to work towards the reduction and elimination of barriers to affordable housing which includes wrap around strategies and require the active cooperation and participation of the government, the local service provider network and the community. An example of such is the Coordinated System of Homeless Services and the Housing Stability Subsidy Program.

According to the Coordinated of Homeless Services (CSHS) Policy and Procedure Manual CSHS is *Howard County's Coordinated System of Homeless Services (CSHS) is a network of community services and supports coordinating efforts to end homelessness in Howard County. The goals of the system are to efficiently use community resources to reduce the number of homeless families and individuals, reduce the number of newly homeless, shorten the length of homeless episodes, and reduce the number of returns to homelessness.*

CSHS and the Board to Promote Self-Sufficiency concluded that there was a segment of Howard County residents that would not obtain housing stability without assistance and consequently advocated for a local subsidy program as one of the solutions. The created solution is the Housing Stability Subsidy Program. The program provides rental assistance to families that have exhausted all other homeless prevention and housing stability resources and remain homeless or at eminent risk of homelessness. Another solution has been implemented by the Housing Commission in the form of a Master Lease Agreement with the Bridges Alliance. As a part of the agreement, the Housing Commission will acquire units in communities at risk of destabilization due to high condominium dues delinquencies. The units

will then be offered for rent to families with limited incomes. The rental process and day-to-day property management will be performed by the Bridges Alliance. This solution not only provides housing stability for low-to-moderate income families but also vulnerable communities.

The Housing Commission is working with the regional PHAs to both remove barriers to porting and to create a regional project base unit program. The goal of the first is to remove the administrative burdens that families experience when moving from jurisdiction to jurisdiction with housing choice vouchers. The latter is an effort to incentivize the creation of affordable housing units during the development stages. Developers can apply to the regional group to include project base vouchers in their development and use a subsequent approval to boost their application score when applying for state funding (e.g., low income housing tax credits).

Eliminating barriers to affordable housing requires not only assets but residents that have the knowledge, skills and abilities seek and manage resources in a way that promotes their highest attainable level of economic independence. As such, CDBG funds were used to host Howard County Housing's first Getting Ahead Group. Getting Ahead is based on the Bridges Out of Poverty model and is a comprehensive tool to address factors of poverty as interpreted and experienced by families in poverty. The goal of the program is to empower families with information to make better decisions and hopefully overcome poverty or at least achieve an optimal level of economic independence.

The Commission provided 9,263 unit months of voucher assistance during FFY14, assisting an average of 772 families per month. Total dollars expended during this period totaled \$9,217,484.00.

## **HOME/AMERICAN DREAM DOWN PAYMENT INITIATIVE (ADDI)**

### **Assessment of Relationship of HOME funds to Goals and Objectives**

- a. Evaluate progress made toward meeting goals of providing affordable housing unit HOME funds, including the number and types of households served.
- b. HOME Match Report – Use HOME Match Report HUD-40107A to report on match contributions for the period covered by the Consolidated Plan program year.
- c. HOME MBE and WBE Report – Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).
- d. Assessments
  - i. Details results of on-site inspections of rental housing
  - ii. Describe the HOME jurisdiction's affirmative marketing actions
  - iii. Describe outreach to minority and women-owned businesses.

**There were no Homeownership activities funded with ADDI during the program year.**

### **Home Investment Partnership Program (HOME) Narrative**

As of July of 2005 the County, (with HUD's approval) began using a new area modest housing limit. This figure was determined by using the methodology permitted in the HOME final rule to calculate the median area purchase price. The market analysis resulted in a modest housing limit of \$400,000 for FFY 14. The purchase price of a standard home or the estimated value after rehabilitation of a home for a low- and moderate-income household should not exceed 95 percent of the median price for the area. The change will allow homebuyers to be able to obtain a modest home accordingly to the median prices in the County.

### **Homebuyer Activities- Consistency with Consolidated Plan**

All prior year homebuyer activities are consistent with Consolidated Plan 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).**

### **Rental Activities**

The first two (2) rental activities (see Table 3) are consistent with the Consolidated Plan 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).**

HOME funds were committed to one (1) new rental project redevelopment during FFY 2014. HOME funds were committed to the Burgess Mills (Hilltop) rental project that began redevelopment in early FFY12. These funds have been shifted to projects that will assist adults aging out of Foster Care Services

The third rental activity is consistent with our Consolidated Plan 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.**

HOME CHDO funds were committed to and spent on the purchase of a group Home for disabled adults.

### **Owner-Occupied Rehabilitation**

This project is designed to assist low and moderate-income residents with below market interest rates or non-interest bearing loans for principal residence rehabilitation work. This program has been redesigned with process improvements, project management, marketing information and decision turnaround. This Program was in early stages of implementing in FFY13.

### **HOME Match Contributions**

The County will apply a “banked” match for future year match requirements. The County’s match liability for FFY14 was reduced to 0% as a result of the Federal Disaster Declaration associated with Tropical Storm Sandy. Howard Count’s banked match is \$51,157,596.66 as of July 1, 2015.

### **Minority Business Enterprise/Women’s Business Enterprise**

The County has an MBE/WBE program. The Office of Purchasing commitment and policy is to assure all persons have equal opportunity to participate in the procurement of all commodities and services. For details go to the County website at: [http://www.howardcountymd.gov/Purchasing/Purchasing\\_EBO.htm](http://www.howardcountymd.gov/Purchasing/Purchasing_EBO.htm)

Howard County utilized FFY14 to Plan.

Projects were completed in FFY1.

See Assessment of Outreach to Minority-Owned and Women-Owned Businesses below.

**Results of on-site inspection of affordable rental housing assisted under the HOME program.**

**See Monitoring Section of this FFY14.**

### **Assessment of Affirmative Marketing Efforts**

The Office of Human Rights, Howard County Housing the Office of Consumer Affairs and the Department of Inspections, Licenses and Permits partner to provide training target to real estate professionals (primarily the Howard County Association of Realtors-HCAR) and landlords. This training is conducted face-to-face and at least bi-annually. At present, there is a series (at least 6) of trainings

being scheduled to be conducted specifically for HCAR. Some consideration is also being given to videotaping this training to increase access and reach more landlords.

DHCD and the Office of Human Rights agreed to partner to determine the need to add random, fair housing testing to its operations scope. At present, the Office of Human Rights only has funding to conduct complaint investigations. CDBG funds were used to conduct a pilot program. The Office of Human Rights subcontracted with Baltimore Neighborhoods Incorporated (BNI) to conduct in-person and phone testing. BNI submitted a report that detailed the outcome of the tests and the Office of Human Rights submitted recommendations based on the report. Plans to conduct additional random testing are being reviewed.

Additional, efforts to educate the public about affordable rental and ownership housing opportunities and fair housing rights takes multiple forms and often includes working with several partners. Such efforts include, but are not limited to:

- Acting on behalf of and in cooperation with local, State and Federal entities to provide housing education, rental assistance, and other services as needed Deep Run Opt Out, Beechcrest Mobile Home Park Closure, Burgess Mill Station II Relocation, Rental Allowance Program, Supportive Housing Program, Housing Opportunities for Persons with Aids Non-Elderly Disabled Vouchers - Category II & Housing Subsidy Stability Program Howard County Association of Realtors Continuing Education).
- Membership in local, regional, State and Federal organizations that educate and provide relevant housing services including but not limited to hosting forums, conferences & workshops, creating & distributing promotional materials, crafting and advocating for housing related legislation & policies; researching, reporting on and drafting implementation strategies for housing & community development; creating marketing campaigns that inform the public about relevant issues; and taking action to overcome impediments to fair housing:
  - Association of Community Services in Howard County
  - Affordable Housing Advocates
  - Board to Promote Self-Sufficiency
  - Columbia Downtown Housing Board
  - Community Development Network of Maryland
  - Consider the Person Campaign
  - MD Affordable Housing Coalition
  - National Association for County Communities and Economic Development
  - Opportunity Collaborative
  - Regional Fair Housing Group
  - Re-Entry Coordinating Council
- Discussions with Chicago's Oak Park Regional Housing Center to mentor Howard County if similar intentional integration program implemented in Howard County.
- Participation in the Annual MD Housing Day in Annapolis and drafting letters of support for legislation and funding decisions as needed. For example, a letter to HUD Secretary Castro to support BMC's FHIP application..,
- Planning Regional Inclusionary Zoning Tour and Roundtable to encourage adoption of inclusionary zoning ordinances in other jurisdictions.

- Presenting to and hosting property tours for local community groups (e.g., village boards), bankers, other government offices (SAMSHA & Montgomery County Housing Opportunities Commission), local non-profits (Leadership Howard County) and industry advocates (regional & local).
- Participation in regional transportation discussions and advocacy.
- Monthly Homebuyer Education Workshops taught by a HUD certified housing counselor
- Quarterly MIHU Renter and Homebuyer Workshops
- Annual Housing Fair - over 50 vendors and up to 29 education sessions about 1<sup>st</sup> time homebuyer, qualifying for a mortgage, insurance, inspections, fair housing, landlord-tenant requirements, down payment and closing costs assistance, the MIHU Program, credit, settlement, energy efficiency in the home, healthy housing, emergency preparedness, employment opportunities and housing stabilization services. Some classes also taught in Chin and Spanish.
- Annual Housing Matters Mini Fair - up to 12 vendors and 12 education sessions about 1<sup>st</sup> time homebuyer, qualifying for a mortgage, insurance, inspections, fair housing, landlord-tenant requirements, lease compliance, down payment and closing costs assistance, the MIHU Program, credit, settlement, energy efficiency, transportation and health insurance. One class taught Spanish and another in Chinese. Advertisement in Chinese, Korean and Spanish publications.
- Annual Mortgage Late? Don't Wait! Foreclosure Prevention Event
- Bi-Annual Landlord-Tenant Essentials Training, including hosting an additional landlord open house for new office location.
- Annual Howard County Association of Realtors Fair Housing Training
- Annual MD Youth Partners for Change Presentation – Howard County (Glenelg) & Baltimore City (Booker T. Washington) public schools education partnership for students
- Annual 50+ Expo
- Annual Money Matters Financial Literacy Event – incentivized resident participation with Vision Board Contest
- Regional Fair Housing Group focus groups
- Annual Leadership Howard County graduation activity – property tour and briefing
- Regional Fair Housing Training for Government Officials
- Distributing new Owner Guide at landlord training, to new landlords and upon request
- Distribute Tenant-Renter Resource Guide created by Leadership Howard County 2012 Class at events, in the office and upon request
- New Tenant Guide in draft form
- Lending Guide for Homeowners on draft form

Howard County Housing affirmatively markets as follows:

- Incorporates the Equal Housing Opportunity logo on correspondence, on publications and in media.
- Advertise the availability of rental and for sale opportunities by mail, in the office and the media.
- Contacting applicants about the availability of subsidy or a unit according to the waiting list policy.
- Advertise housing education and related opportunities by mail, in the office and the media.
- Printing and distributing event information in Spanish, Chinese and Korean.
- Offer specific education opportunities in Chin, Spanish and with the services of an ASL Interpreter.

The overall assessment of Affirmative Marketing efforts for Howard County is that we are doing all we know to promote both MBE/WBE and Section 3. There is a reported growth of 37% in MBE/WBE vendors being utilized by Howard County. The tool to access and utilize these different vendors is large projects in the pipe-line. Larger projects promote more opportunity for vendors to bid for Business Contracts because of the exposure and publicity. Smaller projects tend to go to the same businesses not only because of familiarity, but the exposure to the way Howard County works to accomplish its goals. There are several projects being discussed for the upcoming program year that will not only continue to attract these targeted enterprises, but will enable Howard County build off current year vendor relations to establish a pool of qualified MBE/WBE, Section 3 vendors.

The majority of the FFY13 HOME entitlement was pre-committed for the Burgess Mill Project that was completed in FFY14. That project was completed and funds will be re-allocated.

## HOMELESS

### Homeless Needs

1. Identify actions taken to address needs of homeless persons.
2. Identify actions to help homeless persons make the transition to permanent housing and independent living.
3. Identify new federal resources obtained from Homeless SuperNOFA.

### Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

### Howard County Continuum of Care

Howard County's Department of Citizen Services (DCS) is the lead agency for the Continuum of Care (COC) application. DCS works with the COC Planning Board to promote self-sufficiency and several other committees to address issues related to emergency sheltering, transitional and permanent supportive housing, crisis intervention and homelessness prevention. DCS also oversees the Coordinated System of Homeless Services (CSHS), the COC's coordinated assessment system. DCS works to ensure that the activities of all County agencies are complementary and that there is not a duplication of effort.

Since the adoption of the Plan to End Homelessness in November of 2010, activities for the Plan to End Homelessness continued through the various initiatives through the COC, community participation, engagement of stake holders, and information sharing. Notably this past year:

- **Housing Stability Subsidy Program (HSSP)**, a County-funded program, was identified under the Plan to End Homelessness and expanded to 16 units of scattered site housing with supportive services made available to participating families/individuals. These subsidies are for Howard County families that have extended and/or recurring bouts of homelessness and cannot qualify for other housing programs.
- **Howard County's** DCS received renewal funding for all five of its eligible Permanent Supportive Housing for Persons with Disabilities Program projects under the FFY 2013-2014 Continuum of Care (COC) application. These permanent housing projects provided rental subsidies and case management for homeless persons with disabilities. Thirty-five (35) units of housing were available as a result of renewal funding. Individual that met HUD's definition of chronically homeless

occupied 11 units. An additional project, sponsored by Bridges to Housing Stability, Inc., a transitional housing project, provided housing and case management for 3 families. In FFY14, 3 homeless families were assisted.

All Continuum of Care funded Permanent Supportive Housing for Persons with Disabilities' grant programs are scattered site units located throughout Howard County. Recipients of the permanent supportive housing units receive extensive case management provided by Volunteers of America, Chesapeake (VOAC).

- **The Coordinated System for Homeless Services (CSHS)** was implemented in September, 2012, to meet the federal requirement for the COC to have a coordinated assessment system for households experiencing a housing crises or homelessness, as identified as a need from the Plan to End Homelessness of 2010. The Board also continued to support the Plan to End Homelessness' initiatives in Howard County's FY15 Budget. This continued funding for the coordinated system for persons experiencing homelessness or a housing crisis in Howard County. Over the past three years, the CSHS has expanded and shifted to meet the needs of those experiencing a housing crises or homelessness. Using data gathered throughout the system, CSHS assisted in redirecting interventions for clients based on need, and increased coordination between service agencies.
- **Established Partners:** The CSHS works as a partnership between various Howard County service-agencies. Because households experiencing homelessness or imminent risk of homelessness have varying needs, the CSHS requires multiple types of partners to successfully assist them to become stably housed. The following are the primary established partners for the CSHS:
  - Howard County Department of Citizen's Services
  - Grassroots Crisis Intervention Center, Inc.
  - The Community Action Council, The Salvation Army
  - The Multi Service Center
  - Bridges to Housing Stability
  - HopeWorks, Inc. (formerly the Domestic Violence Center)
  - The Housing Commission of Howard County
  - Howard County Public Schools
  - Howard County Health Department
  - Howard County Office of Workforce Development
  - Humanim, Inc.
  - Family and Children Services
- **Howard County's Coordinated System of Homeless Services' System Flow includes various types of interventions according to each household's needs. The flow is as follows:**
  - Single Point of Entry: Client calls and crisis counselors complete a needs assessment, and provide a referral to either Prevention Services or Assessment & Diversion phase.
  - Prevention Services: If household is referred to Prevention Services (after the Single-Point-of-Entry, or seeking assistance on their own), they may be eligible to receive Eviction Prevention or First Month's Rent Assistance. Prevention Services include homeless prevention through a one-time crisis assistance and resource navigation, for additional supports (if unable to sustain their current housing with one-time crisis assistance).
  - Assessment & Diversion: If household is referred for more intensive supports through Assessment & Diversion, they are provided with Relocation Assistance, Crisis Intervention and Veterans Assistance (as applicable). This phase includes a uniform homeless assessment, problem solving to divert households from

homelessness, and referrals to more intensive system resources for households that cannot be diverted from their housing crisis.

- Progressive Engagement: If a household is provided with services through Assessment & Diversion and still needs additional supports, they move to the Progressive Engagement phase. This includes employment supports, crisis services, connection to public benefits, financial coaching, legal assistance, pupil personnel worker support (for homeless school-age children), veteran's assistance, and older adult services, as needed. Progressive Engagement provides ongoing connection to additional supports and services in order to move the household to housing stability.
- Intensive Supports: If a household does not resolve their crisis at the single-point-of-entry they move to the Intensive Supports phase for support services to achieve and maintain housing. This includes Case Management, Short Term Shelter (emergency shelter, temporary housing, motel shelter, safe house), the Family Stability Initiative, Addictions Treatment, and County-funded Flexible Financial Assistance (for housing costs).
- Housing Stability: This is the final stage of the Coordinated System of Homeless Services, where a household achieves stable housing, which may or may not include ongoing support. Achieving housing stability may include placement in permanent supportive housing, subsidized permanent housing, non-subsidized permanent housing, or relocation to family/friends home. At any point during the above described phases, a household may reach housing stability; a household does not need to receive all the services described in order to reach housing stability.
- Follow-Up with households that have exited the system will be conducted in the three to nine month time frame after the household has left the system to confirm stability and success of interventions while in the system.

- **Howard County's Cold Weather Shelter opened in November 2014 and remained open through March 2015.** The cold weather shelter, operated by Grassroots Crisis Intervention Center, provided additional emergency bed resources needed during the winter months. During FFY14, the shelter housed 87 individuals. Ages ranged from one to seventy-three years old and included three households with children who received shelter. The shelter, hosted by local faith-based organizations, provided homeless individuals and families with an overnight place to sleep, laundry services, hot meals, essential personal supplies and limited case management and medical services. This twenty-six week effort operates with the assistance of hundreds of community volunteers, thousands of dollars in donated food and supplies, and the support of county agencies (Departments of Citizens Services, Corrections, and Parks and Recreation. There were 25 seasonal beds.
- **Howard County Homeless Management Information System (HMIS).** ServicePoint continues to be used by the emergency, transitional shelter and permanent supportive housing providers, along with other non-housing service providers. The web-based system is designed to manage client level and program data providing the COC with information regarding the nature and extent of homelessness within the jurisdiction. Extensive efforts have been made in the past several years to ensure the collected data is accurate and complete. Data is used for HUD Annual Performance Reports. There are 75 licenses in use throughout the County. Enhancements and upgrades have made to accommodate new HUD reporting requirements and Data Dictionary, as well as to satisfy the upcoming System Performance Measures. Data collected as part of the County's Coordinated System for Homeless Services (CSHS) is being collected and reviewed on a monthly basis to monitor CSHS performance. User accuracy and participation has increased dramatically and data is widely used to inform the community and stake holders about homelessness, and support resource allocation decisions. The HMIS Administrator is funded with local dollars, through the Plan to End Homelessness.

- **The Day Resource Center** provides basic services for homeless individuals, many of whom live in the woods. The center provides hot showers, laundry facilities, internet access, hot meals, food and laundry pantries and medical services. For those living outdoors, the Center provides basic survival gear, such as tents, tarps and sleeping bags. The Center also assists with obtaining identification documents necessary for individuals to obtain employment or social services. Aside from three part-time paid staff, volunteers (including physician and nurses) provide all of the staffing for the center. While at the Center, guests often make connections with Center volunteers who may work with them on other issues. Center volunteers have been instrumental in assisting a number of Center guests get into rehab programs or obtain employment. The center served 500 unique individuals this past fiscal year for a total of approximately 7500 visits.

- **Discharged from Publicly Funded Institutions**

Howard County's Plan to assist those "discharged" is to be proactive with avenues of service and give the Institutions a forum of representation to be heard when new ideas are being shared within the Howard County Continuum of Care.

In FFY14, CDBG funded the Re-entry Program, within the Route 1 Day Resource Center Activity, that assisted newly releases prisoners likely to become homeless, with temporary motel stays. This program was run by the Howard County Department of Corrections, in conjunction with the Grassroots Crisis Intervention, Inc. A member of the Corrections Department is on the Howard County Continuum of Care Board (Board to Promote Self Sufficiency) and is the responsible link to prisoners being discharged. The Department of Corrections is applying for Rapid Rehousing through the Continuum of Care during the current federal fiscal year.

The Hospitals in and around Howard County receive education and guidance on how to properly discharge the likely to become homeless. If the individual is at risk of becoming homeless, they are connected to the Howard County Community Action Council. If the individual is likely to be or become homeless, they are immediately connected to the Continuum of Care Point of Entry (Grassroots Crisis Intervention Center, Inc.).

Howard County does not have an identified Outreach Team, but they do have trained professionals located at Route 1 Day Resource Center that will connect homeless individuals to services like obtaining legal Identification Cards, Birth Certificates, Social Security, Disability and Medical Care when there are those needs.

- **Howard County's Outreach to homeless persons** is performed through the Continuum of Care "Outreach Cards". These cards specifically target the homeless population at Hotels, Motels, Convenience Stores, The Howard County Department of Mental Health, The Howard County Department of Social Services, and the Route 1 Day Resource Center. The Outreach Cards main directive is to educate the homeless on how to access the Continuum of Care Point of Entry.

- **Howard County Homeless Subpopulations** are given priority within the Continuum of Care. Howard County Homeless Subpopulations have been identified as the chronically homeless, Veterans, the elderly and families who are homeless.

The chronically homeless subpopulation is being addressed with the construction of the new Day Resource Center/Single Efficiency Apartments public facility that will begin construction in 2016. Veterans are moved to priority positions when reviewing potential placement into Howard County programs that assist the homeless. The elderly and frail are also prioritized when entering the Coordinated System of Care with further referrals going to the Maryland Access Point (MAP) which is

the hotline and tracking for the Howard County elderly. Howard County also has several Senior Centers and Senior Properties where information to the connection of Howard County Services for the Elderly can be found. Families are placed faster and with more urgency than versus individuals who are in need of housing.

**Actions taken to develop and implement a Continuum of Care strategy for homeless subpopulations:**

As the Lead Agency for the Continuum of Care's (CoC) planning process, the Department of Citizen Services works closely with the Board to Promote Self-Sufficiency and its Committees and provides direct technical assistance and staff support in the implementation of the Continuum's goals and Plan to End Homelessness. The Department administers local, state and federal funding for homeless projects. Additionally, the CoC Manager for the Department of Citizen Services works with community development staff on program design and monitoring of programs which directly support the CoC. County departments work with local service providers to plan and carry out programs serving the needs of County residents who are homeless or socially and/or economically vulnerable increasing their risk of becoming homeless.

- As in prior years, The Mobile Crisis Team, which operates seven (7) days a week, continues to provide critical supportive service to individuals and families in crisis. The team is staffed with two on-duty personnel at all times and is represented by Counselors from Grassroots Crisis intervention Center, Humanim and the Howard County Police Department. HopeWorks of Howard County (formerly the Domestic Violence Center) provides services to victims of domestic violence and their children. The Center currently operates an eight-bed emergency safe house and two transitional housing units that can accommodate up to 16 women and children. The program is designed to allow for six months to one year stays including intensive case management to help stabilize the individual or family as they transition into permanent housing.
- For those individuals and families impacted by HIV/AIDS, the Aids Alliance of Howard County continues to provide temporary emergency assistance with food, medication, dental care, transportation and utilities. Tenant-based rental assistance is provided through the Housing for Persons with AIDS Program (HOPWA), administered through the Howard County Housing Commission. The Howard County Health Department works collaboratively with the Commission to identify and select participants for the program. Through this shared effort, many individuals are provided an affordable, stable living environment, often receiving supportive services and being linked to other mainstream resources that enable them to maintain independence and dignity.
- Homeless individuals who are chronic substance abusers typically receive services through the Office of Substance Abuse Services, part of the Howard County Health Department. Centralized intake and the CSHS also provide prompt assessment of individuals in need of substance abuse treatment with referrals to the appropriate level of care. Dedicated resources for the homeless population are available to provide rapid access to addictions treatment on request. This includes in-patient treatment, which results in the Health Department Addictions Treatment Center assuming case management responsibility for the individual for six months.
- Howard County has very few veterans that have presented themselves as homeless or utilize the shelter system. During the most recent Point-in-time Street and Shelter Survey conducted in January 2015, six persons in (3) households were indicated veteran status. If a homeless veteran seeks services, they will be referred to the Veteran's Center in Baltimore for more comprehensive services. Referrals were also made to MCVET, a non-profit designed to help veterans rejoin the community. Howard County Veterans were also served through Alliance, which provides services through the VA-funded Supportive Services for Veteran Families Program (SSVF).

- The Community Action Council of Howard County administered the energy assistance component, utilizing funds to provide supplemental energy grants to vulnerable households (**Maryland Energy Assistance Program (MEAP) Electric Universal Services Program (EUSP)**)
- **Persons who are homeless but require permanent supportive housing (including persons with HIV/AIDS).** The permanent supportive housing program for homeless individuals with disabilities currently houses 35 households. This program, funded through HUD's Continuum of Care annual competition provides a long-term, stable living environment for some of the County's most vulnerable homeless residents. A local non-profit provides the supportive services for clients in this program.
- The Howard County Mental Health Authority plans, develops and manages services to residents with mental illnesses. Through a **Shelter Plus Care (S + C) grant**, the Mental Health Authority provides permanent supportive housing to 9 individuals with serious mental illnesses who also have a forensic history; this program is also funded through the annual Continuum of Care competition

**Federal resources obtained from the Homeless Continuum of Care 2013-2014 NOFA:**

The Howard County Department of Citizen Services is the Lead Agency for the Continuum of Care, and is also the Recipient and Collaborative Applicant for CoC grant awards. DCS applied for and received U.S. Department of Housing and Urban Development funding through the FFY 2013- 2014 CoC Competition. The following are the projects that were in place at the end of FFY14:

- **MD0116L3B041306** – Permanent Housing for Homeless Persons with Disabilities. Funds are used for rental assistance. Howard County provides local funding for support services for these clients. There are currently 15 units with households without children and 4 units with households without children being served through this program.
- **MD0117L3B041306** – Permanent housing for Persons with Disabilities. Funds are used for rental assistance for 10 residential units and support services. Five of the units are designated to house individuals meeting HUD's definition of chronically homeless. There are currently 7 individuals and 3 families being served through this program.
- **MD0118L3B041306** - Permanent Housing for Persons with Disabilities (Chronic Homeless). Funds are used for rental assistance for 3 residential units with accompanying support services. All units are designated to house individuals meeting HUD's definition of chronically homeless.
- **MD0239L3B041401** - Permanent Housing for Persons with Disabilities (Chronic Homeless). Funds are used for rental assistance for 1 residential unit with accompanying support services. The unit is designated to house one individual meeting HUD's definition of chronically homeless.
- **MD0272L3B041302** - Permanent Housing for Persons with Disabilities (Chronic Homeless). Funds are used for leasing costs for 1 residential unit and accompanying supportive services. The unit is designated to house one family or individual who meets HUD's definition of chronically homeless.
- **MD0115L3B041407** – Transitional Housing for Homeless Families – Funds are used for 3 transitional housing units and supportive services.

### **Actions taken to prevent homelessness**

Many human service providers, both public and nonprofit, administer social service programs, which address the needs of at-risk individuals and families. Services to prevent homelessness include but are not limited to: Emergency Assistance for Families with Children, Family Preservation Services, Homeless Prevention Programs, Temporary Cash Assistance, Food Stamps, Transitional Emergency Medical and Housing Assistance, First Month's Rent and Eviction Prevention, Rental Allowance Program, electric Universal Service, Fuel Fund, Emergency Solutions Grant Homeless Prevention component, and other crisis services.

### **To address emergency and transitional housing**

The lack of affordable housing continues to be one of the primary obstacles to significantly decreasing the number of homeless persons and families in Howard County.

The county's primary shelter, Grassroots Crisis Intervention Center, continues to operate at maximum capacity. Likewise, there are very few options for families ready to exit transitional housing. Grassroots operates a 51-bed Emergency Shelter/Crisis facility, and provides overflow shelter in 3 motel rooms. The County will continue to support the Cold Weather Shelter with the assistance of the local communities. This project continues to receive significant support from the community, local developers, local foundations, numerous faith groups, businesses and related non-profit service providers. The Cold Weather Shelter provides additional 25 seasonal emergency beds during from November through March each year.

The County has approximately 5 transitional housing units. Bridges to Housing Stability is the primary provider of transitional housing and incorporates a strong case management and supportive service component into its programming. Each provider of emergency and transitional housing works with its shelter residents to develop a case plan that enables the client/family to mobilize the necessary resources to move them towards self-sufficiency.

In FY 2014 (July 1, 2014 – June 30, 2015), Howard County through its **Community Service Partnerships Program** provided funding to support agency operating and general shelter operations and services as follows:

- Bridges to Housing Stability - \$ Bridges/Housing Stability - \$356,000
- HopeWorks (formerly Domestic Violence Center) - \$ 765,000
- Grassroots Crisis Intervention Center - \$1,496,265
- Community Action Council of Howard County - \$866,990
- Howard County Plan to End Homelessness Grants - \$1,114,468

County funds are supplemented through an Emergency and Transitional Housing and Homeless Prevention Program (ETHS/HPP) Grant of \$72,602, Service Linked Housing (SLH) Grant of \$18,000, an Emergency Food and Shelter Program (EFSP Phase 32) Grant of \$28,259 and an Emergency Solutions Grant (ESG) of \$120,650.

### **Emergency Solutions Grants (ESG)**

The Department of Citizen Services, which is the lead agency in Howard County's Continuum of Care program successfully applied for and received \$120,650.00 in Emergency Solutions Grant funds from the Maryland Department of Housing and Community Development (DHCD) for FFY14. The grant period was effective beginning October 1, 2014- September 30, 2016. Maryland DHCD is awarded federal ESG funds, matches with other State funds and then sub-grants to eligible applicants that apply. DCS then granted funds to the following agencies;

Community Action Council of Howard County Inc.  
Grassroots Crisis Intervention Center  
HopeWorks of Howard County (formerly Domestic Violence Center).

All agencies serve Howard County residents meeting the federal definition of homelessness, and work in connection with the coordinated assessment system of the CoC, the Coordinated System of Homeless Services, as required by ESG program regulations.

The following are the awarded program components to Howard County agencies under the FFY14 ESG competition:

- Community Action Council – Homelessness Prevention
- Grassroots – Street Outreach & Emergency Shelter
- HopeWorks – Emergency Shelter”

## COMMUNITY DEVELOPMENT BLOCK GRANT

- a. Assessment of Relationship of CDBG Funds to Goals and Objectives

DHCD in partnership with the Department of Citizen Services and non-profit providers used formula grant funds to implement multi-faced strategies designed to assist in the progression of the homeless and subsidy-dependent residents to economic and housing self-sufficiency. For programs to provide affordable housing, either for homeownership or rental, the County has been able to leverage federal, state and private funds to reach identified goals. For limited clientele activities, the goal has always been to exceed the minimum 51% of low- and moderate-income persons being served. Below is a summary of activities by the goals and objectives contained in the Consolidated Plan. It shows the outputs, i.e., number of persons served, housing units rehabilitated, etc.) for the report year and the dollars associated with the activity. For details on the number of low and moderate-income persons served, refer to Appendix C-3, *Activity Summary Report (CO4PR03)*.

- b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.

**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: Provide assistance to assist displaced renters due to County redevelopment projects**

### **Beechcrest Community Relocation Projects**

- c. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income and moderate-income persons.

**All activities benefited persons at or below 80% of the AMI.**

2. Changes in Program Objectives – Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.

**No changes in program objectives occurred.**

3. Assessment of Efforts in Carrying Out Planned Actions

- a. Indicate how grantee pursued all resources indicated in the Consolidated Plan.

**The County pursued all resources available including federal, state and local funds to address the goals and objectives established in the Consolidated Plan.**

- b. Indicate how grantee provided certifications of consistency in a fair and impartial manner.

**No certifications of consistency were requested.**

- c. Indicate how grantee did not hinder Consolidate Plan implementation by action or willful inaction.

**The County did not hinder achieving the Consolidated Plan goals through actions or willful inactions.**

4. For Funds Not used for National Objectives

- a. Indicate how use of CDBG funds did not meet national objectives.

**The County's use of CDBG funds met national objectives.**

- b. Indicate how did not comply with overall benefit certification.

**All CDBG expenditures, except administrative costs, benefited low- and moderate-income persons. All persons assisted under the public services category were either screened for income eligibility or belonged to a class of persons defined as low- to moderate-income.**

5. Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property --

- a. Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities  
b. Describe steps taken to identify households, businesses, farms or nonprofit organization who occupied properties subject to the Uniform Relocation Act and whether or not they were displaced and the nature of their needs and preferences.  
c. Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, etc.

**No projects using CDBG funds have caused displacement. Relocation Assistance was provided for the residents at the Beechcrest Community do to a Land Purchase by the Commission.**

6. Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons --

- a. Describe actions taken by the grantee and businesses to ensure first consideration was or will be given to low/mod  
b. List by job title of all the permanent jobs created/retailed and those that were made available to low/mod persons  
c. If any jobs claimed as being available to low/mod persons require special skill, work experience, or education provide a description of steps being taken or that will be taken to provide such skills, experience or education.

**Not applicable this report period.**

7. Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate-income benefit --

- a. Describe how the nature, location or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low and moderate income.

Howard County conducted 4 limited clientele activities in Program Year 2013. Of these activities, all exclusively benefitted a presumed group listed at paragraph 570.208(a) (2) (i) (A). Of the remaining activities, all were designed in compliance with Section 570.208 to benefit at least 51% low/mod persons. Howard County’s goal through CDBG is to provide activities that benefit 100% low/mod income persons. The County has been very successful in achieving this goal with most activities reaching between 85% and 100%.

Activity Name	Limited Clientele Criteria
1. DRC/SEA	Requires information and documentation on family size and income in order to show that at least 51% of the clientele are low-income.(Project funded but not initiated)
2. Community Housing Asst. Initiative –Public Facility	Benefits a clientele generally presumed by HUD to be principally low-income; in this case battered spouses and severely disabled adults.
3. Grassroots Crisis Center – U.S. Route 1 Day Resource Center	Benefits a clientele generally presumed by HUD to be principally low-income; in these case homeless individuals.
4. North Laurel Multi-Service Center	Requires information and documentation on family size and income in order to show that at least 51% of the clientele are low-income.

8. Program income received

- a. Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development or other type of revolving fund.

*Homebuyer Assistance - \$576,912*

*Housing Rehabilitation - \$0*

**Total program income to revolving funds:**

**\$11,868.13**

**Program income is generated by the Settlement Down Payment Loan Program (SDLP), Home Ownership Opportunity Program (HOOP) and the Housing Initiative Loan Program (HILP).**

- b. Detail the amount repaid on each float-funded activity.

**Float-funded activities:**

**\$0.00**

- c. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other

**Other Loan repayments:**

- d. Detail the amount of income received from the sale of property by parcel.

**Income received from sale of property:**

**\$ 0.00**

9. Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed provide the following information --

- a. The activity name and number as shown in IDIS;
- b. The program year(s) in which the expenditure(s) for the disallowed activity (ies) was reported;
- c. The amount returned to line-of-credit or program account; and
- d. Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.



- a. Describe progress against benchmarks for the program. For grantees with federally-designated Ezs or Ecs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.

**Howard County does not have any approved neighborhood revitalization strategies.**

**See Beechcrest Community Relocation above.**

## **Antipoverty Strategy**

Describe actions taken during the last year to reduce the number of persons living below the poverty level.

Howard County is implementing its anti-poverty strategy primarily through the Community Action Council which is the County's designated anti-poverty organization and a partner in County's Plan to End Homelessness, the Department of Social Services, and its Community Based Development Organization.

### 1. Community Action Council (CAC)

The Community Action Council of Howard County, organized under the Economic Opportunity Act in 1964 as part of the War on Poverty initiative is a private non-profit organization designated as Howard County's anti-poverty agency. The mission of the Community Action Council is to diminish poverty, enable self-sufficiency and advocate for low-income families and individuals.

The median household income in Howard County increased by 8 percent from \$101,003 in 2010 to \$109,865 in 2014 making Howard County is one of the wealthiest in the nation. Behind the apparent wealth however, the poverty rate in 2014 grew to 5.3% compared to 4.6% in 2010; and twenty two percent of households headed by women live at or below the poverty line while the poverty rate of households 65 years and over is 4.5%.

In Howard County 23,750 or 8.1 % of the population is food insecure. The Howard County Food Bank served more than 27,000 individuals last fiscal year.

Six percent of Howard County population is recipients of Food Stamps (SNAP), and the majority visits the Howard County Food Bank to receive supplemental support.

The majority of CAC clients have incomes that are at or below 175% of those Poverty Guidelines; of the more than 6,500 families assisted at the agency in FY 2015, 44% had incomes below 75% of the Poverty rate and 28% had incomes below 50% of the Poverty rate. While 36% of CAC clients report employment as their main source of income, their income is inadequate to meet their basic needs. Over 47% of those assisted by CAC in FY 2014 are single, head of household clients. The low-income of CAC clients, along with the high cost of housing, food, and utilities, childcare combined with a lack of public transportation in Howard County factor in the requests for services at CAC.

In FY14-15, CAC assisted 27,165 individuals and distributed nearly 686,723 pounds of food through the Food Bank; provided 5,708 households with energy assistance; prevented 311 families from being evicted; provided Weatherization assistance in 242 homes that produced an average annual savings of \$437 at each location, and administered the Head Start program for 284 children ages 3 and 4.

CAC delivers many programs and services that address the challenges faced by low income families. The programs include but are not limited to Head Start, which is a comprehensive early childhood education and development program provided to economically disadvantaged children ages 3 and 4 and their families. Other programs provided by CAC include:

- Homeless prevention programs such as Eviction Prevention and Rental assistance
- Food Assistance complimented by Nutrition and Health Education programming
- Energy and Water Assistance
- Weatherization Services
- Summer Youth Employment
- Financial Literacy program along with 2 to 1 savings match asset building program

In many cases the services are bundled in order to enhance the effectiveness and impact of the support.

CAC serves on the Board to Promote Self-Sufficiency, the Local Children's Board, Maryland Community Action Partnership, Maryland Head Start Association, the Judy Center Advisory Board, Howard County Public School's Homeless Coalition 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.

The Community Action Council of Howard County is accredited by:

- *National Association of Education for Young Children*
- *Maryland State Department of Education*
- *Howard County Child Care Licensing, and the*
- *Better Business Bureau*
- *Healthy Families Healthy Childcare Provider*
- *Maryland EXCELS Program*

## 2. Department of Citizen Services

### *Plan to End Homelessness*

In 2009, the Howard County Board to Promote Self-Sufficiency charged it's then Committee to End Homelessness (CEH) with developing a Howard County Plan to End Homelessness (the Plan). The CEH mobilized more than fifty 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 Board to Promote Self-Sufficiency (CoC Board) adopted the Howard County Plan to End Homelessness which outlined planning efforts to address the problem of homelessness and focuses on two principal methods of ending homelessness with Prevention and Housing First programs. The Plan offered strategies to deal with the two main categories of homelessness which are chronic and situational homelessness, addresses support services such as emergency medical care and public safety.

The PEH policy statements were adopted by the Association of Community Services. By addressing homelessness in the County, poverty is also alleviated.

In the past year, the CoC Lead Agency developed, and began leading, a CoC Steering Group. The CoC

Steering Group is a monthly meeting of all agencies in Howard County committed to ending or preventing homelessness. CSHS partner agencies share data, hold workgroups for improving the System, and update each other on important changes. During this past year, under the leadership of the Lead Agency, the CoC Steering Group began updating the Plan to End Homelessness from 2010. As the CSHS, coordinated assessment system of the CoC, has been in place for its third year, and a number of County-funded resources have been committed, the community recognized the need for an update to the Plan. In the coming fiscal year, the CoC Lead Agency will be moving forward, supported by a HUD CoC Planning grant, to update the Plan, based on community engagement, surveys, best practice research, and lessons learned from the past few years.

### 3. Community Based Development Organization (CBDO)

Howard County's Community Based Development Organization, is the Howard Community College's Educational Foundation. No activities were funded in FFY14.

## **NON-HOMELESS SPECIAL NEEDS**

Identify actions taken to address special needs of persons that are not homeless but require supportive housing (including persons with HIV/AIDS and their families).

See Continuum of Care in this CAPER.

Housing Opportunities for Persons with Aids (HOPWA) Narrative -  
Emergency Shelter Grant (ESG) Narrative - **N/A**

**N/A**

Activity No.	Activity Name	IDIS National Objective Code	Criterion & Other Information
563	CDBG Program Administration	N/A	N/A
564	DRC/SEA	LMC	51%; incomes documented through verifiable certifications
565	Public Facility (Emergency Public Facility)	LMC	51%; incomes documented through verifiable certifications
566	Route 1 Day Resource Center	LMC	51%; incomes documented through verifiable certifications
567	North Laurel Multi-Service Center	LMC	51%; incomes documented through verifiable certifications
562	Roger Carter Redevelopment	LMA	51%; of area using Census
570	HOME Administration	N/A	N/A
518	Burgess Mill Station	N/A	Completed / Still Funded

## **CAPER SCHEDULE**

### **FFY14 Consolidated Annual Performance Evaluation Report**

<b>August 20, 2015</b>	Submit Public Notice and Notice of Public Hearing to Paper to be published on August 27, 2014
<b>August 27, 2015</b>	Public Notice and Notice of Public Hearing Published
<b>September 4, 2015</b>	CAPER Public Comment Period Begins; 15 days (September 4 – September 21, 2015)
<b>September 4, 2015</b>	Distribute CAPER Draft to Public Libraries, Housing Department Web-site and Housing Department Offices (Gateway and Guilford)
<b>September 21, 2015</b>	Public Hearing Date 6 p.m. (Gateway Building, Room 303, 6 p.m.)
<b>September 21, 2015</b>	Public Comment Period Ends / All Public Responses due
<b>October 5, 2015</b>	Final CAPER submission due to HUD (Housing and Urban Development)

Thursday, August 13, 2015 - Internal and External Requests for Responses  
Monday, August 31, 2015 – Internal and External Response (Updates) due



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**PGM Year:** 2010  
**Project:** 0003 - Community Housing Assistance Initiative  
**IDIS Activity:** 485 - Cottages at Greenwood - Howard County Housing Commission

**Status:** Open      **Objective:** Provide decent affordable housing  
**Location:** 6751 Columbia Gateway Dr 3rd Floor Columbia, MD 21046-2164      **Outcome:** Affordability  
**Matrix Code:** Water/Sewer Improvements (03J)      **National Objective:** LMH

**Initial Funding Date:** 10/18/2010

**Description:**

CDBG funds will be granted to the Howard County Housing Commission in support of the "Cottages at Greenwood" affordable housing homeownership project. Funds will be used specifically for the installation of water and sewer and street improvements associated with the new construction of 10 single-family units located at 8770 & 8780 Mary Lane, Jessup, MD. This project is linked to IDIS Activity #516, wherein HOME funds have been allocated to support construction of the units.

**Financing**

	Fund Type	Grant Year	Grant	Funded Amount	Drawn In Program Year	Drawn Thru Program Year
CDBG	EN	Pre-2015		\$440,899.00	\$0.00	\$0.00
		2010	B10UC240012		\$0.00	\$351,596.85
		2011	B11UC240012		\$0.00	\$89,302.15
<b>Total</b>	<b>Total</b>			<b>\$440,899.00</b>	<b>\$0.00</b>	<b>\$440,899.00</b>

**Proposed Accomplishments**

Housing Units : 10

**Actual Accomplishments**

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	0	0
Black/African American:	5	0	0	0	5	0	0	0
Asian:	4	0	0	0	4	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0



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Hispanic:	0	0	0	0	0	0	0	0
<b>Total:</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>0</b>
Female-headed Households:	4		0		4			

*Income Category:*

	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	0	0	0	0
Moderate	9	0	9	0
Non Low Moderate	0	0	0	0
Total	9	0	9	0
Percent Low/Mod	100.0%		100.0%	

**Annual Accomplishments**

<u>Years</u>	<u>Accomplishment Narrative</u>	<u># Benefitting</u>
2011	In FFY11, CDBG funds were used to fund the installation of water and sewer lines necessary for street improvements in order to build the Cottages at Greenwood Community located off of Mary Lane in Juessup, Maryland. There were 10 units built, 8 of which are owner occupied, one is a rental that is owned by a non profit and will be sold in 2015 (Note: Ho. Co. needed to re-open this activity per the Technical assistance provided by HUD during the September, 2014 CDBG monitoring visit. After the last unit is sold, Howard County will add any new accomplishment data and complete the project.)	



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**PGM Year:** 2013  
**Project:** 0001 - CDBG Planning and Program Administration  
**IDIS Activity:** 550 - CDBG Program Administration

**Status:** Completed 9/2/2015 12:00:00 AM  
**Location:** ,

**Objective:**  
**Outcome:**  
**Matrix Code:** General Program Administration (21A)      **National Objective:**

**Initial Funding Date:** 11/19/2013

**Description:**

CDBG funds will be used to provide for the administration and management of the Howard County Community Development Block Grant Program. This does not require an objective or outcome category.

**Financing**

	Fund Type	Grant Year	Grant	Funded Amount	Drawn In Program Year	Drawn Thru Program Year
CDBG	EN	Pre-2015		\$129,823.48	\$0.00	\$0.00
		2011	B11UC240012		\$0.00	\$26,496.41
		2012	B12UC240012		\$0.00	\$62,651.71
		2013	B13UC240012		\$0.00	\$40,675.36
<b>Total</b>	<b>Total</b>			<b>\$129,823.48</b>	<b>\$0.00</b>	<b>\$129,823.48</b>

**Proposed Accomplishments**

**Actual Accomplishments**

<i>Number assisted:</i>	<b>Owner</b>		<b>Renter</b>		<b>Total</b>		<b>Person</b>	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:					0	0		
Black/African American:					0	0		
Asian:					0	0		
American Indian/Alaskan Native:					0	0		
Native Hawaiian/Other Pacific Islander:					0	0		
American Indian/Alaskan Native & White:					0	0		
Asian White:					0	0		
Black/African American & White:					0	0		
American Indian/Alaskan Native & Black/African American:					0	0		
Other multi-racial:					0	0		
Asian/Pacific Islander:					0	0		
Hispanic:					0	0		
<b>Total:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



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Female-headed Households:

0

*Income Category:*

	<b>Owner</b>	<b>Renter</b>	<b>Total</b>	<b>Person</b>
Extremely Low			0	
Low Mod			0	
Moderate			0	
Non Low Moderate			0	
Total	0	0	0	0
Percent Low/Mod				

**Annual Accomplishments**

No data returned for this view. This might be because the applied filter excludes all data.



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**PGM Year:** 2013  
**Project:** 0002 - Public Facilities  
**IDIS Activity:** 551 - Emergency Public Facility

**Status:** Completed 7/23/2014 12:00:00 AM  
**Location:** Address Suppressed

**Objective:** Create suitable living environments  
**Outcome:** Availability/accessibility  
**Matrix Code:** Acquisition of Real Property (01)      **National Objective:** LMC

**Initial Funding Date:** 11/19/2013

**Description:**  
 This activity will allocate funds for property acquired by long-term leasing of a public facility to be utilized for the provision of emergency and transitional housing.  
 This activity will ensure the safety of Howard County Residents who are struggling with domestic abuse.

**Financing**

	Fund Type	Grant Year	Grant	Funded Amount	Drawn In Program Year	Drawn Thru Program Year
CDBG	EN	Pre-2015		\$24,000.00	\$0.00	\$0.00
		2011	B11UC240012		\$0.00	\$24,000.00
<b>Total</b>	<b>Total</b>			<b>\$24,000.00</b>	<b>\$0.00</b>	<b>\$24,000.00</b>

**Proposed Accomplishments**

People (General) : 2

**Actual Accomplishments**

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	25	4
Black/African American:	0	0	0	0	0	0	90	0
Asian:	0	0	0	0	0	0	5	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	11	3
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	1	1
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
<b>Total:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>132</b>	<b>8</b>



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Female-headed Households: 65 0 65

*Income Category:*

	<b>Owner</b>	<b>Renter</b>	<b>Total</b>	<b>Person</b>
Extremely Low	0	0	0	116
Low Mod	0	0	0	8
Moderate	0	0	0	5
Non Low Moderate	0	0	0	3
Total	0	0	0	132
Percent Low/Mod				97.7%

**Annual Accomplishments**

<b>Years</b>	<b>Accomplishment Narrative</b>	<b># Benefitting</b>
2013	CDBG funds were used to lease property for the Domestic Violence Center of Howard County Safehouse Program. The Safehouse provides emergency shelter to individuals and families who are escaping domestic abuse. During the first quarter, 29 individuals benefitted from this program.	



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**PGM Year:** 2013  
**Project:** 0004 - Special Economic Development Activities by a CBDO  
**IDIS Activity:** 552 - Child Care Tuition Reimbursement

**Status:** Completed 4/14/2015 12:00:00 AM      **Objective:** Create economic opportunities  
**Location:** 10901 Little Patuxent Pkwy Columbia, MD 21044-3110      **Outcome:** Affordability  
**Matrix Code:** Child Care Services (05L)      **National Objective:** LMC

**Initial Funding Date:** 11/19/2013

**Description:**

This program will provide for childcare assistance to income eligible and curricula eligible students attending Howard County Community College. Completing a certification and/or degree programs will allow eligible persons to increase self-sufficiency and possibly become homeowners. This community based economic development activity will be carried out by the Howard County Community College Educational Foundation by and through the trained staff of HCCC.

**Financing**

	Fund Type	Grant Year	Grant	Funded Amount	Drawn In Program Year	Drawn Thru Program Year
CDBG	EN	Pre-2015		\$30,000.00	\$0.00	\$0.00
		2011	B11UC240012		\$0.00	\$3,918.00
		2012	B12UC240012		\$0.00	\$12,323.00
		2013	B13UC240012		\$0.00	\$13,759.00
<b>Total</b>	<b>Total</b>			<b>\$30,000.00</b>	<b>\$0.00</b>	<b>\$30,000.00</b>

**Proposed Accomplishments**

People (General) : 25

**Actual Accomplishments**

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	9	0
Black/African American:	0	0	0	0	0	0	7	1
Asian:	0	0	0	0	0	0	1	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	1	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0



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Hispanic:	0	0	0	0	0	0	0	0	0
<b>Total:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>18</b>	<b>1</b>

Female-headed Households: 0 0 0 0 0 0 0 0 0 0

*Income Category:*

	Owner	Renter	Total	Person
Extremely Low	0	0	0	13
Low Mod	0	0	0	4
Moderate	0	0	0	1
Non Low Moderate	0	0	0	0
Total	0	0	0	18
Percent Low/Mod				100.0%

**Annual Accomplishments**

<b>Years</b>	<b>Accomplishment Narrative</b>	<b># Benefitting</b>
2013	This program provided for childcare assistance to income eligible and curricula eligible students attending Howard County Community College. Students completing a certification and/or degree programs were allowed eligible persons to increase self-sufficiency and possibly become homeowners. This community based economic development activity was carried out by the Howard County Community College Educational Foundation by and through the trained staff of HCCC.	



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**PGM Year:** 2013  
**Project:** 0003 - Community Housing Assistance Initiative  
**IDIS Activity:** 556 - Relocation Assistance

**Status:** Open      **Objective:** Create suitable living environments  
**Location:** 6751 Columbia Gateway Dr Columbia, MD 21046-2164      **Outcome:** Availability/accessibility  
**Matrix Code:** Relocation (08)      **National Objective:** LMC

**Initial Funding Date:** 11/19/2013

**Description:**

CDBG funds will be used to provide funding for relocation assistance when displacing tenants due to property acquisition and/or redevelopment.

**Financing**

	Fund Type	Grant Year	Grant	Funded Amount	Drawn In Program Year	Drawn Thru Program Year
CDBG	EN	Pre-2015		\$959,532.83	\$0.00	\$0.00
		2011	B11UC240012		\$0.00	\$124,434.45
		2012	B12UC240012		\$0.00	\$160,000.00
		2013	B13UC240012		\$675,098.38	\$675,098.38
<b>Total</b>	<b>Total</b>			<b>\$959,532.83</b>	<b>\$675,098.38</b>	<b>\$959,532.83</b>

**Proposed Accomplishments**

People (General) : 100

**Actual Accomplishments**

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	38	15
Black/African American:	0	0	0	0	0	0	5	1
Asian:	0	0	0	0	0	0	2	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	17	6
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0





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**PGM Year:** 2013  
**Project:** 0005 - Public Services  
**IDIS Activity:** 557 - Housing Stability

**Status:** Completed 4/14/2015 12:00:00 AM  
**Location:** 9520 Berger Rd Columbia, MD 21046-1501

**Objective:** Provide decent affordable housing  
**Outcome:** Availability/accessibility  
**Matrix Code:** Operating Costs of Homeless/AIDS Patients Programs (03T)      **National Objective:** LMC

**Initial Funding Date:** 11/19/2013

**Description:**

This project will provide funding to a local non-profit Bridges to Housing Stability for the provision of case management services, supporting families who are at risk of becoming homeless or are currently participating in a housing stability program.

This is a Public Service activity administered from the offices for Brides to Housing Stability, Inc.

**Financing**

	Fund Type	Grant Year	Grant	Funded Amount	Drawn In Program Year	Drawn Thru Program Year
CDBG	EN	Pre-2015		\$24,000.00	\$0.00	\$0.00
		2011	B11UC240012		\$0.00	\$4,744.82
		2012	B12UC240012		\$0.00	\$12,842.60
		2013	B13UC240012		\$0.00	\$6,412.58
<b>Total</b>	<b>Total</b>			<b>\$24,000.00</b>	<b>\$0.00</b>	<b>\$24,000.00</b>

**Proposed Accomplishments**

People (General) : 125

**Actual Accomplishments**

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	18	4
Black/African American:	0	0	0	0	0	0	57	3
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	9	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0



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Hispanic:	0	0	0	0	0	0	0	0	0
<b>Total:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>84</b>	<b>7</b>

Female-headed Households: 0 0 0 0 0 0 0 0 0

*Income Category:*

	Owner	Renter	Total	Person
Extremely Low	0	0	0	58
Low Mod	0	0	0	26
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	84
Percent Low/Mod				100.0%

**Annual Accomplishments**

Years	Accomplishment Narrative	# Benefitting
2013	This project provided funding to a local non-profit Bridges to Housing Stability for the provision of case management services, supporting families who are at risk of becoming homeless or are currently participating in a housing stability program. This is a Public Service activity administered from the offices for Brides to Housing Stability, Inc. 29 households benefitted and remained in their current living situation preventing homelessness.	



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**PGM Year:** 2013  
**Project:** 0005 - Public Services  
**IDIS Activity:** 558 - Homework Club at Roger Carter Community Center

**Status:** Completed 4/14/2015 12:00:00 AM  
**Location:** 3050 Milltowne Dr Ellicott City, MD 21043-5065

**Objective:** Create suitable living environments  
**Outcome:** Sustainability  
**Matrix Code:** Youth Services (05D) **National Objective:** LMC

**Initial Funding Date:** 11/19/2013

**Description:**  
 CDBG funds will be used to provide low to moderate income children with a safe, structured environment in which they receive academic assistance with homework assignments, computer training, help with life skills and recreational pursuits.

**Financing**

	Fund Type	Grant Year	Grant	Funded Amount	Drawn In Program Year	Drawn Thru Program Year
CDBG	EN	Pre-2015		\$31,609.30	\$0.00	\$0.00
		2011	B11UC240012		\$0.00	\$2,659.42
		2012	B12UC240012		\$0.00	\$22,944.73
		2013	B13UC240012		\$0.00	\$6,005.15
<b>Total</b>	<b>Total</b>			<b>\$31,609.30</b>	<b>\$0.00</b>	<b>\$31,609.30</b>

**Proposed Accomplishments**

People (General) : 25

**Actual Accomplishments**

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	5	1
Black/African American:	0	0	0	0	0	0	22	0
Asian:	0	0	0	0	0	0	6	0
American Indian/Alaskan Native:	0	0	0	0	0	0	4	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	3	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0



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<b>Total:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>40</b>	<b>1</b>	
Female-headed Households:	0		0		0				
<i>Income Category:</i>									
	<b>Owner</b>	<b>Renter</b>	<b>Total</b>						<b>Person</b>
Extremely Low	0	0	0						15
Low Mod	0	0	0						13
Moderate	0	0	0						11
Non Low Moderate	0	0	0						1
Total	0	0	0						40
Percent Low/Mod									97.5%

**Annual Accomplishments**

<b>Years</b>	<b>Accomplishment Narrative</b>	<b># Benefitting</b>
2013	<p>This program provided a safe, structured environment for low to moderate income children, in which they received academic assistance with their homework assignments, computer training, life skills as well as recreational and artistic activities during the school/program year.</p> <p>40 children benefited from this activity, most from the Hilltop Community/Ellicott City. The Roger Carter After School/Teen Center Program operated concurrently with the Howard County School Calendar Year.</p>	



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**PGM Year:** 2013  
**Project:** 0005 - Public Services  
**IDIS Activity:** 559 - Grassroots-Route 1 Day Resource Center

**Status:** Completed 4/14/2015 12:00:00 AM  
**Location:** 8826 Washington Blvd Jessup, MD 20794-9663

**Objective:** Create suitable living environments  
**Outcome:** Availability/accessibility  
**Matrix Code:** Operating Costs of Homeless/AIDS Patients Programs (03T)      **National Objective:** LMC

**Initial Funding Date:** 11/19/2013

**Description:**  
 CDBG funds will be utilized to cover the cost of leasing of a public facility known as Route 1 Day Resource Center. The Center, operated by Grassroots Crisis Intervention Center, provides funding to a local non-profit for leasing associated with a day center where critical social and human services are provided to both sheltered and unsheltered homeless individuals.

**Financing**

	Fund Type	Grant Year	Grant	Funded Amount	Drawn In Program Year	Drawn Thru Program Year
CDBG	EN	Pre-2015		\$46,975.15	\$0.00	\$0.00
		2011	B11UC240012		\$0.00	\$10,312.88
		2012	B12UC240012		\$0.00	\$27,143.27
		2013	B13UC240012		\$0.00	\$9,519.00
<b>Total</b>	<b>Total</b>			<b>\$46,975.15</b>	<b>\$0.00</b>	<b>\$46,975.15</b>

**Proposed Accomplishments**

People (General) : 60

**Actual Accomplishments**

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	90	0
Black/African American:	0	0	0	0	0	0	48	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	3	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	3	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	2	0
Other multi-racial:	0	0	0	0	0	0	7	2
Asian/Pacific Islander:	0	0	0	0	0	0	0	0



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Hispanic:	0	0	0	0	0	0	0	0	0
<b>Total:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>153</b>	<b>2</b>

Female-headed Households: 0 0 0 0 0 0 0 0 0 0

*Income Category:*

	Owner	Renter	Total	Person
Extremely Low	0	0	0	153
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	153
Percent Low/Mod				100.0%

**Annual Accomplishments**

<b>Years</b>	<b>Accomplishment Narrative</b>	<b># Benefitting</b>
2013	CDBG Funds were used to lease property (Route 1 Day Resource Center) where low to no income homeless individuals and families can receive assistance for 2 hours a dy, 3 times per week. Meals, clothing, supplies, and access to County services were provided to all clients. During the First Quarter, 21 individuals agreed to be homeless certied and were counted towards receiving benifits to the program. The actual number of beneficiaries would have been 287, but many homeless refuse to be processed.	



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**PGM Year:** 2013  
**Project:** 0005 - Public Services  
**IDIS Activity:** 560 - North Laurel Multi-Service Center

**Status:** Completed 4/14/2015 12:00:00 AM  
**Location:** 9900 Washington Blvd N Laurel, MD 20723-1971

**Objective:** Create suitable living environments  
**Outcome:** Availability/accessibility  
**Matrix Code:** Public Services (General) (05) **National Objective:** LMC

**Initial Funding Date:** 11/19/2013

**Description:**  
 CDBG funds will be used to cover a portion of the leasing costs associated with the operation of 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.

**Financing**

	Fund Type	Grant Year	Grant	Funded Amount	Drawn In Program Year	Drawn Thru Program Year
CDBG	EN	Pre-2015		\$43,851.00	\$0.00	\$0.00
		2011	B11UC240012		\$0.00	\$11,829.75
		2012	B12UC240012		\$0.00	\$21,925.50
		2013	B13UC240012		\$0.00	\$10,095.75
<b>Total</b>	<b>Total</b>			<b>\$43,851.00</b>	<b>\$0.00</b>	<b>\$43,851.00</b>

**Proposed Accomplishments**

People (General) : 500

**Actual Accomplishments**

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	952	188
Black/African American:	0	0	0	0	0	0	1,132	0
Asian:	0	0	0	0	0	0	116	0
American Indian/Alaskan Native:	0	0	0	0	0	0	3	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	73	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	39	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0



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**Total:** 0 0 0 0 0 0 2,315 188

Female-headed Households: 0 0 0 0

*Income Category:*

	Owner	Renter	Total	Person
Extremely Low	0	0	0	1,130
Low Mod	0	0	0	632
Moderate	0	0	0	521
Non Low Moderate	0	0	0	32
Total	0	0	0	2,315
Percent Low/Mod				98.6%

**Annual Accomplishments**

Years	Accomplishment Narrative	# Benefitting
2013	CDBG Funds were used to assist with the leasing costs of the Multi-Service Center. The Center contains 3,207 square feet of condominium office space. A Variety of Non-profit agencies from Howard County offer to provide human and health services to the clients fo the Center, many who live in the North Laurel area. These clients are fo low to moderate income. During the First Quarter, 679 residents were seen on multiple occassions, totally 955 seperate visists. Also during the quarter, the partnerships of the non-profits within the Center provided 100 back-packs for low income children for bask to school, opened a MEN'S drop in group for support and held an Open house for the community to discuss the partnerships and service they provide.	



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**PGM Year:** 2011  
**Project:** 0009 - Roger Carter Recreation Center  
**IDIS Activity:** 562 - Roger Carter Center

**Status:** Open  
**Location:** 3000 Milltowne Dr Ellicott City, MD 21043-5039

**Objective:** Create suitable living environments  
**Outcome:** Availability/accessibility  
**Matrix Code:** Public Facilities and Improvement (General) (03)      **National Objective:** LMA

**Initial Funding Date:** 12/16/2013

**Description:**  
 CDBG funds will be used to support the construction and leasing of the Roger Carter Recreation Center associated with Phase I of the HilltopEllicott Terrace community redevelopment effort.

**Financing**

	Fund Type	Grant Year	Grant	Funded Amount	Drawn In Program Year	Drawn Thru Program Year
CDBG	EN	Pre-2015		\$1,005,900.00	\$0.00	\$0.00
		2011	B11UC240012		\$0.00	\$213,005.82
		2012	B12UC240012		\$0.00	\$453,685.12
		2013	B13UC240012		\$98,492.47	\$101,927.47
		2014	B14UC240012		\$98,492.47	\$98,492.47
<b>Total</b>	<b>Total</b>			<b>\$1,005,900.00</b>	<b>\$196,984.94</b>	<b>\$867,110.88</b>

**Proposed Accomplishments**

Public Facilities : 1  
 Total Population in Service Area: 2,976  
 Census Tract Percent Low / Mod: 35.20

**Annual Accomplishments**

No data returned for this view. This might be because the applied filter excludes all data.



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**PGM Year:** 2014  
**Project:** 0001 - FFY14 CDBG Program Administration and Planning  
**IDIS Activity:** 563 - Program Administration

**Status:** Open  
**Location:** ,  
**Objective:**  
**Outcome:**  
**Matrix Code:** General Program Administration (21A)      **National Objective:**

**Initial Funding Date:** 10/22/2014

**Description:**  
 Provide for the administration and management of the Howard County Community Development Block Grant Program.  
 This does not require an objective or outcome category.

**Financing**

	Fund Type	Grant Year	Grant	Funded Amount	Drawn In Program Year	Drawn Thru Program Year
CDBG	EN	Pre-2015		\$182,570.87	\$0.00	\$0.00
		2013	B13UC240012		\$40,408.99	\$40,408.99
		2014	B14UC240012		\$39,845.08	\$39,845.08
<b>Total</b>	<b>Total</b>			<b>\$182,570.87</b>	<b>\$80,254.07</b>	<b>\$80,254.07</b>

**Proposed Accomplishments**

**Actual Accomplishments**

<i>Number assisted:</i>	<b>Owner</b>		<b>Renter</b>		<b>Total</b>		<b>Person</b>	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:					0	0		
Black/African American:					0	0		
Asian:					0	0		
American Indian/Alaskan Native:					0	0		
Native Hawaiian/Other Pacific Islander:					0	0		
American Indian/Alaskan Native & White:					0	0		
Asian White:					0	0		
Black/African American & White:					0	0		
American Indian/Alaskan Native & Black/African American:					0	0		
Other multi-racial:					0	0		
Asian/Pacific Islander:					0	0		
Hispanic:					0	0		
<b>Total:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



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Female-headed Households:

0

*Income Category:*

	<b>Owner</b>	<b>Renter</b>	<b>Total</b>	<b>Person</b>
Extremely Low			0	
Low Mod			0	
Moderate			0	
Non Low Moderate			0	
Total	0	0	0	0
Percent Low/Mod				

**Annual Accomplishments**

No data returned for this view. This might be because the applied filter excludes all data.



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**PGM Year:** 2014  
**Project:** 0002 - FFY14 CDBG Public Facilities  
**IDIS Activity:** 564 - Day Resource Center Predevelopment and Construction

**Status:** Open  
**Location:** 10390 Guilford Road Jessup, MD 20701  
**Objective:** Create suitable living environments  
**Outcome:** Availability/accessibility  
**Matrix Code:** Homeless Facilities (not operating costs) (03C) **National Objective:** LMC

**Initial Funding Date:** 10/22/2014

**Description:**

This activity will provide funding for the construction of a new Center for the homeless.

**Financing**

	Fund Type	Grant Year	Grant	Funded Amount	Drawn In Program Year	Drawn Thru Program Year
CDBG	EN	Pre-2015		\$225,000.00	\$0.00	\$0.00
<b>Total</b>	<b>Total</b>			<b>\$225,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Proposed Accomplishments**

Public Facilities : 35

**Actual Accomplishments**

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0		0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
<b>Total:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Female-headed Households:	0		0		0			



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*Income Category:*

	<b>Owner</b>	<b>Renter</b>	<b>Total</b>	<b>Person</b>
Extremely Low	0	0	0	0
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	0
Percent Low/Mod				

**Annual Accomplishments**

No data returned for this view. This might be because the applied filter excludes all data.



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**PGM Year:** 2014  
**Project:** 0002 - FFY14 CDBG Public Facilities  
**IDIS Activity:** 565 - Safehouse-DVC

**Status:** Completed 7/8/2015 12:00:00 AM  
**Location:** 9265 Vollmerhausen Rd Jessup, MD 20794-9545

**Objective:** Create suitable living environments  
**Outcome:** Sustainability  
**Matrix Code:** Acquisition of Real Property (01)      **National Objective:** LMC

**Initial Funding Date:** 10/22/2014

**Description:**  
 This activity will allocate funds for property acquired by long-term leasing of a public facility to be utilized for the provision of emergency and transitional housing. This activity will ensure the safety of Howard County Residents who are struggling with domestic abuse.

**Financing**

	Fund Type	Grant Year	Grant	Funded Amount	Drawn In Program Year	Drawn Thru Program Year
CDBG	EN	Pre-2015		\$24,000.00	\$0.00	\$0.00
		2013	B13UC240012		\$24,000.00	\$24,000.00
<b>Total</b>	<b>Total</b>			<b>\$24,000.00</b>	<b>\$24,000.00</b>	<b>\$24,000.00</b>

**Proposed Accomplishments**

Public Facilities : 2

**Actual Accomplishments**

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	36	6
Black/African American:	0	0	0	0	0	0	75	0
Asian:	0	0	0	0	0	0	15	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	13	4
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
<b>Total:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>139</b>	<b>10</b>



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Female-headed Households: 0 0 0

*Income Category:*

	<b>Owner</b>	<b>Renter</b>	<b>Total</b>	<b>Person</b>
Extremely Low	0	0	0	118
Low Mod	0	0	0	8
Moderate	0	0	0	9
Non Low Moderate	0	0	0	4
Total	0	0	0	139
Percent Low/Mod				97.1%

**Annual Accomplishments**

<b>Years</b>	<b>Accomplishment Narrative</b>	<b># Benefitting</b>
2014	The Howard County Housing Department leases a Safehouse for Domestic Violence Victims. The Safehouse is run by HopeWorks Inc., of Howard County. Formerly the Domestic Violence Center of Howard County. This Emergency Shelter assisted adult women and their children by providing a safe place to live, away from doemstic abuse and/or sexual assault.	



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**PGM Year:** 2014  
**Project:** 0004 - FFY14 CDBG Public Services  
**IDIS Activity:** 566 - Route One Day Resource/Leasing

**Status:** Open  
**Location:** 8826 Washington Blvd Jessup, MD 20794-9663

**Objective:** Create suitable living environments  
**Outcome:** Availability/accessibility  
**Matrix Code:** Operating Costs of Homeless/AIDS Patients Programs (03T)      **National Objective:** LMC

**Initial Funding Date:** 12/03/2014

**Description:**  
 CDBG funds will be utilized to cover the cost of leasing of a public facility known as Route 1 Day Resource Center. The Center operated by Grassroots Crisis Intervention Center, provides funding to a local non-profit for leasing associated with a day center where critical social and human services are provided to both sheltered and unsheltered homeless individuals. The Center is located at 8826 Washington Boulevard, Jessup, MD, 20794.

**Financing**

	Fund Type	Grant Year	Grant	Funded Amount	Drawn In Program Year	Drawn Thru Program Year
CDBG	EN	Pre-2015		\$46,681.15	\$0.00	\$0.00
		2013	B13UC240012		\$39,065.07	\$39,065.07
		2014	B14UC240012		\$4,152.62	\$4,152.62
<b>Total</b>	<b>Total</b>			<b>\$46,681.15</b>	<b>\$43,217.69</b>	<b>\$43,217.69</b>

**Proposed Accomplishments**

People (General) : 60

**Actual Accomplishments**

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	66	3
Black/African American:	0	0	0	0	0	0	49	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	1	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	1	1
American Indian/Alaskan Native & White:	0	0	0	0	0	0	1	0
Asian White:	0	0	0	0	0	0	1	0
Black/African American & White:	0	0	0	0	0	0	3	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	2	0
Other multi-racial:	0	0	0	0	0	0	4	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0



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Hispanic:	0	0	0	0	0	0	0	0
<b>Total:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>128</b>	<b>4</b>

Female-headed Households: 0 0 0 0 0 0 0 0 0

*Income Category:*

	Owner	Renter	Total	Person
Extremely Low	0	0	0	121
Low Mod	0	0	0	5
Moderate	0	0	0	2
Non Low Moderate	0	0	0	0
Total	0	0	0	128
Percent Low/Mod				100.0%

**Annual Accomplishments**

Years	Accomplishment Narrative	# Benefiting
2014	<p>The Route One Day Resource Center provided access to basic subsistence needs, caring attention, and access to social services that enabled low-income individuals to move toward permanent housing.</p> <p>The Center provided showers, clothing, internet access, food and basic living supplies. The Center has served approximately 119 individuals with more intensive services and for whom self-certification forms will be completed.</p> <p>The DRC staff and volunteers provided access to meals, medical care, the food and clothing pantry, showers, laundry facilities and the internet. The DRC continues to provide space for other resource providers. Once a week a caseworker from Humanim assists clients with food stamp applications and a Health Department outreach worker facilitates access to addictions treatment. The VA sends housing and employment outreach workers on a regular basis, and a case manager from Grassroots works with clients applying for Social Security Disability. We continue to provide space to Safe House of Hope one day a week when the Center is not open. Safe House of Hope uses the Center as an outreach/drop-in center to provide outreach to victims of human trafficking.</p> <p>The joint program with the Howard County Detention Center to temporarily house eligible persons in short term motel shelter served 9 homeless residents. Re-entry counselors worked intensively with the individuals on a plan to obtain stable employment and housing in the community. The program is intended for newly released individuals who can achieve stability with short term intensive intervention and support.</p>	



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**PGM Year:** 2014  
**Project:** 0004 - FFY14 CDBG Public Services  
**IDIS Activity:** 567 - North Laurel Multi-service Center/Leas

**Status:** Completed 9/2/2015 12:00:00 AM  
**Location:** 9900 Washington Blvd N Laurel, MD 20723-1971

**Objective:** Create suitable living environments  
**Outcome:** Availability/accessibility  
**Matrix Code:** Public Services (General) (05) **National Objective:** LMC

**Initial Funding Date:** 10/22/2014

**Description:**

CDBG funds will be used to cover a portion of the leasing costs associated with the operation of 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. The Center is located at 9900 Washington Boulevard, Laurel, MD, 20723

**Financing**

	Fund Type	Grant Year	Grant	Funded Amount	Drawn In Program Year	Drawn Thru Program Year
CDBG	EN	Pre-2015		\$45,017.00	\$0.00	\$0.00
		2013	B13UC240012		\$11,254.25	\$11,254.25
		2014	B14UC240012		\$28,139.88	\$28,139.88
<b>Total</b>	<b>Total</b>			<b>\$45,017.00</b>	<b>\$39,394.13</b>	<b>\$39,394.13</b>

**Proposed Accomplishments**

People (General) : 500

**Actual Accomplishments**

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	956	190
Black/African American:	0	0	0	0	0	0	1,334	0
Asian:	0	0	0	0	0	0	135	0
American Indian/Alaskan Native:	0	0	0	0	0	0	13	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	5	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	1	0
Asian White:	0	0	0	0	0	0	1	0
Black/African American & White:	0	0	0	0	0	0	27	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	11	0
Other multi-racial:	0	0	0	0	0	0	32	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0



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**Total:** 0 0 0 0 0 0 2,515 190

Female-headed Households: 0 0 0 0

*Income Category:*

	Owner	Renter	Total	Person
Extremely Low	0	0	0	1,474
Low Mod	0	0	0	651
Moderate	0	0	0	332
Non Low Moderate	0	0	0	58
Total	0	0	0	2,515
Percent Low/Mod	97.7%			

**Annual Accomplishments**

Years	Accomplishment Narrative	# Benefiting
2014	<p>As of June 30, 2015, a total of 2515 (3619 individuals visits) received Services form the NL Multi-Service Center. Services included Legal Aid, Veteran, Workforce and Inmate Re-Entry among others. Events such as the 3rd Getting Ahead group was facilitated at the MSC for residents of Howard County. Participants attend group twice a week for 8 weeks.</p> <p>Another event, the 3rd Annual Back to School clothes give a way in partnership with Grace Community Church. Over 100 persons were able to receive clothing. The 3rd Annual Back to School supply give a way was in partnership with the Southeast Continental Society, Neighbor Network and REACT Inc. 153 students receive backpacks and school supplies. MSC partnered with the Southeast Continentals who facilitated a free bus trip for 15 youth to the Reginald F. Lewis Museum in Baltimore. Also held was the 1st Annual MSC Career Fair at the NLCC. We had 20 local employers along with over 480 job seekers attending the event. Alo the 3rd Getting Ahead group facilitated by MSC for residents of Howard County had members who graduated from the 8-week program. Furthermore, MSC held its 4th Annual Thanksgiving Distribution and provided 189 individuals with a turkey and box of non-perishables in additon to its Annual Christmas family adoption which assited 30 families. The Center partnered with Healthy Howard to provide 2 store tours to promote healthy eating combined with saving money tips. Last, 500 individuals participated in the Annual Community Fair.</p>	



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<b>Total Funded Amount:</b>	<b>\$3,259,859.78</b>
<b>Total Drawn Thru Program Year:</b>	<b>\$2,784,667.53</b>
<b>Total Drawn In Program Year:</b>	<b>\$1,058,949.21</b>

U.S. DEPARTMENT OF HOUSING AND  
URBAN DEVELOPMENT  
OFFICE OF COMMUNITY PLANNING AND  
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PR06 - Summary of Consolidated Plan  
Projects for Report Year

IDIS

Plan IDIS Year Project	Project Title and Description		Program	Project Estimate
2014 1	FFY14 CDBG Program Administration and Planning	FFY14 Planning and Administrative costs will be covered by this Project.	CDBG	\$182,570.87
2	FFY14 CDBG Public Facilities	All FFY14 CDBG CDBG funds for this Project will focus on the Safehouse for Domestic Violence Lease and the Day Resource Center Pre-development and Construction Activities.	CDBG	\$469,000.00
3	FFY14 CDBG Housing Activities	This Project will fund the FFY14 CDBG Relocation Activity .	CDBG	\$300,000.00
4	FFY14 CDBG Public Services	FFY14 CDBG funds will serve the Route One Day Resource Center Activity for current Leasing and the North Laurel Multi-Service Center for current Leasing.	CDBG	\$91,698.15
5	FFY14 HOME Program Administration	This Project provides for the administration and coordination of the HOME Program.	HOME	\$26,097.38

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PR06 - Summary of Consolidated Plan  
 Projects for Report Year

IDIS

<u>Committed Amount</u>	<u>Amount Drawn Thru Report Year</u>	<u>Amount Available to Draw</u>	<u>Amount Drawn in Report Year</u>
\$182,570.87	\$80,254.07	\$102,316.80	\$80,254.07
\$249,000.00	\$24,000.00	\$225,000.00	\$24,000.00
\$0.00	\$0.00	\$0.00	\$0.00
\$91,698.15	\$82,611.82	\$9,086.33	\$82,611.82
\$26,097.38	\$2,106.63	\$23,990.75	\$2,106.63



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**Home Disbursements and Unit Completions**

<b>Activity Type</b>	<b>Disbursed Amount</b>	<b>Units Completed</b>	<b>Units Occupied</b>
Rentals	\$0.00	9	9
Total, Rentals and TBRA	\$0.00	9	9
<b>Grand Total</b>	<b>\$0.00</b>	<b>9</b>	<b>9</b>

**Home Unit Completions by Percent of Area Median Income**

<b>Activity Type</b>	<b>Units Completed</b>			
	<b>0% - 30%</b>	<b>31% - 50%</b>	<b>Total 0% - 60%</b>	<b>Total 0% - 80%</b>
Rentals	7	2	9	9
Total, Rentals and TBRA	7	2	9	9
<b>Grand Total</b>	<b>7</b>	<b>2</b>	<b>9</b>	<b>9</b>

**Home Unit Reported As Vacant**

<b>Activity Type</b>	<b>Reported as Vacant</b>
Rentals	0
Total, Rentals and TBRA	0
<b>Grand Total</b>	<b>0</b>



HOWARD COUNTY

**Home Unit Completions by Racial / Ethnic Category**

**Rentals**

	<b>Units</b>	
	<b>Completed</b>	<b>Completed - Hispanics</b>
White	2	0
Black/African American	5	0
Asian	1	0
Other multi-racial	1	1
<b>Total</b>	<b>9</b>	<b>1</b>

**Total, Rentals and TBRA**

**Grand Total**

	<b>Units</b>		<b>Units</b>	
	<b>Completed</b>	<b>Completed - Hispanics</b>	<b>Completed</b>	<b>Completed - Hispanics</b>
White	2	0	2	0
Black/African American	5	0	5	0
Asian	1	0	1	0
Other multi-racial	1	1	1	1
<b>Total</b>	<b>9</b>	<b>1</b>	<b>9</b>	<b>1</b>



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Count of CDBG Activities with Disbursements by Activity Group & Matrix Code

Activity Group	Activity Category	Open Count	Open Activities Disbursed	Completed Count	Completed Activities Disbursed	Program Year Count	Total Activities Disbursed
Acquisition	Acquisition of Real Property (01)	0	\$0.00	2	\$24,000.00	2	\$24,000.00
	Relocation (08)	1	\$675,098.38	0	\$0.00	1	\$675,098.38
	<b>Total Acquisition</b>	<b>1</b>	<b>\$675,098.38</b>	<b>2</b>	<b>\$24,000.00</b>	<b>3</b>	<b>\$699,098.38</b>
Public Facilities and Improvements	Public Facilities and Improvement (General) (03)	1	\$196,984.94	0	\$0.00	1	\$196,984.94
	Homeless Facilities (not operating costs) (03C)	1	\$0.00	0	\$0.00	1	\$0.00
	Water/Sewer Improvements (03J)	1	\$0.00	0	\$0.00	1	\$0.00
	<b>Total Public Facilities and Improvements</b>	<b>3</b>	<b>\$196,984.94</b>	<b>0</b>	<b>\$0.00</b>	<b>3</b>	<b>\$196,984.94</b>
Public Services	Operating Costs of Homeless/AIDS Patients Programs (03T)	1	\$43,217.69	2	\$0.00	3	\$43,217.69
	Public Services (General) (05)	0	\$0.00	2	\$39,394.13	2	\$39,394.13
	Youth Services (05D)	0	\$0.00	1	\$0.00	1	\$0.00
	Child Care Services (05L)	0	\$0.00	1	\$0.00	1	\$0.00
	<b>Total Public Services</b>	<b>1</b>	<b>\$43,217.69</b>	<b>6</b>	<b>\$39,394.13</b>	<b>7</b>	<b>\$82,611.82</b>
General Administration and Planning	General Program Administration (21A)	1	\$80,254.07	1	\$0.00	2	\$80,254.07
	<b>Total General Administration and Planning</b>	<b>1</b>	<b>\$80,254.07</b>	<b>1</b>	<b>\$0.00</b>	<b>2</b>	<b>\$80,254.07</b>
<b>Grand Total</b>		<b>6</b>	<b>\$995,555.08</b>	<b>9</b>	<b>\$63,394.13</b>	<b>15</b>	<b>\$1,058,949.21</b>



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**CDBG Sum of Actual Accomplishments by Activity Group and Accomplishment Type**

Activity Group	Matrix Code	Accomplishment Type	Program Year		Totals
			Open Count	Completed Count	
Acquisition	Acquisition of Real Property (01)	Persons	0	132	132
		Public Facilities	0	139	139
	Relocation (08)	Persons	62	0	62
	<b>Total Acquisition</b>		<b>62</b>	<b>271</b>	<b>333</b>
Public Facilities and Improvements	Public Facilities and Improvement (General) (03)	Public Facilities	0	0	0
		Homeless Facilities (not operating costs) (03C)	0	0	0
	Water/Sewer Improvements (03J)	Housing Units	9	0	9
	<b>Total Public Facilities and Improvements</b>		<b>9</b>	<b>0</b>	<b>9</b>
Public Services	Operating Costs of Homeless/AIDS Patients Programs (03T)	Persons	128	237	365
		Persons (General) (05)	0	4,830	4,830
	Youth Services (05D)	Persons	0	40	40
	Child Care Services (05L)	Persons	0	18	18
	<b>Total Public Services</b>		<b>128</b>	<b>5,125</b>	<b>5,253</b>
<b>Grand Total</b>			<b>199</b>	<b>5,396</b>	<b>5,595</b>



HOWARD COUNTY

**CDBG Beneficiaries by Racial / Ethnic Category**

Housing-Non Housing	Race	Total Persons	Total Hispanic		Total Hispanic Households
			Persons	Total Households	
Non Housing	White	2,195	411	0	0
	Black/African American	2,819	5	5	0
	Asian	280	0	4	0
	American Indian/Alaskan Native	21	0	0	0
	Native Hawaiian/Other Pacific Islander	6	1	0	0
	American Indian/Alaskan Native & White	5	0	0	0
	Asian & White	2	0	0	0
	Black/African American & White	139	7	0	0
	Amer. Indian/Alaskan Native & Black/African Amer.	15	0	0	0
	Other multi-racial	104	9	0	0
	<b>Total Non Housing</b>		<b>5,586</b>	<b>433</b>	<b>9</b>
Grand Total	White	2,195	411	0	0
	Black/African American	2,819	5	5	0
	Asian	280	0	4	0
	American Indian/Alaskan Native	21	0	0	0
	Native Hawaiian/Other Pacific Islander	6	1	0	0
	American Indian/Alaskan Native & White	5	0	0	0
	Asian & White	2	0	0	0
	Black/African American & White	139	7	0	0
	Amer. Indian/Alaskan Native & Black/African Amer.	15	0	0	0
	Other multi-racial	104	9	0	0
	<b>Total Grand Total</b>		<b>5,586</b>	<b>433</b>	<b>9</b>



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**CDBG Beneficiaries by Income Category**

	<b>Income Levels</b>	<b>Owner Occupied</b>	<b>Renter Occupied</b>	<b>Persons</b>
Non Housing	Extremely Low (<=30%)	0	0	1,720
	Low (>30% and <=50%)	0	0	675
	Mod (>50% and <=80%)	0	0	350
	Total Low-Mod	0	0	2,745
	Non Low-Mod (>80%)	0	0	80
	Total Beneficiaries	0	0	2,825

# Annual Performance Report HOME Program

U.S. Department of Housing  
and Urban Development  
Office of Community Planning  
and Development

OMB Approval No. 2506-0171  
(exp. 8/31/2009)

Public reporting burden for this collection of information is estimated to average 2.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

The HOME statute imposes a significant number of data collection and reporting requirements. This includes information on assisted properties, on the owners or tenants of the properties, and on other programmatic areas. The information will be used: 1) to assist HOME participants in managing their programs; 2) to track performance of participants in meeting fund commitment and expenditure deadlines; 3) to permit HUD to determine whether each participant meets the HOME statutory income targeting and affordability requirements; and 4) to permit HUD to determine compliance with other statutory and regulatory program requirements. This data collection is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act or related authorities. Access to Federal grant funds is contingent on the reporting of certain project-specific data elements. Records of information collected will be maintained by the recipients of the assistance. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when public disclosure is not required.

This form is intended to collect numeric data to be aggregated nationally as a complement to data collected through the Cash and Management Information (C/MI) System. Participants should enter the reporting period in the first block. The reporting period is October 1 to September 30. Instructions are included for each section if further explanation is needed.

Submit this form on or before December 31.	This report is for period (mm/dd/yyyy)		Date Submitted (mm/dd/yyyy)
Send one copy to the appropriate HUD Field Office and one copy to: <b>HOME Program, Rm 7176, 451 7th Street, S.W., Washington D.C. 20410</b>	Starting	Ending	

## Part I Participant Identification

1. Participant Number	2. Participant Name		
3. Name of Person completing this report		4. Phone Number (Include Area Code)	
5. Address	6. City	7. State	8. Zip Code

## Part II Program Income

Enter the following program income amounts for the reporting period: in block 1, enter the balance on hand at the beginning; in block 2, enter the amount generated; in block 3, enter the amount expended; and in block 4, enter the amount for Tenant-Based rental Assistance.

1. Balance on hand at Beginning of Reporting Period	2. Amount received during Reporting Period	3. Total amount expended during Reporting Period	4. Amount expended for Tenant-Based Rental Assistance	5. Balance on hand at end of Reporting Period (1 + 2 - 3) = 5
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## Part III Minority Business Enterprises (MBE) and Women Business Enterprises (WBE)

In the table below, indicate the number and dollar value of contracts for HOME projects completed during the reporting period.

	a. Total	Minority Business Enterprises (MBE)			f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	
A. Contracts					
1. Number					
2. Dollar Amount					
B. Sub-Contracts					
1. Number					
2. Dollar Amount					
	a. Total	b. Women Business Enterprises (WBE)	c. Male		
C. Contracts					
1. Number					
2. Dollar Amount					
D. Sub-Contracts					
1. Number					
2. Dollar Amounts					

**Part IV Minority Owners of Rental Property**

In the table below, indicate the number of HOME assisted rental property owners and the total dollar amount of HOME funds in these rental properties assisted during the reporting period.

	a. Total	Minority Property Owners				f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	e. Hispanic	
1. Number						
2. Dollar Amount						

**Part V Relocation and Real Property Acquisition**

Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition. The data provided should reflect only displacements and acquisitions occurring during the reporting period.

	a. Number	b. Cost	Minority Business Enterprises (MBE)			f. White Non-Hispanic
Households Displaced	a. Total	b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	e. Hispanic	f. White Non-Hispanic
1. Parcels Acquired						
2. Businesses Displaced						
3. Nonprofit Organizations Displaced						
4. Households Temporarily Relocated, not Displaced						
5. Households Displaced - Number						
6. Households Displaced - Cost						





Public reporting burden for this collection of information is estimated to average 45 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

The HOME statute imposes a significant number of data collection and reporting requirements. This includes information on assisted properties, on the owners or tenants of the properties, and on other programmatic areas. The information will be used: 1) to assist HOME participants in managing their programs; 2) to track performance of participants in meeting fund commitment and expenditure deadlines; 3) to permit HUD to determine whether each participant meets the HOME statutory income targeting and affordability requirements; and 4) to permit HUD to determine compliance with other statutory and regulatory program requirements. This data collection is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act or related authorities. Access to Federal grant funds is contingent on the reporting of certain project-specific data elements. Records of information collected will be maintained by the recipients of the assistance. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when public disclosure is not required.

## Instructions for the HOME Match Report

### Applicability:

The HOME Match Report is part of the HOME APR and must be filled out by every participating jurisdiction that incurred a match liability. Match liability occurs when FY 1993 funds (or subsequent year funds) are drawn down from the U.S. Treasury for HOME projects. A Participating Jurisdiction (PJ) may start counting match contributions as of the beginning of Federal Fiscal Year 1993 (October 1, 1992). A jurisdiction not required to submit this report, either because it did not incur any match or because it had a full match reduction, may submit a HOME Match Report if it wishes. The match would count as excess match that is carried over to subsequent years. The match reported on this form must have been contributed during the reporting period (between October 1 and September 30).

### Timing:

This form is to be submitted as part of the HOME APR on or before December 31. The original is sent to the HUD Field Office. One copy is sent to the

Office of Affordable Housing Programs, CGHF  
Room 7176, HUD, 451 7th Street, S.W.  
Washington, D.C. 20410.

The participating jurisdiction also keeps a copy.

### Instructions for Part II:

1. **Excess match from prior Federal fiscal year:** Excess match carried over from prior Federal fiscal year.
2. **Match contributed during current Federal fiscal year:** The total amount of match contributions for all projects listed under Part III in column 9 for the Federal fiscal year.

3. **Total match available for current Federal fiscal year:** The sum of excess match carried over from the prior Federal fiscal year (Part II, line 1) and the total match contribution for the current Federal fiscal year (Part II, line 2). This sum is the total match available for the Federal fiscal year.

4. **Match liability for current Federal fiscal year:** The amount of match liability is available from HUD and is provided periodically to PJs. The match must be provided in the current year. The amount of match that must be provided is based on the amount of HOME funds drawn from the U.S. Treasury for HOME projects. The amount of match required equals 25% of the amount drawn down for HOME projects during the Federal fiscal year. Excess match may be carried over and used to meet match liability for subsequent years (see Part II line 5). Funds drawn down for administrative costs, CHDO operating expenses, and CHDO capacity building do not have to be matched. Funds drawn down for CHDO seed money and/or technical assistance loans do not have to be matched if the project does not go forward. A jurisdiction is allowed to get a partial reduction (50%) of match if it meets one of two statutory distress criteria, indicating "fiscal distress," or else a full reduction (100%) of match if it meets both criteria, indicating "severe fiscal distress." The two criteria are poverty rate (must be equal to or greater than 125% of the average national family poverty rate to qualify for a reduction) and per capita income (must be less than 75% of the national average per capita income to qualify for a reduction). In addition, a jurisdiction can get a full reduction if it is declared a disaster area under the Robert T. Stafford Disaster Relief and Emergency Act.

5. **Excess match carried over to next Federal fiscal year:** The total match available for the current Federal fiscal year (Part II, line 3) minus the match liability for the current Federal fiscal year (Part II, line 4). Excess match may be carried over and applied to future HOME project match liability.

### Instructions for Part III:

1. **Project No. or Other ID:** "Project number" is assigned by the C/MI System when the PJ makes a project setup call. These projects involve at least some Treasury funds. If the HOME project does not involve Treasury funds, it must be identified with "other ID" as follows: the fiscal year (last two digits only), followed by a number (starting from "01" for the first non-Treasury-funded project of the fiscal year), and then at least one of the following abbreviations: "SF" for project using shortfall funds, "PI" for projects using program income, and "NON" for non-HOME-assisted affordable housing. Example: 93.01.SF, 93.02.PI, 93.03.NON, etc.

Shortfall funds are non-HOME funds used to make up the difference between the participation threshold and the amount of HOME funds allocated to the PJ; the participation threshold requirement applies only in the PJ's first year of eligibility. [§92.102]

Program income (also called "repayment income") is any return on the investment of HOME funds. This income must be deposited in the jurisdiction's HOME account to be used for HOME projects. [§92.503(b)]

Non-HOME-assisted affordable housing is investment in housing not assisted by HOME funds that would qualify as “affordable housing” under the HOME Program definitions. “NON” funds must be contributed to a specific project; it is not sufficient to make a contribution to an entity engaged in developing affordable housing. [§92.219(b)]

2. **Date of Contribution:** Enter the date of contribution. Multiple entries may be made on a single line as long as the contributions were made during the current fiscal year. In such cases, if the contributions were made at different dates during the year, enter the date of the last contribution.
3. **Cash:** Cash contributions from non-Federal resources. This means the funds are contributed permanently to the HOME Program regardless of the form of investment the jurisdiction provides to a project. Therefore all repayment, interest, or other return on investment of the contribution must be deposited in the PJ’s HOME account to be used for HOME projects. The PJ, non-Federal public entities (State/local governments), private entities, and individuals can make contributions. The grant equivalent of a below-market interest rate loan to the project is eligible when the loan is not repayable to the PJ’s HOME account. [§92.220(a)(1)] In addition, a cash contribution can count as match if it is used for eligible costs defined under §92.206 (except administrative costs and CHDO operating expenses) or under §92.209, or for the following non-eligible costs: the value of non-Federal funds used to remove and relocate ECHO units to accommodate eligible tenants, a project reserve account for replacements, a project reserve account for unanticipated increases in operating costs, operating subsidies, or costs relating to the portion of a mixed-income or mixed-use project not related to the affordable housing units. [§92.219(c)]
4. **Foregone Taxes, Fees, Charges:** Taxes, fees, and charges that are normally and customarily charged but have been waived, foregone, or deferred in a manner that achieves affordability of the HOME-assisted housing. This includes State tax credits for low-income housing development. The amount of real estate taxes may be based on the

post-improvement property value. For those taxes, fees, or charges given for future years, the value is the present discounted cash value. [§92.220(a)(2)]

5. **Appraised Land/Real Property:** The appraised value, before the HOME assistance is provided and minus any debt burden, lien, or other encumbrance, of land or other real property, not acquired with Federal resources. The appraisal must be made by an independent, certified appraiser. [§92.220(a)(3)]
6. **Required Infrastructure:** The cost of investment, not made with Federal resources, in on-site and off-site infrastructure directly required for HOME-assisted affordable housing. The infrastructure must have been completed no earlier than 12 months before HOME funds were committed. [§92.220(a)(4)]
7. **Site preparation, Construction materials, Donated labor:** The reasonable value of any site-preparation and construction materials, not acquired with Federal resources, and any donated or voluntary labor (see §92.354(b)) in connection with the site-preparation for, or construction or rehabilitation of, affordable housing. The value of site-preparation and construction materials is determined in accordance with the PJ’s cost estimate procedures. The value of donated or voluntary labor is determined by a single rate (“labor rate”) to be published annually in the Notice Of Funding Availability (NOFA) for the HOME Program. [§92.220(6)]
8. **Bond Financing:** Multifamily and single-family project bond financing must be validly issued by a State or local government (or an agency, instrumentality, or political subdivision thereof). 50% of a loan from bond proceeds made to a multifamily affordable housing project owner can count as match. 25% of a loan from bond proceeds made to a single-family affordable housing project owner can count as match. Loans from all bond proceeds, including excess bond match from prior years, may not exceed 25% of a PJ’s total annual match contribution. [§92.220(a)(5)] The amount in excess of the 25% cap for bonds may carry over, and the excess will count as part of the statutory limit of up to 25% per year. Requirements regarding

bond financing as an eligible source of match will be available upon publication of the implementing regulation early in FY 1994.

9. **Total Match:** Total of items 3 through 8. This is the total match contribution for each project identified in item 1.

**Ineligible forms of match include:**

1. Contributions made with or derived from Federal resources e.g. CDBG funds [§92.220(b)(1)]
2. Interest rate subsidy attributable to the Federal tax-exemption on financing or the value attributable to Federal tax credits [§92.220(b)(2)]
3. Contributions from builders, contractors or investors, including owner equity, involved with HOME-assisted projects. [§92.220(b)(3)]
4. Sweat equity [§92.220(b)(4)]
5. Contributions from applicants/recipients of HOME assistance [§92.220(b)(5)]
6. Fees/charges that are associated with the HOME Program only, rather than normally and customarily charged on all transactions or projects [§92.220(a)(2)]
7. Administrative costs



Office of Community Planning and Development  
 U.S. Department of Housing and Urban Development  
 Integrated Disbursement and Information System  
 PR26 - CDBG Financial Summary Report  
 Program Year 2014  
 HOWARD COUNTY , MD

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Attachment 3

PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	284,477.99
02 ENTITLEMENT GRANT	1,001,886.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	0.00
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE)	0.00
06 FUNDS RETURNED TO THE LINE-OF-CREDIT	0.00
06a FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	11,858.13
08 TOTAL AVAILABLE (SUM, LINES 01-07)	1,298,222.12

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	978,695.14
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	978,695.14
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	80,254.07
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0.00
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	1,058,949.21
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	239,272.91

PART III: LOW/MOD BENEFIT THIS REPORTING PERIOD

17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	978,695.14
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	978,695.14
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	100.00%

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: 2014 PY: PY:
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	0.00
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	0.00
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	0.00%

PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27 DISBURSED IN IDIS FOR PUBLIC SERVICES	82,611.82
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	82,611.82
32 ENTITLEMENT GRANT	1,001,886.00
33 PRIOR YEAR PROGRAM INCOME	0.00
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	28,383.50
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	1,030,269.50
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	8.02%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	80,254.07
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	102,316.80
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	105,913.62
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	0.00
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	76,657.25
42 ENTITLEMENT GRANT	1,001,886.00
43 CURRENT YEAR PROGRAM INCOME	0.00
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	11,858.13
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	1,013,744.13
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	7.56%

