



FFY 2016-2020 FIVE YEAR CONSOLIDATED PLAN AND FFY 2016 ANNUAL ACTION PLAN FOR HOWARD COUNTY, MD



**Howard County Department of Housing and
Community Development
6751 Columbia Gateway Drive, 3rd Floor
Columbia, MD 21046**

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Howard County, Maryland is a federal entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG) and Home Investment Partnership Program (HOME). The County has prepared its Five Year Consolidated Plan (CP) for the period of FFY 2016, beginning July 1, 2016, through FFY 2020, ending June 30, 2021. The Consolidated Plan is a strategic plan to implement federal programs for housing and community development activities within the County and how the proposed activities will principally benefit low- and moderate-income individuals.

The Consolidated Plan is a requirement of the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG) Program that must be completed by the entitlement community every five (5) years in conjunction with an update to the County's Analysis of Impediments to Fair Housing Choice (AI). The County is participating in the Baltimore Metro Area Regional Analysis of Impediments to Fair Housing Choice prepared by Baltimore Regional Housing Campaign (BRHC); a consortium comprised of Anne Arundel County, Baltimore County, Baltimore City, Harford County, and Howard County that envisions a Baltimore region where all families have the right and the means to live in high opportunity communities with excellent schools, economic prosperity, and low rates of poverty, and where public policies and private investments are aligned to overcome historic divisions by race and class.

The Howard County Five Year Consolidated Plan establishes the goals Howard County proposes for the next five (5) year period and outlines the specific initiatives the County will undertake to address these goals by encouraging the development of decent housing, promoting a suitable living environment, and expanding economic opportunities. The Five Year Consolidated Plan is a collaborative planning process among the County, the community at large, social service agencies, housing providers, community development groups, and economic development agencies. The process was implemented through a series of public meetings, stakeholder surveys, statistical data, and reviews of previous community development plans.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The following six (6) priorities and subsequent goals/strategies have been identified for Howard County for the period of FFY 2016 through FFY 2020 for the Community Development Block Grant (CDBG) Program and HOME Investment Partnerships Program (HOME):

A. HOUSING PRIORITY – (High Priority)

There is a need to improve the quality and quantity of the housing stock in the County by increasing the amount of decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers that is affordable to low- and moderate-income persons and families.

Goals/Strategies:

- **HS-1 Housing Rehabilitation** - Continue to provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
- **HS-2 Rental Rehabilitation** - Provide financial assistance to landlords to rehabilitate housing units that are rented to low- and moderate-income tenants.
- **HS-3 Housing Construction** - Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the County through rehabilitation of vacant buildings and new construction.
- **HS-4 Home Ownership** - Assist low- and moderate-income households to become homeowners by providing down payment assistance, closing cost assistance, and requiring housing counseling training.
- **HS-5 Public Housing** - Support the local public housing authority in its efforts to develop, improve, and maintain the affordable housing in the County.

B. HOMELESS PRIORITY – (High Priority)

There is a continuing need for housing and supportive services for homeless persons and persons who are at-risk of becoming homeless.

Goals/Strategies:

- **HO-1 Continuum of Care** - Support the local Continuum of Care's (CoC) efforts to provide emergency shelter, transitional housing, and permanent supportive housing to persons and families who are homeless or who are at risk of becoming homeless.
- **HO-2 Operation/Support** - Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.
- **HO-3 Prevention and Housing** - Continue to support the prevention of homelessness and programs for rapid rehousing.

- **HO-4 Housing** - Support the rehabilitation of and making accessibility improvements to emergency shelters, transitional housing, and permanent housing for the homeless.
- **HO-5 Permanent Housing** - Support the development of permanent supportive housing for homeless individuals and families.

C. OTHER SPECIAL NEEDS PRIORITY – (High Priority)

There is a continuing need for affordable housing, supportive services, and facilities for persons with special needs and the disabled.

Goals/Strategies:

- **SN-1 Housing** - Increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation of existing buildings and new construction.
- **SN-2 Social Services** - Support social service programs and facilities for the elderly, persons with disabilities, and persons with other special needs.
- **SN-3 Accessibility** - Improve the accessibility of owner occupied housing through rehabilitation and improve renter occupied housing by making reasonable accommodations for the physically disabled.

D. COMMUNITY DEVELOPMENT PRIORITY – (High Priority)

There is a continuing need to improve the public and community facilities, infrastructure, public services, and the quality of life for all residents in the County.

Goals/Strategies:

- **CD-1 Community Facilities** - Improve the parks, recreational centers, trails, libraries, and all public and community facilities in the County.
- **CD-2 Infrastructure** - Improve the public infrastructure through rehabilitation, reconstruction, and new construction.
- **CD-3 Public Services** - Improve and increase public safety, municipal services, and public service programs throughout the County.
- **CD-4 Accessibility** - Improve the physical and visual accessibility of County facilities, infrastructure, and public buildings.
- **CD-5 Public Safety** - Improve the public safety facilities, equipment, and ability to respond to emergency situations.
- **CD-6 Code Enforcement** - Enforce the local codes and ordinances to bring buildings into compliance with the standards through systematic code enforcement.
- **CD-7 Clearance** - Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned and dilapidated structures.

- **CD-8 Revitalization** - Promote neighborhood revitalization in strategic areas through acquisition, demolition, rehabilitation, code enforcement, infrastructure improvements, housing construction, public and community facilities improvements, etc.
- **CD-9 Historic Preservation** - Promote historic preservation and adaptive reuse of existing buildings in the County through financial incentives.

E. ECONOMIC DEVELOPMENT PRIORITY – (Low Priority)

There is a continuing need to increase employment, self-sufficiency, education, job training, technical assistance, and economic empowerment of low- and moderate-income residents in the County.

Goals/Strategies:

- **ED-1 Employment** - Support and encourage new job creation, job retention, employment, and job training services.
- **ED-2 Financial Assistance** - Support business and commercial growth through expansion and new development through technical assistance programs and low interest loans.
- **ED-3 Redevelopment Program** - Plan and promote the development and redevelopment of the downtown business district.
- **ED-4 Financial Incentives** - Support and encourage new economic development through local, state and Federal tax incentives and programs such as Tax Incremental Financing (TIP), tax abatements (LERTA), Enterprise Zones/Entitlement Communities, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, etc.

F. ADMINISTRATION, PLANNING, AND MANAGEMENT PRIORITY – (High Priority)

There is a continuing need for planning, administration, management, and oversight of federal, state, and local funded programs.

Goal/Strategy:

- **AM-1 Overall Coordination** - Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.
- **AM-2 Fair Housing** - Promote fair housing choice through education and outreach in the County.

3. Evaluation of past performance

Howard County strives to equitably allocate CDBG and HOME funds to income eligible areas and persons throughout the County and has funded activities during the past five (5) years to meet the County's FFY 2011 to FFY 2015 Five Year Consolidated Plan goals and objectives. The County's CDBG and HOME Programs regularly meets the performance standards established by HUD. Each year the County prepares its Consolidated Annual Performance Report (CAPER) which summarizes the objectives it has addressed in achieving the Con Plan goals and objectives. The County submits its CAPER within ninety (90) days of the start of the new program year. Copies of the CAPER are available for review at the County's Department of Housing and Community Development and on the Department's webpage.

In the FFY 2014 CAPER, Howard County expended 10% of its CDBG funds to benefit low- and moderate-income persons. The County expended 8.7% of its funds during the FFY 2014 CAPER period on public service, which is below the statutory maximum of 15%. The County expended 13.5% of its funds during this CAPER period on Planning and Administration, which is just below the statutory maximum of 20%. The County met the required 1.5 maximum drawdown ratio. The County's ratio was 1.12 as of June 30, 2014.

4. Summary of citizen participation process and consultation process

Howard County, in compliance with the County's Citizen Participation Plan, advertised and held three (3) public hearings on the needs and goals of the County's CDBG and HOME Programs. The public hearings provided residents with the opportunity to discuss the programs and to offer their suggestions on future program priorities. The public hearings were advertised in The Howard County Times and Columbia Flier on February 4, 2016 and March 31, 2016.

The County maintains a stakeholder contact list for the CDBG and HOME programs. All stakeholders received emails and phone calls notifying the listees of all public hearings, meetings, and surveys. A copy of the list can be found in the attachment.

A "Draft Plan" was placed on display at the Department of Housing and Community Development, 6751 Columbia Gateway Drive, 3rd Floor, Columbia, MD 21046 from March 31, 2016 until April 29, 2016 for review and comment. The draft plan review period was advertised in The Howard County Times and Columbia Flier on March 31, 2016. The advertisement was also published on the Department's webpage.

Additionally, the County developed and disseminated an online citizen's survey at the following address: www.surveymonkey.com/s/howardcountyhousing.

The County developed the Consolidated Plan based on the input received from residents and stakeholders through interviews, public hearings, meetings, surveys, and draft plan review comments.

5. Summary of public comments

The County held its Needs Public Hearing on February 23, 2016 at 6 PM. The County held its Second Public Hearing on April 14, 2016 at 6 PM at the Housing Board monthly meeting. A third Public Hearing was held on April 18, 2016 at 7 PM during the Howard County Council's April Hearing. A full list of meeting notes can be found in the Citizens Participation appendix.

The Resident Survey was live from February 15, 2016 until March 25, 2016 and can be viewed at www.surveymonkey.com/s/howardcountyhousing. There was a total of 281 responses. A full survey summary can be found in the Citizens Participation appendix.

6. Summary of comments or views not accepted and the reasons for not accepting them

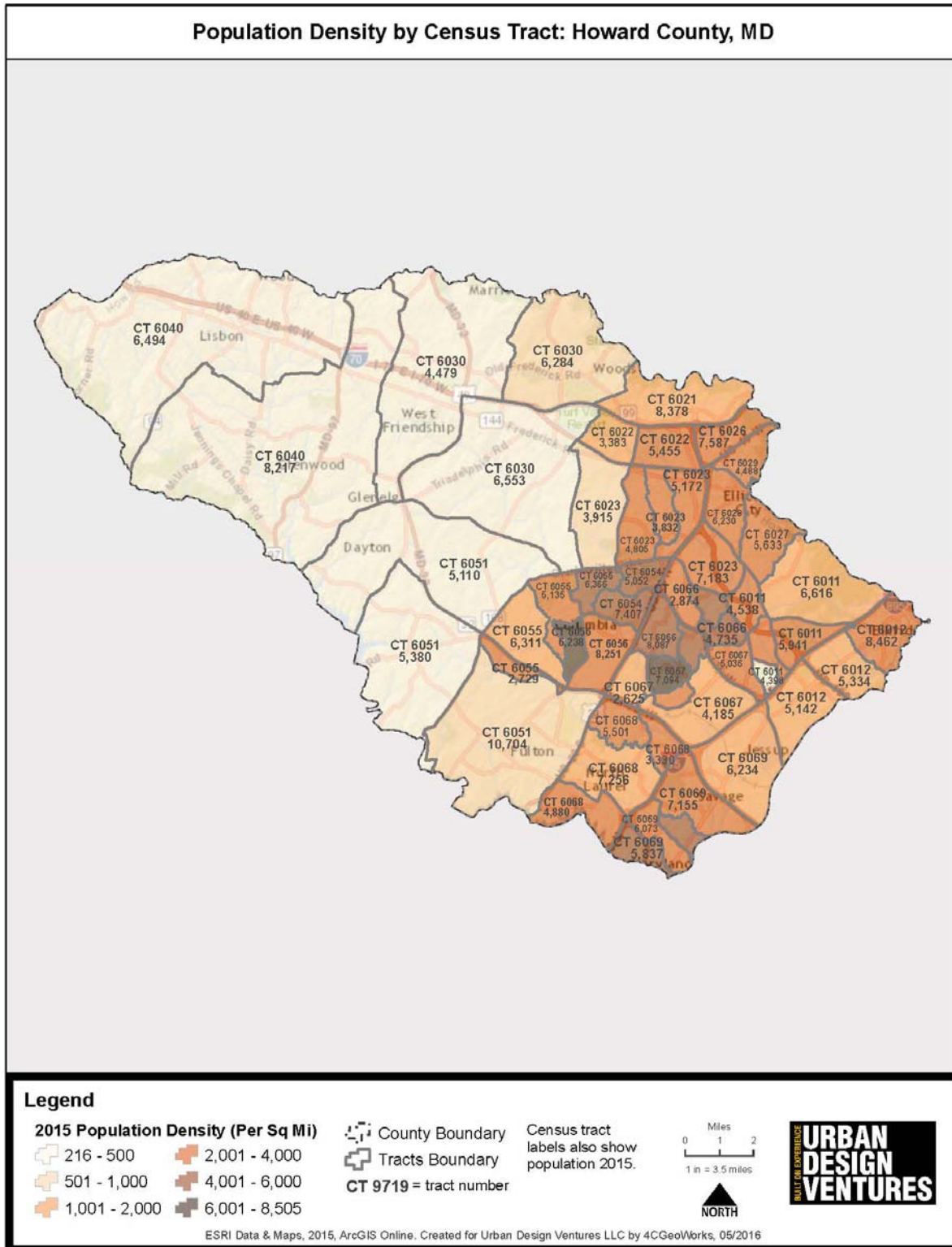
All comments and views were incorporated into this plan.

7. Summary

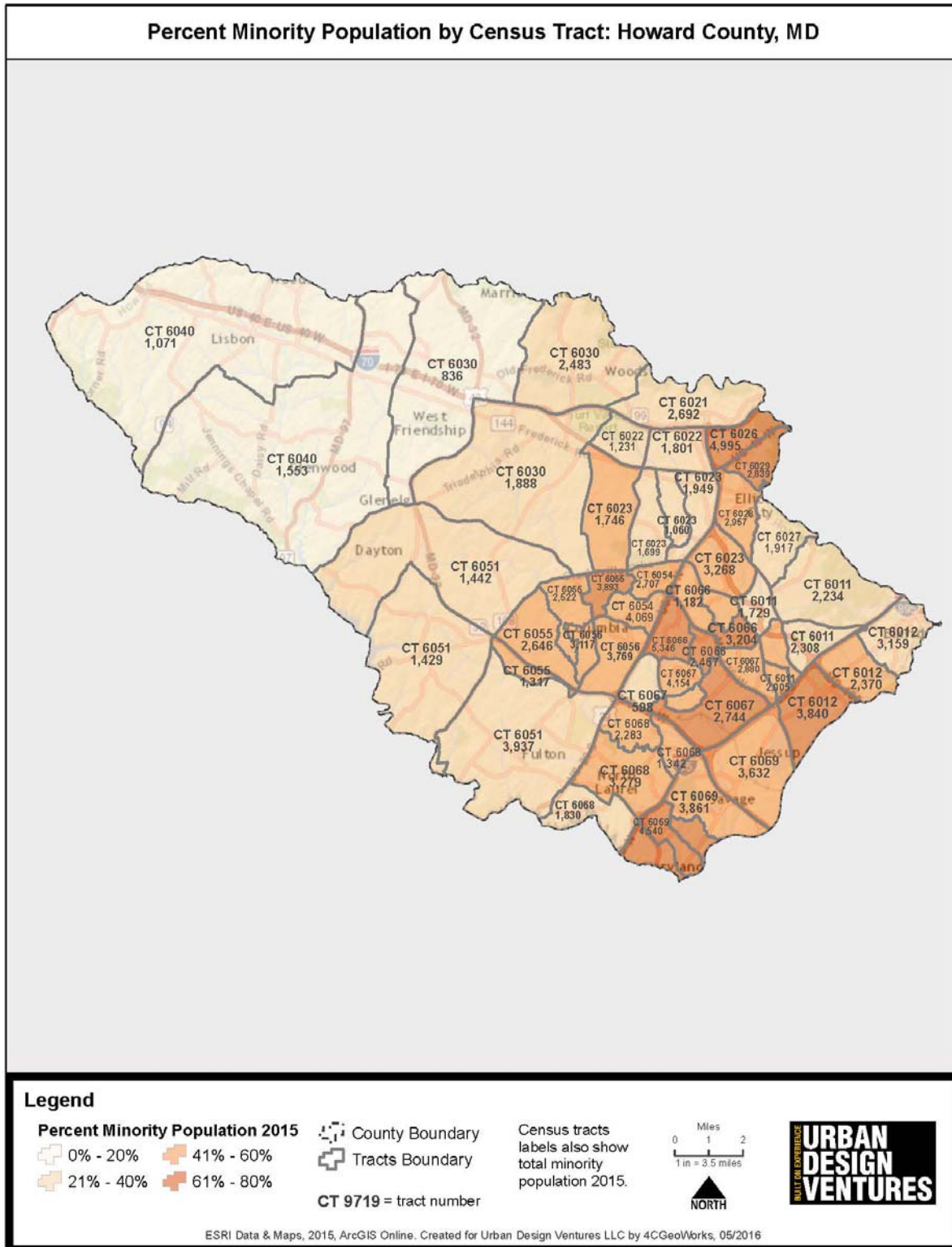
The overall goal of the Five Year Consolidated Plan is to improve the living conditions for all residents in Howard County, to create a suitable and sustainable living environment, and to address the housing and community development needs of the County. The Five Year Consolidated Planning process requires the County to state in a single document its strategy to pursue goals for all housing, community development, and planning programs. The County will use the Consolidated Plan's goals and objectives to allocate the next five (5) years of CDBG and HOME funds, as well as to provide direction to other partners addressing the housing and community development needs of the low- and moderate-income population of the County. HUD will evaluate the County's performance under the Five Year Consolidated Plan against these goals.

The following demographic maps are included at the end of this section:

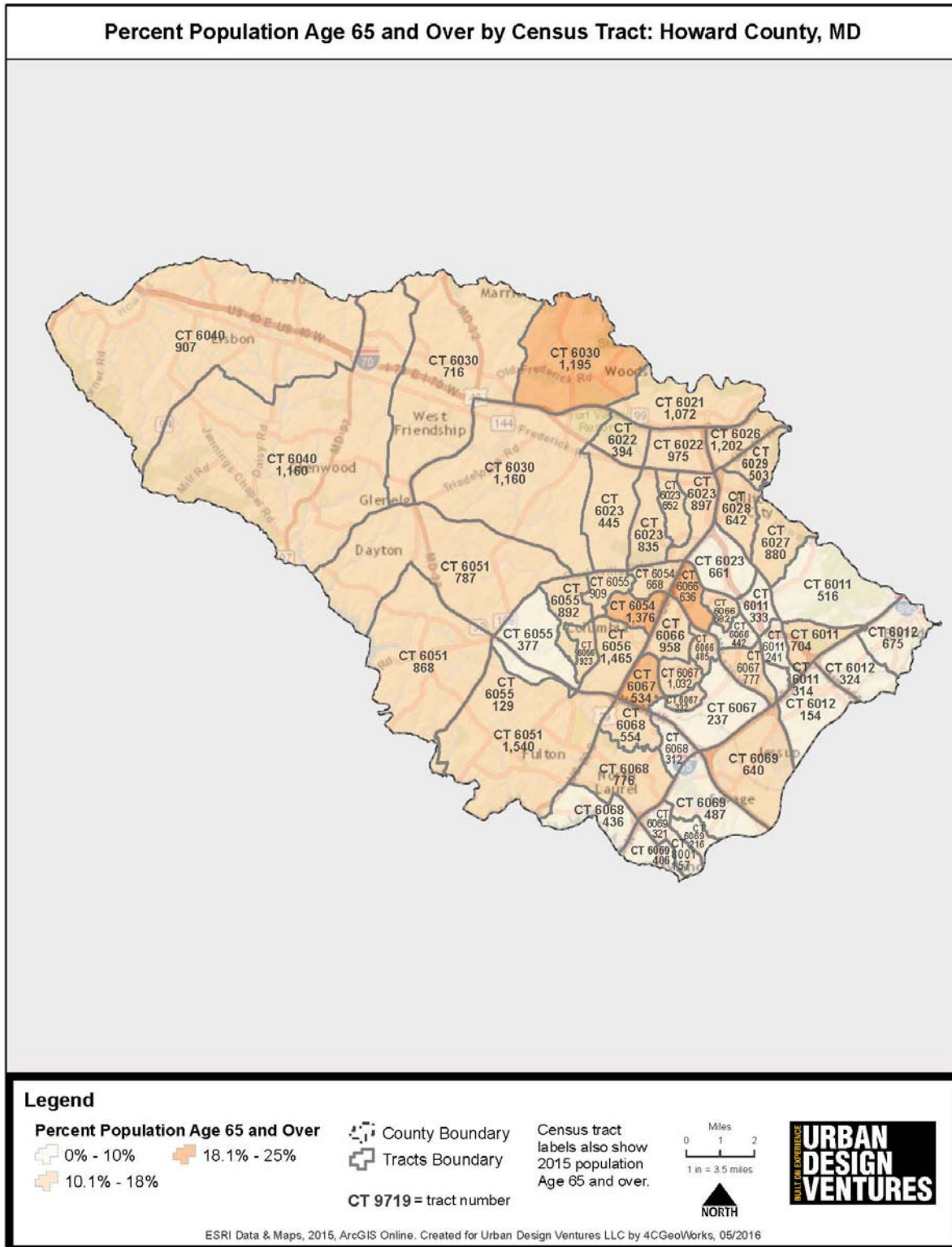
1. Population Density by Census Tract
2. Percent White by Census Tract
3. Percent Minority by Census Tract
4. Percent Age 65+ by Census Tract
5. Total Housing Units by Census Tract
6. Percent Owner Occupied by Census Tract
7. Percent Renter Occupied by Census Tract
8. Percent Vacant by Census Tract
9. Poverty Rate by Census Tract



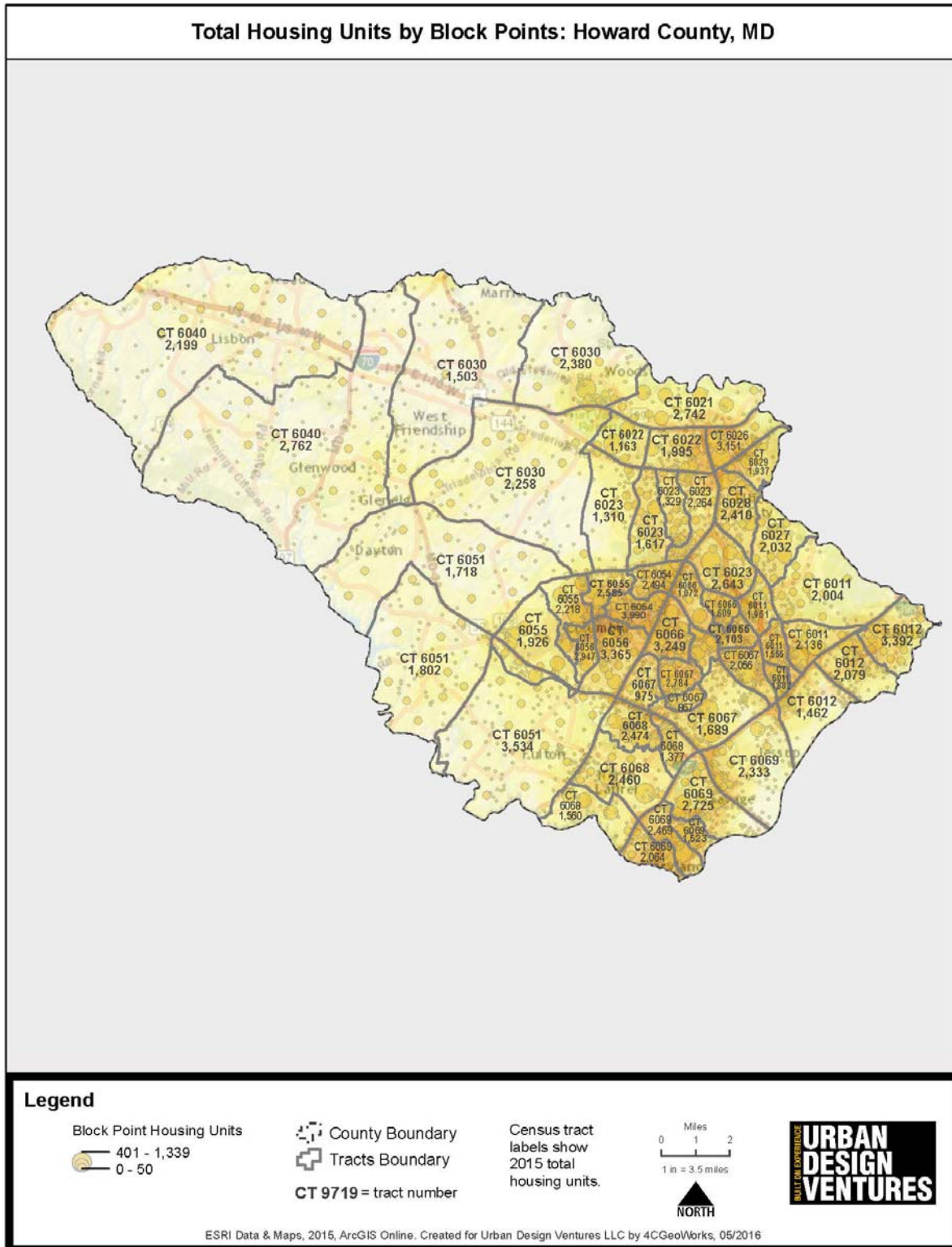
Population Density by Census Tract



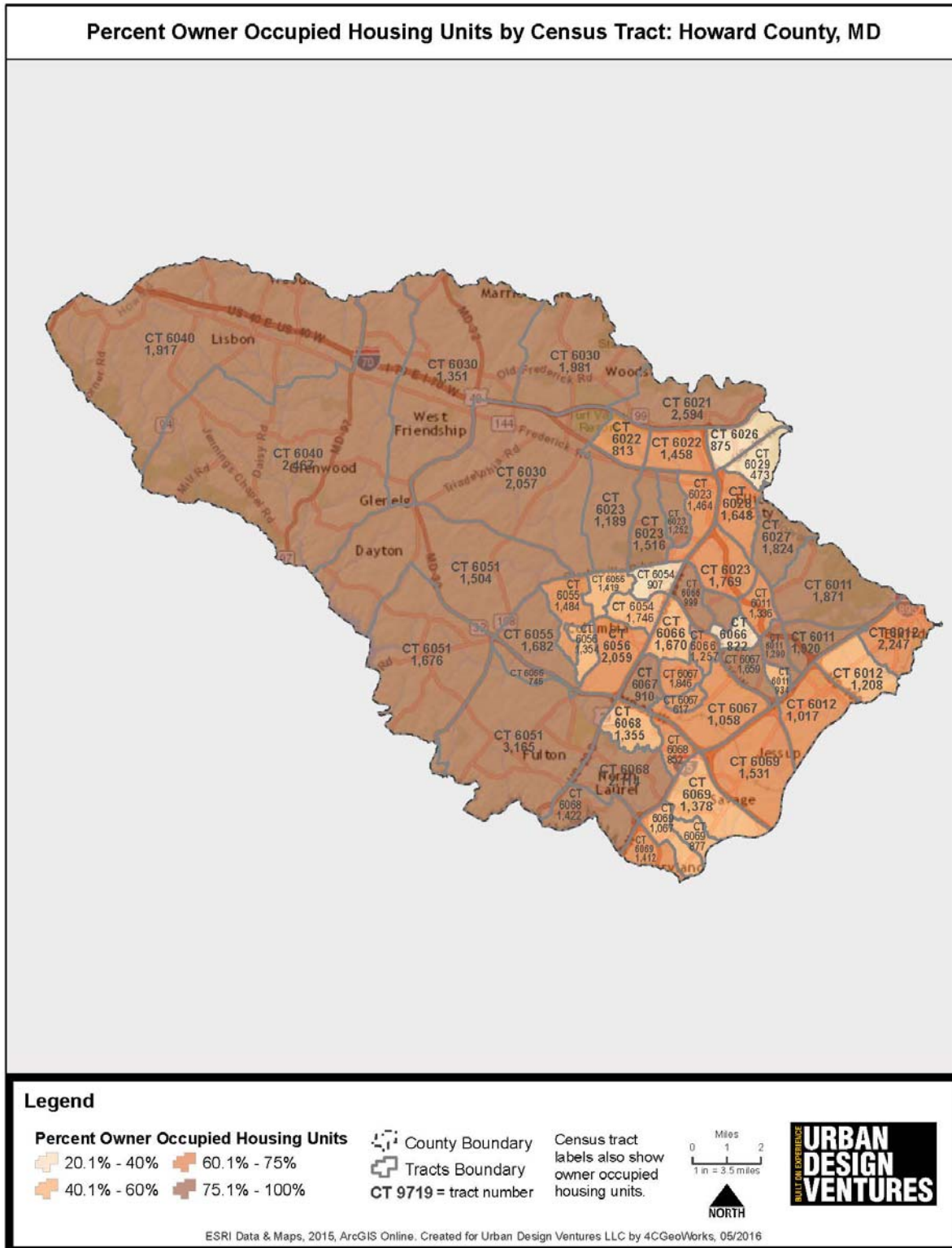
Percent Minority by Census Tract



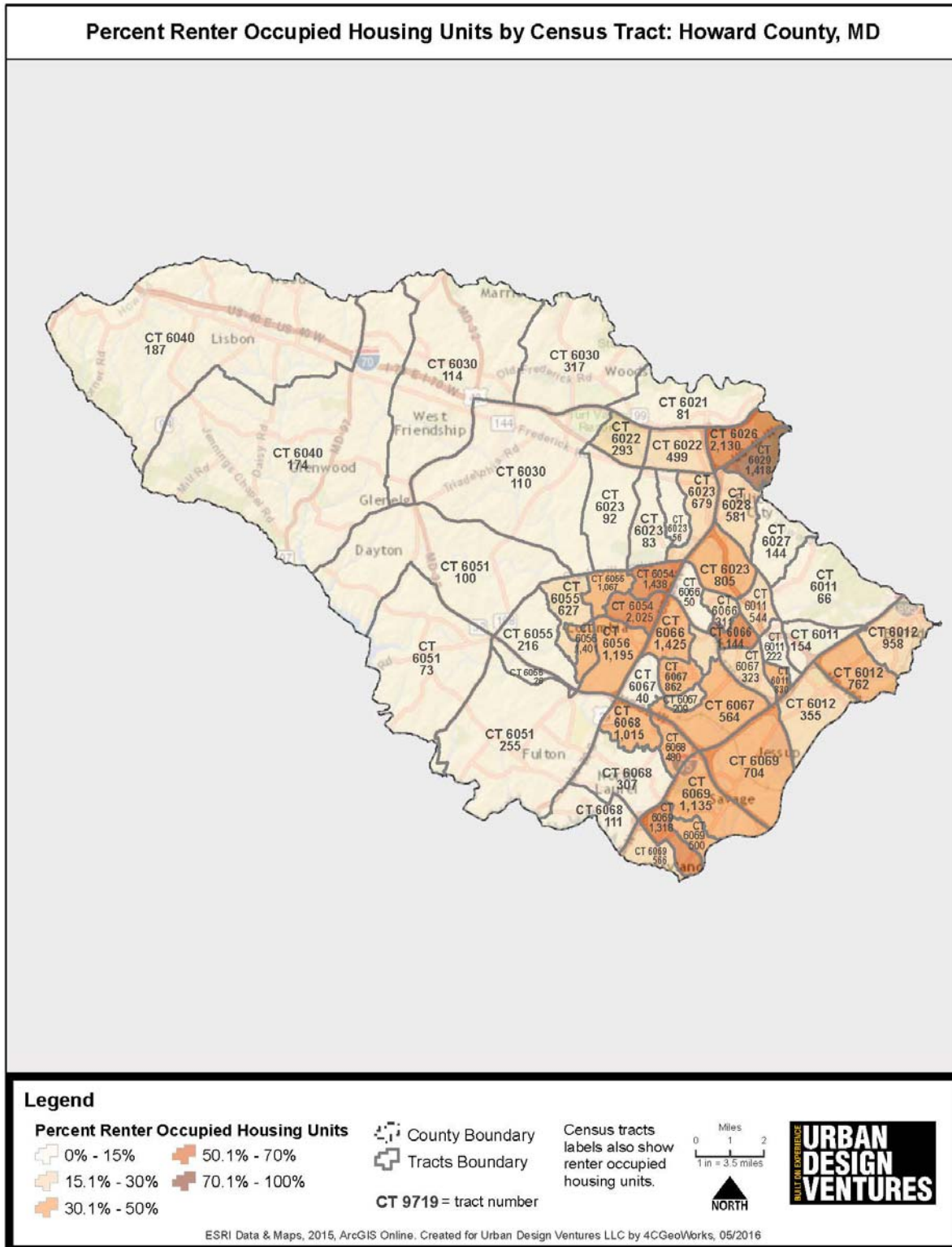
Percent Age 65+ by Census Tract



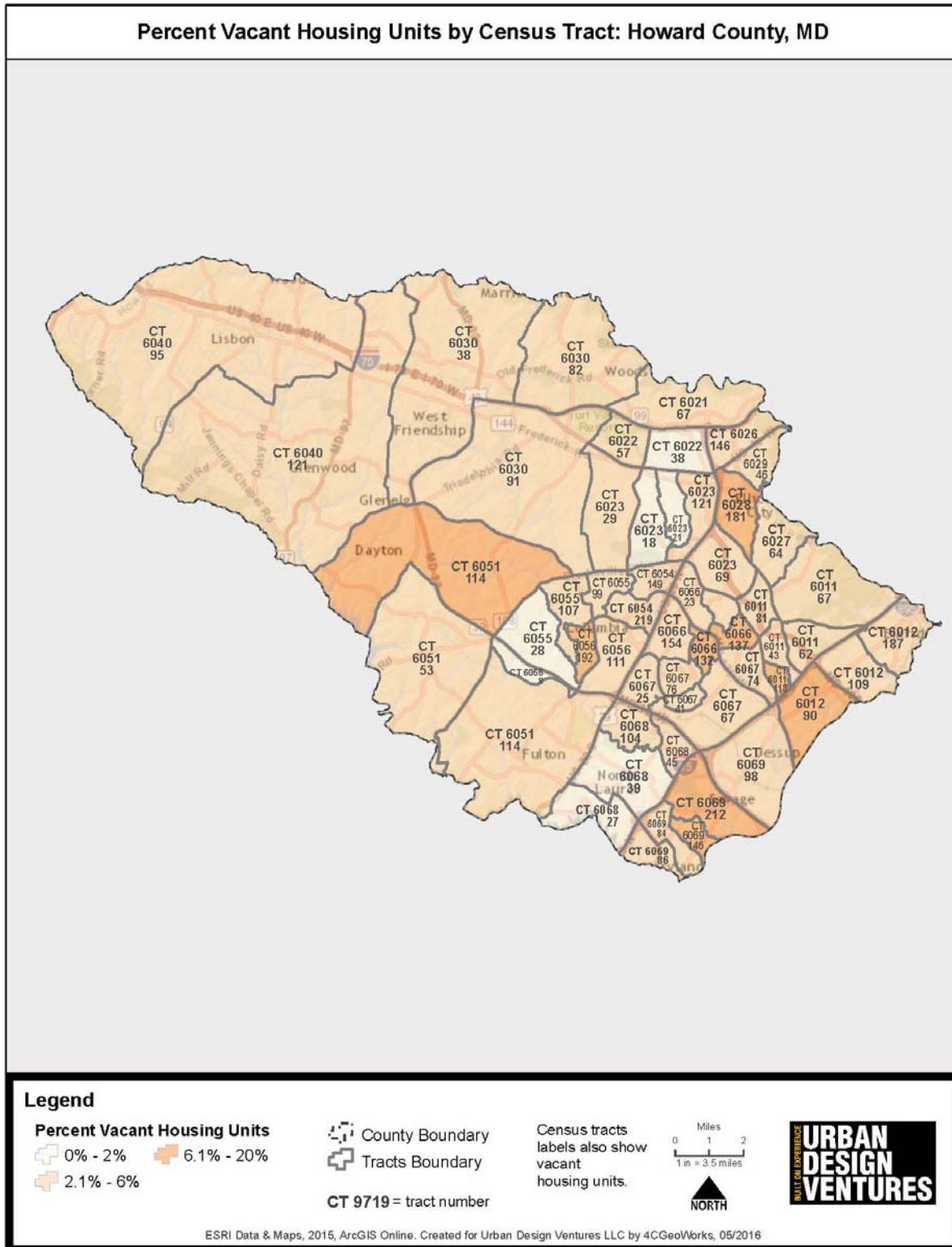
Total Housing Units by Census Tract



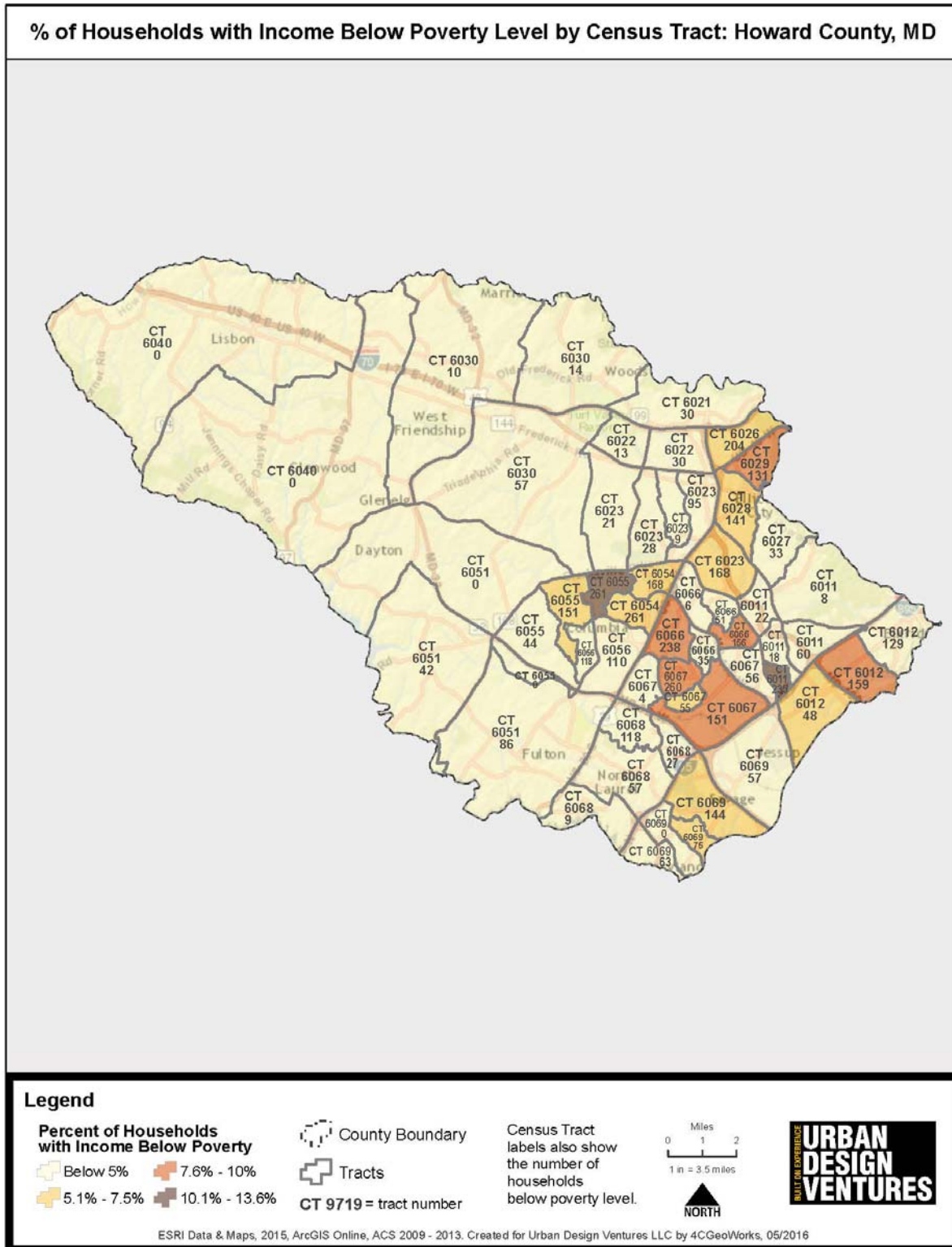
Percent Owner Occupied by Census Tract



Percent Renter Occupied by Census Tract



Percent Vacant by Census Tract



Poverty Rate by Census Tract

The Process

PR-05 Lead and Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	HOWARD COUNTY	Department of Housing and Community Development
HOME Administrator	HOWARD COUNTY	Department of Housing and Community Development

Table 1 – Responsible Agencies

Narrative

Howard County's Department of Housing and Community Development is the administrating agency for the CDBG and HOME programs. The Department prepares the Five Year Consolidated Plans, Annual Action Plans, Environmental Review Records (ERR's), the Consolidated Annual Performance Evaluation Reports (CAPER), monitoring, pay requests, contracting, and oversight of the programs on a day to day basis.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

Howard County held a series of meetings with local housing providers, social service agencies, community and economic development organizations, the Howard County Housing Commission, members of the Continuum of Care, and County Department Directors. An online survey was created for stakeholders and residents to complete, which identified needs, gaps in the system, goals, and priorities. Input from the meetings and survey were used in the development of specific strategies, goals, and priorities for the Five Year Plan.

Each year, as a part of the CDBG application process, local agencies/organizations are invited to submit proposals for CDBG grant eligible activities and to participate in the consultation process through attending a public hearing or responding directly to the correspondence or survey. A complete list of agencies contacted and representatives that participated in meetings can be found in the attachment. FFY 2016 was the first year that competitive applications were received for the HOME program since 2011. The County intends to continue this practice moving forward.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Howard County acts as the single point of contact to coordinate efforts between public and assisted housing providers, as well as private and governmental health, mental health, and social service agencies. The County works with the following agencies to enhance funding and service allocations to address the housing and community development needs of the County:

- **Howard County Department of Housing and Community Development** - oversees the County's CDBG and HOME grant programs
- **Howard County Housing Commission** - manages the Section 8 Housing Choice Voucher Program, administers the Family Self Sufficiency Program, and develops affordable housing
- **Social Services Agencies** - provides services to address the needs of low- and moderate-income persons
- **Housing Providers** - rehabilitates and develops affordable housing for low- and moderate-income families and individuals
- **Howard County Department of Citizen Services** - oversees the Continuum of Care (CoC) Network for Howard County

Collaboration and coordination with these entities will continue throughout the five-year period in order to capitalize on potential future funding opportunities. Collaboration and coordination will take advantage of potential partnership opportunities that would result in increased benefits to low- and moderate-income households and persons.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Howard County Department of Citizen Services oversees the Continuum of Care (CoC) Network for Howard County. Subrecipient CoC and ESG funded projects address the needs of homeless persons through the Continuum of Care Lead Agency's direction to prevent and end homelessness in the County. Various organizations and individuals participate in an assortment of ways through joint collaboration to end homelessness. These organizations accomplish this goal by addressing the immediate and ongoing needs of varied types of homeless populations. Howard County Housing coordinates with the CoC Lead Agency through workgroups and CDBG and HOME funded projects that address the County's priorities specific to the chronic homeless population, as well as issues related to providing housing to all types of homeless. In addition, CDBG and HOME funds are used to financially support and leverage efforts in the CoC, including but not limited to: day center rent/utilities, sheltering through the domestic violence center, and eviction prevention funds.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Howard County does not receive a federal allocation for ESG Program funds. The County's Department of Citizen Services (DCS, the CoC Lead Agency) receives ESG funds from the MD Department of Housing and Community Development, as pass-through funds from the federal government, matched with state ESG dollars. Even though the County is not considered to be a recipient but a grantee, DCS follows the federal guidance on how ESG allocations are made. All ESG applications, reports, and monitorings are reviewed by the ERA Committee of the CoC Board. This ensures that all stated performance standards and evaluations of outcomes matches the stated need and standards set forth in grant RFPs, and DCS's Grant Agreement. ESG subgrantees participate in the coordinated assessment system, enter data into HMIS, and participate in CoC Steering Groups. DCS solicits proposals from entities that have not received ESG funds previously. DCS works to ensure that ESG funds are used to meet the needs of those experiencing homelessness and reallocates funds to decrease the number of persons that are experiencing

homelessness. Annually, the ERA Committee reviews and sets priorities for the upcoming year’s funding cycle.

The CoC Lead Agency manages the Housing Management Information Systems (HMIS) and has written policies and procedures for the administration of HMIS. The CoC uses ServicePoint (Bowman) as its HMIS software provider. All programs funded through ESG and CoC are required to enter all applicable data into HMIS. The HMIS Subcommittee meets quarterly to review data quality and discuss questions posed by providers. The HMIS Subcommittee holds monthly study halls and provides one-on-one trainings to subgrantees to ensure timeliness standards and data quality are maintained at a high standard.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Howard County Housing Commission
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Howard County Housing Commission was consulted to obtain information on the County's housing and community development needs.
2	Agency/Group/Organization	Howard County Department of Citizen Services
	Agency/Group/Organization Type	Other government - County CoC

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Howard County Department of Citizen Services was consulted to obtain information on the County's housing, homeless, and community development needs.
3	Agency/Group/Organization	Maryland Department of the Environment
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Maryland Department of the Environment was consulted for information regarding LBP.
4	Agency/Group/Organization	Accessible Resources for Independence
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Accessible Resources for Independence was consulted to obtain information on the County's housing and community development needs.
5	Agency/Group/Organization	Association of Community Services of Howard County (ACS)
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Association Of Community Services Of Howard County (ACS) was consulted to obtain information on the County's housing and community development needs.
6	Agency/Group/Organization	Be You, Inc.
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Be You, Inc. was consulted to obtain information on the County's community and economic development needs.
7	Agency/Group/Organization	Bridges to Housing Stability, Inc.
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Bridges to Housing Stability, Inc. was consulted to obtain information on the County's housing and community development needs.
8	Agency/Group/Organization	Columbia Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Columbia Association was consulted to obtain information on the County's housing and community development needs.

9	Agency/Group/Organization	Community Action Council of Howard County MD, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Action Council was consulted to obtain information on the County's housing and community development needs.
10	Agency/Group/Organization	Foreign-Born Information and Referral Network (FIRN)
	Agency/Group/Organization Type	Foreign-born Information and Referral Network
	What section of the Plan was addressed by Consultation?	Housing Need Assessment LEP
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	FIRN was consulted to obtain information on the County's housing, community development, and LEP needs.

11	Agency/Group/Organization	Generations of Hope
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Generations of Hope was consulted to obtain information on the County's housing and community development needs.
12	Agency/Group/Organization	Harper's Choice
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Harper's Choice was consulted to obtain information on the County's housing and community development needs.
13	Agency/Group/Organization	Heritage Housing Partners Corp.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Heritage Housing Partners Corp. was consulted to obtain information on the County's housing and community development needs.
14	Agency/Group/Organization	Hickory Ridge
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Hickory Ridge was consulted to obtain information on the County's housing and community development needs.

15	Agency/Group/Organization	Howard County Community College
	Agency/Group/Organization Type	Services-Education Community College
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Howard County Community College was consulted on the County's community and economic development needs.
16	Agency/Group/Organization	Howard County Association of REALTORS
	Agency/Group/Organization Type	Housing Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Howard County Association of REALTORS was consulted to obtain information on the County's housing and community development needs.
17	Agency/Group/Organization	Howard County Autism Society
	Agency/Group/Organization Type	Advocacy
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Howard County Autism Society was consulted to obtain information on the County's housing and community development needs.
18	Agency/Group/Organization	Howard County Department of Social Services
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Howard County Department of Social Services was consulted to obtain information on the County's housing and community development needs.

19	Agency/Group/Organization	Howard County Office of Consumer Affairs
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Howard County Office of Consumer Affairs was consulted to obtain information on the County's housing needs.
20	Agency/Group/Organization	Humanim, Inc.
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Health Services-Employment Mental Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Humanim, Inc. was consulted to obtain information on the County's housing needs.
21	Agency/Group/Organization	Help End Homelessness Howard County
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Help End Homelessness Howard County was consulted to obtain information on the County's housing needs.
22	Agency/Group/Organization	Living in Recovery
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Living in Recovery was consulted to obtain information on the County's housing and supportive service needs.
23	Agency/Group/Organization	Maryland Legal Aid
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Maryland Legal Aid was consulted to obtain information on the County's housing needs.
24	Agency/Group/Organization	Oakland Mills
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Oakland Mills was consulted to obtain information on the County's housing and community development needs.
25	Agency/Group/Organization	Patuxent Square
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Patuxent Square was consulted to obtain information on the County's housing and community development needs.
26	Agency/Group/Organization	Rebuilding Together Howard County
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Rebuilding Together Howard County was consulted to obtain information on the County's housing and community development needs.
27	Agency/Group/Organization	The ARC of Howard County
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The ARC of Howard County was consulted to obtain information on the County's housing and community development needs.
28	Agency/Group/Organization	The Salvation Army of Howard County
	Agency/Group/Organization Type	Services - Housing Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Salvation Army was consulted to obtain information on the County's housing and community development needs.
29	Agency/Group/Organization	United Way of Central Maryland
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Education Services-Employment

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	United Way of Central Maryland was consulted to obtain information on the County's housing and community development needs.
30	Agency/Group/Organization	We Are Hope Works of Howard County
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	We Are Hope Works of Howard County was consulted to obtain information on the County's housing and community development needs.
31	Agency/Group/Organization	Howard County Economic Development Authority
	Agency/Group/Organization Type	Other government - County Business Leaders

What section of the Plan was addressed by Consultation?	Economic Development
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	HCEDA was consulted to obtain information on the County's economic development needs.

Identify any Agency Types not consulted and provide rationale for not consulting

All agencies were consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Howard County Department of Citizen Services	The CoC is the primary provider of housing and supportive services for the area's homeless and at risk of being homeless population. The goals of the County and the CoC are complementary.
Five Year Plan and Annual Action Plan	Howard County Housing Commission	The Howard County Housing Commission is the lead agency providing Section 8 vouchers in the County. The goals of the County and Howard County Housing Commission are complementary.
Howard County Comprehensive Plan - PlanHoward 2030	Howard County	The 2012 Comprehensive Plan was developed as a plan for land use and land conservation and multiyear development plans for transportation, public facilities, water, sewerage, parkland, housing, human services, and environmental protection. The goals of the plans are complementary.
Analysis of Impediments to Fair Housing Choice	Baltimore Regional Housing Campaign	The RAI is the Analysis of Impediments that the County has adopted. The goals of the County and the RAI are complementary.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

Howard County's Department of Housing and Community Development is the lead planning and administrating agency for the County's CDBG and HOME programs. Close coordination is maintained between the Department and other County departments to ensure the needs for affordable housing and community development are being met.

The County participates in regional planning efforts that affect the County's housing and community development goals. For example, the County participated in the Baltimore Metro Area Regional Analysis of Impediments to Fair Housing Choice prepared by Baltimore Regional Housing Campaign (BRHC); a consortium comprised of Anne Arundel County, Baltimore County, Baltimore City, Harford County, and Howard County. Additionally, the County coordinates and applies for funding through the Maryland Department of Housing and Community Development for programs that address the County's housing, homeless, and community development needs.

Narrative (optional):

The Vision of Howard County's Five Year Consolidated Plan seeks to develop a viable community by promoting integrated approaches that provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons. The primary means towards this end is the development of partnerships among all levels of government and the private sector, including for-profit and non-profit organizations. The Annual Action Plan is an application for FFY 2016 CDBG and HOME funds under HUD's formula grant program. The Plans combined act as a strategic plan to be followed by the County in carrying out federal programs.

PR-15 Citizen Participation

1. **Summary of citizen participation process/Efforts made to broaden citizen participation** **Summarize citizen participation process and how it impacted goal-setting**

Howard County, in compliance with the County's Citizen Participation Plan, advertised and held three (3) public hearings on the needs and goals of the County's CDBG and HOME Programs that provided residents with the opportunity to discuss the programs and to offer their suggestions on future program priorities. The public hearings were advertised in The Howard County Times and Columbia Flier on February 4, 2016 and March 31, 2016.

The County maintains a stakeholder contact list for the CDBG and HOME programs. All stakeholders received emails and phone calls notifying the listees of all public hearings, meetings, and surveys. A copy of the list can be found in the attachment.

A "Draft Plan" was placed on display at the Department of Housing and Community Development, 6751 Columbia Gateway Drive, 3rd Floor, Columbia, MD 21046 from March 31, 2016 until April 29, 2016 for review and comment. The draft plan review period was advertised in The Howard County Times and Columbia Flier on March 31, 2016. The advertisement was also published on the Department's webpage. Additionally, the County developed and disseminated an online citizen's survey at the following address:

www.surveymonkey.com/s/howardcountyhousing.

The County developed the Consolidated Plan based on the input received from residents and stakeholders through interviews, public hearings, meetings, surveys, and draft plan review comments.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	Public Hearing was held on Tuesday, February 23, 2016 at 6 PM.	A summary of the Public Hearing can be found in the Citizens Participation appendix.	All comments were accepted.	N/A
2	Public Hearing	Non-targeted/broad community	Public Hearing was held on Thursday, April 14, 2016 at 6 PM.	A summary of the Public Hearing can be found in the Citizens Participation appendix.	All comments were accepted.	N/A
3	Public Hearing	Non-targeted/broad community	Public Hearing was held on Monday, April 18, 2016 at 7 PM.	A summary of the Public Hearing can be found in the Citizens Participation appendix.	All comments were accepted.	N/A
4	Survey	Non-targeted/broad community	The survey received a total of 281 responses.	A full survey summary can be found in the Citizens Participation appendix.	All comments were accepted.	www.surveymonkey.com/s/howardcountyhousing

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Howard County used the HUD Comprehensive Housing Affordability Strategy (CHAS) data, which provides information on housing needs, to prepare its estimates and projections. The tables in this section have been filled in with the data sets provided by HUD. The data is sourced from the 2008-2012 American Community Survey (ACS) Five Year Estimates and the 2010 U.S. Census. This data is the most current complete source of information on which to base the five year needs assessment.

The Howard County Department of Citizen Services is the lead agency for the County's Continuum of Care (CoC). Data for the development of the needs for the homeless in the area have been obtained from the Continuum of Care.

Additional needs for the County were obtained from input and interviews with County staff, the community at large, social service agencies, housing providers, community development groups, economic development agencies, as well as regional and state agencies.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Based on a comparison between the 2000 and 2012 County population statistics, the County experienced a 14% increase in population over the twelve-year period. During the same time period, the State of Maryland's population increased by 16.5%. The population increase in the County represented an increase of 35,813 persons. The number of households in the County also increased during the same time period; an increase of 10,729 households or a gain of 12%. The population in the County has been growing consistently since the 1920s; with the largest period of growth from 1950 (population 23,119 persons) to 1990 (population 187,328 persons).

The household median income of the area increased by 45.4%; this is comparable to the 38% increase in household median income over the same time period for the State of Maryland. This increase in household median income represents a change in nominal dollars and a change in real dollars. To calculate the change in real dollars, the Consumer Price Index is used to calculate the inflation rate for a given period. Between 2000 and 2012, the cumulative inflation rate was 33%, meaning that a household income of \$74,167 in 2000 would have increased to \$98,642 in 2012 dollars. By taking into consideration the rate of inflation, the household median income in Howard County has increased by more than the rate of inflation.

Below is a map of the population density per Census Tract in Howard County. The western portion of the County is more rural, whereas the eastern portion, bordering Baltimore County, is more urban.

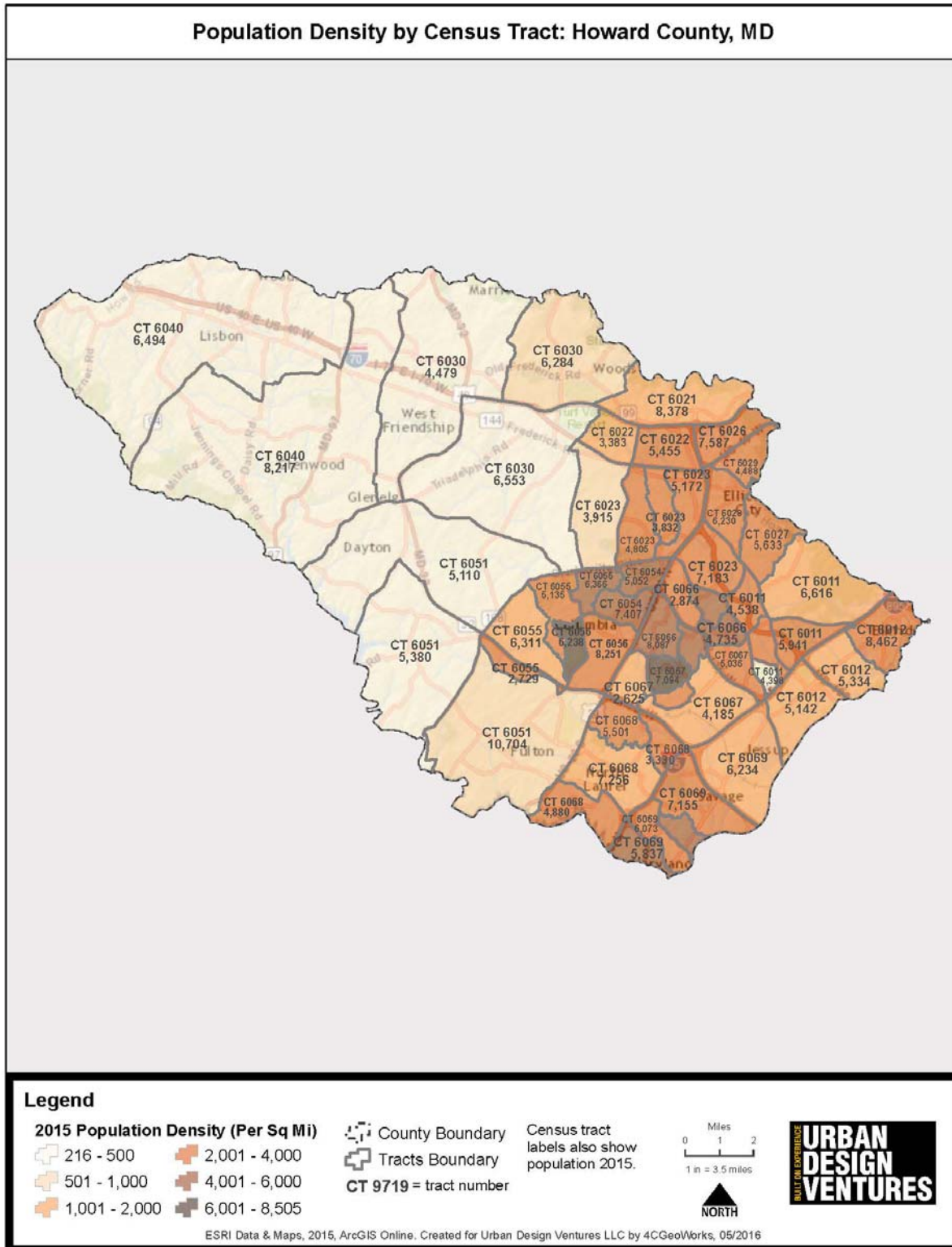
Demographics	Base Year: 2000	Most Recent Year: 2012	% Change
Population	247,842	283,655	14%
Households	92,818	103,547	12%
Median Income	\$74,167.00	\$107,839.00	45%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

US Census ACS Five Year Estimates 2008-2012

Data Source Comments:



Population Density by Census Tract

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	845	1,770	2,275	1,255	36,305
Small Family Households *	365	800	1,160	413	21,830
Large Family Households *	50	30	155	60	6,005
Household contains at least one person 62-74 years of age	140	225	550	550	8,565
Household contains at least one person age 75 or older	265	650	495	190	2,095
Households with one or more children 6 years old or younger *	15	0	193	60	3,835
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2008-2012 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	225	15	0	240	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	0	0	100	75	175	605	1,115	510	260	2,490

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	0	40	28	45	113	85	310	705	198	1,298
Zero/negative Income (and none of the above problems)	50	0	0	0	50	30	0	0	0	30

Table 7 – Housing Problems Table

Data 2008-2012 CHAS
 Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	0	225	115	75	415	605	1,115	510	260	2,490
Having none of four housing problems	0	40	88	55	183	160	405	1,555	890	3,010
Household has negative income, but none of the other housing problems	50	0	0	0	50	30	0	0	0	30

Table 8 – Housing Problems 2

Data 2008-2012 CHAS
 Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	40	78	118	315	785	800	1,900
Large Related	0	0	0	0	50	30	60	140
Elderly	0	0	0	0	240	525	345	1,110
Other	0	0	50	50	80	35	35	150
Total need by income	0	40	128	168	685	1,375	1,240	3,300

Table 9 – Cost Burden > 30%

Data 2008-2012 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	50	50	305	635	330	1,270
Large Related	0	0	0	0	50	30	60	140
Elderly	0	0	0	0	165	385	85	635
Other	0	0	50	50	80	35	35	150
Total need by income	0	0	100	100	600	1,085	510	2,195

Table 10 – Cost Burden > 50%

Data 2008-2012 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	0	15	0	15	0	0	0	0	0

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	0	0	15	0	15	0	0	0	0	0

Table 11 – Crowding Information – 1/2

Data Source: 2008-2012 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

According to the 2008-2012 American Community Survey, there were 104,905 households living in Howard County. Of those households, approximately 22,445 (21.4%) were householders living alone and approximately 6,399 (28.5% of single person households) were householders living alone age 65 and older. Based on these estimates, approximately one-third of single person households living alone are seniors and can be presumed to have additional special needs above and beyond the needs of the general single person household population. Special consideration in terms of housing and services for seniors should be considered based on the large percentage of seniors living alone in Howard County.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

People with Disabilities - Based on the 2000 CHAS Data and the 2008-2012 ACS Data, it is estimated that 50% of all disabled renters have a housing problem that includes cost overburdened by 30% or more or another type of housing problem; and 25% of disabled homeowners have a housing problem that includes cost overburdened by 30% or another type of housing problem. From these estimates it can be projected that approximately 1,321 disabled homeowners have a housing problem and approximately 880 disabled

renters have a housing problem. The population of people with disabilities in Howard County comprises 6.8% of the County's residents; 2.7% of the population has a hearing difficulty; 3.0% of the population has a vision difficulty; 3.1% of the population has a cognitive difficulty; 3.1% of the population has an ambulatory difficulty; 3.1% of the population has a self-care difficulty; and 2.8% of the population has an independent living difficulty.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking - Based on the local crime statistics and social service agency responses to interviews and surveys, it is estimated that approximately 200 single family households and family households that are victims of domestic violence, dating violence, sexual assault, and stalking, are in need of housing assistance, as well as supportive services.

What are the most common housing problems?

The most common housing problem in Howard County is housing affordability. According to the 2008-2012 American Community Survey, 46.8% of all renter households were cost overburdened by 30% or more, 30.5% of owner households with a mortgage were cost overburdened by 30% or more, and 11.8% of owner households without a mortgage were cost overburdened by 30% or more. Additional housing problems that were discussed in consultations and received from citizen comments included: need for housing rehabilitation assistance, handicap accessible housing, and availability/accommodation of senior housing.

Are any populations/household types more affected than others by these problems?

Based on an analysis of information provided by the U.S. Census data: lower income renter and owner households; elderly persons; single person households; large families; victims of domestic violence, dating violence, sexual assault and stalking; and persons with disabilities were more affected by these housing problems.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Some housing characteristics that are linked with instability and increased risk of homelessness include single earner households with children and persons in a household with a disability who are unable to obtain sustainable employment. Many of these residents experience extreme rent burdens in Howard County, become unstable and face homelessness with first-time crises or loss of income.

Howard County was recently awarded FFY2015 Emergency Solutions Grant (ESG) funds from the Maryland Department of Housing and Community Development (pass-through federal funds matched with state

dollars) for two (2) Rapid Rehousing (RRH) pilot programs. The two (2) pilot programs will be evaluated after implementation to measure efficacy and determine future program funding.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Currently, Howard County does not estimate the number of at-risk households in the jurisdiction. For homeless prevention activities funded through the CoC, Category 2 (imminent-risk) of the Homeless definition is the parameter for service provision to serve the immediate needs of those who would become literally homeless (Category 1). The At-Risk of Homelessness definition has not been used as demand for prevention assistance for those who are at imminent-risk is at capacity.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Some housing characteristics that are linked with instability and increased risk of homelessness include single earner households with children and persons in a household with a disability who are unable to obtain sustainable employment. Unexpected crises such as loss of income or loss of a second income earner to the household and/or a medical or transportation emergency cost contribute to destabilizing low- and moderate-income households. Many of these residents experience extreme rent burdens in Howard County, become unstable, and face homelessness with first-time crises or loss of income.

Discussion

The County will continue to address the housing needs of the County's residents by developing new affordable housing units, maintaining affordable housing units, assisting renters and owners obtain affordable housing, providing housing rehabilitation assistance, and providing housing and supportive service assistance to the homeless and those at risk of being homeless.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

In order for Howard County to address the County's housing needs, a detailed analysis of any racial or ethnic group that has a greater housing need in comparison to County's total housing needs was considered. Data detailing information organized by racial group and ethnicity was evaluated from the CHAS Data and the 2008-2012 ACS Data. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of housing problems. A housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1 person per room; and 4. housing cost burden is over 30%.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,330	585	560
White	2,095	320	180
Black / African American	1,277	165	115
Asian	580	85	170
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	324	10	50

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2008-2012 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,265	1,015	0
White	2,605	635	0
Black / African American	1,475	194	0
Asian	744	44	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	215	60	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2008-2012 CHAS
Source:

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,039	2,390	0
White	2,728	1,665	0
Black / African American	1,620	345	0
Asian	885	210	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	660	125	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2008-2012 CHAS
Source:

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,303	3,945	0
White	2,123	2,595	0
Black / African American	1,330	740	0
Asian	370	284	0
American Indian, Alaska Native	50	30	0
Pacific Islander	0	0	0
Hispanic	335	263	0

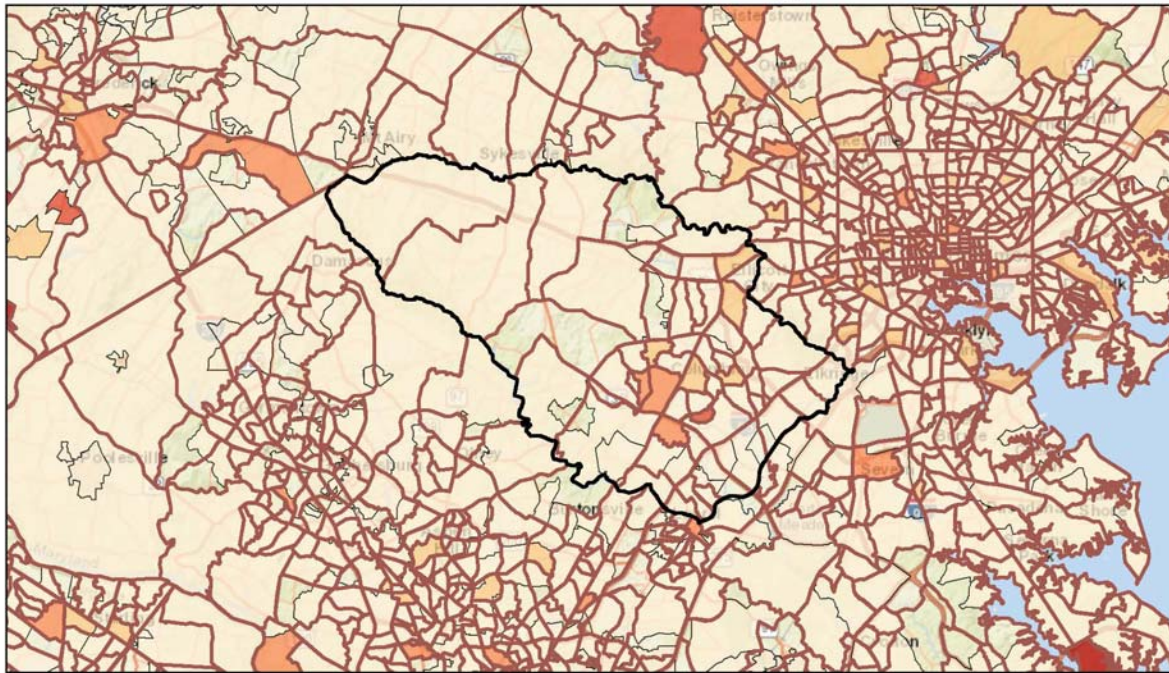
Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2008-2012 CHAS
 Source:

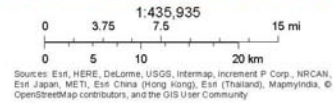
*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Below are maps highlighting the Census Tracts in Howard County with the highest percentage of housing problems per income groups:

Housing Problems - ELI Howard County, MD

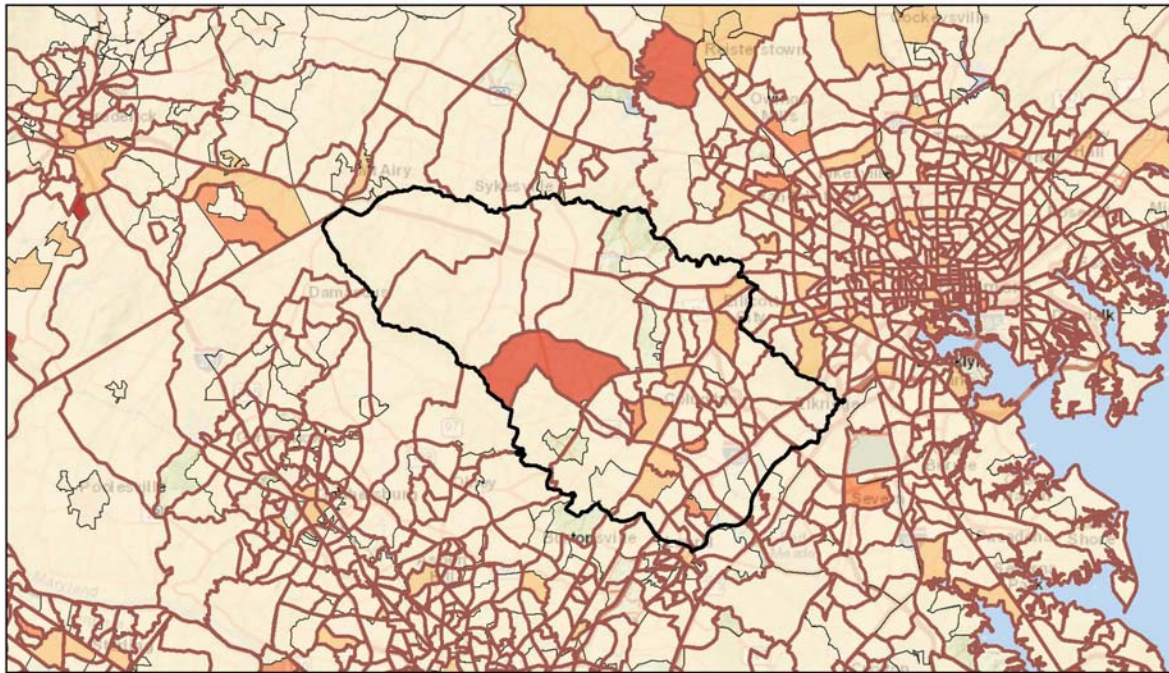


March 21, 2016

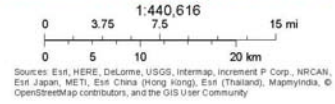


CTs in Howard County with the Highest % of Housing Problems per Extremely Low-Income Households

Housing Problems - LI Howard County, MD

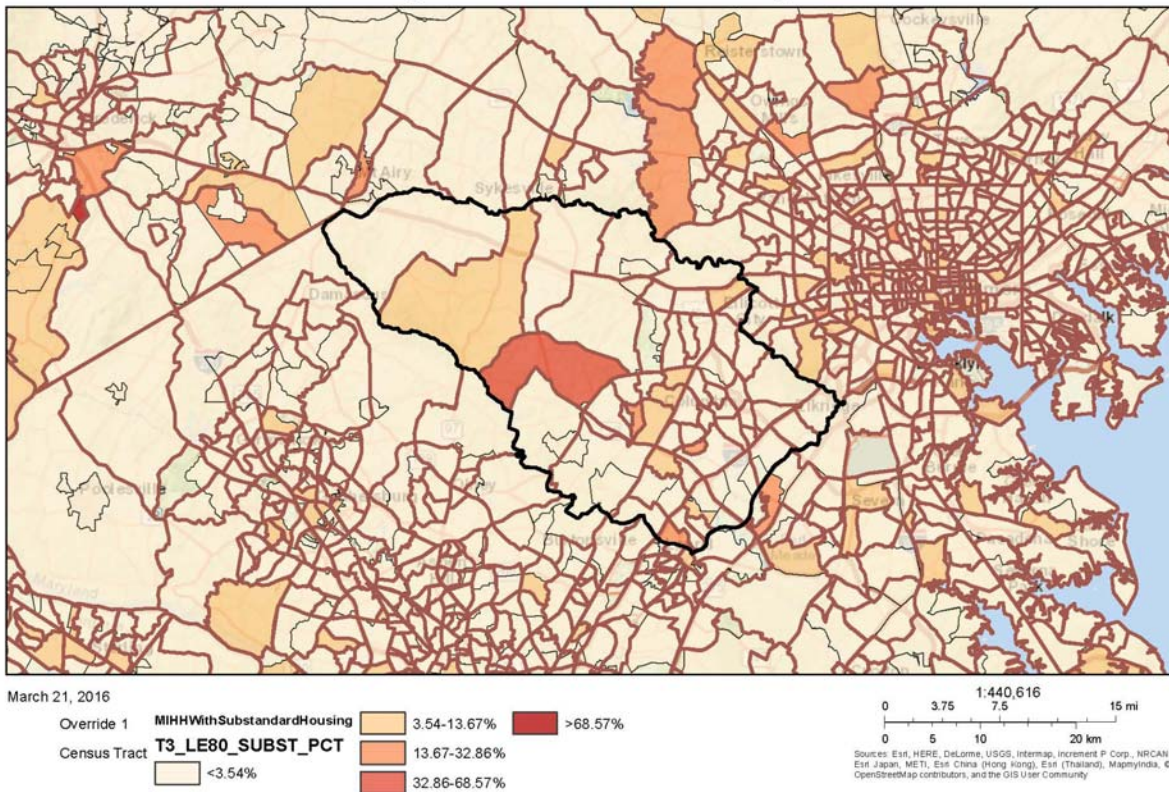


March 21, 2016



CTs in Howard County with the Highest % of Housing Problems per Low-Income Households

Housing Problems - MI Howard County, MD



CTs in Howard County with the Highest % of Housing Problems per Moderate-Income Households

Discussion

The racial and ethnic demographics of Howard County’s households according to the 2008-2012 American Communities Survey was: 66.3% White; 17.7% African American; 0.2% Native American; 12.4% Asian; 0.1% Pacific Islander; and the Hispanic or Latino population of any race was reported as 4.0%. There were three (3) disproportionately impacted groups in terms of housing problems: 0-30% AMI Black/African American households, 30-50% AMI Black/African American households, and 80-100% AMI Black/African American households. Comparing housing problems for households across all income groups based on race and ethnicity the prevalence of housing problems was: 13.7% for White households; 30.6% for Black/African American households; 19.8% for Asian households; 21.2% for American Indian, Alaska Native households; 0.0% for Pacific Islander households; and 36.5% for Hispanic households.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

In order for Howard County to accurately address the County's housing needs, a thorough analysis of any racial or ethnic group that has a greater housing need in comparison to County's total housing needs was considered. Data detailing information organized by racial group and ethnicity was evaluated from the CHAS Data and the 2008-2012 ACS. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of severe housing problems. A severe housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1.5 persons per room; and 4. housing cost burden is over 50%.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,655	1,250	560
White	1,810	610	180
Black / African American	1,057	380	115
Asian	475	180	170
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	260	74	50

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,285	2,990	0
White	1,505	1,755	0
Black / African American	859	805	0
Asian	624	170	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	125	154	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2008-2012 CHAS
Source:

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,654	5,779	0
White	1,195	3,199	0
Black / African American	519	1,460	0
Asian	515	589	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	350	440	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2008-2012 CHAS
Source:

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,060	7,170	0
White	589	4,130	0
Black / African American	225	1,839	0
Asian	145	524	0
American Indian, Alaska Native	20	60	0
Pacific Islander	0	0	0
Hispanic	80	515	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2008-2012 CHAS
 Source:

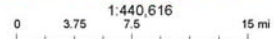
*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Below are maps highlighting the Census Tracts in Howard County with the highest percentage of severe housing problems per income groups:

Severe Housing Problems - ELI Howard County, MD



March 21, 2016



Sources: Esri, HERE, DeLorme, USGS, Intermap, Inverness P. Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

CTs in Howard Co. with the Highest % of Severe Housing Problems per Extremely Low-Income Households

Severe Housing Problems - LI Howard County, MD



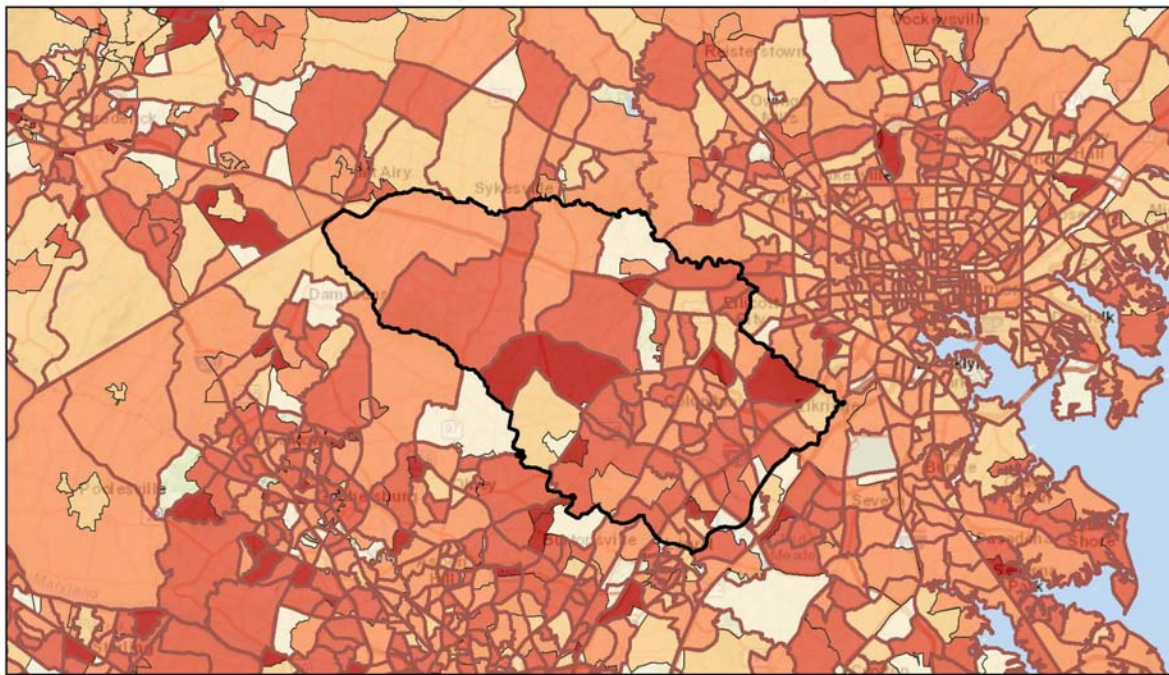
March 21, 2016

Override 1	LIHHWithHousingProblems	17.14-41.05%	>83.64%
Census Tract	T2_LE50_HP2_PCT	41.05-60.74%	60.74-83.64%
		<17.14%	

1:440,616
 0 3.75 7.5 15 mi
 0 5 10 20 km
Sources: Esri, HERE, DeLorme, USGS, Intermap, Inverness P. Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

CTs in Howard County with the Highest % of Severe Housing Problems per Low-Income Households

Severe Housing Problems - MI Howard County, MD



CTs in Howard County with the Highest % of Severe Housing Problems per Moderate-Income Households

Discussion

The racial and ethnic demographics of Howard County’s households according to the 2008-2012 American Communities Survey was: 66.3% White; 17.7% African American; 0.2% Native American; 12.4% Asian; 0.1% Pacific Islander; and the Hispanic or Latino population of any race was reported as 4.0%. There was one (1) disproportionately impacted group in terms of severe housing problems: 0-30% AMI Black/African American households. Comparing severe housing problems for households across all income groups based on race and ethnicity the prevalence of severe housing problems was: 7.3% for White households; 14.3% for Black/African American households; 13.5% for Asian households; 9.4% for American Indian, Alaska Native households; 0.0% for Pacific Islander households; and 19.4% for Hispanic households.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

In order for Howard County to accurately address the County's housing needs, a thorough analysis of any racial or ethnic group that has a greater housing need in comparison to County's total housing needs was considered. Data detailing information organized by racial group and ethnicity was evaluated from the CHAS Data and the 2008-2012 ACS. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of housing cost burdens. A housing cost burden is defined as household paying over 30% of household AMI on housing costs.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	73,200	20,003	11,155	565
White	50,685	10,683	5,559	180
Black / African American	10,255	5,060	2,884	115
Asian	8,305	2,685	1,790	170
American Indian, Alaska Native	154	80	28	0
Pacific Islander	60	0	0	0
Hispanic	2,525	1,074	560	50

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2008-2012 CHAS

Discussion:

For the jurisdiction as a whole, 19% of all households were cost burdened by 30% or more and 11% of all households were cost burdened by 50% or more.

The racial and ethnic demographics of Howard County's households according to the 2008-2012 American Communities Survey was: 66.3% White; 17.7% African American; 0.2% Native American; 12.4% Asian; 0.1% Pacific Islander; and the Hispanic or Latino population of any race was reported as 4.0%. There were no disproportionately impacted groups in terms of housing cost burden.

Comparing all households that are housing cost burdened by 30% to 50%: 15.3% of White households were cost burdened; 27.2% of Black/African American households were cost burdened; 20.6% of Asian

households were cost burdened; 31.4% of American Indian, Alaska Native households were cost burdened; 0.0% of Pacific Islander households were cost burdened; and 25.5% of Hispanic households were cost burdened.

Comparing all households that are housing cost burdened by over 50%: 8.0% of White households were cost burdened; 15.5% of Black/African American households were cost burdened; 13.8% of Asian households were cost burdened; 11.0% of American Indian, Alaska Native households were cost burdened; 0.0% of Pacific Islander households were cost burdened; and 13.3% of Hispanic households were cost burdened.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

The racial and ethnic demographics of Howard County's households according to the 2008-2012 American Communities Survey was: 66.3% White; 17.7% African American; 0.2% Native American; 12.4% Asian; 0.1% Pacific Islander; and the Hispanic or Latino population of any race was reported as 4.0%.

There were three (3) disproportionately impacted groups in terms of housing problems: 0-30% AMI Black/African American households, 30-50% AMI Black/African American households, and 80-100% AMI Black/African American households. Comparing housing problems for households across all income groups based on race and ethnicity the prevalence of housing problems was: 13.7% for White households; 30.6% for Black/African American households; 19.8% for Asian households; 21.2% for American Indian, Alaska Native households; 0.0% for Pacific Islander households; and 36.5% for Hispanic households.

There was one (1) disproportionately impacted group in terms of severe housing problems: 0-30% AMI Black/African American households. Comparing severe housing problems for households across all income groups based on race and ethnicity the prevalence of severe housing problems was: 7.3% for White households; 14.3% for Black/African American households; 13.5% for Asian households; 9.4% for American Indian, Alaska Native households; 0.0% for Pacific Islander households; and 19.4% for Hispanic households.

There were no disproportionately impacted groups in terms of housing cost burden. Comparing all households that are housing cost burdened by 30% to 50%: 15.3% of White households were cost burdened; 27.2% of Black/African American households were cost burdened; 20.6% of Asian households were cost burdened; 31.4% of American Indian, Alaska Native households were cost burdened; 0.0% of Pacific Islander households were cost burdened; and 25.5% of Hispanic households were cost burdened. Comparing all households that are housing cost burdened by over 50%: 8.0% of White households were cost burdened; 15.5% of Black/African American households were cost burdened; 13.8% of Asian households were cost burdened; 11.0% of American Indian, Alaska Native households were cost burdened; 0.0% of Pacific Islander households were cost burdened; and 13.3% of Hispanic households were cost burdened.

If they have needs not identified above, what are those needs?

There are no additional housing needs which were not identified in Sections NA-10 to NA-25.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

HUD defines an Area of Minority Concentration as, “A neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole; the neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole; or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceeds 50 percent of its population.”

The racial and ethnic demographics of the total population of Howard County according to the 2008-2012 American Communities Survey was: 62.5% White; 17.8% African American; 0.2% Native American; 14.4% Asian; 0.0% Pacific Islander; 2.0% from other races; 3.2% from two or more races; and the Hispanic or Latino population of any race was reported as 5.8%. According to the 2008-2012 ACS data, any Census Tract in the County that has a minority population over 42.5% is defined as an area of minority concentration. Based on the above HUD definition there are six (6) Census Tracts in the County that are identified as areas of minority concentration: CT 6012.03 69.7% Minority, CT 6026.00 55.8% Minority, CT 6066.03 57.8% Minority, CT 6066.06 56.0% Minority, 6069.04 56.7% Minority, and CT 6069.07 60.7% Minority.

NA-35 Public Housing – 91.205(b)

Introduction

The Howard County Housing Commission is the Public Housing Authority for Howard County. The Howard County Housing Commission does not own or maintain any Public Housing Units. The Commission administers approximately 1,300 Section 8 Housing Choice Vouchers as of July, 2016. During 2015, the Housing Commission completed conversion of its fifty (50) Public Housing Units to Project Based Vouchers through the Rental Assistance Demonstration (RAD) Program.

According to the Howard County Housing Commission's Five Year PHA Plan for the period of 2014-2018, the goals of the Housing Authority are as follows:

- To integrate affordable housing with market rate housing through redevelopment activities
- To produce environmentally friendly and universally designed affordable housing
- To produce affordable housing that is financially self-sufficient
- To move residents of affordable housing toward economic self-sufficiency
- To increase homeownership opportunities for low and moderate income families
- To develop programs for elderly and disabled homeowners to ensure that they are financially able to remain in their units, to assist with issues of accessibility and to ensure that the units are properly maintained
- To ensure that families have equal access to housing regardless of race, color, religion, national origin, sex, disability, familial status or source of income
- To develop and preserve affordable housing equally across all areas of the county which reflects current and/or anticipated demand based on unit size

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
				Veterans Affairs Supportive Housing	Family Unification Program	Disabled *			
# of units vouchers in use	0	0	48	1,118	0	1,098	0	0	18

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
				Veterans Affairs Supportive Housing	Family Unification Program				
Average Annual Income	0	0	27,084	16,437	0	16,393	0	0	
Average length of stay	0	0	10	8	0	7	0	0	
Average Household size	0	0	3	2	0	2	0	0	
# Homeless at admission	0	0	0	0	0	0	0	0	
# of Elderly Program Participants (>62)	0	0	9	230	0	226	0	0	
# of Disabled Families	0	0	5	344	0	330	0	0	
# of Families requesting accessibility features	0	0	48	1,118	0	1,098	0	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	6	262	0	247	0	0	14
Black/African American	0	0	41	817	0	812	0	0	4
Asian	0	0	1	31	0	31	0	0	0
American Indian/Alaska Native	0	0	0	3	0	3	0	0	0
Pacific Islander	0	0	0	5	0	5	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	1	32	0	31	0	0	1
Not Hispanic	0	0	47	1,086	0	1,067	0	0	17

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Not applicable; the Housing Authority does not own or manage public housing.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

As of March 18, 2016, there were 5,208 families on the HCV Waiting List. The HCV Waiting List was closed on July 2, 2012.

The following demographic and economic data was obtained from the HCV Waiting List as of March 2016:

- 77.7% of the waiting list is female head of household
- 61.1% of the waiting list is Black
- 5.8% of the waiting list is Hispanic
- 56.5% of the waiting list is Family
- 24.0% of the waiting list is Disabled
- 11.0% of the waiting list is Elderly
- 71.7% of the waiting list is Extremely Low-Income (30% or below AMI)
- 18.8% of the waiting list is Very Low-Income (30% to 50% AMI)
- 9.5% of the waiting list is Low-Income (50% to 80% AMI)

How do these needs compare to the housing needs of the population at large?

The Housing Authority's waiting list is disproportionately representative of the extremely-low income households of Howard County. While there are some similarities, such as the need for affordable, decent, safe, and sanitary housing; the needs of the lowest income residents of Howard County are specific to the need for highly subsidized housing, as well as supportive services.

Discussion

The Howard County Housing Commission is an important part of Howard County's housing strategy, especially for households that are low-income, very low-income, and extremely low-income. The Commission is a Public Housing Authority and separate legal entity from County government. Until recently the Department of Housing and Community Development was a principal department within the Howard County government. Until recently the Department of Housing and Community Development was a principal department within the Howard County government. The County Council will approve a resolution in the Summer of 2016 that separates the functions of the Housing Commission and the Department of Housing and Community Development.

The County has identified that there is a continuing need for accessible, affordable, decent, safe, and sanitary housing to address the needs of all households affected by housing problems, severe housing problems, and housing cost burdens. Both the County and the Housing Commission plan to improve and expand the supply of accessible, affordable, decent, safe, and sanitary housing in the County through its development efforts, as well as the County's MIHU program. Section 8 Housing Choice waiting lists indicate a need for housing targeted to disabled and extremely low-income households.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

With the passing of the HEARTH Act of 2009, CoCs across the country were challenged to coordinate all services for homeless persons and families; and urged to develop stronger collaboration efforts between public and assisted housing providers, private and government health, mental health providers, and service agencies. Howard County launched what is called the “Coordinated System of Homeless Services” in the fall of 2012 to meet this need in the community. Since that time, over seventeen (17) partner agencies, including public and non-profit entities, have streamlined access to services and resources to best meet the needs of the homeless households in Howard County. One assessment is completed for each household presenting for services. Referrals are provided based on level of vulnerability of the household and include: access to mainstream benefits, food, addictions treatment (as requested/needed), pupil personnel workers at the local public school for school-age children, financial counseling/wellness, intensive case management, brief case management, shallow and medium-term rental subsidy, employment supports, housing location services, and transitional, permanent supportive housing units as available. All partners in the CoC that participate in the coordinated efforts meet monthly to review data, hear program updates, and discuss ways to improve the delivery of services.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	2	100	716	367	160	161
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	7	105	358	183	80	161
Chronically Homeless Individuals	4	24	6	3	2	161
Chronically Homeless Families	1	4	4	2	2	161

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Veterans	1	6	6	2	1	161
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: Howard County Department of Citizen Services

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Not applicable.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	50	3
Black or African American	105	6
Asian	3	0
American Indian or Alaska Native	4	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	5	0
Not Hispanic	165	9

Data Source

Comments:

Howard County Department of Citizen Services

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Based on homeless/homeless prevention data that was collected during 2015, there were 198 families with children that were in need of housing assistance. This data was used to estimate the following number and type of families with children in need of housing assistance for 2016:

- 164 Female householder, no husband present
- 5 Male householder, no wife present
- 28 Two Parent households
- 1 Veteran household

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Instances of homelessness in Howard County occur most frequently to Black or African American residents; that represent 65% of the homeless population but only 17.8% of the total population in Howard County.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The Sheltered Homeless population in Howard County is far higher than the unsheltered. Some of this can be attributed to the fact that there are unsheltered individuals that are difficult to locate and engage, and so cannot be reported. Additionally, this data is pulled from the 2016 Point In Time Homeless Count, which took place during the blizzard. The inclement weather drove many unsheltered homeless into some form of shelter situation.

Discussion:

The Purpose and Activities of the Howard County CoC are to:

- Promote community-wide goals to end homelessness
- Provide funding to quickly rehouse homeless persons
- Promote access to mainstream resources
- Improve self-sufficiency among people experiencing homelessness

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The groups to be addressed in this assessment include:

- Elderly Persons (65 years and older)
- Frail Elderly
- Persons with mental, physical, and/or developmental disabilities
- Persons with Alcohol or other Drug Addiction
- Persons with HIV/AIDS and their families
- Victims of domestic violence, dating violence, sexual assault, and stalking

The housing needs of each one of these groups were determined by consultations with social service providers and statistical information provided by social service providers.

Describe the characteristics of special needs populations in your community:

- **Elderly Persons (65 years and older)** - According to the 2008-2012 American Community Survey, the elderly population represents 10.2% of the total population of Howard County. There are a high number of elderly households on a fixed-income with a need for transportation and housing rehabilitation assistance.
- **Frail Elderly** - According to the 2008-2012 American Community Survey 26.7% (or 7,824 seniors out of the County's total senior population of 29,330) of the elderly population have a disability and can be classified as frail elderly; 10.0% have a hearing difficulty, 4.9% have a vision difficulty, 6.4% have a cognitive difficulty, 16.5% have an ambulatory difficulty, 7.7% have a self-care difficulty, and 13.5% have an independent living difficulty. There is a need for accessibility modifications to owner-occupied and renter-occupied housing units to address those needs.
- **Persons with Mental, Physical, and/or Developmental Disabilities** - The population of people with disabilities in Howard County comprises 6.8% of the County's residents; 2.7% of the population has a hearing difficulty; 3.0% of the population has a vision difficulty; 3.1% of the population has a cognitive difficulty; 3.1% of the population has an ambulatory difficulty; 3.1% of the population has a self-care difficulty; and 2.8% of the population has an independent living difficulty. Of the Under 18 Population, 4.2% have a disability. Of the 18-64 population, 5.3% (or 9,648 18-64 year olds out of the County's total 18-64 year olds population of 182,101) have a disability; 1.2% have a hearing difficulty, 0.8% have a vision difficulty, 2.0% have a cognitive difficulty, 2.2% have an ambulatory difficulty, 1.0% have a self-care difficulty, and 1.9% have an independent living difficulty. There are needs for accessible housing, employment opportunities, and supportive services.
- **Persons with Alcohol or other Drug Addiction** – Howard County's Health Department Bureau of Behavioral Health offers Substance Use Disorder Services including assessments, individual sessions, group sessions and family counseling for adolescents and adults. The County will

continue to provide the following services: assessments; referrals; early intervention; outpatient treatment; outpatient treatment at the Detention Center; intensive outpatient treatment (minimum of 9 hours a week); urine drug testing; psychiatric evaluations and medication monitoring; buprenorphine induction and maintenance; continuing care; recovery; follow-up care coordination; and peer recovery. The County will also continue to offer activities that support affordable housing and employment opportunities.

- **Persons with HIV/AIDS and their families** - As of 2013, the Maryland Department of Health and Mental Hygiene Central Region Annual HIV Epidemiological Profile Report identified 643 Reported HIV Diagnoses, 480 Reported AIDS Diagnoses, and 286 Reported AIDS Deaths in 2014 for the Central Region (Anne Arundel County, Baltimore City, Baltimore County, Carroll County, Harford County, and Howard County). Cumulatively, the Report identified 34,222 Reported HIV Diagnoses, 24,144 Reported AIDS Diagnoses, and 14,449 Reported AIDS Deaths for the Central Region. Currently reporting in Howard County, there are 242 Adults/Adolescents Living HIV Cases without AIDS (rate of 96.0) and 255 Adults/Adolescents Living HIV Cases with AIDS (rate of 101.1). During 2013, there were a total of 32 HIV diagnosis and 22 AIDS diagnosis in Howard County reported.
- **Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking** - Based on crime statistics and social service agency responses, it can be estimated that approximately 200 single-person households and family households are victims of domestic violence, dating violence, sexual assault, and stalking. There is a need for supportive services and affordable housing.

What are the housing and supportive service needs of these populations and how are these needs determined?

Based on an update to previous housing needs, the following housing and supportive service needs have been identified in interviews and meetings with social service agencies:

- **Elderly** – decent, safe, accessible, and affordable owner and renter occupied housing units; recreational and health care services
- **Frail Elderly** – decent, safe, accessible, and affordable owner and renter occupied housing units; in-home health care services and Meals on Wheels
- **Persons with Mental Illness** – permanent supportive housing; health care services
- **Developmentally Disabled** – decent, safe, accessible, and affordable owner and renter occupied housing units; job training and recreational services
- **Physically Disabled** – decent, safe, accessible, and affordable owner and renter occupied housing units; rehabilitation and accessibility services
- **Persons with Alcohol/Drug Addiction** – temporary and permanent supportive housing; health care counseling and job training
- **Persons with HIV/AIDS** – temporary and permanent supportive housing; health care counseling
- **Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking** – temporary and permanent supportive housing; counseling and health care services

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The following statistics were provided by the MD Department of Health and Mental Hygiene (DHMH):

- There were 1,395 adult/adolescent HIV cases (age 13+) diagnosed in Maryland in 2013.
- At the end of 2013, there were 30,306 living adults/adolescents diagnosed with HIV in Maryland.
- During 2013, Maryland was ranked 2nd among U.S. states in estimated adult/adolescent HIV diagnosis rates (per 100,000) and 9th in cumulative estimated AIDS diagnoses ranked by cases through 2013.
- During 2013, Baltimore-Columbia-Towson metropolitan statistical area (MSA) had the 3rd highest estimated HIV diagnosis rate of any major metropolitan area in the U.S., per 100,000 population.
- CDC estimated 1,201,100 adults/ adolescents were living with HIV at the end of 2011 in the U.S. and 14.0% were undiagnosed.

Under DHMH the Prevention and Health Promotion Administration (PHPA) organizes the state into five regions (Central, Eastern, Southern, Suburban, and Western) for HIV/AIDS planning purposes. Howard County is a part of the Central Region that includes: Anne Arundel County; Baltimore County; Carroll County; Harford County; and Baltimore City. The PHPA has identified the following services as vital to addressing the needs of the AIDS/HIV County population:

- Primary Medical Care (Outpatient Ambulatory Health Services)
- Food Bank/ Home Delivered Meals
- Medical Case Management
- Childcare Services
- Medical Nutrition Therapy
- Non-Medical Case Management
- Oral Health Care
- Psychosocial Support Services
- Mental Health Services
- Housing Services
- Substance Abuse Services Out-Patient
- Medical Transportation
- Outreach Services
- Emergency Financial Assistance
- DOT/Pharmacy Support and Education

As of 2013, the Maryland Department of Health and Mental Hygiene Central Region Annual HIV Epidemiological Profile Report identified 643 Reported HIV Diagnoses, 480 Reported AIDS Diagnoses, and 286 Reported AIDS Deaths in 2014 for the Central Region. Cumulatively, the Report identified 34,222 Reported HIV Diagnoses, 24,144 Reported AIDS Diagnoses, and 14,449 Reported AIDS Deaths for the Central Region. Currently reporting in Howard County, there are 242 Adults/Adolescents Living HIV Cases

without AIDS (rate of 96.0) and 255 Adults/Adolescents Living HIV Cases with AIDS (rate of 101.1). During 2013, there were a total of 32 HIV diagnosis and 22 AIDS diagnosis in Howard County reported.

Of the historic data reported on HIV diagnosis, the following demographic data is applicable to the Central Maryland Region:

- 68.3% of the diagnosis were male and 31.7% of the diagnosis were female
- 2.1% of the diagnosis were Hispanic, 79.1% of the diagnosis were Black, 15.6% of the diagnosis were non-Hispanic White, and 3.2% of the diagnosis were non-Hispanic Other Race
- 2.6% of the diagnosis were age 13-19, 21.1% of the diagnosis were age 20-29, 35.6% of the diagnosis were age 30-39, 27.1% of the diagnosis were age 40-49, 10.3% of the diagnosis were age 50-59, and 3.3% of the diagnosis were age 60+
- 26.1% of the diagnosis were transmitted by male sex with male, 46.4% of the diagnosis were transmitted by male sex with male/intravenous drug use, 4.8% of the diagnosis were transmitted by intravenous drug use, 22.1% of the diagnosis were transmitted by heterosexual sex, and 0.6% of the diagnosis were transmitted by other exposure

Discussion:

Special needs populations include the elderly, frail elderly, persons with mental, physical, and/or developmental disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and victims of domestic violence, dating violence, sexual assault, and stalking. The needs of the special needs population are served through a collaborative effort of County and State departments. The Howard County Health Department provides improved health for all Howard County residents through quality and client-centered health services, evidence-based public health advocacy and outreach, strong policies and partnerships, and a dedicated and effective public health workforce. The Howard County Department of Citizen Services is comprised of the Office of Children's Services, Office of Consumer Affairs, and the Office on Aging. Other components of the Department include: Disabilities Services, the Community Service Partnerships program (which provides County funding to non-profit human services agencies), and Homeless Services.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

PlanHoward 2030 is Howard County's General Plan (Comprehensive Plan) that was adopted in 2012. The Plan anticipates evolving service needs as the population grows, ages, and becomes more socially and economically diverse.

The following policies and implementation actions were identified in the Plan for the County's Public Service and Facility needs:

Policy 8.1 – Refine the Capital Improvement Master Plan process by further strengthening the project evaluation criteria, the prioritization process, and the project implementation phasing.

- **Agency Master Plans.** Direct County agencies to regularly update facility master plans that include maintenance and systemic renovations, as well as new or expanded facilities.
- **Capital Budget Review Committee.** Continue to strengthen the interagency review committee's assessments to assist in setting capital project priorities, phasing, and funding strategies.
- **State Funds.** Explore how under PlanMaryland, State agency funds and programs can be targeted to priority projects within designated Growth and Revitalization areas and Existing Communities.
- **Innovative Funding.** Identify new or creative funding sources and methods such as public-private partnerships.
- **Transportation Planning.** When evaluating new facilities and capital projects, consider transportation infrastructure, including availability of public transit, and opportunities for bicycle and pedestrian access.

Policy 8.2 – Continue to lead by example in further reducing Howard County Government's environmental impacts and incorporating green building practices into new and renovated public facilities.

- **Enhance Sustainability.** Expand the use of cost-effective, resource-conserving green technologies in new and renovated County facilities.
- **Monitoring.** Monitor County buildings and vehicles to document environment, health, and safety benefits, as well as cost-effectiveness.
- **Public Outreach and Education.** Communicate the monitoring data and results of demonstration projects to the public.
- **Multimodal Transportation Strategies.** Promote and implement strategies to enable access to government facilities via bicycle, walking and transit.

Policy 8.3 – Use the operating budget process to optimize public services and use of funds.

- **Ongoing Management.** Continue to provide high-quality services to the County's residents and businesses while maintaining fiscally-prudent budget assumptions.

- **Regular Review.** Direct County agencies to continue their annual review of services and service delivery to address evolving needs and changing demographics.

Policy 8.4 – Ensure the adequacy of water and sewer services.

- **Wastewater Treatment Plant Capacity.** Monitor flows to the Little Patuxent Water Reclamation Plant to ensure sufficient capacity for projected growth in the Planned Service Area.
- **Master Plan for Water and Sewerage.** Identify capital project priorities for capacity expansion and systemic renovations, as well as innovative approaches to reduce water consumption and recycle treated waste water.

Policy 8.5 – Continue to invest in multimodal transportation infrastructure to enhance mobility and access to diverse transportation options.

- **Road Improvements.** Continue to use APF-generated excise tax revenues to leverage State and Federal funding for highway capacity improvements. Consider legislation to allow use for other transportation modes.
- **Transit Development Program.** Update the County’s Transit Development Program every five years to evaluate and prioritize Howard Transit improvements, as well as connections to regional transit.
- **Innovative Transit Funding.** Explore additional public and private funding sources to expand and improve the quality of fixed-route and paratransit service.
- **Pedestrian and Bicycle Connections.** Implement priority pedestrian and bicycle improvement projects and, whenever possible, include as part of road construction or maintenance projects.

Policy 8.6 – Provide for environmentally sound and cost-effective solid waste management.

- **Promote Solid Waste Reduction.** Continue to expand programs for solid waste reduction, reuse, recycling, and composting. Expand recycling programs to include additional materials as technologies and markets become available, including the possibility of recovery of items from the landfill.
- **Plan for Future Capacity.** Ensure that the County has reliable options for solid waste processing and disposal that allow sufficient lead time for planning and construction of a new cell at the Alpha Ridge Landfill or other new facilities, or for instituting new programs.

Policy 8.7 – Identify and fund the most cost-effective strategies for Watershed Implementation Plan execution.

- **Funding.** Evaluate options and adopt a dedicated funding mechanism.
- **Best Management Practices.** Monitor and evaluate the cost-effectiveness of diverse best management practices to maximize nutrient reduction from the funds expended.

Policy 8.8 – Optimize planning and use of available funds to ensure school facilities continue to support high-quality school programs.

- **Accuracy of Enrollment Projections.** Continue to collaborate with the Public School System to improve enrollment projections by refining the methodology for assessing the varying impacts of growth and neighborhood population cycles on individual schools.
- **Maximize Use of Existing School Facilities.** Balance enrollment between under- and over-capacity schools by redistricting or alternative strategies to encourage full use of schools that have additional capacity.
- **Minimize New School Construction.** Accommodate the projected enrollments by using modular classrooms and additions whenever possible.
- **Land Bank.** Acquire additional sites inside the PFA to hold in reserve if needed for future school construction. Consider more urban school prototypes to reduce land acquisition requirements.
- **Fund Maintenance, Renovation, and Program Initiatives.** Provide sufficient funding to maintain and renovate school facilities and to allow program initiatives that will sustain and enhance the quality of the Public School System.

Policy 8.9 – Continue to support Howard Community College’s expanding ability to provide higher education for County residents and workers.

- **Expansion of Howard Community College.** Continue the County’s commitment to fund expansion to accommodate enrollment and program growth. Support HCC in obtaining funds from the State or other sources.
- **Workforce Training.** Continue to work with the Economic Development Authority, the private sector, and other institutions of higher education to meet workforce development and retraining needs, especially in science and technology-related fields.
- **Community Cultural Enrichment.** Continue to expand noncredit course offerings and cultural programs that promote lifelong learning and enhance community life.

Policy 8.10 – Enhance residents’ access to high quality library resources.

- **Master Plan.** Evaluate the need for additional library capacity to serve planned population and program growth, considering the impact of the Internet and other digital access to information. Provide necessary expansion via additions or new facilities within the Planned Service Area.
- **Libraries as Educational and Community Focal Points.** Enhance the design of existing and any future libraries to both optimize the delivery of service at each library branch and help create a civic focal point. Where feasible, integrate libraries with other complementary public or private facilities.

Policy 8.11 – Ensure County residents and visitors have access to a wide variety of arts and cultural programs; cultivate artists; and develop creative workforce.

- **Arts Council.** Continue to support the operations and programs of the Arts Council through financial and in-kind resources and services.
- **Community Service Partnership.** Continue to utilize the Community Service Partnership with the Howard County Arts Council to distribute public funds to local and regional arts organizations through competitive grant programs and to manage art facilities.
- **Business Partnerships.** Encourage partnerships between the arts community and the Howard County Economic Development Authority, Howard County Tourism, and private and business sectors to increase awareness of the value of the arts and provide creative funding to support programs and facilities.
- **Arts and Entertainment Districts.** Explore options to create one or more “Arts and Entertainment” districts in Howard County.
- **Support for Artists.** Increase opportunities for artists to live, work, learn, and present work in Howard County.
- **Development.** Include art or arts spaces in new public construction when appropriate.

Policy 8.12 – Expand the County park system and recreational facilities.

- **Land Acquisition.** Establish acquisition goals for environmental conservation and active recreation in the 2012 update to the Howard County Land Preservation and Recreation and Parks Plan (LPRPP). Accelerate land acquisition to meet long-term recreation needs while suitable sites are still available, particularly inside the Planned Service Area where population is greatest.
- **Recreation Planning.** Update the LPRPP regularly to establish countywide goals and priorities for development of facilities and recreation programs.

Policy 8.13 – Enhance community recreational opportunities.

- **Cooperation with Howard County Public School System.** Continue to collaborate on the design, development, management, and maintenance of shared recreation facilities and programs on school sites.
- Coordinate the Columbia Association, Recreation Organizations, and Private Recreation Providers.
- Expand partnerships with other recreation providers so that the Department of Recreation and Parks programs complement and support efforts by other providers. Provide information on opportunities available through other organizations. Encourage programming across all age groups and abilities.

Policy 8.14 – Plan for Health and Human Services.

- **Comprehensive and Coordinated Health and Human Services Planning.** Continue to develop data driven, measurable plans for both Health Services and Human Services. Plans should reflect comprehensive assessment of needs, resources, proposed actions, and implementation strategies with a clear identification of priorities, partner roles, and funding mechanisms.
- **Capacity Building.** Continue to build positive, collaborative relationships with the Horizon Foundation, Association of Community Services, United Way, the Columbia Foundation, and other capacity-building organizations, as well as the business community, as essential resources for achieving health and human services goals.

Policy 8.15 – Enhance the delivery and accessibility of health and human services.

- **Access to Information.** Enhance access to data and information technology to facilitate program coordination and strengthen health and human service delivery systems.
- **Partnerships for Health and Human Services Delivery.** Continue to expand partnerships among government, business, and nonprofit sectors, including faith-based nonprofit organizations, to coordinate health and human services delivery.
- **Colocation of Services.** Establish multiservice centers, where feasible, in prominent, transit-accessible locations. These centers should be used as focal points for the distribution of health and human services.

Policy 8.16 – Minimize loss of life, loss of property, and injury due to fire or medical emergencies.

- **Fire Stations.** Construct and staff the new and replacement fire stations in the current Capital Improvement Program (Waterloo, Elkridge, and Banneker). Renovate and rehabilitate existing fire stations as appropriate to ensure the continued provision of efficient service.
- **Underground Cisterns.** Continue to construct underground cisterns to support fire suppression in the Rural West.
- **Fire and Rescue Vehicles.** Provide funding to replace fire and rescue vehicles when needed.

Policy 8.17 – Enhance Police protection.

- **Organizational and Facility Assessment.** Evaluate the options for organizing Police functions and the need for a new central district to develop a plan for new or modified Police Department facilities.
- **Adequate Resources.** Ensure the Police Department has adequate staff and equipment based on levels of crime and demand for services.
- **Community Policing and Youth Programs.** Enhance and expand focus on community policing programs that allow police officers to work in partnership with communities to solve crimes and work proactively with schools.

Policy 8.18 – Continue to invest judiciously to maintain and enhance County facilities.

- **Funding Priorities.** Use the Capital Improvement Program to evaluate and prioritize County investments in technology upgrades and systemic renovation for County offices and other facilities.
- **Community Revitalization.** Continue to invest in renovation of community infrastructure as well as catalytic community revitalization projects, seeking grants and public-private partnerships whenever possible.

How were these needs determined?

These needs were determined from public input, interviews with County staff, and from the County's 2012 Comprehensive Plan.

Describe the jurisdiction's need for Public Improvements:

PlanHoward 2030 envisions the County's population will continue to grow and to become more diverse with more diverse needs over the next twenty (20) years. The following priorities have been set for public improvements:

- **Environmental Protection** - New actions focus on implementation of a Watershed Implementation Plan to achieve mandatory water quality goals and promotion of environmental stewardship by diverse stakeholders.
- **Resource Conservation** - A new Green Infrastructure Network Plan is proposed; the land and character of the Rural West will be protected through strategies to enhance the farm economy and to balance agricultural, residential, and commercial uses; and expanded historic preservation initiatives are proposed.
- **Economic Development** - Strategies are recommended to promote business innovation and growth, and to make Howard County a leader in 21st century technologies. Particular attention is given to the US 1 Corridor and changing economic conditions identified by a market study. Workforce development and the promotion of training in science, technology, engineering, and math (STEM) are another focus.
- **Growth** - Addressing new State Smart Growth requirements, the County's existing pace of housing allocations is maintained but redistributed based on designated place types and growth tiers. Maintaining adequate public facilities remains a strong focus for the future, so a Fiscal Impact Analysis was prepared as a technical supplement.
- **Transportation** - Transit, bicycle, and pedestrian transportation receive greater emphasis, while also providing for the existing roadway network to be improved. Goals for strategies are proposed for enhancing the existing transit system via new service and increased regional cooperation, and for reducing personal vehicle miles traveled to improve air quality.

- **Public Facilities and Services** - County agencies' key programs and capital project needs are presented, as well as budget constraints and strategies for coordinated planning, priority setting, and partnerships.
- **Housing** - The County will continue to develop new models to provide sustainably affordable housing in mixed income communities, and to educate both home-seekers and the general public on the many benefits of compact, mixed-use, mixed income, location efficient homes.
- **Community Design** - The County will encourage well designed, context sensitive redevelopment in revitalization areas, as well as selective infill in existing neighborhoods to create more complete communities. Community plans, updates to zoning regulations, and other mechanisms will implement these goals.
- **Implementation and Stewardship** - County government must continue to innovate and provide leadership; however, everyone has a stake in enhancing Howard County's high quality of life. The foundation is laid for broad stakeholder collaboration and coordination to advance sustainability.

How were these needs determined?

These needs were determined from public input, interviews with County staff, and from the County's 2012 Comprehensive Plan.

Describe the jurisdiction's need for Public Services:

See the section above entitled, "Describe the jurisdictions need for Public Facilities." The County's Comprehensive Plan addresses public services and facilities collectively.

How were these needs determined?

These needs were determined from public input, interviews with County staff, and from the County's 2012 Comprehensive Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The housing stock in Howard County is overwhelmingly less than 60 years old, as less than one-tenth (7.4%) of Howard County's housing stock was built prior to 1950. Almost two-thirds (68.7%) of the County's housing stock was built between 1970 and 1999; indicating that the majority of County's housing stock is forty-five (45) to fifteen (15) years old.

Over half (53%) of the housing units in the County are single-unit detached structures. The majority (89%) of owner occupied housing units are three bedrooms or more. The majority (73%) of renter occupied housing units are one or two bedroom units.

The median value of an owner-occupied home in the County in 2000 was \$206,300 compared to \$146,000 for the State of Maryland. The 2008-2012 American Community Survey estimates that the median value of owner-occupied homes in the County increased to \$435,300 (a gain of 111.0%), as compared to a similar increase in the State to a median value of \$304,900 (a gain of 108.8%).

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to the 2008-2012 ACS data, there were a total of 108,352 total housing units in Howard County. The majority of the housing units (53%) in the County are single unit detached structures. Of the total housing units, there were 103,547 (or 95.6% of the housing stock) that were occupied housing units; there is a low percentage (4.4%) of vacant housing units. Of the vacant housing units: 37.3% for rent; 6.4% rented, not occupied; 15.9% for sale only; 1.2% sold, not occupied; 4.0% for seasonal, recreational, or occasional use; 0.0% for migrant workers; and 35.1% other vacant.

Owner occupied units represented 74.2% of the housing stock and renter occupied housing units represented 25.8% of the housing stock. The lower supply of rental housing units in comparison to owner occupied housing units places additional housing affordability pressures on renter households.

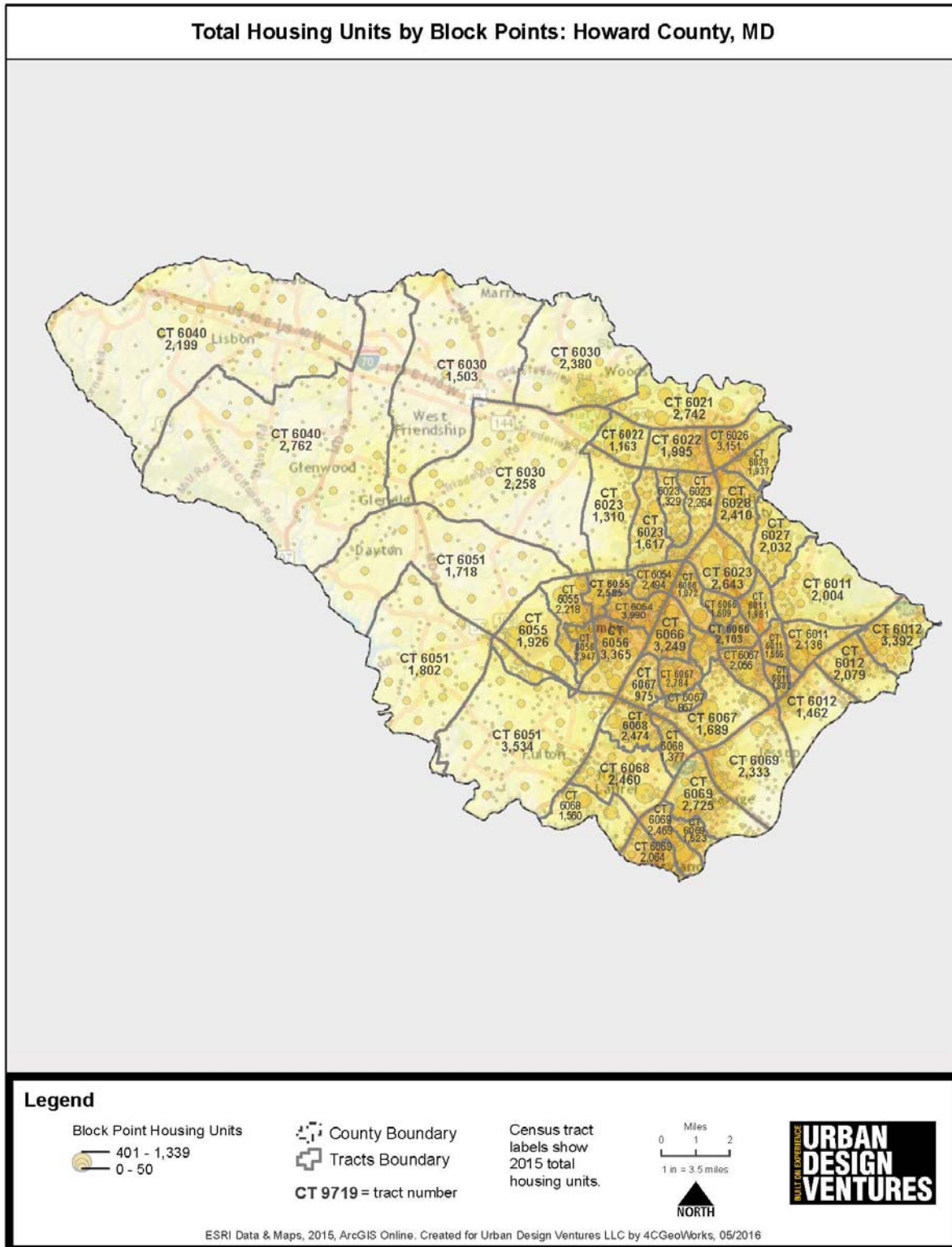
The following maps highlight the housing characteristics of Howard County:

All residential properties by number of units

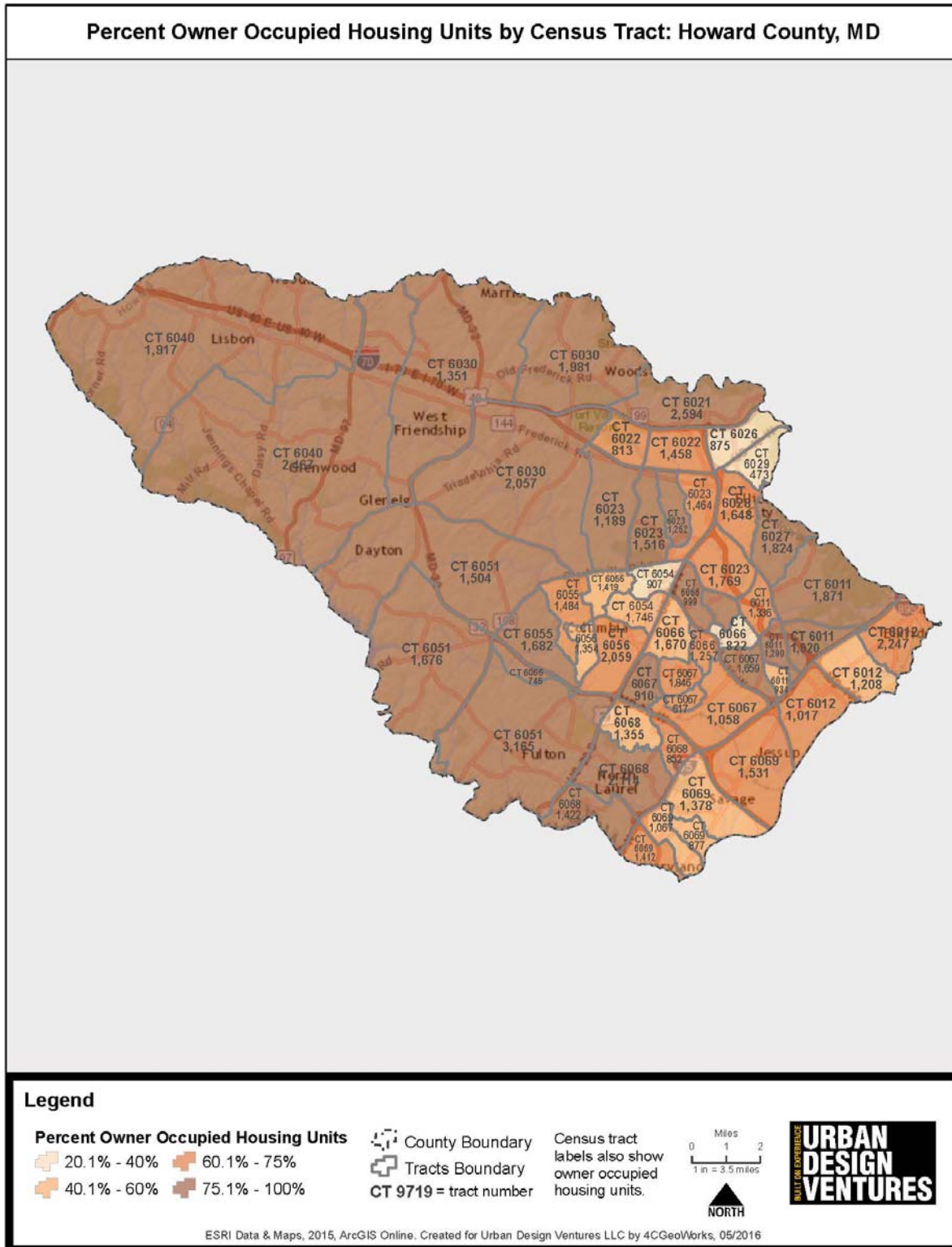
Property Type	Number	%
1-unit detached structure	57,698	53%
1-unit, attached structure	22,245	21%
2-4 units	1,571	1%
5-19 units	18,631	17%
20 or more units	6,747	6%
Mobile Home, boat, RV, van, etc	1,460	1%
Total	108,352	100%

Table 27 – Residential Properties by Unit Number

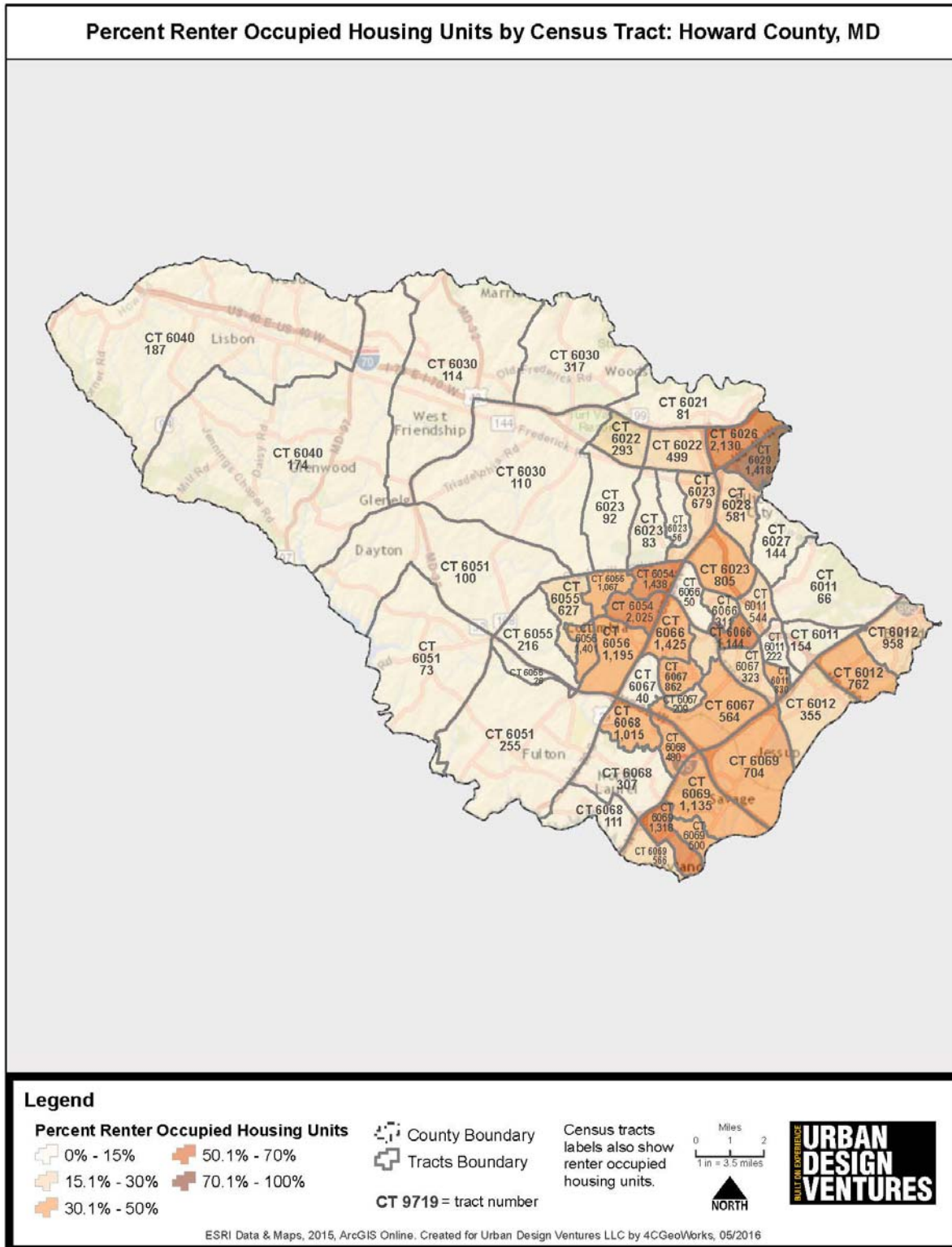
Data Source: 2008-2012 ACS



Total Housing Units in Howard County



Percent Owner Occupied by Census Tract



Percent Renter Occupied by Census Tract

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	40	0%	374	1%
1 bedroom	826	1%	8,177	31%
2 bedrooms	7,737	10%	11,249	42%
3 or more bedrooms	68,259	89%	6,885	26%
Total	76,862	100%	26,685	100%

Table 28 – Unit Size by Tenure

Data Source: 2008-2012 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Howard County has a diverse affordable housing stock that meets the varied economic and demographic needs of the community. According to the 2014 Howard County Rental Survey (page 154), "There are 1,301 multifamily rental units with Project-Based Rental Assistance (PBRA) and another 1,614 multifamily rental units that are rent-restricted. Additionally, Howard County administers approximately 1,164 tenant-based Housing Choice Vouchers (HCV). Combined, 4,079 units are available to support the 9,299 low to moderate-income renter households in the County, leaving a gap of over 5,000 units, which provides a context for the County's HCV waiting list of a comparable length." Additionally, the 2014 Howard County Rental Survey stated (page 5), "The County has an undersupply of multifamily rental stock addressing the housing demands of households earning between 0% and 60% AMI. There is a gap between the number of renter households earning less than \$50,000 per year and the number of households currently served by the County's supply of subsidized, rent restricted, and private units affordable to households in lower income categories."

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

During the five-year consolidated plan time period, there are no units expected to be lost from the affordable housing inventory.

Does the availability of housing units meet the needs of the population?

The need for accessible, decent, safe, and sanitary affordable housing exceeds the supply of housing; especially for cost-burdened and low-income (6,039 households with a housing problem), very low-income (5,265 households with a housing problem), and extremely low-income (4,330 households with a housing problem) households in the County.

Describe the need for specific types of housing:

There is a need for lower income rental and owner occupied housing in the County. There is still a need for accessible housing, as well. The County's owner-occupied housing units exceeds renter occupied units by a factor of 3 to 1; this places additional housing affordability demand on the County's housing stock. The number and type of units available throughout the County are diversified.

Housing affordability is the primary barrier to households finding accessible, decent, safe, and sanitary housing. The County plans to address the need for additional affordable housing units by continuing its housing rehabilitation assistance for low-income households and continued development of additional affordable rental and owner housing through the County's Housing Commission and MIHU Program.

Discussion

Howard County has long valued and cultivated economic and social diversity among its population and has worked to ensure decent, safe and affordable housing for all of its citizens. County government has offered a growing variety of affordable housing programs since becoming a charter government in 1968. Howard County Housing's mission is to provide safe, quality, affordable, and sustainable housing opportunities for low- and moderate-income families who live or work in Howard County and to assist them in moving toward economic independence. Howard County Housing will pursue this mission through open, efficient, innovative, and accountable processes. In devising strategies to help narrow the County's housing affordability gap and accomplish these goals, however, we must also be guided by the following principles and values:

- Affordable housing should be integrated with market rate housing and not concentrated or isolated.
- Affordable housing should compare favorably to housing in the community.
- Affordable housing should be environmentally friendly.
- Affordable housing should be universally designed.
- Affordable housing should be self-sufficient.
- Affordable housing programs should help to move participants toward economic self-sufficiency.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The value of housing has increased in the last twelve (12) years in Howard County. The median value of an owner-occupied home in the County in 2000 was \$206,300 compared to \$146,000 for the State of Maryland. The 2008-2012 American Community Survey estimates that the median value of owner-occupied homes in the County increased to \$435,300 (a gain of 111.0%), as compared to a similar increase in the State to a median value of \$304,900 (a gain of 108.8%). An increase in the median contract rent (from the same sources) of 60.2% also occurred. Median rent rose from \$798/month to \$1,278/month. Over three quarters (77.7%) of all rental-housing units were listed at \$1,000 or above rent per month.

According to "RealtyTrac," the median sales price of a non-distressed home was \$384,275 in January 2016. The median sales price of a foreclosure home was \$254,560, or 51% lower than non-distressed home sales.

The cost of rent has increased by 60.2% from 2000 to 2012, and the cost of a home increased by 111.0%, whereas the median household income only increased by 45.4% from \$74,167 to \$107,821. This shows a great need for affordable rental units.

The increase in population and related economic influences affecting the housing market and creating an increased demand for housing that has increased the housing cost burden for all households living in the County.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	198,600	0	(100%)
Median Contract Rent	798	0	(100%)

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,984	7.4%
\$500-999	5,000	18.8%
\$1,000-1,499	13,796	51.7%
\$1,500-1,999	4,303	16.1%
\$2,000 or more	1,602	6.0%
Total	26,685	100.0%

Table 30 - Rent Paid

Data Source: 2008-2012 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	0	No Data
50% HAMFI	0	45
80% HAMFI	60	60
100% HAMFI	No Data	200
Total	60	305

Table 31 – Housing Affordability

Data Source: 2008-2012 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	833	985	1,232	1,574	0
High HOME Rent	846	985	1,232	1,461	1,610
Low HOME Rent	773	829	995	1,149	1,282

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

According to the 2008-2012 American Community Survey 46.8% of all renter households were cost overburdened by 30% or more, 30.5% of owner households with a mortgage were cost overburdened by 30% or more, and 11.8% of owner households without a mortgage were cost overburdened by 30% or more. The greatest need for affordable housing is for the 50%-80% AMI households.

There is an additional need for housing for the following disproportionately affected income groups:

- 0-30% AMI Black/African American households (experienced 29% of the housing problems)
- 30-50% AMI Black/African American households (experienced 28% of the housing problems)
- 80-100% AMI Black/African American households (experienced 31% of the housing problems)
- 0-30% AMI Black/African American households (experienced 29% of the severe housing problems)

How is affordability of housing likely to change considering changes to home values and/or rents?

Affordability has decreased over the past twelve (12) years that were analyzed. While the cost of housing has increased over the time period, the incomes for the lower earning households in the County have not

kept pace with the cost of housing. This discrepancy has caused the amount of affordable housing in the County to decrease.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

According to "Rentometer" (www.rentometer.com), it is estimated that the area median rent for a 1 bedroom in Howard County is \$897 and the average rent for a 1 bedroom in Howard County is \$934. These estimates are comparable to the Fair Market Rent for 1 bedroom apartments of \$985. The assisted rental housing units do not unduly impact the market forces dictating rents in the County.

Discussion

Howard County has a very strong housing market. Affordability in the County has always been an issue and continues to be the primary housing problem affecting low- and moderate-income residents in the County.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Howard County contains 3,763 housing units which were built prior to 1950. This represents less than one-tenth (7.4%) of the County's housing stock that is over 50 years old. Almost two-thirds (68.7%) of the County's housing stock was built between 1970 and 1999; indicating that the majority of County's housing stock is approximately forty-five (45) to fifteen (15) years old. Of the 103,547 occupied housing units in the County, 31,677 (30.6%) housing units have at least one 'selected condition'. In addition, it is estimated that 36,249 (35.0%) housing units in the County were built before 1980 and are at risk of lead-based paint hazards.

Definitions

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

- **Standard housing** - housing which generally meets Howard County's housing codes, is structurally sound, has operable indoor plumbing, operable electricity and heating systems and a kitchen.
- **Substandard housing** - one which lacks operable and complete plumbing facilities; electricity; a safe source of heat; a kitchen; has been declared unfit for habitation by an agency or unit of government; and or is overcrowded (more than one person per room).
- **Substandard housing but suitable for rehabilitation** - housing which meets the above definition, but can be rehabilitated in compliance with the County's Single Family Rehabilitation Loan Program for costs not to exceed the Rehab Loan Program limit, which remains at \$30,000.00.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	20,408	27%	11,269	42%
With two selected Conditions	278	0%	630	2%
With three selected Conditions	75	0%	260	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	56,101	73%	14,526	54%
Total	76,862	100%	26,685	98%

Table 33 - Condition of Units

Data Source: 2008-2012 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	11,919	0%	3,783	14%
1980-1999	38,466	50%	13,130	49%
1950-1979	23,863	31%	8,623	32%
Before 1950	2,614	3%	1,149	4%
Total	76,862	84%	26,685	99%

Table 34 – Year Unit Built

Data Source: 2008-2012 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	26,477	34%	9,772	37%
Housing Units build before 1980 with children present	3,465	5%	378	1%

Table 35 – Risk of Lead-Based Paint

Data Source: 2008-2012 ACS (Total Units) 2008-2012 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	3,171	1,349	4,520
Abandoned Vacant Units	238	1,349	1,587
REO Properties	179	537	716
Abandoned REO Properties	179	537	716

Table 36 - Vacant Units

Alternate Data Source Name:

US Census ACS Five Year Estimates 2008-2012

Data Source Comments:

Need for Owner and Rental Rehabilitation

There is a growing need for housing rehabilitation work in the County. However, the cost of rehabilitation exceeds the incomes and assets of many low- and moderate-income persons. Additionally, the cost of rehabilitation in many areas exceeds the economic value of the property. Therefore, many of these housing units will remain in disrepair or vacant since the financial resources are not available to rehabilitate the housing units. There is a need for increased funding to provide financial assistance to lower-income families to rehabilitate properties for more energy efficient and affordable housing.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

For Howard County, it is estimated that 36,249 housing units in the County were built before 1980 and are at risk of lead-based paint hazards. Based on the 2008-2012 American Community Survey, 26,477 (34%) of owner-occupied housing units were built before 1980 and 9,772 (37%) of renter-occupied housing units were built before 1980. CHAS data reports that there are 3,465 (5%) owner-occupied housing units with children present that were built before 1980 and may contain LBP hazards and 378 (1%) renter-occupied housing units with children present that were built before 1980 and may contain LBP hazards in the County.

Discussion

The County will continue to support its housing rehabilitation program and code enforcement efforts, as well as encouraging new housing development to address the housing condition needs of the County.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Housing Commission currently administers the following programs:

- Housing Choice Voucher Program
- HOPW A Program (Housing Opportunities for Persons with AIDS)
- Family Self Sufficiency Program
- Bridge Subsidy Program
- HSSP Program (Housing Stability Subsidy Program)
- NSP Program (Neighborhood Stabilization Program)

The Housing Commission also owns and/or manages the following properties (non-Public Housing):

- Morningside Park Apartments (60 Units)
- Stoney Run (20 Units)
- Tiber Hudson (25 Units)
- Orchard Crossing (36 Units)
- Selborne Dorsey (48 Units)
- Columbia Landing (300 Units)
- Verona at Oakland Mills (251 Units)
- Columbia Commons (200 Units)
- Scattered Site Units (42 Units)

The Housing Commission is also the general partner or managing member of the following Low Income Housing Tax Credit (LIHTC) properties:

- Monarch Mills (269 units)
- Burgess Mill Station (198 units)
- Ellicott Gardens (106 units)

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
				Veterans Affairs Supportive Housing	Family Unification Program	Disabled *			
# of units vouchers available	-	-	50	896	-	-	0	0	162
# of accessible units	-	-	-	-	-	-	-	-	-
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments. Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Not applicable; the Housing Authority does not own or manage public housing.

Public Housing Condition

Public Housing Development	Average Inspection Score
N/A	N/A

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Not applicable; the Housing Authority does not own or manage public housing.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Not applicable; the Housing Authority does not own or manage public housing.

Discussion:

The Howard County Housing Commission has made the following progress in meeting its Mission and Goals described in its 5-Year PHA Plan:

- To integrate affordable housing with market rate housing through redevelopment activities.
- To produce environmentally friendly and universally designed affordable housing.
- To produce affordable housing that is financially self-sufficient.
- To move residents of affordable housing toward economic self-sufficiency.
- To increase homeownership opportunities for low and moderate income families.
- To develop programs for elderly and disabled homeowners to ensure that they are financially able to remain in their units, to assist with issues of accessibility and to ensure that the units are properly maintained.
- To ensure that families have equal access to housing regardless of race, color, religion, national origin, sex, disability, familial status or source of income.
- To develop and preserve affordable housing equally across all areas of the county which reflects current and/or anticipated demand based on unit size.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Howard County has a large number of organizations offering facilities and services for the homeless and persons threatened with homelessness. The CoC’s Primary Responsibilities are:

- Operating the CoC
- Designating and Operating a Homeless Management Information System (HMIS)
- CoC Planning

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	47	10	30	44	0
Households with Only Adults	24	16	6	46	35
Chronically Homeless Households	11	11	0	30	35
Veterans	1	1	1	3	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Howard County Department of Citizen Services 2015 PIT Count

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Health - The following healthcare organizations are collaborating through CoC partnerships to facilitate health insurance enrollment for homeless households: 1) Maryland Health Exchange is available as the State health insurance enrollment system; 2) Healthy Howard enrolls persons in health insurance and participated in the PIT 2015 Resource Fair to assist persons who were counted on that day with health insurance and related benefits; and 3) Partner agencies leverage HUD CoC grant funds by connecting all persons they serve (not just through the CoC program) with Medicaid as eligible.

Mental Health - The Howard County Mental Health Authority (HCMHA) is the Core Service Agency (CSA) for Howard County that is the designated county authority responsible for planning, managing, and monitoring publicly funded mental health services. Community providers operate the following programs/services in the community: Outpatient Treatment Services, Case Management Services, Vocational Services, Foreign-Born Outreach Grant, Residential Rehabilitation Services, Psychiatric Rehabilitation Services, Crisis Beds, Mobile Crisis Team (MCT), Assertive Community Treatment (ACT), Transitional-Age Youth Program (TAY), Healthy Transitions Grant, Maryland Community Criminal Justice Treatment Program (MCCJTP), Psychogeriatric Consultant Services, and the Network of Care: howard.md.networkofcare.org. The Mental Health Authority is a direct Recipient agency of Continuum of Care Shelter Plus Care funds, a permanent supportive housing program for persons with a diagnosed mental illness.

Employment Income Services - The Howard County Office of Workforce Development (OWD) receives referrals through HMIS to provide assistance to homeless households to obtain/maintain employment from all agencies serving homeless households. The Department of Corrections (DOC), has connections with employers, providing consistent and successful placements for persons exiting detention who meet the Category 1 definition of homeless. Employers include: BelAir Produce, Mobern Electrical, Entertainment Playground, Boston Market, Rahll Produce, Truck Stop, Subway, Taco Bell, and Wendy's. The CoC Board started an awards program for employers in Howard County supporting increasing household self-sufficiency and alleviating poverty with conscientious hiring practices. For the past two years, businesses located in the County have been honored, and the County has acknowledged their dedication through this award program. In 2014-2015, the following businesses were nominated: Mobern Electric, Boston Market, Victoria's Secret, and Wegmans.

Non-Employment Income Services - For CoC Program funded-projects, supportive services (case management) protocol is to ensure eligible members of each household are connected to mainstream benefits (non-employment sources). All CoC-Subrecipients coordinate with the Howard County Office of Workforce Development for homeless households to obtain employment, thereby increasing/stabilizing earned income. Other strategies include ensuring all persons who may qualify for SSI or SSDI are referred to a certified SSI/SSDI Outreach, Access, and Recovery Technical Assistance (SOAR) outreach worker. There are SOAR certified personnel at each CoC-Subrecipient agency.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Grassroots Crisis Intervention Center, Inc. Family Shelter Program - The 33-bed Family Shelter serves families and single women without children, and has a case manager assigned to them. The case manager develops a housing plan with the resident that is designed to address their special needs and challenges and lead to a permanent resolution of their homeless situation.

Grassroots Crisis Intervention Center, Inc. Randy Sand's Men's Shelter Program - The Randy Sands Men's Shelter was opened by Grassroots in 1996 with 12 beds. In May 2008 the program expanded to 18 beds when Grassroots occupied its new facility. The Men's Shelter serves single men experiencing homelessness.

Grassroots Crisis Intervention Center, Inc. Day Resource Center (DRC) Program - The DRC is located along Route 1 where the homeless are known to congregate. The DRC is open 3 days a week, for 4 hours a day, providing hot showers, meals, laundry facilities, computers, doctor visits, clothing closet, food pantry and a mailing address for the unsheltered, targeting the chronically homeless.

Grassroots Crisis Intervention Center, Inc. Cold Weather Shelter Program - The cold weather shelter is a partnership between Grassroots and the faith community and operates annually from November through March and rotates between volunteer churches. Up to 26 literally homeless persons are provided transportation weekly to and from the designated church, meals and a cot for sleeping.

Grassroots Crisis Intervention Center, Inc. Motel Shelter Program - The Emergency Motel Program offers up to 15 days' emergency stay in a Howard County motel and is available to homeless families only. A case manager works with each family to help them find a suitable resolution during their brief stay. Families are assisted with transportation, food, and access to social services.

HopeWorks of Howard County Inc. (formerly Domestic Violence Center) Sheltering Programs - HopeWorks' provides comprehensive domestic violence and rape crisis and recovery services in Howard County. HopeWorks programs are staffed 24 hours a day/ 7 days a week. Up to nine beds are available, including space in hotel/motel. Victim Advocates are available at all times.

Single Efficiency Apartment/Day Resource Center (SEA/DRC) - in development - The Howard County Housing Commission is in the final phases of settling on a property to build a new facility to include 35 single efficiency apartments for the chronically homeless collocated with a new Day Resource Center (listed above). It is slated to be completed in 2017, and will provide Project Based Housing Choice Vouchers with supports.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Howard County has identified the priorities for services and facilities for the County's special needs population. This includes the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The key to adequately addressing household's supportive housing needs is by documenting their severity of service needs. One of the following must be true to have a severe service needs, in the way HUD identifies in the Order of Priority Notice CPD-14-012: "History of high utilization of crisis services, which include but are not limited to emergency rooms, jails, and psychiatric facilities; or Significant health or behavioral health challenges or functional impairments which require a significant level of support in order to maintain permanent housing."

The CoC considers the following to be vulnerable homeless populations that would heighten the need for supportive housing, in addition to meeting the severity of service needs: elderly, persons with disabilities, addictions, the chronically homeless, homeless households with children and/or a pregnant person, veterans and unaccompanied youth. These populations cycle through systems of services and oftentimes would be able to maintain stable housing with supportive housing. Knowing this, housing type/intervention is identified by each household's case manager as what would be required to address their housing need.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Each of the following institutions have a discharge policy in place: Foster Care, Health Care (local hospital), Mental Health Care (through the hospital), and Correctional Facility (local detention center). Supportive housing programs in the County are limited, and rarely have available units. However, if a person exiting any of these institutions meets HUD's definition of homelessness, they are referred to the CoC's coordinated assessment entry points, including the local crisis hotline. In addition, when a unit becomes available (HUD and locally funded programs), the placement process ensures that all persons and households in the CoC have access to the unit, based on the units' configuration and designation.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The County will address the special needs of the non-homeless population to provide housing and supportive service supports to persons who are not homeless but who may or may not require supportive housing (including: elderly; frail elderly; persons with disabilities (mental, physical, developmental); persons with alcohol or other drug addiction; persons with HIV/AIDS and their families; and public housing residents). The County will fund projects that address the housing and supportive service needs by funding projects that undertake the following goals/strategies during the FFY 2016 – 2020 Consolidated Plan period with CDBG and HOME funds:

- **HS-1 Housing Rehabilitation** - Continue to provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
- **HS-4 Home Ownership** - Assist low- and moderate-income households to become homeowners by providing down payment assistance, closing cost assistance, and requiring housing counseling training.
- **SN-1 Housing** - Increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation of existing buildings and new construction.
- **CD-1 Community Facilities** - Improve the parks, recreational centers, trails, libraries, and all public and community facilities in the County.
- **CD-3 Public Services** - Improve and increase public safety, municipal services, and public service programs throughout the County.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The County will address the special needs of the non-homeless population to provide housing and supportive service supports to persons who are not homeless but who may or may not require supportive housing (including: elderly; frail elderly; persons with disabilities (mental, physical, developmental); persons with alcohol or other drug addiction; persons with HIV/AIDS and their families; and public housing residents). The County will fund projects that address the housing and supportive service needs by funding projects that undertake the following goals/strategies in FFY 2016 with CDBG and HOME funds:

- **HS-1 Housing Rehabilitation** - Continue to provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.

- **HS-4 Home Ownership** - Assist low- and moderate-income households to become homeowners by providing down payment assistance, closing cost assistance, and requiring housing counseling training.
- **SN-1 Housing** - Increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation of existing buildings and new construction.
- **CD-1 Community Facilities** - Improve the parks, recreational centers, trails, libraries, and all public and community facilities in the County.
- **CD-3 Public Services** - Improve and increase public safety, municipal services, and public service programs throughout the County.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The following observations collected during the development of the RAI constitute potential impediments or barriers to fair housing choice. These impediments are linked to remedial strategies in the Fair Housing Action Plan, located in SP-55 and AP-75.

1. Public Sector – Administrative

- a. The County's increasingly diverse minority population calls for continued language accommodations to ensure that all residents can access programs and services.

The increased number of native-speaking Spanish, Korean, and Chinese persons could potentially result in an increasing number of persons who will require translation services in order to access federal programs administered by the County.

Proposed Action I: The County should continue to monitor the language needs of its expanding population, providing the accommodations and services detailed in its Limited English Proficiency Plan, effective September 2007.

Proposed Action II: The County should continue to provide access to written translations via a qualified service provider such as Language Line.

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

Women, racial minorities and other members of protected classes are represented on the many housing-related boards and commissions Howard County maintains as an opportunity for citizen engagement. However, Hispanic persons and persons with disabilities are represented at rates below their overall population presence in the County. The experiences and perspectives of individuals in these categories would enhance the decision-making process in Howard County and offer the opportunity for advancing fair housing choice in all aspects of County government.

Proposed Action: Conduct a survey of each of the appointed citizens who are currently members of public boards to identify members of the protected classes. The survey should identify the race, gender, ethnicity and disability status of every board and commission member. Thereafter, each new appointment should be surveyed in a similar manner. Records on the membership of boards and commissions will assist County officials in making appointments that reflect the County's diversity.

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

The County has many programs and initiatives in place to address previously identified impediments to fair housing choice. In addition to these policies and programs, the County should

be conducting frequent and empirical evaluations of the fair housing landscape (i.e. housing market patterns, discrimination complaints data, number of family units developed outside of impacted areas, number of Section 8 households who choose to live outside of impacted areas, etc.).

The fair housing environment has been improved by the County's various outreach and education efforts. However, true progress can be made and measured in expanding enforcement activities while incorporating new policy development initiatives and activities aimed at expanding fair housing choice.

Proposed Action I: Contract with a qualified agency to perform fair housing discrimination testing in Howard County.

Proposed Action II: In evaluating the effectiveness of activities designed to affirmatively further fair housing, the County should rely upon empirical data describing the number of affordable housing opportunities created for members of the protected classes, especially located in nonimpacted areas.

2. Public Sector – Programmatic

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

The home ownership rate among Hispanic households was 55.2% in 2000, compared to 78.2% of White households. Among Black households, 57% owned their homes. Among the minority population in Howard County, Asian households had the highest rate of homeownership at 66.8%.

Proposed Action I: Continue to strengthen partnerships with local lenders that will offer homebuyer incentives to purchase homes in the County.

Proposed Action II: The County should continue to work collaboratively with fair housing advocates, certified housing counselors and financial lenders to increase equal opportunities for home ownership among members of the protected classes. Such methods may include:

- Increasing sustainable home ownership opportunities through financial literacy education including credit counseling and pre and post-home purchase education.
- Increasing lending, credit, and banking services in low-moderate income census tracts and minority census tracts.
- Increasing marketing and outreach efforts of affordable mortgage products that are targeted for residents of low-moderate income census tracts, low-moderate income residents, and minorities.

b. 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 households in need of affordable housing continues to grow.

The magnitude of the loss of affordable units and the market competitiveness heightened by increased demand effectively restrict housing choice for minority households, which have significantly lower incomes than White households. These trends are apparent in the following observations:

- Howard County has experienced significant growth rates between 1980 and 2008. Such growth has resulted in a continuous demand for housing units to accommodate the increasing population.
- Multi-family housing in Howard County, both market rate and subsidized units, is concentrated in and around Columbia. However, the once-dominant market emphasis on single-family detached homes has given way to significant growth in townhomes and apartments during the last 10 to 15 years, a trend that is expected to continue.
- Minority households were more likely to live in larger families than White households. For example, 80.2% of Hispanic families and 75.8% of Asian/Pacific Islander families included three or more persons, compared to 63.9% of White families. However, only 6.7% of the rental housing stock in Howard County contains three or more bedrooms, compared to 65.2% of the owner housing stock.
- The median housing value in Howard County increased 63% between 1990 and 2008, while real household income grew only 8.7%.
- Howard County represents an increasingly expensive rental housing market. Between 2000 and 2008, the number of units renting for less than \$500/month declined by more than 700, a decrease of 38.4%, while units renting for \$1,000/month or more nearly tripled during the same period.
- Due to a growing job market and the relocation of jobs to Fort Meade, there is an increasing demand for more affordable housing for working class households throughout the County.
- Minimum wage earners and single-wage earning households cannot afford a housing unit renting for the HUD fair market rent in Howard County. This situation forces these individuals and households to double-up with others, or lease inexpensive, substandard units from unscrupulous landlords. Minorities and female-headed households will be disproportionately impacted because of their lower incomes.
- Persons receiving a monthly SSI check of \$674 as their sole source of income, including persons with disabilities, cannot afford a one-bedroom unit renting at the fair market rent of \$868.
- The County operates the Moderate Income Housing Unit (MIHU) Program, which is an inclusionary zoning program that requires developers of new housing in specific zoning districts to sell or rent a portion (generally 10-15%) of the dwelling units to households of moderate income. While this program has been successful, few developers are willing to target households making below 50% of MHI.

Proposed Action I: Continue to impose affordable unit set-asides through the commendably progressive MIHU program. Explore the feasibility of increasing the percentage of units to be set aside for moderate income households.

Proposed Action II: Expand incentives for property owners and investors to build new apartment buildings or substantially rehabilitate existing buildings for occupancy by lower-income families. Provide tax abatements and financial assistance to affordable housing projects located outside of impacted areas.

Proposed Action III: Partner with regional affordable housing developers to increase the supply of affordable housing throughout the County. Provide land, extend financial assistance, and reduce fees and regulatory requirements that impede the development of affordable rental housing for families in areas outside of impacted areas.

c. 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.

While over 65% of the complaints filed through HUD in the County were found to be without probable cause, the predominance of complaints on the basis of race and disability is evidence that education, information and referral regarding fair housing issues for persons with disabilities is increasingly critical.

As of the AI's writing, there were 11 open housing cases at OHR. From the time that the last AI was completed in September of 1996 through March 11, 2010, there have been 1,144 cases filed with OHR, of which 162 cases (14%) involved housing.

Because the Maryland Commission on Human Relations withholds detailed information about the housing discrimination complaints it receives, entitlement communities and fair housing advocates have one less resource upon which to base testing, education, and outreach efforts. Local testing efforts are increasingly important to ensure that education and outreach efforts are focused on the most critical needs in the County.

The County does not engage in routine paired testing for housing discrimination. By establishing a qualified organization to conduct discrimination testing, the County could more effectively focus its education and outreach efforts on the members of the population that are experiencing discrimination in housing practices.

Proposed Action I: Continue to provide fair housing education and outreach efforts to landlords, building owners, rental agents, and Realtors.

Proposed Action II: Continue to investigate complaints in accordance with the County Human Rights Law.

Proposed Action III: Establish a contract with a qualified agency to perform fair housing discrimination testing in Howard County for sales housing, rental housing, and mortgage lending.

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

Howard County's General Plan lacks an over-arching policy that reflects the County's commitment to affirmatively further fair housing (AFFH). Without a written policy and action directives, it is difficult for the County's AFFH commitment to be reflected in County policies, programs, and practices. Also, the County's General Plan is silent on the need to diffuse the concentration of lower income households, members of the protected classes, and affordable housing resources in Columbia and its environs. Absent a strategy to diffuse racial, ethnic, and economic concentrations, Columbia may become overly impacted.

Finally, the Plan places emphasis on congregate care senior developments and the lower-priced sales housing market as the key to meeting the County's affordable housing needs. However, the County has not defined a specific strategy to address the need for fixed units of affordable rental housing for lower income families (including members of the protected classes) currently living in or expected to reside in Howard County.

The General Plan is now more than 10 years old. The process to update the plan is forthcoming and provides an opportunity to incorporate fair housing initiatives.

Proposed Action I: Update the County's General Plan to include a stated policy that reflects the County's commitment to affirmatively further fair housing. Take steps to ensure that the County's programs and practices reflect this policy and that County staff members in each department are trained in the aspects of fair housing that relate to their work.

Proposed Action II: Continually monitor racial and ethnic concentrations and concentrations of lower income persons in Columbia. Invest entitlement funds in both the revitalization of this community's older neighborhoods and in the creation of affordable housing opportunities in non-concentrated areas of the County.

Proposed Action III: Define a strategy to address the need for fixed units of affordable rental housing for families in non-concentrated areas of the County. In light of the limited federal entitlement resources at the County's disposal, such a strategy might include facilitating or incentivizing the construction of affordable family rental units by private or nonprofit developers.

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

To meet its fair housing goals, the County must be specific in its investing objectives and state the number of affordable housing units (both rental and sales) to be created outside of impacted areas.

Recipients of HOME funds are required to administer their program in compliance with the regulations found at 24 CFR 983.6(b), known as the Site and Neighborhood Standards. Site

selection for HOME-assisted rehabilitated units must comply with several standards, including among other things, promoting greater choice of housing opportunities and avoiding undue concentration of assisted persons in areas containing a high concentration of LMI persons. For new construction, an additional standard is added. With few exceptions, site selection must include a location that is not in an area of minority concentration.

Proposed Action I: Create maps that show the geographic distribution of affordable housing developments in the County financed through the use of CDBG, HOME or other public funds and insert these maps into the County's annual CAPERs.

Proposed Action II: Prepare a written policy that encompasses these standards and that can be incorporated as part of the application review and approval process for all applicable HOME-assisted projects.

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

Based on stakeholder interviews conducted during the preparation of this analysis, the following comments were noted:

- There is resistance on the part of some landlords in Howard County to rent to voucher holders. Allegedly, certain landlords impose higher standards on voucher holders than non-voucher holders, including charging higher-than-normal security deposits and requiring pristine credit references.
- Howard County's HCV program utilizes a fixed payment standard that some advocates argued is insufficient to afford the market rent in upper-income areas of the County. The payment standard is adequate to afford rent at many locations in Columbia, advocates said, but in other areas of the County (e.g., Laurel), the payment standard is too low. Laurel is an excellent community for voucher holders due to access to transportation and jobs. Because the total amount of voucher funds available to the County is limited, increasing payment standards in some cases will mean less available resources to assist the greatest possible number of families. This concern must be balanced with an aim to expand housing choice to the extent reasonable.
- There is confusion relative to the law in Howard County that permits landlords to deny voucher holders once a certain percentage of their units are occupied by voucher holders. Some landlords interpret the percentage as a minimum percentage while other landlords interpret it as a maximum percentage.

From the observations previously mentioned, more educational outreach is needed to area landlords and property management companies that accept housing choice vouchers. In addition, Howard County should conduct discrimination testing that targets rental housing.

Proposed Action I: Work with area landlords and property management companies, in conjunction with the Howard County Housing Commission, to encourage their acceptance of vouchers in non-impacted neighborhoods of the County.

Proposed Action II: Continue to educate landlord and Section 8 voucher holders on their rights and responsibilities, particularly related to source of income discrimination, under the Howard County Human Rights Law.

Proposed Action III: Facilitate fair housing training for Section 8 staff members.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Howard County has a successful history of attracting, retaining, and growing diverse businesses throughout the County. The Howard County Economic Development Authority (HCEDA) is a public-private partnership whose primary goal for the County is to promote economic growth and stability by supporting existing businesses, targeting new businesses, and attracting corporate and regional headquarters. Its role, central to its mission, is to be a catalyst for economic growth and sustainability in Howard County. Quality economic development is critical to the County's future to ensure an adequate tax base that will maintain and sustain the high quality of life that its residents have come to expect and deserve.

The Howard County Department of Housing and Community Development, in coordination with HCEDA, plan to address the County's community and economic development needs by focusing on three objectives designed to firmly secure Howard County's future as a Maryland economic development driver, they are:

- Start Businesses – HCEDA provides guidance for new businesses to draft a business plan, choose a legal structure for the business, and find a business location
- Grow and Retain Businesses – HCEDA provides guidance for existing businesses to find a new location, secure funding, and find qualified employees
- Relocate Businesses – HCEDA provides guidance for businesses to relocate to a new location, secure funding for the relocation, and find qualified employees in the area

The community development and economic development strategies/goals were developed in accordance with the primary objective of the CDBG program; to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for low-income and moderate-income persons.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	342	852	0	1	1
Arts, Entertainment, Accommodations	11,945	13,713	11	11	0
Construction	5,927	9,545	6	8	2
Education and Health Care Services	21,591	15,895	20	12	-8
Finance, Insurance, and Real Estate	8,361	9,333	8	7	-1
Information	3,527	3,303	3	3	0
Manufacturing	5,884	7,674	5	6	1
Other Services	5,137	4,817	5	4	-1
Professional, Scientific, Management Services	22,819	27,000	21	21	0
Public Administration	0	0	0	0	0
Retail Trade	13,515	16,913	13	13	0
Transportation and Warehousing	2,771	4,444	3	3	0
Wholesale Trade	5,476	13,685	5	11	6
Total	107,295	127,174	--	--	--

Table 40 - Business Activity

Data 2008-2012 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)
Source:

Labor Force

Total Population in the Civilian Labor Force	159,811
Civilian Employed Population 16 years and over	152,515
Unemployment Rate	4.57
Unemployment Rate for Ages 16-24	13.96
Unemployment Rate for Ages 25-65	3.00

Table 41 - Labor Force

Data Source: 2008-2012 ACS

Occupations by Sector	Number of People
Management, business and financial	62,549
Farming, fisheries and forestry occupations	4,802
Service	8,856
Sales and office	31,584
Construction, extraction, maintenance and repair	6,842
Production, transportation and material moving	4,565

Table 42 – Occupations by Sector

Data Source: 2008-2012 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	75,987	53%
30-59 Minutes	48,192	34%
60 or More Minutes	18,066	13%
Total	142,245	100%

Table 43 - Travel Time

Data Source: 2008-2012 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,579	354	2,452
High school graduate (includes equivalency)	15,184	1,085	4,801
Some college or Associate's degree	27,631	1,103	5,321
Bachelor's degree or higher	85,009	2,285	11,174

Table 44 - Educational Attainment by Employment Status

Data Source: 2008-2012 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	146	972	1,001	1,089	1,791
9th to 12th grade, no diploma	1,626	823	927	1,573	1,506
High school graduate, GED, or alternative	6,061	4,244	5,395	11,472	7,386
Some college, no degree	8,095	5,527	6,492	12,809	4,207
Associate's degree	777	2,020	2,230	5,326	1,277
Bachelor's degree	3,726	13,272	14,416	24,964	5,865
Graduate or professional degree	352	7,806	13,437	25,051	5,923

Table 45 - Educational Attainment by Age

Data Source: 2008-2012 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	25,480
High school graduate (includes equivalency)	36,682
Some college or Associate's degree	47,335
Bachelor's degree	69,228
Graduate or professional degree	94,428

Table 46 – Median Earnings in the Past 12 Months

Alternate Data Source Name:

US Census ACS Five Year Estimates 2008-2012

Data Source Comments:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The three (3) largest categories of jobs in business by sector is as follows:

- Education and Health Care Services 15,895 jobs
- Professional, Scientific, Management Services 27,000 jobs
- Retail Trade 16,913 jobs

These three categories represent 46% of the total number of jobs in the County.

Describe the workforce and infrastructure needs of the business community:

The Howard County Department of Planning and Zoning adopted the updated County's 2000 Howard County General Plan on June 3, 2015. PlanHoward 2030, Howard County's General Plan, creates a sustainable framework for enhancing the County's economy, environment, and quality of life as it pertains to development, land preservation, changing demographic and employment trends, neighborhood sustainability, capital projects, County services and other key issues.

According to the PlanHoward 2030 General Plan, the County's business community has the following workforce needs:

- Promote training in science, technology, engineering, and math (STEM) careers
- Develop a well-educated and properly trained labor pool available for business ventures as opportunities arise will ensure a sustainable workforce

According to the PlanHoward 2030 General Plan, the County's business community has the following infrastructure needs:

- **Infrastructure Capacity** – define broadband, mobile communications, and utility infrastructure requirements, and ensure that service capacity and quality are available.
- **Resource Conservation** – the land and character of the Rural West will be protected through strategies to enhance the farm economy and to balance agricultural, residential, and commercial uses; and expanded historic preservation initiatives are proposed

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

In addition to the County's General Plan, the County has a number of Corridor and Community Plans that are designed to address community and economic development strategies on a smaller scale and will affect job and business growth opportunities during the Consolidated Plan period. These Plans are:

- **Route 1 Corridor Plan** – The purpose of the Route 1 Manual is to present requirements and recommendations to: improve the visual appearance of the corridor's streetscape, enhance the appearance and value of developments in the corridor, and establish the desired design character for new developments in the Corridor Employment (CE), Transit Oriented Development (TOD), and Corridor Activity Center (CAC) Districts.
- **Route 40 Corridor Plan** – The Route 40 Design Manual outlines design guidelines that, when applied to new development or redevelopment within the Route 40 corridor, will enhance the overall aesthetics and function of the corridor.
- **Clarksville Pike Plan** – The draft Clarksville Pike Streetscape Plan and Design Guidelines contains a comprehensive set of recommendations to guide design and development of the Clarksville Pike

corridor from Trotter Road to Guilford Road. Specific criteria for streetscape, architectural, and signage design are outlined to ensure that all new development fulfills the vision for a welcoming and coherent corridor.

- **Ellicott City Community Plan** – In 2012, Howard County prepared a Sustainable Community Action Plan for Historic Downtown Ellicott City. The Maryland Sustainable Communities Program is a place-based designation offering a comprehensive package of resources that support holistic strategies for community development, revitalization and sustainability.
- **North Laurel-Savage Community Plan** – In 2013, Howard County prepared a Sustainable Community Action Plan for the North Laurel-Savage area. The Maryland Sustainable Communities Program is a place-based designation offering a comprehensive package of resources that support holistic strategies for community development, revitalization and sustainability.
- **Downtown Columbia Community Plan** – The Downtown Columbia Plan is an amendment to the Howard County General Plan and creates a 30-year master plan for the revitalization and redevelopment of Downtown Columbia. Specific land use, transportation, environmental, community conversation and housing policies are presented.
- **Columbia Village Centers Community Plan** – Village centers serve as focal points and gathering places for the villages of Columbia. PlanHoward 2030 encourages village center property owners, village boards, and residents to develop and implement plans for enhancing or redeveloping older village centers to maintain them as attractive focal points for the villages. Eight of the nine village community associations have prepared Village Center Community Plans (excluding Dorsey's Search), which are master plans for each village center. Special initiatives are underway for some of the village centers.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Currently, the County remains an area, which depends on a handful of economic sectors that include: Professional, Scientific, Management Services; Retail Trade; and Education and Health Care Services. These sectors account for 46 percent of the jobs in the County according to the 2012 ACS data. At that time, there was an excess of employees in the Education and Health Care Services sector by 5,696 workers, as well as a shortage of employees for Professional, Scientific, Management Services sector jobs (shortage of 4,181 employees) and Retail Trade sector jobs (shortage of 3,398 employees).

The Top Ten Employers in Howard County are:

- **Johns Hopkins University Applied Physics Laboratory** - 5,000 employees; R&D systems engineering (Product/Service) Professional services (Industry)
- **Lorien Health Systems** - 2,000 employees Nursing care (Product/Service) Health care (Industry)
- **Howard County General Hospital** - 1,827 Medical services (Product/Service) Health care (Industry)

- **Howard Community College** - 1,438 Higher education (Product/Service) Educational services (Industry)
- **Verizon** - 1,346 Telecommunications (Product/Service) Information (Industry)
- **Leidos** - 1,195 Engineering services (Product/Service) Professional services (Industry)
- **MICROS Systems** - 1,052 HQ / software development (Product/Service) Professional services (Industry)
- **Coastal Sunbelt Produce** - 1,050 Produce processing (Product/Service) Manufacturing (Industry)
- **Giant Food** - 1,050 Groceries (Product/Service) Retail trade (Industry)
- **Wells Fargo** - 842 employees; Securities administration (Product/Service) Finance and insurance (Industry)

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The County's Office of Workforce Development offers resources and employment services to County job seekers. Services are designed to assist individuals returning to the workforce, individuals seeking a high school diploma, professionals looking for a career change, and workers seeking employment after being laid off. The Office of Workforce Development is a member of the Mid-Maryland Workforce Development Board (WDB). The WDB's primary responsibility is to provide leadership in strengthening a responsive and effective workforce development system. The following services are offered for free in Howard County:

- Job search and resume assistance
- Local and national job listings
- On-line job applications
- Career information
- Employment workshops
- Resource Center with access to computers, copy and fax machines, telephones and printers
- Information about job training and educational opportunities
- Veteran services
- Youth services
- Career development workshops
- Job training assistance (based on funding and eligibility)

In addition, Howard County identified the following priority to support the local community college in the County's PlanHoward 2030 Comprehensive Plan:

Policy 8.9 – Continue to support Howard Community College's expanding ability to provide higher education for County residents and workers.

- **Expansion of Howard Community College.** Continue the County's commitment to fund expansion to accommodate enrollment and program growth. Support HCC in obtaining funds from the State or other sources.
- **Workforce Training.** Continue to work with the Economic Development Authority, the private sector, and other institutions of higher education to meet workforce development and retraining needs, especially in science and technology-related fields.
- **Community Cultural Enrichment.** Continue to expand noncredit course offerings and cultural programs that promote lifelong learning and enhance community life.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

HCEDA has three components to support economic growth: Business development (including agriculture); Marketing and support for the county, EDA, as well as the events in support of the organization's goals; and Maryland Center for Entrepreneurship. These areas are complementary and work collaboratively to achieve the desired outcomes of starting, growing and relocating businesses. The focus of the HCEDA falls into three objectives designed to firmly secure Howard County's future as a Maryland economic development driver: start businesses, grow and retain businesses, and relocate businesses.

HCEDA's 2011 Strategic Plan identified four themes designed to describe the business community in Howard County. A summary of the four themes appears below, followed by policies and implementation actions developed by the Department of Planning and Zoning in coordination with HCEDA.

- **Knowledge Community.** This theme focuses on the importance of a highly educated population and excellent education resources to the County's economic and quality of life success. The top priorities for the knowledge theme are development of a comprehensive workforce strategy, prekindergarten through college education, and lifelong learning.
- **Connected Community.** The Connected Community theme is designed to highlight, promote, and improve access to regional, national, and global markets and to emphasize the importance of local and regional partnership among government, business, education, and not-for-profit entities. The critical components of this theme are Fort Meade growth, the most comprehensive public and private broadband networks, efficient local and regional transportation, and strategic alliances and partnerships.
- **Reinvent the Community.** This theme focuses on preserving key characteristics and qualities valued by the community and devising new ways to accommodate healthy and necessary growth in Howard County. The components are implementing the Downtown Columbia plan;

redeveloping existing employment centers and business parks; creating great, diverse, unique, and renewed communities; ensuring adequate natural resources; and developing the tools to make these priorities a reality.

- **Innovation Community.** Howard County and Central Maryland are rich with the innovation and quality of life assets found in the nation's best known tech centers. The Innovation theme stresses the importance of entrepreneurship; new product and technology development; problem solving; information sharing; the attraction of young, upwardly mobile professionals; and the creation of a culture of innovation.

Together these four themes describe a community that is well poised for job growth and economic development. In anticipation of demand for new skills in a growing economy, the County and HCEDEA could work to expand the knowledge base and training in science, technology, engineering, and math (STEM) at all levels of public and private education. Additionally, HCEDEA estimates total direct, indirect, and induced employment related to Fort Meade will grow from 134,000 to 195,695 jobs in several years due to BRAC, Cyber Command, NSA, and other planned expansions. This will have a profound impact on Howard County in terms of new and expanding IT and government contractors, an increasing residential population, and spin-off development.

In response to these business community strategies, PlanHoward 2030 identifies the following economic policies:

POLICY 5.1 – Identify, develop, implement and refine a comprehensive program to foster a diversified economy and encourage innovation and entrepreneurship.

- **Fort Meade Economic and Job Growth.** Focus on the anticipated growth due to BRAC, Cyber Command, NSA, and other planned expansions to capture new growth.
- **Branding.** Develop and implement a comprehensive branding effort for Howard County to establish a distinct and readily identifiable research and technology brand in the global marketplace as a “top global tech center.”
- **Entrepreneurship.** Develop a comprehensive strategy to enable entrepreneurs to be creative, grow their businesses, and access capital.
- **Downtown Columbia Revitalization.** Implement the Downtown Columbia Plan to create a vibrant, mixed-use urban center for Howard County. This walkable, livable, revitalized Downtown will create a needed urban anchor that will attract and retain the creative class, and will advance the rebranding of Howard County for the 21st century.
- **Renewed Approach to Route 1 and Existing Business Parks.** Address the demand for business growth in the Baltimore-Washington Corridor, despite the declining availability of greenfield development sites, through new redevelopment strategies.
- **Funding for Transportation.** Expand multimodal transportation options and connectivity to ensure an adequate workforce for Howard County employers and to maintain quality of life.
- **Workforce Development Strategy.** Ensure an adequate, trained workforce is available to meet the need for service, entry level, and highly skilled workers through the provision of

prekindergarten through college education, lifelong learning, diverse housing, commuting and transportation, health care, and benefits costs.

- **Existing Businesses.** Continue to support and address the needs of existing businesses.

POLICY 5.2 – Establish Howard County as a leader in 21st century entrepreneurship, information technology, and cyber security.

- **Marketing.** Create a development and marketing program to attract prime information technology and cyber businesses, as well as the critical skilled workforce.
- **Infrastructure Capacity.** Define broadband, mobile communications, and utility infrastructure requirements, and ensure that service capacity and quality are available.
- **Innovation.** Develop programs and facilities to promote a new culture of entrepreneurship and innovation. Encourage the creation of technology driven entrepreneurial businesses.
- **Education.** Work with local businesses to identify the need for leading programs in science, technology, engineering, and math (STEM) in the public schools, Howard Community College, and branch campuses of leading Maryland universities. Increase participation by minorities, women, and individuals with disabilities.

Discussion

The following additional community and economic development policies and actions were identified in the PlanHoward 2030 General Plan:

Policy 5.3 – Promote future energy and green industries.

- **Differentiation.** Integrate forward-thinking energy and resource use into the County’s economic development agenda, particularly considering green infrastructure and transportation solutions that differentiate the County from neighboring jurisdictions.
- **Management.** Explore evolving energy markets, plus options for enabling developing technologies, which reveal new opportunities to create, store, consume, and invest in energy commodities and related assets.
- **Commercial Opportunities.** Identify and promote green technologies and associated business opportunities.
- **Incentivizing Sustainability.** Create incentives to attract new businesses demonstrating sustainable practices or developing sustainable technologies, materials, and products.

Policy 5.4 – Enhance the Route 1 Corridor revitalization strategy to recognize the distinct character and market potential of diverse corridor segments, and the potential at various intersections, crossings, and nodes for additional retail, restaurant, and employment development as identified in the 2011 Route 1 Market Analysis.

- **Opportunities.** Focus planning efforts to maximize development potential in four types of land-use opportunity areas: redevelopment of high-visibility employment areas; greenfield

development of high-visibility employment areas; major industrial park development; and mixed-use opportunity sites.

- **Zoning Review.** Evaluate the efficacy of existing Route 1 zoning districts (CE, CAC, TOD); consider more flexibility, especially regarding commercial uses. Reduce strip commercial development along Route 1 frontage by directing retail uses to retail centers and mixed use developments and by directing truck-oriented uses, uses that require outdoor storage, and most auto-oriented retail uses such as gasoline service stations, automobile repair facilities and similar uses to parts of the corridor not fronting on Route 1 and not near residential areas. Revise zoning as needed to ensure the County vision is achieved.
- **Residential Expansion and Preservation of Land for Employment and Industrial Use.** Accommodate residential development in key nodes in the Route 1 Corridor so that it does not erode opportunities to preserve or redevelop employment and industrial areas.
- **Refine the Vision.** Clarify residential and nonresidential land use goals as a framework for evaluating future proposals.
- **Transportation.** Develop transit and road improvement solutions including bicycle and pedestrian accessibility to promote connectivity and support revitalization of the Route 1 Corridor.

Policies 5.5 – Proactively consider innovative tools to enhance the Route 1 Corridor’s competitiveness, attract and retain businesses, and maximize redevelopment opportunities.

- **Economic Growth.** Focus incentives on opportunity sites within the Route 1 Corridor and on key industry market sectors with strong growth potential in Howard County.
- **Beneficial Projects.** Adopt a tiered incentive program that provides benefits commensurate with the proposed project’s potential benefit to the County.
- **Nodes.** Develop plans for key opportunity areas that allow for significant future intensification, while maximizing current and intermediate development potential and protecting industrially zoned land.
- **Land Assembly.** Encourage land assembly to prevent piecemeal redevelopment and facilitate projects that are integral to the County’s long-term development strategy.
- **Partnering.** Evaluate specific scenarios where the County might benefit from engaging in public/private development partnerships, including opportunities for nonprofits.
- **Transportation.** Promote, plan, and protect bicycle, pedestrian, and transit access in the Corridor.

Policy 5.6 – Plan for Class A office, industrial, and mixed-use redevelopment of commercial and industrial properties within the Snowden River Parkway area and of commercial and industrial properties in the Snowden-GE area where appropriate.

- **Plan for Coordinated Redevelopment.** Work with Snowden River Parkway and east Columbia Village Center property owners, as well as other community stakeholders to evaluate market conditions and redevelopment options to determine how to best position redevelopment of different parts of the Snowden River Parkway area in relation to redevelopment of the Village Centers.

- **Partner on Implementation.** Consider establishing a partnership or special servicing district to promote and manage redevelopment.
- **Differentiate when Planning.** Distinguish among the sections along Snowden River Parkway that exhibit different characteristics and merit different treatment.

Policy 5.7 – Plan for future transportation services and facilities that connect Downtown Columbia, the Snowden River Parkway area, Gateway, and Route 1 to regional connections to Baltimore, Washington, and Fort Meade.

- **Connect Development Nodes.** Study the feasibility of regional Bus Rapid Transit (BRT), as well as enhanced local bus service between major business and residential nodes from Downtown Columbia through the Snowden River Parkway area, Gateway Business Park, and the Route 1 corridor to Fort Meade and Odenton in Anne Arundel County. If viable, take action to secure existing CSX rail spur ROW.
- **Make More Connections.** Study the feasibility and cost-benefits of a new roadway connection crossing I-95 between US 1 and Gateway Business Park.
- **Alternative Modes of Transportation.** Study the feasibility of alternative modes of transportation, including facilities for bicyclists and pedestrians, to connect Downtown Columbia, the Snowden River Parkway Area, Gateway, Route 1, and other major business and residential nodes in and near the County.
- **Transportation Management Associations.** Evaluate the utility and benefit of developing transportation management associations.

POLICY 5.8 – Continue to enhance the vitality and redevelopment of Columbia’s Village Centers.

- **Strengthen Village Centers.** Encourage Village Center property owners, Village Boards, and residents to develop and implement plans for enhancing or redeveloping older Village Centers to maintain them as attractive focal points for the villages.
- **Market Analysis.** Collaborate with the Columbia Association to undertake market assessments to assist in repositioning older centers in relation to each other, Downtown Columbia, and other competing commercial centers.
- **Connect Commercial Centers.** Plan for future transportation connections, including bicycle, pedestrian, and transit, among and between Village Centers and other commercial centers.

Policy 5.9 – Continue to enhance the vitality of the Route 40 Corridor.

- **Enhance Route 40.** Encourage commercial renovation and, where appropriate mixed-use redevelopment by promoting collaboration between owners and neighbors to create attractive focal points that serve the community.

Policy 5.10 – Expand programs to support and enhance agribusiness.

- **Training.** Promote County and regional training programs for existing and new farmers to enhance critical business skills.
- **Diversification.** Use Agricultural Land Preservation Program funds to offer matching grants for farms to diversify their agriculture operations through agribusiness innovations.
- **Mentoring.** Create a mentoring program that will connect the younger generation of farmers with experienced farmers and also with farmers who may have property but no one to farm it.
- **New Leaders.** Establish an agricultural leadership program for middle / high school students to teach a broad range of skills both specific to agriculture and also general skills such as team building and public speaking. Work with the Howard County public schools to introduce elements of agricultural education back into the public school curriculum.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Below are maps for the locations of Extremely Low Income (ELI), Low Income (LI), and Moderate Income (MI) severe housing problems. Concentration is defined as any Census Tract that has above average severe housing problems as compared to the County as a whole.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

HUD defines an Area of Minority Concentration as, "A neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole; the neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole; or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceeds 50 percent of its population."

According to the 2008-2012 ACS data, any Census Tract in the County that has a minority population over 42.5% is defined as an area of minority concentration. Based on the above HUD definition there are three (3) Census Tracts in the County that are identified as areas of minority concentration: CT 6012.03 69.7% Minority, CT 6066.03 57.8% Minority, and CT 6069.07 60.7% Minority. Attached is a map highlighting the qualifying Census Tracts.

The U.S. Department of Housing and Urban Development annually identifies qualifying low- and moderate-income Census Tracts and Block Groups for CDBG entitlement communities. The following Census Tracts and Block Groups qualify as low- and moderate-income based on HUD's FFY 2015 LMISD 2006-2010 ACS: CT 6054.02 BG 1 74.46%; CT 6012.01 BG 2 68.77%; CT 6066.03 BG 1 58.77%; CT 6066.03 BG 2 55.05%; and CT 6055.03 BG 3 51.89%. The County has an overall low- and moderate-income percentage of 19.19%.

Howard County will direct CDBG and HOME funds countywide. It is the policy of Howard County that activities will not be qualified based on service area benefit. On June 4, 2014, Howard County passed Bill No. 18-2014, an Act amending the Rehabilitation Loan Program to allow loans for renovations and expansions; amending the moderate income housing unit provisions to prohibit certain alternatives in certain areas; requiring the use of fee in lieu funds for homeownership opportunities in certain areas; prohibiting the Department of Housing and Community Development and the Housing Commission from participating in certain housing projects; and generally related to moderate income housing units and the Rehabilitation Loan Program in Howard County. Specific to CDBG and HOME funds, the Bill restricted the construction of housing in Census Tracts and Block Groups if the poverty level is 10% or greater. The purpose of the Bill was to address concentration of subsidized housing and to encourage future affordable housing development outside of areas of concentration thus affirmatively furthering fair housing.

What are the characteristics of the market in these areas/neighborhoods?

Census Tract 6012.03 has the following characteristics: Minority Population 69.7%; Median Household Income: \$119,583; Poverty Rate: 8.55%; % Unemployment: 1.95%; Housing Cost Burden: 28.71%

Census Tract 6026.00 has the following characteristics: Minority Population 55.8%; Median Household Income: \$65,927; Poverty Rate: 6.79%; % Unemployment: 1.95%; Housing Cost Burden: 38.38%

Census Tract 6066.03 has the following characteristics: Minority Population 57.8%; Median Household Income: \$79,123; Poverty Rate: 8.77%; % Unemployment: 8.02%; Housing Cost Burden: 46.55%

Census Tract 6066.06 has the following characteristics: Minority Population 56.0%; Median Household Income: \$78,542; Poverty Rate: 0.09%; % Unemployment: 7.93%; Housing Cost Burden: 34.02%

Census Tract 6069.04 has the following characteristics: Minority Population 56.7%; Median Household Income: \$85,451; Poverty Rate: 8.84%; % Unemployment: 5.01%; Housing Cost Burden: 37.83%

Census Tract 6069.07 has the following characteristics: Minority Population 60.7%; Median Household Income: \$72,585; Poverty Rate: 0.66%; % Unemployment: 3.85%; Housing Cost Burden: 43.45%

Are there any community assets in these areas/neighborhoods?

The areas identified are centrally located to more urban areas within the County that are located to areas of opportunity.

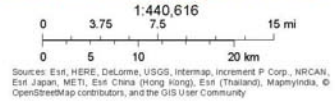
Are there other strategic opportunities in any of these areas?

The areas identified with multiple housing problems, high minority concentrations, and high low- and moderate-income populations border the areas of economic and redevelopment activity in the County. As the economic conditions of the commercial and redevelopment areas expand, the surrounding areas will benefit from the community and economic investments that will occur in the redevelopment areas such as the increase in job opportunities, increase in housing options, increase in transportation density, and increase in community facilities.

Severe Housing Problems - LI Howard County, MD



March 21, 2016

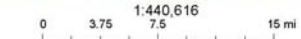


Severe Housing Problems per Low-Income Households

Severe Housing Problems - MI Howard County, MD



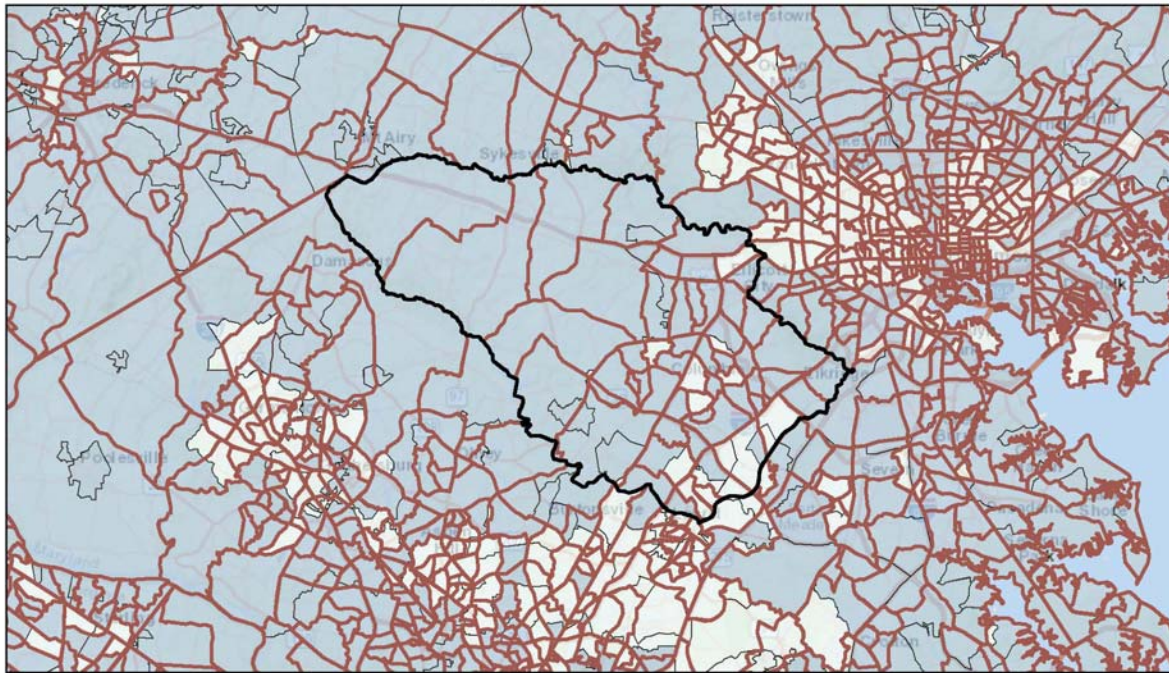
March 21, 2016



Sources: Esri, HERE, DeLorme, USGS, Intermap, Invertek P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Severe Housing Problems per Moderate-Income Households

Census Tracts with Minority Population > 42.5% - Howard County, MD



March 21, 2016

Override 1 White Alone >42.50%
Census Tract B03002EST3_PCT <42.50%

1:435,935
0 3.75 7.5 15 mi
0 5 10 20 km
Sources: Esri, HERE, DeLorme, USGS, Intermap, Intronet P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Census Tracts in Howard County Minority Population Greater Than 42.5%

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan is a guide for Howard County to establish its housing, homeless, other special needs, community development, economic development, and anti-poverty priorities, objectives, and strategies that it anticipates it will complete during the next five years. The FFY 2016-2020 Strategic Plan has been developed based on evaluating the needs and problems experienced by the County and its residents. This strategy is the result of the County's housing and homeless needs assessment, and housing market analysis, which has determined the County's priorities based on its overall needs.

The goals, objectives, and activities are designed to assist those households with incomes less than 80% of the area median income (AMI). This group is referred to as the "target income" group. Areas in the County with 51% or more of households with incomes less than 80% AMI are designated as CDBG Target Areas. The County has an overall low- and moderate-income population of 19.19%.

The County based its goals and objectives for the FFY 2016-2020 Consolidated Plan on the following guiding principles, which provided a framework for the development of the Five Year Consolidated Plan:

- Assist - Develop comprehensive strategies to support and assist those in need in the County.
- Involve - Involve the community and provide opportunities for citizen input and involvement in the Five Year Consolidated Plan process and the preparation of the report.
- Collaborate - Encourage collaboration between public, private, and non-profit agencies in order to ensure the most efficient and effective services.
- Leverage - Leverage CDBG funds and other local resources to maximize the effectiveness of programs and services.
- Promote - Encourage and support outside agencies and organizations to undertake specific projects and programs to assist low- and moderate-income persons.

The County's priority needs were determined based on existing data on the needs of the community:

- through consultation with Department Heads and staff
- attendees at round table discussions
- public hearings
- citizen surveys
- surveys from social service providers, housing organizations, and community and economic development agencies

The key factors affecting the determination of the five-year priorities include the following:

- The types of target income households with greatest need for assistance.
- The County's low- and moderate-income areas with the greatest need.

- Those activities that will best address the needs of the County's residents.
- The limited amount of funding available to meet the needs.
- The ability to leverage additional resources.

The priority ranking for housing, homeless, other special needs, community development, economic development, and anti-poverty needs are as follows:

High Priority - Activities are assigned a high priority if the County expects to fund them during the Five Year Consolidated Plan period

Low Priority - Activities are assigned a low priority if the activity may not be funded by the County during the Five Year Consolidated Plan period. The County may support applications for other funding if those activities are consistent with the needs identified in the Five Year Consolidated Plan

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

1	Area Name:	Howard County
	Area Type:	-
	Other Target Area Description:	-
	HUD Approval Date:	-
	% of Low/ Mod:	-
	Revital Type:	Housing
	Other Revital Description:	-
	Identify the neighborhood boundaries for this target area.	Howard County
	Include specific housing and commercial characteristics of this target area.	Area
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Area
	Identify the needs in this target area.	Area
	What are the opportunities for improvement in this target area?	Area
	Are there barriers to improvement in this target area?	Area

Table 47 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Howard County allocates its CDBG funds based on activities that will develop a viable urban community by providing decent housing, a suitable living environment, and by expanding economic opportunities; principally to benefit low- and moderate-income persons. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development, public services, economic development, and planning and administration. The County has identified its priorities throughout the plan with regard to allocating investment geographically.

The County will base its selection of projects on the following criteria:

- Community Facilities and Improvements activities that serve a low- and moderate-income clientele or presumed benefit.

- Housing Rehabilitation and Preservation activities have an income eligibility criterion; therefore, the income requirement restricts funds only to qualifying low- and moderate-income households throughout the County.
- Affordable Housing Development activities have an income eligibility criterion; therefore, the income requirement restricts funds only to qualifying low- and moderate-income households throughout the County.
- Public Services activities are for supportive service organizations that serve a low- and moderate-income clientele or presumed benefit.
- Economic Development activities are for non-profit or for profit entities that serve a low- and moderate-income clientele or presumed benefit.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1	Priority Need Name	Housing Priority
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Howard County
	Associated Goals	HS-1 Housing Rehabilitation HS-2 Rental Rehabilitation HS-3 Housing Construction HS-4 Home Ownership HS-5 Public Housing
	Description	There is a need to improve the quality and quantity of the housing stock in the County by increasing the amount of decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers that is affordable to low- and moderate-income persons and families.
	Basis for Relative Priority	According to the 2008-2012 American Community Survey 46.8% of all renter households were cost overburdened by 30% or more, 30.5% of owner households with a mortgage were cost overburdened by 30% or more, and 11.8% of owner households without a mortgage were cost overburdened by 30% or more. Priority was determined through consultation with social service agencies, housing providers, and public and private entities.

2	Priority Need Name	Homeless Priority
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Howard County
	Associated Goals	HO-1 Continuum of Care HO-2 Operation/Support HO-3 Prevention and Housing HO-4 Housing HO-5 Permanent Housing
	Description	There is a continuing need for housing and supportive services for homeless persons and persons who are at-risk of becoming homeless.
	Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities.

3	Priority Need Name	Other Special Needs Priority
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Howard County
	Associated Goals	SN-1 Housing SN-2 Social Services SN-3 Accessibility
	Description	There is a continuing need for affordable housing, supportive services, and facilities for persons with special needs and the disabled.
	Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities.
4	Priority Need Name	Community Development Priority
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development

	Geographic Areas Affected	Howard County
	Associated Goals	CD-1 Community Facilities CD-2 Infrastructure CD-3 Public Services CD-4 Accessibility CD-5 Public Safety CD-6 Code Enforcement CD-7 Clearance CD-8 Revitalization CD-9 Historic Preservation
	Description	There is a continuing need to improve the public and community facilities, infrastructure, public services, and the quality of life for all residents in the County.
	Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities.
5	Priority Need Name	Economic Development Priority
	Priority Level	Low
	Population	Extremely Low Low Moderate Other
	Geographic Areas Affected	Howard County
	Associated Goals	ED-1 Employment ED-2 Financial Assistance ED-3 Redevelopment Program ED-4 Financial Incentives
	Description	There is a continuing need to increase employment, self-sufficiency, education, job training, technical assistance, and economic empowerment of low- and moderate-income residents in the County.
	Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities.

6	Priority Need Name	Administration, Planning, and Management Priority
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development Other
	Geographic Areas Affected	Howard County
	Associated Goals	AM-1 Overall Coordination AM-2 Fair Housing
	Description	There is a continuing need for planning, administration, management, and oversight of federal, state, and local funded programs.
	Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities.

Narrative (Optional)

The priority ranking of needs for housing, homelessness, other special needs, community development, economic development, and anti-poverty are as follows:

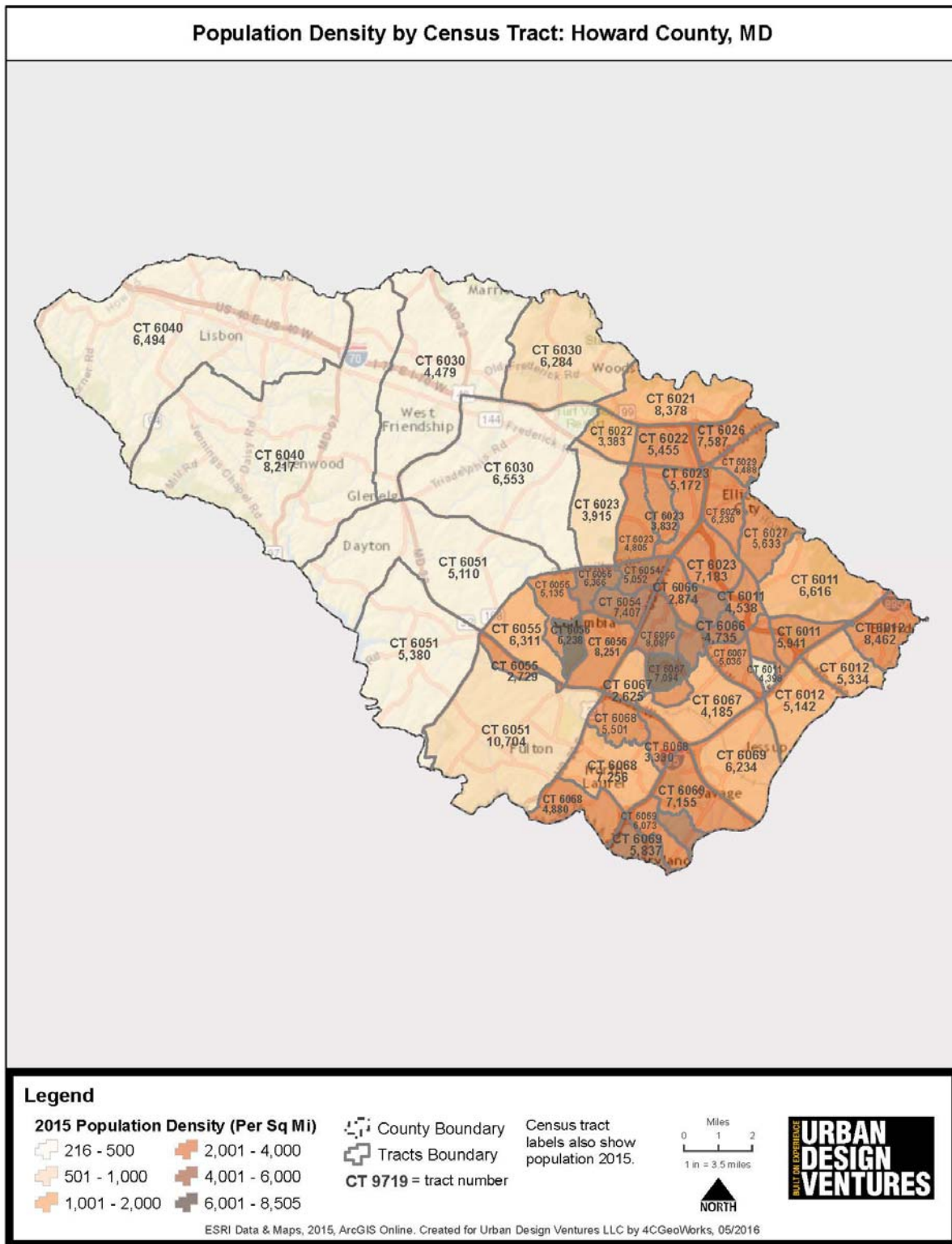
- **High Priority** - Activities are assigned a high priority if the County expects to fund them during the Five Year Consolidated Plan period.
- **Low Priority** - Activities are assigned a low priority if the activity may not be funded by the County during the Five Year Consolidated Plan period. The County may support applications for other funding if those activities are consistent with the needs identified in the Five Year Consolidated Plan.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	CDBG and HOME funds are limited for use within the County; housing assistance is limited to homeowners, as well as non-profit and for profit affordable housing providers. A state allocation of ESG funds are used locally for Rapid Re-housing activities.
TBRA for Non-Homeless Special Needs	Not applicable.
New Unit Production	The housing needs in the County are for accessible, decent, safe, and sanitary affordable housing units. The County will use a number of funding sources to support neighborhood revitalization activities throughout the County related to the preservation or creation of affordable housing.
Rehabilitation	The County’s existing housing market is influenced by differing housing market values located throughout the County. It costs the same amount to rehabilitate a house in a distressed area as it does in a more affluent neighborhood. The only difference in rehabilitation projects is the return on investment can be zero or negative for improvements made to a property located in a distressed housing market, thus making it economically unattractive for private investors to rehabilitate houses in certain areas of the County.
Acquisition, including preservation	The cost to acquire property is expensive for the County to undertake. The County utilizes CDBG, HOME, ESG, and HOPWA funds for housing providers to acquire and preserve affordable housing. The existing housing stock of affordable rental housing in the County is a critical resource for low-income households who otherwise would not have access to accessible, decent, safe, and sanitary housing. The County is actively working with local community partners to preserve the affordability and long-term viability of the housing. Additionally, the County will use a number of funding sources to support neighborhood revitalization activities throughout the County related to the preservation or creation of affordable housing.

Table 48 – Influence of Market Conditions



Population Density by Census Tract

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Howard County will be receiving \$1,034,767 in CDBG and \$334,275 in HOME funds for the FFY 2016 program year. The County’s FFY 2016 CDBG and HOME program year starts on July 1, 2016 and concludes on June 30, 2017. The County projects its CDBG and HOME allocations to remain level over the five-year period.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,034,767.00	\$14,000.00	\$0.00	\$1,048,767.00	\$4,195,068.00	The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$334,275.00	\$0.00	\$0.00	\$334,275.00	\$1,337,100.00	The HOME Investment Partnerships Program (HOME) provides formula grants to States and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or home ownership or providing direct rental assistance to low-income people.

Table 49 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The County will continue to use all federal, state and private resources currently available to develop and expand affordable rental opportunities, homeownership options for low- and moderate-income households, and to promote other critical community sustainability initiatives.

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

A proposed budget of \$2,625,000 for the County's Housing Initiative Loan Fund has been requested for County Fiscal Year 2016.

The County will use \$83,568.75 of contributions from the County's Banked Match from prior projects as HOME match for FFY 2016.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The following locations have been identified for future development:

- Old Beechcrest Mobile Home Park (9750 Washington Boulevard, Laurel, MD 20723) – Howard County Commission owned; Not earmarked yet; Vacant Land; 5.61 Acres
- Land Between Route 1 and Guilford Road, Savage, MD 20763 (Adjacent to DRC/SEA Project Site) – County owned; Not earmarked yet; 5 Acres
- Deep Falls Road (Near Village Towns/Between Port Capital Drive and Route 95) ElkrIDGE, MD 21075 – Howard County Commission owned; Not earmarked yet; Vacant Land; 6 Acres

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Howard County	Government	Planning	Jurisdiction
Howard County Housing Commission	PHA	Rental	Jurisdiction

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The County’s Department of Housing and Community Development coordinates and consults with the multiple municipal departments and authorities, the Maryland Department of Housing and Community Development (DHCD), and local non-profit and for profit stakeholders to address its housing and community development priorities. The largest barrier for the County to address its housing and community development needs is the lack of adequate funding for the County and stakeholders to undertake projects that will address the needs identified in this plan.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	-
Legal Assistance	X	-	-
Mortgage Assistance	-	-	-
Rental Assistance	X	X	-
Utilities Assistance	X	X	-
Street Outreach Services			
Law Enforcement	X	X	-
Mobile Clinics	-	-	-
Other Street Outreach Services	X	X	-
Supportive Services			
Alcohol & Drug Abuse	X	X	-
Child Care	-	-	-
Education	X	X	-

Employment and Employment Training	X	X	-
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	-
Mental Health Counseling	X	X	-
Transportation	X	X	-
Other			
Other	-	-	-

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Chronically Homeless Individuals and Families

- Crisis intervention through the community outreach/engagement division of the local police department coordinating with shelter providers meets the needs of homeless persons that have conflict in the community, and mediate issues that may arise with those living in places not meant for human habitation.
- Day Resource Center (DRC) is available to meet the needs of those living in places not meant for human habitation. The DRC is open 3 days a week, for 4 hours a day, providing hot showers, meals, laundry facilities, computers, doctor visits, clothing closet, food pantry and a mailing address for the unsheltered, targeting the chronically homeless. A doctor comes to the site to provide medical care for those that require it.
- Case managers and Outreach workers at the DRC provide referrals to other community-based resources including Department of Social Services for mainstream benefits, Legal Aid (as needed), and housing location assistance.
- County-funded addictions treatment program meets the needs of persons who request in or out-patient drug and/or alcohol rehabilitation, which is often a barrier to obtaining and maintaining stable employment and/or housing.
- Case management is offered/provided (not required) once connected to additional services in the CoC or once placed in emergency shelter. Case management aimed at housing stability meets the needs of the homeless accessing services to overcome barriers to housing attainment and stability.
- Permanent supportive housing programs prioritize all units for the chronically homeless individuals and families when available. Combining rental assistance with supportive services, each household participating in the program has the opportunity to have their housing needs met, in addition to addressing potential barriers to keeping their housing, such as financial wellness, health care, transportation, access to food, and access to mainstream earned benefits.

Veterans and their Families

- The Day Resource Center (DRC) assists veterans to access U.S. Veteran Affairs Supportive Housing (HUD-VASH) vouchers in across Maryland. Howard County does not have a large enough population to have its own award of HUD-VASH vouchers, but works with Alliance, Inc. to get Howard County veterans housed quickly.
- General Services that Provide Assistance to Veteran Individuals and Families, not specifically designed for this population, but are tailored to meet presenting need:
 - County-funded addictions treatment program meets the needs of persons who request in or out-patient drug and/or alcohol rehabilitation, which is often a barrier to obtaining and maintaining stable employment and/or housing. Homeless veterans are targeted through the DRC and other outreach efforts to be quickly assessed and placed in appropriate addiction treatment programs.
 - Case managers and Outreach workers at the DRC provide referrals to other community-based resources including Department of Social Services for mainstream benefits, Legal Aid (as needed), and housing location assistance.
 - Case management is offered/provided (not required) once connected to additional services in the CoC or once placed in emergency shelter. Case management aimed at housing stability meets the needs of the homeless accessing services to overcome barriers to housing attainment and stability. More referrals to veteran-based resources through the VA and the Howard County Office of Veteran Affairs are coordinated once a veteran household is identified.
 - Permanent supportive housing programs prioritize all units for the chronically homeless individuals and families when available – and prioritize veteran families and individuals who meet HUD’s definition of chronic homelessness. Combining rental assistance with supportive services on a permanent basis, each household participating in the program has the opportunity to have their housing needs met, in addition to identified barriers to losing their housing, such as financial wellness, health care, transportation, access to food, and access to mainstream earned benefits, including VA.
 - Workforce development is provided to veterans by referral through HMIS through case managers in the CoC.
 - All CoC-funded programs have a SOAR certified case managers on staff to increase access to disability benefits as well as other earned and public benefits. CoC case managers will also assist veterans who may qualify for additional benefits through the VA.

Unaccompanied Youth

In Howard County a Youth Homelessness workgroup of the CoC commenced in fall 2015 in response to the state and federal priorities to identify and end youth homelessness. The group consists of partners from Howard County Public School System (HCPSS), the Department of Social Services (DSS), the Local Management Board (LMB), the Continuum of Care (CoC), HMIS, Office of Workforce Development, the Howard County Health Department, Howard County Mental Health Authority, and community-non-profits such as Grassroots, Bridges to Housing Stability, and Voices for Children (nonprofit that provides Court

Appointed Special Advocates, CASAs, to speak on behalf of or for abused and neglected children in the local circuit court for Howard County from newborn to 21 years of age). This group has outlined common definitions of youth homelessness, and is in the planning phase of itemizing gaps and solutions to best meet the needs of this population. While each entity works with a different definition, respectively, there is much overlap by homelessness definitions, and great opportunity exists to coordinate services and elevate efforts that are currently addressing this need in our community. Specifically, the following policies of each agency are in place which provides parameters to eradicate youth homelessness and provide needed services to transition youths to stability.

Howard County Department of Social Services (State Department of Human Resources) focuses programming on youth in their custody who are not residing in their court-ordered placement and follows the State policy for out-of-home placement as found at COMAR Citation: 07.02.11.04.

- Eligibility. B. A child in out-of-home placement [foster care] is eligible to remain in out-of-home placement [foster care] until the end of the month in which the child becomes 18 years old, except that a child 18 to 21 years old may remain in out-of-home placement [foster care] up to the 21st birthday so long as the child is:
 - (1) Completing secondary education or a program leading to an equivalent credential;
 - (2) Enrolled in an institution that provides post-secondary or vocational education;
 - (3) Participating in a program or activity designed to promote or remove barriers to employment;
 - (4) Employed for at least 80 hours per month; or
 - (5) Incapable of doing any of the activities in §B(1)—(4) of this regulation due to a medical condition, which incapability is supported by regularly updated information in the case plan of the child.

The Local Management Board (LMB) through the Howard County Office of Children's Services does not operate any programs, but provides funding, planning, program development and implementation, and technical assistance to programs and services working to improve outcomes for Howard County's children. Disconnected youth is a priority at the State and local level through the State Governor's Office for Children.

Howard County Public School System (HCPSS) follows and adheres to the Board of Education's Policy 9300, which provide guidelines to ensure that children and youth who are homeless are enrolled in the HCPSS without barriers and that they receive equal access to all educational programs and school-related activities. HCPSS standards include, but are not limited to (from Policy 9300):

- Reasonable efforts will be made to identify all school-aged children and youth residing in Howard County who are homeless.
- The rights of all children and youth who are homeless and eligible for enrollment in the HCPSS will be protected in accordance with the McKinney-Vento Act.

- Children and youth who are homeless are eligible for services described under Title I, Part A of the Elementary Students Education Act (ESEA), whether or not they reside in a Title I school attendance area or meet the academic standards required of other children for eligibility.
- Students who are homeless will be enrolled in school as soon as information is received that the student is homeless.
- Students who are homeless and become permanently housed during the school year will retain McKinney-Vento protections for the remainder of that school year.
- Students who are homeless will be provided services comparable to the services offered to other students in the school in which the homeless student is enrolled.
- Students who are homeless and meet academic eligibility requirements are eligible to participate in extracurricular activities, including interscholastic athletics.
- Transportation will be provided for students who are homeless in accordance with requirements in the McKinney-Vento Act.
- Food and nutrition services will be provided immediately upon the identification or enrollment of a student who is homeless.

General Services that Provide Assistance to Unaccompanied Youth, but not specifically designed for this population:

- Case managers and Outreach workers at the DRC provide referrals to other community-based resources including Department of Social Services for mainstream benefits, Legal Aid (as needed), and housing location assistance.
- Emergency Shelter in Family Shelter can place a single woman or single-parent with children under the age of 18 in the household.
- Emergency Men's Shelter can place a single male over the age of 18.
- County-funded addictions treatment program meets the needs of persons who request in or out-patient drug and/or alcohol rehabilitation, which is often a barrier to obtaining and maintaining stable employment and/or housing. Homeless youth can be quickly assessed and placed in appropriate addiction treatment programs.
- Case management is offered/provided (not required) once connected to additional services in the CoC or once placed in emergency shelter. Case management aimed at housing stability meets the needs of the homeless accessing services to overcome barriers to housing attainment and stability. Unaccompanied youth can require more intensive services; which case management can assist in facilitating.
- Permanent supportive housing programs prioritize all units for the chronically homeless individuals and families when available – and consider unaccompanied youth families who meet HUD's definition of chronic homelessness. Combining rental assistance with supportive services on a permanent basis, each household participating in the program has the opportunity to have their housing needs met, in addition to identified barriers to losing their housing, such as financial wellness, health care, transportation, access to food, and access to mainstream earned benefits.
- Workforce development is provided by referral through HMIS through case managers in the CoC.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above. Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.

Howard County's CoC has a number of strengths in its service delivery system for persons experiencing homeless.

1. Local Commitment.

- a. There are a variety of local-funded homeless services programs in the CoC that were created in response to the needs identified in the PEH, 2010.
- b. They are including, but not limited to: a local permanent supportive housing subsidy program, addictions treatment for the literally homeless, funding of 1 FTE workforce development case management, funding of 1 FTE housing locator, funding of 1 FTE case manager, flexible financial assistance to provide rehousing and prevention assistance for homeless households, a landlord guarantee program (incentive for landlords to accept high-risk tenants with poor rental histories and low credit scores).

2. Central Leadership: Continuum of Care and Local Children's Board housed in one County Department, the Department of Citizen Services.

- a. Allows close collaboration to address and identify the extent of unaccompanied youth in the community.
- b. The youth homelessness workgroup is comprised of highly committed and engaged partners seeking to eradicate youth homelessness by collaborating and filling service provision gaps for youth up to age 25. The workgroup is a joint effort between the CoC and LCB.

3. Connections to SSI/SSDI Benefits.

- a. There are SSI/SSDI Outreach, Access, and Recovery Technical Assistance (SOAR) certified case managers at all CoC-funded agencies.
- b. This ensures persons that present needing Social Security Insurance or Social Security Disability Insurance are assisted quickly to obtain such benefits.
- c. This eliminates many of the barriers persons with disabilities face when they cannot work and need assistance in applying for and navigating the application process.

4. HUD-VASH Partnership.

- a. The Day Resource Center (outreach facility for the literally homeless) has been successfully partnering with U.S. Department of Veteran Affairs and Alliance, Inc., to refer and place homeless veterans in housing with HUD-VASH vouchers.

b. While Howard County does not receive HUD-VASH directly, the coordination across the region has directly placed homeless veterans into housing.

5. Size of Sub-populations.

a. Howard County has a relatively low number of literally homeless veterans and chronically homeless persons that present for services. While one chronically homeless person or veteran experiencing homelessness is too many, the documented number of persons that meet HUD's definition of chronically homeless, and those who are veterans, are remarkably low.

b. Low numbers indicate the goal of ending homelessness for these populations is attainable. The following data was collected during the respective PIT Counts: Veteran Individuals 6 in 2015 and 7 in 2016 Chronic Homelessness Individuals 28 in 2015 and 28 in 2016.

Howard County's CoC has a number of opportunity areas in its service delivery system that have been identified as the CoC has expanded services and programs to best end homelessness.

1. Unaccompanied Youth – Nature and Extent Unknown.

a. With the recent launch of the Youth Homelessness workgroup of the CoC and Local Children's Board, the community is in the midst of identifying and quantifying the number of unaccompanied youth in the County.

b. Currently, it is unknown if the existing programs are adequate to prevent and end youth homelessness, if innovation is required to fill service delivery gaps. These are being reviewed, discussed and planned through strong collaboration of agencies including the Howard County Public School System, the Local Children's Board, the CoC Lead Agency, the Department of Social Services, and area nonprofits.

2. Inadequate Supply of Supportive Housing.

a. While a variety of innovative programs are in place to provide permanent supportive housing, there remains a shortage of supportive housing for households that present with severe service needs (long periods of literal homelessness, disabling condition, high utilization of emergency rooms, jails and other institutions) and are households with children in family.

b. Those that need supportive housing to end their homelessness have high barriers to obtaining and maintaining housing; subsidized rents and support services can help eliminate or decrease the barriers to stable housing.

c. Based on the number of families with children that were residing in emergency shelter in the 2015 Housing Inventory Count, and the level of need they had, other housing types would best end the majority of these household's homelessness, including transitional and permanent supportive housing. Because of this, the unmet need showed an oversupply in emergency shelter beds for families.

d. In the annual Housing Inventory Count in 2015, it was estimated that 50 households with children needed permanent supportive housing to best end their homelessness.

3. Inadequate Supply of Affordable Housing.

a. The definition of affordability varies in homeless services in theory and in practice. However, a household should not pay more than 30 percent of their adjusted income on rent and utilities (housing costs). For homeless services, it is not uncommon for 50 percent of a household's income to be used towards housing costs. This could be considered affordable if other supports are in place such as earned benefits, food, child care, transportation etc.

b. Currently, there are very few housing options for extremely low households who are experiencing homelessness that are affordable regardless of the definition of "affordability."

4. Childcare Resources Reserved for Homeless Families.

a. There are currently no programs that exclusively provide child care for homeless families in Howard County.

b. One of the barriers identified in the CoC for families with children to obtain housing, is employment. In order to attend employment with children who are not school-age, or have access to after-care programs, head of households must have access to affordable and safe childcare in their journey out of homelessness.

5. Limited Funding Sources for Rental Assistance/Shallow Subsidies for Rapid Placement into Housing.

a. As a Housing First community, the Howard County CoC has adopted the goal to house homeless persons quickly, shorten their episode and reduce returns to homelessness.

b. One of the gaps to achieving this is having diversified funding sources for move-in funds, short and medium term rental assistance, or shallow subsidies. While Rehousing activities are funded by the State ESG funds, the County and United Way of Central Maryland, there is a shortage of funding and identification of sources that would assist in moving households to stable housing quickly.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HS-1 Housing Rehabilitation	2016	2020	Affordable Housing	Howard County	Housing Priority	CDBG: \$750,000	Homeowner Housing Rehabilitated: 160 Household Housing Unit
2	HS-2 Rental Rehabilitation	2016	2020	Affordable Housing	Howard County	Housing Priority	CDBG: \$0 HOME: \$0	Other: 0 Other
3	HS-3 Housing Construction	2016	2020	Affordable Housing	Howard County	Housing Priority	CDBG: \$0 HOME: \$0	Other: 0 Other
4	HS-4 Home Ownership	2016	2020	Affordable Housing	Howard County	Housing Priority	HOME: \$746,890	Homeowner Housing Added: 0 Household Housing Unit Direct Financial Assistance to Homebuyers: 25 Households Assisted
5	HS-5 Public Housing	2016	2020	Affordable Housing	Howard County	Housing Priority	CDBG: \$0 HOME: \$0	Other: 0 Other
6	HO-1 Continuum of Care	2016	2020	Homeless	Howard County	Homeless Priority	CDBG: \$0 HOME: \$0	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	HO-2 Operation/Support	2016	2020	Homeless	Howard County	Homeless Priority	CDBG: \$235,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted
8	HO-3 Prevention and Housing	2016	2020	Homeless	Howard County	Homeless Priority	CDBG: \$355,000	Public service activities for Low/Moderate Income Housing Benefit: 275 Households Assisted Homelessness Prevention: 0 Persons Assisted
9	HO-4 Housing	2016	2020	Homeless	Howard County	Homeless Priority	CDBG: \$1,555,965	Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Rental units rehabilitated: 5 Household Housing Unit Other: 5 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	HO-5 Permanent Housing	2016	2020	Homeless	Howard County	Homeless Priority	CDBG: \$0 HOME: \$0	Other: 0 Other
11	SN-1 Housing	2016	2020	Non-Homeless Special Needs	Howard County	Other Special Needs Priority	CDBG: \$120,000 HOME: \$757,350	Homeowner Housing Added: 0 Household Housing Unit Homeless Person Overnight Shelter: 500 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds Other: 10 Other
12	SN-2 Social Services	2016	2020	Non-Homeless Special Needs	Howard County	Other Special Needs Priority	CDBG: \$0 HOME: \$0	Other: 0 Other
13	SN-3 Accessibility	2016	2020	Non-Homeless Special Needs	Howard County	Other Special Needs Priority	CDBG: \$0 HOME: \$0	Other: 0 Other
14	CD-1 Community Facilities	2016	2020	Non-Housing Community Development	Howard County	Community Development Priority	CDBG: \$1,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2500 Persons Assisted
15	CD-2 Infrastructure	2016	2020	Non-Housing Community Development	Howard County	Community Development Priority	CDBG: \$0 HOME: \$0	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	CD-3 Public Services	2016	2020	Non-Housing Community Development	Howard County	Community Development Priority	CDBG: \$193,105	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities for Low/Moderate Income Housing Benefit: 475 Households Assisted
17	CD-4 Accessibility	2016	2020	Non-Housing Community Development	Howard County	Community Development Priority	CDBG: \$0 HOME: \$0	Other: 0 Other
18	CD-5 Public Safety	2016	2020	Non-Housing Community Development	Howard County	Community Development Priority	CDBG: \$0 HOME: \$0	Other: 0 Other
19	CD-6 Code Enforcement	2016	2020	Non-Housing Community Development	Howard County	Community Development Priority	CDBG: \$0 HOME: \$0	Other: 0 Other
20	CD-7 Clearance	2016	2020	Non-Housing Community Development	Howard County	Community Development Priority	CDBG: \$0 HOME: \$0	Other: 0 Other
21	CD-8 Revitalization	2016	2020	Non-Housing Community Development	Howard County	Community Development Priority	CDBG: \$0 HOME: \$0	Other: 0 Other
22	CD-9 Historic Preservation	2016	2020	Non-Housing Community Development	Howard County	Community Development Priority	CDBG: \$0 HOME: \$0	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
23	ED-1 Employment	2016	2020	Economic Development	Howard County	Economic Development Priority	CDBG: \$0 HOME: \$0	Other: 0 Other
24	ED-2 Financial Assistance	2016	2020	Economic Development	Howard County	Economic Development Priority	CDBG: \$0 HOME: \$0	Other: 0 Other
25	ED-3 Redevelopment Program	2016	2020	Economic Development	Howard County	Economic Development Priority	CDBG: \$0 HOME: \$0	Other: 0 Other
26	ED-4 Financial Incentives	2016	2020	Economic Development	Howard County	Economic Development Priority	CDBG: \$0 HOME: \$0	Other: 0 Other
27	AM-1 Overall Coordination	2016	2020	Administration, Planning, and Management	Howard County	Administration, Planning, and Management Priority	CDBG: \$534,765 HOME: \$167,135	Other: 10 Other
28	AM-2 Fair Housing	2016	2020	Administration, Planning, and Management	Howard County	Administration, Planning, and Management Priority	CDBG: \$500,000	Other: 5 Other

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	HS-1 Housing Rehabilitation
	Goal Description	Continue to provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
2	Goal Name	HS-2 Rental Rehabilitation
	Goal Description	Provide financial assistance to landlords to rehabilitate housing units that are rented to low- and moderate-income tenants.
3	Goal Name	HS-3 Housing Construction
	Goal Description	Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the County through rehabilitation of vacant buildings and new construction.
4	Goal Name	HS-4 Home Ownership
	Goal Description	Assist low- and moderate-income households to become homeowners by providing down payment assistance, closing cost assistance, and requiring housing counseling training.
5	Goal Name	HS-5 Public Housing
	Goal Description	Support the local public housing authority in its efforts to develop, improve, and maintain the affordable housing in the County.
6	Goal Name	HO-1 Continuum of Care
	Goal Description	Support the local Continuum of Care’s (CoC) efforts to provide emergency shelter, transitional housing, and permanent supportive housing to persons and families who are homeless or who are at risk of becoming homeless.
7	Goal Name	HO-2 Operation/Support
	Goal Description	Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.

8	Goal Name	HO-3 Prevention and Housing
	Goal Description	Continue to support the prevention of homelessness and programs for rapid rehousing.
9	Goal Name	HO-4 Housing
	Goal Description	Support the rehabilitation of and making accessibility improvements to emergency shelters, transitional housing and permanent housing for the homeless.
10	Goal Name	HO-5 Permanent Housing
	Goal Description	Support the development of permanent supportive housing for homeless individuals and families.
11	Goal Name	SN-1 Housing
	Goal Description	Increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation of existing buildings and new construction.
12	Goal Name	SN-2 Social Services
	Goal Description	Support social service programs and facilities for the elderly, persons with disabilities, and persons with other special needs.
13	Goal Name	SN-3 Accessibility
	Goal Description	Improve the accessibility of owner occupied housing through rehabilitation and improve renter occupied housing by making reasonable accommodations for the physically disabled.
14	Goal Name	CD-1 Community Facilities
	Goal Description	Improve the parks, recreational centers, trails, libraries, and all public and community facilities in the County.
15	Goal Name	CD-2 Infrastructure
	Goal Description	Improve the public infrastructure through rehabilitation, reconstruction, and new construction.

16	Goal Name	CD-3 Public Services
	Goal Description	Improve and increase public safety, municipal services, and public service programs throughout the County.
17	Goal Name	CD-4 Accessibility
	Goal Description	Improve the physical and visual accessibility of County facilities, infrastructure, and public buildings.
18	Goal Name	CD-5 Public Safety
	Goal Description	Improve the public safety facilities, equipment, and ability to respond to emergency situations.
19	Goal Name	CD-6 Code Enforcement
	Goal Description	Enforce the local codes and ordinances to bring buildings into compliance with the standards through systematic code enforcement.
20	Goal Name	CD-7 Clearance
	Goal Description	Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned and dilapidated structures.
21	Goal Name	CD-8 Revitalization
	Goal Description	Promote neighborhood revitalization in strategic areas through acquisition, demolition, rehabilitation, code enforcement, infrastructure improvements, housing construction, public and community facilities improvements, etc.
22	Goal Name	CD-9 Historic Preservation
	Goal Description	Promote historic preservation and adaptive reuse of existing buildings in the County through financial incentives.
23	Goal Name	ED-1 Employment
	Goal Description	Support and encourage new job creation, job retention, employment, and job training services.

24	Goal Name	ED-2 Financial Assistance
	Goal Description	Support business and commercial growth through expansion and new development through technical assistance programs and low interest loans.
25	Goal Name	ED-3 Redevelopment Program
	Goal Description	Plan and promote the development and redevelopment of the downtown business district.
26	Goal Name	ED-4 Financial Incentives
	Goal Description	Support and encourage new economic development through local, state and Federal tax incentives and programs such as Tax Incremental Financing (TIP), tax abatements (LERTA), Enterprise Zones/Entitlement Communities, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, etc.
27	Goal Name	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.
28	Goal Name	AM-2 Fair Housing
	Goal Description	Promote fair housing choice through education and outreach in the County.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

It is estimated that Howard County will provide affordable housing to ninety (90) households annually.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)**Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

Not applicable; the Housing Authority is not subject to a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

The Housing Commission continues to meet with residents as a means of obtaining feedback on agency performance and to disseminate important information.

The Housing Commission 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 FFY 2016 continues to be on housing development to further de-concentrate low-income and minority residents and to continue providing mixed income communities that set new standards for both subsidized as well as non-subsidized housing.

The Housing Commission 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 FFY 2014, 52 families participated in the program.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

Not applicable; the Housing Authority is not designated a "troubled" in its most recent SEMAP assessment.

SP-55 Barriers to Affordable Housing – 91.215(h)

Barriers to Affordable Housing

The following observations collected during the development of the RAI constitute potential impediments or barriers to fair housing choice. These impediments are linked to remedial strategies in the Fair Housing Action Plan, located in SP-55 and AP-75.

1. Public Sector – Administrative

- a. The County's increasingly diverse minority population calls for continued language accommodations to ensure that all residents can access programs and services.

The increased number of native-speaking Spanish, Korean, and Chinese persons could potentially result in an increasing number of persons who will require translation services in order to access federal programs administered by the County.

Proposed Action I: The County should continue to monitor the language needs of its expanding population, providing the accommodations and services detailed in its Limited English Proficiency Plan, effective September 2007.

Proposed Action II: The County should continue to provide access to written translations via a qualified service provider such as Language Line.

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

Women, racial minorities and other members of protected classes are represented on the many housing-related boards and commissions Howard County maintains as an opportunity for citizen engagement. However, Hispanic persons and persons with disabilities are represented at rates below their overall population presence in the County. The experiences and perspectives of individuals in these categories would enhance the decision-making process in Howard County and offer the opportunity for advancing fair housing choice in all aspects of County government.

Proposed Action: Conduct a survey of each of the appointed citizens who are currently members of public boards to identify members of the protected classes. The survey should identify the race, gender, ethnicity and disability status of every board and commission member. Thereafter, each new appointment should be surveyed in a similar manner. Records on the membership of boards and commissions will assist County officials in making appointments that reflect the County's diversity.

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

The County has many programs and initiatives in place to address previously identified impediments to fair housing choice. In addition to these policies and programs, the County should

be conducting frequent and empirical evaluations of the fair housing landscape (i.e. housing market patterns, discrimination complaints data, number of family units developed outside of impacted areas, number of Section 8 households who choose to live outside of impacted areas, etc.).

The fair housing environment has been improved by the County's various outreach and education efforts. However, true progress can be made and measured in expanding enforcement activities while incorporating new policy development initiatives and activities aimed at expanding fair housing choice.

Proposed Action I: Contract with a qualified agency to perform fair housing discrimination testing in Howard County.

Proposed Action II: In evaluating the effectiveness of activities designed to affirmatively further fair housing, the County should rely upon empirical data describing the number of affordable housing opportunities created for members of the protected classes, especially located in nonimpacted areas.

2. Public Sector – Programmatic

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

The home ownership rate among Hispanic households was 55.2% in 2000, compared to 78.2% of White households. Among Black households, 57% owned their homes. Among the minority population in Howard County, Asian households had the highest rate of homeownership at 66.8%.

Proposed Action I: Continue to strengthen partnerships with local lenders that will offer homebuyer incentives to purchase homes in the County.

Proposed Action II: The County should continue to work collaboratively with fair housing advocates, certified housing counselors and financial lenders to increase equal opportunities for home ownership among members of the protected classes. Such methods may include:

- Increasing sustainable home ownership opportunities through financial literacy education including credit counseling and pre and post-home purchase education.
- Increasing lending, credit, and banking services in low-moderate income census tracts and minority census tracts.
- Increasing marketing and outreach efforts of affordable mortgage products that are targeted for residents of low-moderate income census tracts, low-moderate income residents, and minorities.

b. 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 households in need of affordable housing continues to grow.

The magnitude of the loss of affordable units and the market competitiveness heightened by increased demand effectively restrict housing choice for minority households, which have significantly lower incomes than White households. These trends are apparent in the following observations:

- Howard County has experienced significant growth rates between 1980 and 2008. Such growth has resulted in a continuous demand for housing units to accommodate the increasing population.
- Multi-family housing in Howard County, both market rate and subsidized units, is concentrated in and around Columbia. However, the once-dominant market emphasis on single-family detached homes has given way to significant growth in townhomes and apartments during the last 10 to 15 years, a trend that is expected to continue.
- Minority households were more likely to live in larger families than White households. For example, 80.2% of Hispanic families and 75.8% of Asian/Pacific Islander families included three or more persons, compared to 63.9% of White families. However, only 6.7% of the rental housing stock in Howard County contains three or more bedrooms, compared to 65.2% of the owner housing stock.
- The median housing value in Howard County increased 63% between 1990 and 2008, while real household income grew only 8.7%.
- Howard County represents an increasingly expensive rental housing market. Between 2000 and 2008, the number of units renting for less than \$500/month declined by more than 700, a decrease of 38.4%, while units renting for \$1,000/month or more nearly tripled during the same period.
- Due to a growing job market and the relocation of jobs to Fort Meade, there is an increasing demand for more affordable housing for working class households throughout the County.
- Minimum wage earners and single-wage earning households cannot afford a housing unit renting for the HUD fair market rent in Howard County. This situation forces these individuals and households to double-up with others, or lease inexpensive, substandard units from unscrupulous landlords. Minorities and female-headed households will be disproportionately impacted because of their lower incomes.
- Persons receiving a monthly SSI check of \$674 as their sole source of income, including persons with disabilities, cannot afford a one-bedroom unit renting at the fair market rent of \$868.
- The County operates the Moderate Income Housing Unit (MIHU) Program, which is an inclusionary zoning program that requires developers of new housing in specific zoning districts to sell or rent a portion (generally 10-15%) of the dwelling units to households of moderate income. While this program has been successful, few developers are willing to target households making below 50% of MHI.

Proposed Action I: Continue to impose affordable unit set-asides through the commendably progressive MIHU program. Explore the feasibility of increasing the percentage of units to be set aside for moderate income households.

Proposed Action II: Expand incentives for property owners and investors to build new apartment buildings or substantially rehabilitate existing buildings for occupancy by lower-income families. Provide tax abatements and financial assistance to affordable housing projects located outside of impacted areas.

Proposed Action III: Partner with regional affordable housing developers to increase the supply of affordable housing throughout the County. Provide land, extend financial assistance, and reduce fees and regulatory requirements that impede the development of affordable rental housing for families in areas outside of impacted areas.

c. 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.

While over 65% of the complaints filed through HUD in the County were found to be without probable cause, the predominance of complaints on the basis of race and disability is evidence that education, information and referral regarding fair housing issues for persons with disabilities is increasingly critical.

As of the AI's writing, there were 11 open housing cases at OHR. From the time that the last AI was completed in September of 1996 through March 11, 2010, there have been 1,144 cases filed with OHR, of which 162 cases (14%) involved housing.

Because the Maryland Commission on Human Relations withholds detailed information about the housing discrimination complaints it receives, entitlement communities and fair housing advocates have one less resource upon which to base testing, education, and outreach efforts. Local testing efforts are increasingly important to ensure that education and outreach efforts are focused on the most critical needs in the County.

The County does not engage in routine paired testing for housing discrimination. By establishing a qualified organization to conduct discrimination testing, the County could more effectively focus its education and outreach efforts on the members of the population that are experiencing discrimination in housing practices.

Proposed Action I: Continue to provide fair housing education and outreach efforts to landlords, building owners, rental agents, and Realtors.

Proposed Action II: Continue to investigate complaints in accordance with the County Human Rights Law.

Proposed Action III: Establish a contract with a qualified agency to perform fair housing discrimination testing in Howard County for sales housing, rental housing, and mortgage lending.

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

Howard County's General Plan lacks an over-arching policy that reflects the County's commitment to affirmatively further fair housing (AFFH). Without a written policy and action directives, it is difficult for the County's AFFH commitment to be reflected in County policies, programs, and practices. Also, the County's General Plan is silent on the need to diffuse the concentration of lower income households, members of the protected classes, and affordable housing resources in Columbia and its environs. Absent a strategy to diffuse racial, ethnic, and economic concentrations, Columbia may become overly impacted.

Finally, the Plan places emphasis on congregate care senior developments and the lower-priced sales housing market as the key to meeting the County's affordable housing needs. However, the County has not defined a specific strategy to address the need for fixed units of affordable rental housing for lower income families (including members of the protected classes) currently living in or expected to reside in Howard County.

The General Plan is now more than 10 years old. The process to update the plan is forthcoming and provides an opportunity to incorporate fair housing initiatives.

Proposed Action I: Update the County's General Plan to include a stated policy that reflects the County's commitment to affirmatively further fair housing. Take steps to ensure that the County's programs and practices reflect this policy and that County staff members in each department are trained in the aspects of fair housing that relate to their work.

Proposed Action II: Continually monitor racial and ethnic concentrations and concentrations of lower income persons in Columbia. Invest entitlement funds in both the revitalization of this community's older neighborhoods and in the creation of affordable housing opportunities in non-concentrated areas of the County.

Proposed Action III: Define a strategy to address the need for fixed units of affordable rental housing for families in non-concentrated areas of the County. In light of the limited federal entitlement resources at the County's disposal, such a strategy might include facilitating or incentivizing the construction of affordable family rental units by private or nonprofit developers.

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

To meet its fair housing goals, the County must be specific in its investing objectives and state the number of affordable housing units (both rental and sales) to be created outside of impacted areas.

Recipients of HOME funds are required to administer their program in compliance with the regulations found at 24 CFR 983.6(b), known as the Site and Neighborhood Standards. Site

selection for HOME-assisted rehabilitated units must comply with several standards, including among other things, promoting greater choice of housing opportunities and avoiding undue concentration of assisted persons in areas containing a high concentration of LMI persons. For new construction, an additional standard is added. With few exceptions, site selection must include a location that is not in an area of minority concentration.

Proposed Action I: Create maps that show the geographic distribution of affordable housing developments in the County financed through the use of CDBG, HOME or other public funds and insert these maps into the County's annual CAPERs.

Proposed Action II: Prepare a written policy that encompasses these standards and that can be incorporated as part of the application review and approval process for all applicable HOME-assisted projects.

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

Based on stakeholder interviews conducted during the preparation of this analysis, the following comments were noted:

- There is resistance on the part of some landlords in Howard County to rent to voucher holders. Allegedly, certain landlords impose higher standards on voucher holders than non-voucher holders, including charging higher-than-normal security deposits and requiring pristine credit references.
- Howard County's HCV program utilizes a fixed payment standard that some advocates argued is insufficient to afford the market rent in upper-income areas of the County. The payment standard is adequate to afford rent at many locations in Columbia, advocates said, but in other areas of the County (e.g., Laurel), the payment standard is too low. Laurel is an excellent community for voucher holders due to access to transportation and jobs. Because the total amount of voucher funds available to the County is limited, increasing payment standards in some cases will mean less available resources to assist the greatest possible number of families. This concern must be balanced with an aim to expand housing choice to the extent reasonable.
- There is confusion relative to the law in Howard County that permits landlords to deny voucher holders once a certain percentage of their units are occupied by voucher holders. Some landlords interpret the percentage as a minimum percentage while other landlords interpret it as a maximum percentage.

From the observations previously mentioned, more educational outreach is needed to area landlords and property management companies that accept housing choice vouchers. In addition, Howard County should conduct discrimination testing that targets rental housing.

Proposed Action I: Work with area landlords and property management companies, in conjunction with the Howard County Housing Commission, to encourage their acceptance of vouchers in non-impacted neighborhoods of the County.

Proposed Action II: Continue to educate landlord and Section 8 voucher holders on their rights and responsibilities, particularly related to source of income discrimination, under the Howard County Human Rights Law.

Proposed Action III: Facilitate fair housing training for Section 8 staff members.

3. Private Sector

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

Minorities, both lower-income and upper-income households, were denied home mortgages at higher rates than White households. These patterns are consistent with discrimination. Most notably, upper-income Black households had the same denial rate of about 14% as lower income White households.

Additionally, minorities are over-represented in high-cost mortgage loans. In 2008, the rate of high-cost lending was higher for upper income Black and Hispanic households than that of White households.

Recent trends in mortgage denial rates and high-cost loans among Black and Hispanic households in Howard County warrant further review as these trends are consistent with discrimination.

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

Proposed Action II: Continue to facilitate home ownership workshops and training sessions, with special outreach in impacted neighborhoods, and to engage members of the protected classes.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The following strategy from the Regional Analysis of Impediments' Fair Housing Action Plan will be implemented to remove or ameliorate the barriers to affordable housing:

		Planned Action Year				
		2012	2013	2014	2015	2016
Goal:	Establish an over-arching fair housing policy to establish a foundation for affirmatively furthering fair housing					
Task:	Upon the revision of the Master Plan, ensure that there is a statement of policy that clearly articulates the County's commitment to expanding fair housing choice	TBD				
Task:	In evaluating the effectiveness of activities designed to affirmatively further fair housing, the County should rely upon empirical data describing the number of affordable housing opportunities created for members of the protected classes, especially those located in non-concentrated areas	•	•	•	•	•
Task:	Prepare a written policy that encompasses HUD's Site and Neighborhood Standards and that can be incorporated as part of the application review and approval process for all applicable HOME-assisted projects			•		
Goal:	Promote the dispersal of affordable housing opportunities outside of areas of concentration					
Task:	Continually monitor racial and ethnic concentrations and concentrations of lower-income persons in Columbia. Invest entitlement funds in both the revitalization of this community's older neighborhoods and in the creation of affordable housing opportunities in non-concentrated areas of the County	•	•	•	•	•
Task:	Define a strategy to address the need for fixed units of affordable rental housing for families in non-concentrated areas of the County. In light of the limited federal entitlement resources at the County's disposal, such a strategy might include facilitating or incentivizing the construction of affordable family rental units by private or nonprofit developers			•		
Task:	Work with area landlords and property management companies, in conjunction with HCHC, to encourage acceptance of Housing Choice Vouchers in non-impacted neighborhoods in the County	•	•	•	•	•
Task:	Continue to educate landlord and Housing Choice voucher holders on their rights and responsibilities, particularly related to source of income discrimination, under the County Human Rights Law	•	•	•	•	•
Task:	Facilitate HCVP training for staff members		•		•	
Goal:	Increase access to County programs for persons with limited English proficiency					
Task:	Continue to monitor the language needs of the County's expanding population, providing the accommodations and services provided in the Language Access policy	•	•	•	•	•
Task:	Continue to provide language services (interpreters, translators, etc.) on an as-needed basis	•	•	•	•	•
Goal:	Ensure that members of the protected classes are represented on housing-related boards and commissions					

Task:	Survey current board members on a voluntary basis to document race, gender, ethnicity and disability status		•	•	•	•
Task:	Affirmatively recruit protected class members to fill vacancies on appointed boards and commissions	•	•	•	•	•
Goal:	Increase the supply of housing affordable to households below 80% MHI, specifically in opportunity areas					
Task:	Continue to impose affordable unit set-asides through the MIHU program. Explore the feasibility of increasing the percentage of units to be set aside for moderate-income households	•	•	•	•	•
Task:	Expand incentives for property owners and investors to build new apartment buildings or substantially rehabilitate existing buildings for occupancy by lower-income families, specifically in areas of opportunity	•	•	•	•	•
Task:	Partner with regional affordable housing developers to increase the supply of affordable housing throughout the County. Provide land, extend financial assistance, and reduce fees and regulatory requirements that impede the development of affordable rental housing for families in non-concentrated areas	•	•	•	•	•
Goal:	Reduce instances of housing discrimination					
Task:	Continue to investigate discrimination complaints in accordance with the County Human Rights Law	•	•	•	•	•
Task:	Continue to provide fair housing education and outreach efforts to landlords, building owners, rental agents and real estate agents	•	•	•	•	•
Goal:	Mitigate the extent to which minorities are less commonly represented among those able to purchase a home					
Task:	Continue to work collaboratively with fair housing advocates, certified housing counselors and lenders to increase homeownership among members of the protected classes	•	•	•	•	•
Task:	Continue to strengthen partnerships with local lenders to facilitate home ownership education and outreach with particular attention to members of the protected classes	•	•	•	•	•
Task:	Contract with a qualified agency to perform housing discrimination testing in Howard County			•	•	•

Source: Analysis of Impediments to Fair Housing Choice Baltimore Metropolitan Region

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Howard County adopted a local Plan to End Homelessness (PEH) in 2010. Efforts and County funding have increased to end homelessness, but no dates have been set by subpopulation. In spring 2015, the CoC Lead Agency began updating the PEH 2010, to reflect the accomplishments made since 2010. In the CoC FFY 2014 Competition, the CoC was awarded a Planning Grant to update the PEH 2010. The Update will include timelines for ending homelessness in Howard County. It is the CoC's goal to end homelessness by priority population, with the ultimate goal of setting a path to ending and preventing all types of homelessness. The Update will include annual goals to ensure County-wide efforts are on track to meet set timelines. Currently, the PEH 2010 has the following targets, adopted by the CoC's Board and are monitored and tracked on a monthly basis:

- Reduce length of homeless episodes
- Reduce recidivism
- Reduce number of newly homeless

Actions for reducing and ending homelessness include coordinating assessments for entry into services for either emergency shelter or transitional housing. The Howard County CoC utilizes the Self Sufficiency Matrix (SSM amended Vulnerability Index). The SSM is used as an intake tool when persons inquire for homeless assistance and/or shelter services. The SSM measures a variety of sufficiency domains to assess the levels of housing and service resources and interventions that may be needed to quickly and effectively end homelessness for families and households. Persons can be assessed in person or via phone through Grassroots Crisis Intervention Center's crisis hotline.

To reach out to homeless persons who are unsheltered in the County and to assess their service and housing needs, there are a variety of strategies in place. The first is the operation of the Day Resource Center located in North Laurel, Maryland, a program of Grassroots Crisis Intervention Center, Inc. Primarily run by volunteers from church and religious organizations in the County, the DRC is open 3 days a week, for 4 hours a day, providing hot showers, meals, laundry facilities, computers, doctor visits, clothing closet, food pantry and a mailing address for the unsheltered, targeting the chronically homeless.

The second are through Outreach Cards which lists a brief description of services provided through the CoC partners, a phone call for assessment and entry to be connected to agencies providing shelter, services and housing. The cards are distributed across the County at libraries, DSS locations, convenience stores, hotels/motels and other areas.

The third was an event held in January 2015. For the 2015 annual Point in Time, the CoC hosted a Resource Day co-locating services for the literally homeless and providing transportation/shuttles so persons were able to attend. This event increased the visibility of services available for homeless households in Howard County. Backpacks were provided to persons who attended, which included information on easy ways to access homeless resources. Agencies represented included Office of Workforce Development, the Health

Department, CoC Lead Agency, case management agencies, and area churches. A pantry with food and clothing was on site, free haircuts, flu shots, and hot meals were offered. It is anticipated to have a similar event for the Point in Time in 2017.

Addressing the emergency and transitional housing needs of homeless persons

The Plan 2010 has two overarching goals for ending homelessness: Goal 1: Ending family homelessness, and Goal 2: ending Chronic homelessness.

Actions for reducing and ending homelessness include coordinating assessments for entry into services for either emergency shelter or transitional housing. The Howard County CoC utilizes the Self Sufficiency Matrix (SSM amended Vulnerability Index). The SSM is used as an intake tool when persons inquire for homeless assistance and/or shelter services. The SSM measures a variety of sufficiency domains to assess the levels of housing and service resources and interventions that may be needed to quickly and effectively end homelessness for families and households. Persons can be assessed in person or via phone through Grassroots Crisis Intervention Center's crisis hotline.

To address the emergency shelter needs of the literally homeless in the County, the primary service provider is Grassroots Crisis Intervention Center, Inc., which operates the Family and Men's shelter, the Day Resource Center, the Motel Program (overflow shelter), and Cold Weather Shelter from November through March each winter. Bridges to Housing Stability, Inc., operates the County's only Transitional Housing program, with three units. When a unit or bed becomes available the respective program takes a person or family that is most vulnerable, as evaluated through the coordinated entry process utilizing the SSM. In this way, those which present with the most severe service needs or who would be most vulnerable unsheltered, are prioritized for shelter or transitional housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Currently, the PEH 2010 has the following targets which are monitored and tracked on a monthly basis by the CoC: shorten homeless episodes, and reduce recidivism (preventing formerly homeless persons from future homeless episodes. In order to accomplish these, the CoC has the following programs in place.

Grassroots Crisis Intervention Center, Inc. As the only emergency shelter for families and singles in Howard County, shortening the length of stay in shelter is imperative to reducing and ending homelessness, assisting in transitioning to permanent housing and shortening the homeless episode in

general. The CoC is actively working on strategies to maintain a decrease in the length of stay in shelter to accomplish this goal.

Permanent Supportive Housing for Persons with Disabilities. The CoC commits all turned-over permanent supportive housing units to those who are chronically homeless. In the FFFY2015 CoC Application, the CoC estimated that approximately four units will be made available within the next year, through turnover and/or over-leasing, to quickly rehousing the literally homeless who meet the definition of chronic and who present with severe service needs.

(Rapid) Rehousing. Many times once placed in housing, homeless households need short to medium term rental assistance and resources in order to maintain their housing.

ESG - Rapid Rehousing. Newly funded in FFFY2015, the ESG grant was awarded to Howard County through the State of Maryland's Department of Housing and Community Development for Rapid Rehousing. This program will target homeless households that need medium-term rental assistance and case management to ensure that persons and households are quickly housed and then have access to resources to remain stably housed. Two agencies will be operating the Rapid Rehousing program – the Department of Corrections to target those exiting detention, and HopeWorks of Howard County to target persons who are homeless due to domestic violence. This program will reduce homeless episodes and the likelihood of returning to homelessness within 12 months.

County Flexible Financial Assistance (FFA) Rehousing - Another strategy to reduce homeless episodes and reducing returns to homelessness is through flexible financial assistance local grant funds. CoC case management partners have access to provide move-in funds (security deposit and first month's rent) and short and medium term rental assistance for literally homeless persons to gain access to permanent housing. Rental assistance and case management are provided for up to six months, on average.

Prevention. To accomplish reducing returns to homelessness, the CoC funds a variety of prevention programs, and coordinates with outside funders to ensure recidivism is reduced. There are four primary mechanisms to ensure this goal is being met.

ESG – Homelessness Prevention. Prevention grant programs target households who are at imminent risk of becoming literally homeless with short-term rental assistance and case management. Households which present for services and meet HUD's definition of imminent risk are assessed and assisted to obtain stability in their unit.

County Flexible Financial Assistance (FFA) Prevention. Another strategy for households to not return to homelessness is through flexible financial assistance local grant funds. CoC case management partners have access to provide short and medium term rental assistance to allow households to stay in their unit. Rental assistance and case management are provided for up to six months, on average.

United Way of Central Maryland (UCWM). In collaboration with the CoC, the UWCM funds a "Family Stability" program which targets highly vulnerable households with children in the local public schools and provides prevention (rental) assistance and case management.

United Way of Central Maryland (UCWM). In collaboration with the CoC, the UWCM funds a “Shelter Diversion” program which provides households with prevention (rental) assistance and case management.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

State Department of Human Resources/Department of Social Services - Foster Care focuses programming on youth in their custody who are not residing in their court-ordered placement and follows the State policy for out-of-home placement as found at COMAR Citation: 07.02.11.04. There are discharge policies on file for youths exiting systems of foster care to avoid homelessness.

The Howard County Department of Corrections a Reentry Program - This program is in place for offenders leaving local detention to “re-enter” the community. A variety of services are provided including case management, connection to mainstream resources and housing. If a person meets HUD’s definition of homeless (was literally homeless prior to detention and was in custody less than 90 days), they are eligible for program in the CoC. The Reentry Program is one of the PILOT programs for the Rapid Rehousing program through FFFY15 ESG. This will strengthen the program so that persons exiting detention have housing options and are not discharged back into homelessness, if eligible per HUD’s definition.

The Howard County Department of Citizen Services (DCS), CoC Lead Agency:

- The CoC has established priorities for services for categories of the Homeless Definition. Limited resources restrict current expansion for households who are exiting institutions when residing there longer than 90 days.

DCS is also the County human services funder and supports non-profits in Howard County that coordinate activities to ensure persons exiting correctional facilities, foster care, and health care facilities are being stabilized and provided as many services as possible, so that homelessness does not occur. Howard County General Hospital and The Local Children’s Board, for instance, work closely with CoC partners to decrease homelessness occurrences but are not officially connected to the CoC’s coordinated system. It is the goal of the CoC to expand collaboration and coordination with all institutions in Howard County to decrease any exits to homelessness in the community.

SP-65 Lead Based Paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Maryland Department of the Environment manages a lead poisoning prevention program that forms the basis for the lead reduction and elimination strategy in Howard County. The State has several ongoing efforts to reduce risk of children's lead exposure and to detect lead exposure as follows:

- Under Maryland State Law “Lead Risk Reduction in Housing” owners of rental property built before 1950 must register their units with the Maryland Department of the Environment (MDE), distribute materials from MDE informing tenants of the hazards of lead-based paint, and meet specific lead paint risk reduction standards, in return for liability protection. The Law also requires landlords to perform lead hazard reduction treatments at each turnover in rental housing built before 1950. The protection also is available for owners of rental units built after 1950, if they choose to meet the requirements.
- Grants and loans for hazard reduction
- Locally based outreach programs to parents, health care providers, and property owners.
- Targeted intensive outreach for blood lead testing for early detection and early intervention in at-risk areas

Statewide, the following blood lead testing requirements are in effect:

- Mandatory blood lead testing at age one and two of children enrolled in Medicaid (Federal Early Prevention Screening and Detection Treatment or "EPSDT" requirements)
- Mandatory evidence of screening within 30 days of entry into daycare for newborn children to six years of age with either a blood-lead test or risk assessment questionnaire
- Mandatory testing of children by age 12 months and by age 24 months living in an at-risk area
- Recommendations for medical and public health follow-up based on the Centers for Disease Control and Prevention (CDC) guidance in "Screening Young Children for Lead Poisoning, Guidance for State and Local Public Health Officials" and “Managing Elevated Blood-Lead Levels Among Young Children: Recommendations from the Advisory Committee on Childhood Lead Poisoning Prevention

How are the actions listed above related to the extent of lead poisoning and hazards?

For Howard County, it is estimated that 36,249 housing units in the County were built before 1980 and are at risk of lead-based paint hazards. Based on the 2008-2012 American Community Survey, 26,477 (34%) of owner-occupied housing units were built before 1980 and 9,772 (37%) of renter-occupied housing units were built before 1980. CHAS data reports that there are 3,465 (5%) owner-occupied housing units with children present that were built before 1980 and may contain LBP hazards and 378 (1%) renter-occupied housing units with children present that were built before 1980 and may contain LBP hazards in the County.

How are the actions listed above integrated into housing policies and procedures?

When the County provides assistance to homebuyers or homeowners and if the houses were constructed prior to 1978, a visual lead-based paint inspection is conducted prior to the settlement on the property and appropriate action taken, if necessary. The following tasks are performed prior to the start of the actual rehabilitation or purchase of the property to ensure the health of residents:

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

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

The Howard County Health Department is responsible for monitoring and testing children for elevated blood lead levels. For every instance where a child between the ages of 0 to 72 months tests positively for elevated blood lead levels, case management is provided. Each case is evaluated with home visits and

coordinated services including relocation to alternative living. According to the Childhood Blood Lead Surveillance in Maryland Annual Report 2014, there were three (3) cases of blood lead levels $\geq 10 \mu\text{g}/\text{dL}$.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Howard County's anti-poverty strategy is based on addressing factors that cause poverty. Such factors include unemployment, substance abuse issues, and lack of transportation options to get to and from work. The percentage of County households living in poverty remained relatively constant between 2000 and 2010, according to the U.S. Census data. In 2000, 4.0% of the population had incomes below the poverty line and in 2010, 4.2% of the population had incomes below the poverty line.

To address poverty, the County will continue to pursue resources and innovative partnerships to support the development of affordable housing, rental assistance, homelessness prevention, emergency food and shelter, health care, children's services, job training and employment development, and transportation. The County can reduce the number of residents living in poverty by minimizing threats to individual and family financial stability and by extending services that will provide adequately for those in need. Howard County will implement its anti-poverty strategy through the following actions:

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 CAC is to provide programs and services to low-income residents of Howard County in order to alleviate the effects of poverty; to promote self-sufficiency as a means of interrupting the cycle of poverty; and to stimulate increased awareness of, and responsiveness to, the needs of the low income population as part of the larger community.

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 and Pre-K, which are comprehensive early childhood education and development programs provided to economically disadvantaged children, ages 3 and 4, and to 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

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

In November 2010, the CEH issued the Howard County's Plan to End Homelessness which outlined current efforts to address the problem of homelessness and focused on two principal methods of ending homelessness with Prevention and Housing First best practices. The Plan offers 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, and called for the CEH to continue to develop more detailed financial projections. Finally, the Plan provides a process to monitor implementation of the strategies.

The Committee's policy statements were adopted by the Association of Community Services. In addition, the Committee was asked by the Governor's Office to work with their efforts to End Childhood Hunger in Maryland. By addressing homelessness in the County, poverty is also alleviated. Since the original formation of the Plan to End Homelessness, the Committee to End Homelessness (CEH) disbanded, as the Coordinated System of Homeless Services began forming community partnerships around the PEH activities, in response to HUD's directive to implement a coordinated assessment system. Since then, the CoC Lead Agency has been coordinating activities outlined in the PEH to further the stated goals and meet HUD's directives. Additionally, the Lead Agency formed a CoC Steering Group to elicit community feedback and generate discussion related to the activities that are funded through the PEH, and the Continuum.

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

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Poverty is realized when a household's basic needs for food, clothing, and shelter are not being met. Poverty is a function of income stability, which is related to a number of other factors such as access to affordable housing, rental assistance, homelessness prevention, emergency food and shelter, health care, children's services, job training and employment development, and transportation. The County recognizes the link between housing affordability and poverty, as such the County in conjunction with public and private agencies, will fund and support activities that address the following strategies over the five-year period:

- Providing affordable housing
- Providing emergency and transitional housing
- Providing assistance to homeowners for housing maintenance

- Providing assistance to first time homebuyers
- Providing financial education and coaching to LMI persons
- Preventing homelessness by providing case management, budget counseling, and eviction prevention funds

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Howard County's Department of Housing and Community Development is the administering agency for both the CDBG and HOME programs. The department is responsible for ensuring that each subrecipient, Development Partner, CHDO, CBDO and other program/project sponsors achieve and maintain full compliance with applicable program and administrative requirements. The goals outlined in the Consolidated Plan are achieved by the on-going work effort of Howard County's subrecipients, CHDO's and other partners. Howard County Housing regularly monitors a program or activity's progress in relation to the Con Plan by requiring that sufficient documentation exists for each funded activity both at the project level and beneficiary level.

The Department has developed strategies that are used to keep projects/activities moving towards completion and utilize alternative options such as reprogramming of funds in order to maintain an acceptable rate of overall grant funds expenditure. Howard County recently changed its Annual monitoring schedule for CDBG from October of the following Program Year, to February of the current Program Year. This allows for the provision of technical assistance from Howard County to ensure that any unexpected circumstances, delays or other implementation challenges can be addressed and corrected while the program/activity is still underway to ensure that project/activity goals are met and compliance is maintained. The HOME Program monitoring along with the monitoring of affordable housing development projects, homebuyer and CHDO activities has been changed from January of the Current Program Year, to the end of the Program Year. The Department focuses its monitoring efforts on a variety of program elements including eligibility of costs, property types/standards, and beneficiary income eligibility, as well overall affordability.

Specific to the HOME Program, the Department's HOME Program Specialist, the Grants Administrator and Project Managers have shared responsibility for monitoring projects and activities during various stages of project implementation. Post project completion, the HOME Program Specialist and the Grants Administrator coordinate and carry out the long-term monitoring functions as applicable for each project.

Annual Action Plan

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Howard County will be receiving \$1,034,767 in CDBG and \$334,275 in HOME funds for the FFY 2016 program year. The County’s FFY 2016 CDBG and HOME program year starts on July 1, 2016 and concludes on June 30, 2017. The County projects its CDBG and HOME allocations to remain level over the five-year period.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,034,767.00	\$14,000.00	\$0.00	\$1,048,767.00	\$4,195,068.00	The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$334,275.00	\$0.00	\$0.00	\$334,275.00	\$1,337,100.00	The HOME Investment Partnerships Program (HOME) provides formula grants to States and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or home ownership or providing direct rental assistance to low-income people.

Table 53 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The County will continue to use all federal, state and private resources currently available to develop and expand affordable rental opportunities, homeownership options for low- and moderate-income households, and to promote other critical community sustainability initiatives.

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

A proposed budget of \$2,625,000 for the County's Housing Initiative Loan Fund has been requested for County Fiscal Year 2016.

The County will use \$83,568.75 of contributions from the County's Banked Match from prior projects as HOME match for FFY 2016.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The following locations have been identified for future development:

- Old Beechcrest Mobile Home Park (9750 Washington Boulevard, Laurel, MD 20723) – Howard County Commission owned; Not earmarked yet; Vacant Land; 5.61 Acres
- Land Between Route 1 and Guilford Road, Savage, MD 20763 (Adjacent to DRC/SEA Project Site) – County owned; Not earmarked yet; 5 Acres
- Deep Falls Road (Near Village Towns/Between Port Capital Drive and Route 95) Elkridge, MD 21075 – Howard County Commission owned; Not earmarked yet; Vacant Land; 6 Acres

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HS-1 Housing Rehabilitation	2016	2020	Affordable Housing	Howard County	Housing Priority	CDBG: \$150,000	Homeowner Housing Rehabilitated: 32 Household Housing Unit
2	HS-4 Home Ownership	2016	2020	Affordable Housing	Howard County	Housing Priority	HOME: \$149,378	Homeowner Housing Added: 0 Household Housing Unit Direct Financial Assistance to Homebuyers: 5 Households Assisted
3	HO-2 Operation/Support	2016	2020	Homeless	Howard County	Homeless Priority	CDBG: \$47,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
4	HO-4 Housing	2016	2020	Homeless	Howard County	Homeless Priority	CDBG: \$311,193	Public service activities for Low/Moderate Income Housing Benefit: 5 Households Assisted
5	SN-1 Housing	2016	2020	Non-Homeless Special Needs	Howard County	Other Special Needs Priority	CDBG: \$24,000 HOME: \$151,470	Homeowner Housing Added: 1 Household Housing Unit Homeless Person Overnight Shelter: 100 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 8 Beds
6	CD-1 Community Facilities	2016	2020	Non-Housing Community Development	Howard County	Community Development Priority	CDBG: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	CD-3 Public Services	2016	2020	Non-Housing Community Development	Howard County	Community Development Priority	CDBG: \$38,621	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 35 Households Assisted Public service activities for Low/Moderate Income Housing Benefit: 60 Households Assisted
8	AM-1 Overall Coordination	2016	2020	Administration, Planning, and Management	Howard County	Administration, Planning, and Management Priority	CDBG: \$106,953 HOME: \$33,427	Other: 2 Other
9	AM-2 Fair Housing	2016	2020	Administration, Planning, and Management	Howard County	Administration, Planning, and Management Priority	CDBG: \$100,000	Other: 1 Other
10	HO-3 Prevention and Housing	2016	2020	Homeless	Howard County	Homeless Priority	CDBG: \$71,000	Homelessness Prevention: 55 Persons Assisted

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	HS-1 Housing Rehabilitation
	Goal Description	Continue to provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
2	Goal Name	HS-4 Home Ownership
	Goal Description	Assist low- and moderate-income households to become homeowners by providing down payment assistance, closing cost assistance, and requiring housing counseling training.
3	Goal Name	HO-2 Operation/Support
	Goal Description	Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.
4	Goal Name	HO-4 Housing
	Goal Description	Support the rehabilitation of and making accessibility improvements to emergency shelters, transitional housing, and permanent housing for the homeless.
5	Goal Name	SN-1 Housing
	Goal Description	Increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation of existing buildings and new construction.
6	Goal Name	CD-1 Community Facilities
	Goal Description	Improve the parks, recreational centers, trails, libraries, and all public and community facilities in the County.
7	Goal Name	CD-3 Public Services
	Goal Description	Improve and increase public safety, municipal services, and public service programs throughout the County.

8	Goal Name	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.
9	Goal Name	AM-2 Fair Housing
	Goal Description	Promote fair housing choice through education and outreach in the County.
10	Goal Name	HO-3 Prevention and Housing
	Goal Description	Continue to support the prevention of homelessness and programs for rapid rehousing.

AP-35 Projects – 91.220(d)

Introduction

In order to address the identifiable needs of Howard County, the proposed FFY 2016 One-Year Action Plan proposes the following activities:

Projects

#	Project Name
1	CDBG Administration
2	Fair Housing Service Activity
3	Roger Carter Recreation Center Re-Development
4	Emergency Public Facility
5	Affordable Homes for the Homeless
6	Affordable Housing Initiative
7	Homeowner Rehab
8	Route One Day Resource Center
9	Financial Education
10	Transitional Housing Program
11	Housing Stability
12	HOME Administration
13	CHDO Set Aside
14	Homebuyer Assistance Program - Settlement and Down Payment Assistance
15	Living in Recovery Project

Table 55 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The allocations and priorities were established through discussions with County decision makers, meetings with stakeholders, survey responses, and public meetings. The largest obstacle to addressing the County's underserved needs are financial in nature; there is a need for additional federal, state, and local funding to undertake additional housing and community development projects.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG Administration
	Target Area	Howard County
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$106,953
	Description	Howard County will use CDBG funds towards the administration of the CDBG program. Activities performed by County staff ensure that all aspects of the program requirements are met as the grant is being administered. The staff member is responsible for performing program related duties, such as financial, environmental, and program eligibility according to the grant award terms and conditions. Relevant duties include, but are not limited to, working with project partners and developing partnerships, developing a working relationship with the funding agency, developing project work plan, documenting project activities, overseeing grant procurement activities, supervising progress of the project, managing the project budget, preparing and submitting performance reports.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Countywide 283,655 Persons
	Location Description	Howard County, 6751 Columbia Gateway Drive 3rd Floor, Columbia, MD 21046
	Planned Activities	Matrix Code: 21A General Program Administration 570.206
2	Project Name	Fair Housing Service Activity
	Target Area	Howard County
	Goals Supported	AM-2 Fair Housing
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$100,000

	Description	Bridges to Housing Stability, a 501 (c)(3) nonprofit, will use CDBG funding for a fair housing initiatives that will occur. Through this initiative, Bridges to Housing Stability will initiate a Landlord Engagement Program aimed at engaging private landlords to rent to low-to moderate-income households with high housing barriers. The program will provide education and outreach with the goal of increasing landlord participation.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Countywide 283,655 Persons
	Location Description	Bridges to Housing Stability, 9520 Berger Rd, Columbia, MD 21046
	Planned Activities	Matrix Code: 05J Fair Housing Activities (Subject to) 570.201(e) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, presumed benefit. 570.208(a)(1)
3	Project Name	Roger Carter Recreation Center Re-Development
	Target Area	Howard County
	Goals Supported	CD-1 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$200,000
	Description	The Howard County Housing Commission, a 501 (c)(3) nonprofit and a Howard County Housing and Community Development Organization, invests annual CDBG funds under an approved Pre-award strategy for this project. The Roger Carter Recreation Center Re-development is a key vehicle for neighborhood revitalization. This activity will benefit the residents of Burgess Mill Station and surrounding Ellicott City area in the community located on Burgess Mill Way, Ellicott City, MD 21043.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	500 LMI Howard County Persons
	Location Description	Burgess Mill Station and surrounding Ellicott City

	Planned Activities	Matrix Code: 03F Parks, Recreation Facilities 570.201(c) National Objective: LMA Low/mod area benefit: the service area identified for activities is primarily low/mod income. 570.208(a)(1)
4	Project Name	Emergency Public Facility
	Target Area	Howard County
	Goals Supported	SN-1 Housing
	Needs Addressed	Other Special Needs Priority
	Funding	CDBG: \$24,000
	Description	The Howard County Housing Commission, a 501 (c)(3) nonprofit and a Howard County Housing and Community Development Organization, invests annual CDBG funds under an approved Pre-award strategy for this project. This activity will allocate funds to support the property acquired by long-term leasing of a public facility to be utilized for the provision of emergency housing. This activity will ensure the safety of Howard County Residents who are struggling with domestic abuse.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	100 Homeless Howard County Persons
	Location Description	Countywide
	Planned Activities	Matrix Code: 03C Homeless Facilities (not operating costs) 570.201(c) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income. 570.208(a)(2)
5	Project Name	Affordable Homes for the Homeless
	Target Area	Howard County
	Goals Supported	HO-4 Housing
	Needs Addressed	Homeless Priority
	Funding	CDBG: \$100,000
	Description	Help End Homelessness Howard County (HEH), a 501 (c)(3) nonprofit, will utilize CDBG funds to provide funding for the acquisition and rehab of a single family unit which will house a homeless Howard County family.
	Target Date	6/30/2017

	Estimate the number and type of families that will benefit from the proposed activities	1 LMI Howard County Household
	Location Description	Countywide
	Planned Activities	Matrix Code: 14A Rehab; Single-Unit Residential 570.202 National Objective: LMH Low/mod housing benefit: activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households. 570.208(a)(3)
6	Project Name	Affordable Housing Initiative
	Target Area	Howard County
	Goals Supported	HO-4 Housing
	Needs Addressed	Homeless Priority
	Funding	CDBG: \$211,193
	Description	Howard County will allocate funds for property acquisition, disposition and rehabilitation in connection with the development of affordable housing. This includes but is not limited to the provision of emergency and transitional housing, as well as group homes that aid in the prevention of homelessness.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	4 LMI Howard County Households
	Location Description	Countywide
	Planned Activities	Matrix Code: 01 Acquisition of Real Property 570.201(a) National Objective: LMH Low/mod housing benefit: activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households. 570.208(a)(3)
7	Project Name	Homeowner Rehab
	Target Area	Howard County
	Goals Supported	HS-1 Housing Rehabilitation

	Needs Addressed	Housing Priority
	Funding	CDBG: \$150,000
	Description	Rebuilding Together, Howard County, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to provide free home repairs to Howard County low to moderate income homeowners to preserve the stock of safe, affordable single family homes in Howard County. Rebuilding Together clients include veterans, people with disabilities, families with small children and the elderly.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	32 LMI Howard County Households
	Location Description	Countywide
	Planned Activities	Matrix Code: 14A Rehab; Single-Unit and Multi-Unit Residential 570.202 National Objective: LMH Low/mod housing benefit: activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households. 570.208(a)(3)
8	Project Name	Route One Day Resource Center
	Target Area	Howard County
	Goals Supported	HO-2 Operation/Support
	Needs Addressed	Homeless Priority
	Funding	CDBG: \$47,000
	Description	Grassroots Crisis Intervention Center, Inc. (Grassroots), a 501 (c)(3) nonprofit, will utilize CDBG funds for leasing and utility expenses associated with a day center where critical social and human services are provided to both sheltered and unsheltered homeless individuals. The Center will be open three (3) times a week for four (4) hours: Mondays 2pm-6pm, Wednesday 3pm-7pm, Saturdays 10am-2pm.
	Target Date	6/30/2017

	Estimate the number and type of families that will benefit from the proposed activities	100 Homeless Howard County Persons
	Location Description	Countywide
	Planned Activities	Matrix Code: 03T Operating Cost for Homeless/AIDS Patients Programs 570.201(e) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income. 570.208(a)(2)
9	Project Name	Financial Education
	Target Area	Howard County
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$15,000
	Description	Making Change, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to provide financial education seminars and financial coaching for applicants to the Howard County MIHU Program. Specifically, Making Change will work with low and moderate income families towards credit repair and debt reduction.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	60 LMI Howard County Households
	Location Description	Countywide
	Planned Activities	Matrix Code: 05 Public Services (General) 570.201(e) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income. 570.208(a)(2)
10	Project Name	Transitional Housing Program
	Target Area	Howard County
	Goals Supported	CD-3 Public Services

	Needs Addressed	Community Development Priority
	Funding	CDBG: \$23,621
	Description	Hope Works of Howard County, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to provide partial salary for the Transitional Housing Victims Advocate and partial utility payments for their transitional houses to operate their program. The Transitional Housing Program provides housing to Howard County residents that are made homeless due to experienced violence and allows for available stays up to 1 year. Clients have access to all Hope Works services such as legal advocacy/representation, clinical counseling and case management. Referrals for employment training, education and other community services are also available.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	35 Homeless Howard County Households
	Location Description	Countywide
	Planned Activities	Matrix Code: 03T Operating Cost for Homeless/AIDS Patients Programs 570.201(e) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income. 570.208(a)(2)
11	Project Name	Housing Stability
	Target Area	Howard County
	Goals Supported	HO-3 Prevention and Housing
	Needs Addressed	Homeless Priority
	Funding	CDBG: \$71,000
	Description	The Community Action Council of Howard County, Inc., a 501 (c)(3) nonprofit, will use CDBG funding to provide housing stability for low and moderate income Howard County residents through eviction prevention for low to moderate income households in Howard County. Direct payment to landlords and/or mortgage companies will be determined by an eviction judgment.
	Target Date	6/30/2017

	Estimate the number and type of families that will benefit from the proposed activities	55 LMI Howard County Households
	Location Description	Countywide
	Planned Activities	Matrix Code: 05Q Subsistence Payments 570.201(e) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income. 570.208(a)(2)
12	Project Name	HOME Administration
	Target Area	Howard County
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	HOME: \$33,427
	Description	Howard County will use HOME funds towards the administration of the HOME Program. Activities performed by County staff ensure that all aspects of the program requirements are met as the grant is being administered. The staff member is responsible for performing program related duties, such as financial, environmental, and program eligibility according to the grant award terms and conditions. Relevant duties include, but are not limited to, working with project partners and developing partnerships, developing a working relationship with the funding agency, developing project work plan, documenting project activities, overseeing grant procurement activities, supervising progress of the project, managing the project budget, preparing and submitting performance reports.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Countywide 283,655 Howard County Persons
	Location Description	Countywide
	Planned Activities	Matrix Code: 19A HOME Admin/Planning Costs of PJ (not part of 5% Admin Cap)

13	Project Name	CHDO Set Aside
	Target Area	Howard County
	Goals Supported	SN-1 Housing
	Needs Addressed	Other Special Needs Priority
	Funding	HOME: \$51,470
	Description	Howard County will award a certified Community Housing Development Organization (CHDO) the CHDO reserve allocation of FY2016's award. The CHDO must be an established 501(3)(c) non-profit, have the capacity in working with low-income community, have a board composition as required by Housing and Urban Development (HUD), and meet other criteria to become an eligible CHDO. Howard County Housing will work to qualify the organization before allocating any of the funds. The CHDO reserve (CR) funds available for FFY 16 are \$51,470. These funds can be used for the acquisition, rehabilitation or development of at least one (1) affordable housing unit. This unit could house one or more individuals depending on the nature of the activity. For instance, if the unit can be set up as a group home or a single room occupancy project. The CHDO must take on the role of developer or sponsor of the unit, and maintain the capacity to own the project throughout the affordability period.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	1 LMI Howard County Household
	Location Description	Countywide
	Planned Activities	Matrix Code: 14A Rehab; Single-Unit Residential 570.202 National Objective: LMH Low/mod housing benefit: activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households. 570.208(a)(3)
14	Project Name	Homebuyer Assistance Program - Settlement and Down Payment Assistance
	Target Area	Howard County
	Goals Supported	HS-4 Home Ownership
	Needs Addressed	Housing Priority

	Funding	HOME: \$149,378
	Description	Howard County Housing will use HOME Investment Partnership funds to issue deferred loans or grants to eligible first time homebuyers for settlement and down payment costs. Eligible applicants must use this house as their primary residence; have a minimum of \$1,000 to apply towards settlement/down payment costs plus one month's mortgage payment in a savings account. If an applicant does not adhere to the terms of the loan/grant including the affordability period, sells the home, refinance, or default HOME funds must be repaid. All homebuyers participating in the Settlement/Down payment Loan Program are required to participate in pre-purchase counseling. Certificates are issued to the homebuyer in order to settle on the home purchase. Income Limits: Howard County residents that earn up to 80% of the area median income for the Baltimore-Towson region adjusted for family size.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	5 LMI Howard County Households
	Location Description	Countywide
	Planned Activities	Matrix Code: 13 Direct Homeownership Assistance 570.201(n) National Objective: LMH Low/mod housing benefit: activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households. 570.208(a)(3)
15	Project Name	Living in Recovery Project
	Target Area	Howard County
	Goals Supported	SN-1 Housing
	Needs Addressed	Other Special Needs Priority
	Funding	HOME: \$100,000

Description	Living in Recovery (LIR) a 501 (3) (c) non-profit organization will use \$100,000 in HOME Program funds to acquire one property within Howard County that will house up to 8 individuals in a group home setting. LIR intends to break the cycle of persons recovering from addictions of addiction- rehab- relapse by combing decent and safe affordable housing free of alcohol and drugs with peer support and a climate of personal accountability.
Target Date	6/30/2017
Estimate the number and type of families that will benefit from the proposed activities	8 LMI Howard County Persons
Location Description	Countywide
Planned Activities	Matrix Code: 01 Acquisition of Real Property 570.201(a) National Objective: LMH Low/mod housing benefit: activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households. 570.208(a)(3)

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Howard County will direct CDBG and HOME funds countywide. It is the policy of Howard County that activities will not be qualified based on service area benefit. On June 4, 2014, Howard County passed Bill No. 18-2014, an Act amending the Rehabilitation Loan Program to allow loans for renovations and expansions; amending the moderate income housing unit provisions to prohibit certain alternatives in certain areas; requiring the use of fee in lieu funds for homeownership opportunities in certain areas; prohibiting the Department of Housing and Community Development and the Housing Commission from participating in certain housing projects; and generally related to moderate income housing units and the Rehabilitation Loan Program in Howard County. Specific to CDBG and HOME funds, the Bill restricted the construction of housing in Census Tracts and Block Groups if the poverty level is 10% or greater. The purpose of the Bill was to address concentration of subsidized housing and to encourage future affordable housing development outside of areas of concentration thus affirmatively furthering fair housing. Included in the Executive Summary is a map highlighting the poverty rates per Census Tract.

Geographic Distribution

Target Area	Percentage of Funds
Howard County	100%

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The County has allocated its CDBG funds for FFY 2016 based on which activities will principally benefit low- and moderate-income persons.

The Public Facilities activities serve a low- and moderate-income clientele or presumed benefit.

The Housing activities have an income eligibility criterion; therefore, the income requirement restricts funds only to low- and moderate-income households throughout the County.

The Public Service activities serve a low- and moderate-income clientele or presumed benefit.

Discussion

Under the FFY 2016 CDBG Program, the County will receive a grant in the amount of \$1,034,767 and anticipates \$14,000 in program income for the year for a total FFY 2016 budget of \$1,048,767. The County will budget \$106,953.40 for general administration and \$100,000 for Fair Housing activities for a total Administration and Planning Budget of \$206,953.40 (19.7%). The balance of funds (\$841,813.60) will be allocated to activities which principally benefit low- and moderate-income persons in the amount of \$841,813.60 (80.3%) and \$0 for the removal of slums and blight (0%). The activities which principally

benefit low- and moderate-income persons are divided between Public Facilities activities \$224,000 (21.4%), Housing activities \$461,192.47 (44.0%), and Public Service activities \$156,621.13 (14.9%).

AP-55 Affordable Housing – 91.220(g)

Introduction

Howard County will utilize its CDBG and HOME funds to address the County's affordable housing needs through the production of new housing units, rehabilitation of existing housing units, and acquisition of existing housing units.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	89
Special-Needs	1
Total	90

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	3
Rehab of Existing Units	82
Acquisition of Existing Units	5
Total	90

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

Howard County intends to complete the following affordable housing goals during FFY 2016:

- Assist three (3) households to purchase homes
- Rehab eighty-two (82) exiting affordable housing units; fifty of those units are through a HUD RAD grant and thirty-two (32) will be completed through Rebuilding Together
- Acquire five (5) existing units (one (1) Special Needs unit, one (1) CHDO reserve unit, two (2) LMI acquisitions, and one (1) HEH unit).

AP-60 Public Housing – 91.220(h)

Introduction

The Howard County Housing Commission will receive \$10,034,665 in FFY 2016 funding. Funding for FFY 2016 remained constant as compared to FFY 2015's funding allocation of \$10,171,699. The average Housing Assistance Payment for voucher units in 2015 was \$1,114.59 per unit month.

The Housing Commission anticipates the following financial resources during the upcoming fiscal year:

- HCV HAP Funds \$10,417,812
- HCV Administrative Fees \$545,400
- FSS Coordinator Funds \$61,056
- Portability HAP Funds \$7,820,400
- Portability Administration Fees \$273,708
- HOPWA Funds \$228,337

Actions planned during the next year to address the needs to public housing

The Housing Authority has identified the following new activities under its FFY 2016 Annual PHA Plan:

The Housing Commission will be project basing 35 vouchers of Single Efficiency Apartments for the homeless during the upcoming fiscal year. The development will be located off of the route 1 corridor in Jessup, Maryland. The Project Basing of these units would be consistent with the Administrative Plan in that it would serve single homeless persons, a population that is underserved, and often difficult to house due to unique issues associated with that population.

The Housing Commission will be participating in a regional initiative to project base one hundred (100) vouchers in opportunity areas in the Baltimore Region. Howard County will be contributing 3 project based vouchers toward this initiative. It is being coordinated by the Baltimore Regional Council and Howard County will be serving as the fiscal agent for the project.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Howard County Housing Commission operates a Homeownership Voucher Program. The Commission does not limit the number of families participating in the program. The program eligibility requirements are as follows:

- Families participating in the Section 8 Homeownership Program must be in good standing, and must have participated in the Section 8 Program, or other Howard County or Housing Commission programs for at least 2 years prior to execution of the Contract of Sale. The family must also have

participated in the Family Self Sufficiency Program for a period of at least 6 months prior to the date of settlement.

- The minimum income required for program participation is \$24,000.00. If the family meets the HUD minimum income requirements of the Federal Minimum hourly wage rate multiplied by 2,000 hours, and has been pre-qualified for financing with a lending institution which meets the requirements of Section 25.7 of this plan, they are exempted from the \$24,000.00 minimum income requirement.
- Welfare assistance shall not be counted towards the \$24,000.00 minimum income requirement unless the head of household is elderly or disabled, as defined in the Administrative Plan.
- Eligible families must demonstrate that at least one adult member of the family who will own the home at commencement of homeownership assistance is currently employed at least 30 hours per week, and has been continuously employed for at least one year prior to commencement of homeownership assistance. This requirement does not apply for families where the head of household is elderly or disabled.
- In order to qualify for participation in the Section 8 Homeownership Program, the family must qualify as a "first-time homeowner". A first-time homeowner is defined as a family of which no member owned or presently has any ownership interest in a unit during the three years before commencement of homeownership assistance. A first-time homeowner also includes a single parent or displaced homemaker who while married, owned a home with his or her spouse, or resided in a home owned by his or her spouse.
- Eligible families shall not include any family with a member who has previously received assistance under the homeownership option, and has defaulted on a mortgage securing debt incurred to purchase the home.
- Prior to commencement of homeownership assistance, the family must attend and satisfactorily complete pre-assistance homeownership counseling with a HUD approved counseling agency, or an equivalent program of counseling activities as designated by the Commission.

The Housing Commission sponsors a "Getting Ahead" Program that targets Family Self Sufficiency Participants, Zero Income Families and other low income families residing in Howard County. The "Getting Ahead" Initiative examines the causes of Poverty and helps participants to understand that poverty is not simply caused by the choices of the individual, but is both "generational" and "situational". Program participants perform a Self-Assessment, identify personal strengths and establish a personal plan for building resources. The initiative focuses on "Bridges out of Poverty" and examines what the community has to offer as well as what participants can contribute to the community.

HCHC's HUD required FSS program size is sixty-nine families; however, this number is reduced each time a program participant graduates. This number will be expanded to comply with the minimum program size required by HUD as HCHC is awarded additional units. The required program size minus program graduations is currently forty-four families. The actual number of families currently enrolled in FSS is forty-five. HCHC will assist additional families above the HUD required program size provided the resources and support network is available to meet the needs of participating families.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable; the Housing Authority is not designated a "troubled" in its most recent SEMAP assessment.

Discussion

Howard County has identified that there is a need for affordable, accessible, decent, safe, and sanitary housing to address the households affected by housing problems, severe housing problems, and housing cost burdens. The largest income group affected by housing problems in the County are extremely low-income households. The Howard County Housing Commission is a vital part of the County's housing strategy. The Housing Commission is the primary assisted housing provider of housing for extremely low income, very low income, and lower income residents of Howard County.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The Coordinated System of Homeless Services (CSHS) is a network of community services and supports that coordinates efforts to end homelessness in Howard County. CSHS is comprised of 15 service providers and government agencies which offer resources to households in need, to prevent loss of stable housing or regain housing that has been lost. Financial assistance is available through multiple community partners; households needing additional resources may contact the system's Single Point of Entry for assessment and connection to varying levels of support.

Intensive Case Management services assist households to:

- identify and address barriers to housing stability
- connect to resources and ongoing supports
- identify appropriate and affordable housing

CSHS also directly includes:

- employment services
- addiction and trauma treatment
- support for domestic violence survivors

Reentry services and supports for school-age children through Howard County's Public School System.

A Housing Specialist provides expertise to locate housing for individuals and families whose past rental history is a barrier to securing new housing. The Landlord Guarantee Program provides protection to landlords who rent to these households. Flexible Financial Assistance is available to help with security deposits, rent, and other items that support housing stability plans.

CSHS Partners:

- Bridges to Housing Stability
- Community Action Council
- Family and Children's Services of Maryland
- Grassroots Crisis Intervention Center
- HopeWorks
- Howard County Department of Citizen Services
- Howard County Department of Corrections
- Howard County Health Department
- Howard County Housing Commission
- Howard County Office of Workforce Development
- Howard County Public School System
- Humanim

- Laurel Advocacy and Referral Services
- Making Change
- Salvation Army

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Howard County adopted a local Plan to End Homelessness (PEH) in 2010. Efforts and County funding have increased to end homelessness, but no dates have been set by subpopulation. In Spring 2015, the CoC Lead Agency began updating the PEH 2010, to reflect the accomplishments made since 2010. In the CoC FFY 2014 Competition, the CoC was awarded a Planning Grant to update the PEH 2010. The update will include timelines for ending homelessness in Howard County. It is the CoC's goal to end homelessness by priority population, with the ultimate goal of setting a path to ending and preventing all types of homelessness. The Update will include annual goals to ensure County-wide efforts are on track to meet set timelines. Currently, the PEH 2010 has the following targets, adopted by the CoC's Board and are monitored and tracked on a monthly basis:

- Reduce length of homeless episodes
- Reduce recidivism
- Reduce number of newly homeless

Actions for reducing and ending homelessness include coordinating assessments for entry into services for either emergency shelter or transitional housing. The Howard County CoC utilizes the Self Sufficiency Matrix (SSM amended Vulnerability Index). The SSM is used as an intake tool when persons inquire for homeless assistance and/or shelter services. The SSM measures a variety of sufficiency domains to assess the levels of housing and service resources and interventions that may be needed to quickly and effectively end homelessness for families and households. Persons can be assessed in person or via phone through Grassroots Crisis Intervention Center's crisis hotline.

To reach out to homeless persons who are unsheltered in the County and to assess their service and housing needs, there are a variety of strategies in place. The first is the operation of the Day Resource Center located in North Laurel, Maryland, a program of Grassroots Crisis Intervention Center, Inc. Primarily run by volunteers from church and religious organizations in the County, the DRC is open 3 days a week, for 4 hours a day, providing hot showers, meals, laundry facilities, computers, doctor visits, clothing closet, food pantry and a mailing address for the unsheltered, targeting the chronically homeless.

The second is through Outreach Cards which lists a brief description of services provided through the CoC partners, a phone call for assessment and entry to be connected to agencies providing shelter, services and housing. The cards are distributed across the County at libraries, DSS locations, convenience stores, hotels/motels and other areas.

The third was an event held in January 2015. For the 2015 annual Point in Time, the CoC hosted a Resource Day co-locating services for the literally homeless and providing transportation/shuttles so persons were able to attend. This event increased the visibility of services available for homeless households in Howard County. Backpacks were provided to persons who attended, which included information on easy ways to access homeless resources. Agencies represented included Office of Workforce Development, the Health Department, CoC Lead Agency, case management agencies, and area churches. A pantry with food and clothing was on site, free haircuts, flu shots, and hot meals were offered. It is anticipated to have a similar event for the Point in Time in 2017.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Plan, 2010 has two overarching goals for ending homelessness: Goal 1: Ending family homelessness, and Goal 2: ending Chronic homelessness.

Actions for reducing and ending homelessness include coordinating assessments for entry into services for either emergency shelter or transitional housing. The Howard County CoC utilizes the Self Sufficiency Matrix (amended Vulnerability Index). The SSM is used as an intake tool when persons inquire for homeless assistance and/or shelter services. The SSM measures a variety of sufficiency domains to assess the levels of housing and service resources and interventions that may be needed to quickly and effectively end homelessness for families and households. Persons can be assessed in person or via phone through Grassroots Crisis Intervention Center's crisis hotline.

To address the emergency shelter needs of the literally homeless in the County, the primary service provider is Grassroots Crisis Intervention Center, Inc., which operates the Family and Men's shelter, the Day Resource Center, the Motel Program (overflow shelter), and Cold Weather Shelter from November through March each winter. Bridges to Housing Stability, Inc., operates the County's only Transitional Housing program, with three units. When a unit or bed becomes available the respective program takes a person or family that is most vulnerable, as evaluated through the coordinated entry process utilizing the SSM. In this way, those which present with the most severe service needs or who would be most vulnerable unsheltered, are prioritized for shelter or transitional housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Currently, the PEH 2010 has the following goals which are monitored and tracked on a monthly basis by the CoC: shorten homeless episodes and reduce recidivism. In order to accomplish these, the CoC has the following programs in place:

Grassroots Crisis Intervention Center - only emergency shelter for families and singles in Howard County, shortening the length of stay in shelter is imperative to reducing and ending homelessness, assisting in transitioning to permanent housing, and shortening the homeless episode in general. The CoC is actively working on strategies to maintain a decrease in the length of stay in shelter to accomplish this goal. Permanent Supportive Housing for Persons with Disabilities - CoC commits all turned-over permanent supportive housing units to those who are chronically homeless. In the FFY2015 CoC Application, the CoC estimated that approximately four units will be made available within the next year, through turnover and/or over-leasing, to quickly rehouse the literally homeless who meet the definition of chronic and present with severe service needs.

(Rapid) Rehousing - many times once placed in housing, homeless households need short to medium term rental assistance and resources in order to maintain their housing.

ESG - Rapid Rehousing. Newly funded in FFY2015, the ESG grant was awarded to Howard County through the State of Maryland's Department of Housing and Community Development for Rapid Rehousing. This program will target homeless households that need medium-term rental assistance and case management to ensure that persons and households are quickly housed and then have access to resources to remain stably housed. Two agencies will be operating the Rapid Rehousing program: Howard County Department of Corrections, and HopeWorks of Howard County. This program will reduce homeless episodes and the likelihood of returning to homelessness within 12 months. County Flexible Financial Assistance (FFA) Rehousing - Another strategy to reduce homeless episodes and reducing returns to homelessness is through flexible financial assistance local grant funds. CoC case management partners have access to provide move-in funds (security deposit and first month's rent), as well as short and medium term rental assistance for literally homeless persons to gain access to permanent housing. Rental assistance and case management are provided for up to six months, on average.

Prevention - to accomplish reducing returns to homelessness, the CoC funds a variety of prevention programs, and coordinates with outside funders to ensure recidivism is reduced. There are four primary mechanisms to ensure this goal is being met:

ESG – Homelessness Prevention grant programs target households who are at imminent risk of becoming literally homeless with short-term rental assistance and case management. Households which present for services and meet HUD's definition of imminent risk are assessed and assisted to obtain stability in their unit.

County Flexible Financial Assistance (FFA) Prevention - Another strategy for households to not return to homelessness is through flexible financial assistance local grant funds. CoC case management partners have access to provide short and medium term rental assistance to allow households to stay in their unit. Rental assistance and case management are provided for up to six months, on average. United Way of Central Maryland (UCWM) – In collaboration with the CoC, the UWCM funds a "Family Stability" program which targets highly vulnerable households with children in the local public schools and provides prevention (rental) assistance and case management.

United Way of Central Maryland (UCWM) – In collaboration with the CoC, the UWCM funds a “Shelter Diversion” program which provides households with prevention (rental) assistance and case management.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

State Department of Human Resources/Department of Social Services - Foster Care focuses programming on youth in their custody who are not residing in their court-ordered placement and follows the State policy for out-of-home placement as found at COMAR Citation: 07.02.11.04. There are discharge policies on file for youths exiting systems of foster care to avoid homelessness.

The Howard County Department of Corrections a Reentry Program - This program is in place for offenders leaving local detention to “re-enter” the community. A variety of services are provided including case management, connection to mainstream resources and housing. If a person meets HUD’s definition of homeless (was literally homeless prior to detention and was in custody less than 90 days), they are eligible for program in the CoC. The Reentry Program is one of the PILOT programs for the Rapid Rehousing program through FFY15 ESG. This will strengthen the program so that persons exiting detention have housing options and are not discharged back into homelessness, if eligible per HUD’s definition.

The Howard County Department of Citizen Services (DCS), CoC Lead Agency:

- The CoC has established priorities for services for categories of the Homeless Definition. Limited resources restrict current expansion for households who are exiting institutions when residing there longer than 90 days.
- DCS is also the County human services funder and supports non-profits in Howard County that coordinate activities to ensure persons exiting correctional facilities, foster care, and health care facilities are being stabilized and provided as many services as possible, so that homelessness does not occur. Howard County General Hospital and The Local Children’s Board, for instance, work closely with CoC partners to decrease homelessness occurrences but are not officially connected to the CoC’s coordinated system. It is the goal of the CoC to expand collaboration and coordination with all institutions in Howard County to decrease any exits to homelessness in the community.

Discussion

Howard County adopted a local Plan to End Homelessness (PEH) in 2010. Goals and Strategies were outlined to end homelessness including but not limited to: overcoming institutional structures and service

delivery systems that may unintentionally create barriers to achieving the ultimate goal of homeless eradication.

One significant strategy is “Restructuring the current system that responds to housing crisis.” From the Plan 2010, it was stated, “To shift from our current system to one that assures that people will not go unsheltered and treats housing crisis as a “must respond” emergency will require reform of Howard County’s system of homeless services.” Among the types of shifts outlined include, but are not limited to, reviewing government policy and procedures, re-establish roles of various human service agencies into a single comprehensive housing stability system, and prioritize services for those in a housing crisis. The CoC has created the following strategies to address the needs of the homeless:

1. Reaching out to homeless persons and assessing their needs
2. Addressing the emergency and transitional housing needs of homeless persons
3. Making transitions to permanent housing and independent living: shortening homeless episodes, moving quickly into affordable housing, and recidivism (preventing formerly homeless persons from future homeless episodes)
4. Discharge policies to avoid homelessness upon exiting publicly funded institutions, systems of care, or who are receiving public or private human services assistance.

AP-75 Barriers to Affordable Housing – 91.220(j)

Introduction:

The Howard County Human Rights Law states that Howard County shall foster and encourage growth and development so that all persons have an equal opportunity to pursue their lives free of discrimination. The ordinance states it is unlawful to discriminate against a person based on: race, creed, religion, disability, color, sex, national origin, age, occupation, marital status, political opinion, sexual orientation, personal appearance, familial status, and source of income. Potential housing, law enforcement, employment, public accommodations, and financing complaints are accepted by the Howard County Office of Human Rights.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The following actions from the Regional Analysis of Impediments’ Fair Housing Action Plan will be addressed:

		Planned Action Year				
		2012	2013	2014	2015	2016
Goal:	Establish an over-arching fair housing policy to establish a foundation for affirmatively furthering fair housing					
Task:	Upon the revision of the Master Plan, ensure that there is a statement of policy that clearly articulates the County's commitment to expanding fair housing choice	TBD				
Task:	In evaluating the effectiveness of activities designed to affirmatively further fair housing, the County should rely upon empirical data describing the number of affordable housing opportunities created for members of the protected classes, especially those located in non-concentrated areas	•	•	•	•	•
Task:	Prepare a written policy that encompasses HUD's Site and Neighborhood Standards and that can be incorporated as part of the application review and approval process for all applicable HOME-assisted projects			•		
Goal:	Promote the dispersal of affordable housing opportunities outside of areas of concentration					
Task:	Continually monitor racial and ethnic concentrations and concentrations of lower-income persons in Columbia. Invest entitlement funds in both the revitalization of this community's older neighborhoods and in the creation of affordable housing opportunities in non-concentrated areas of the County	•	•	•	•	•

Task:	Continue to strengthen partnerships with local lenders to facilitate home ownership education and outreach with particular attention to members of the protected classes	•	•	•	•	•
Task:	Contract with a qualified agency to perform housing discrimination testing in Howard County			•	•	•

Source: Analysis of Impediments to Fair Housing Choice Baltimore Metropolitan Region

Discussion:

The County will fund the following affordable housing projects with FFY 2016 CDBG funds:

- CD-16-02 – Fair Housing Bridges/Landlord Engagement
- CD-16-05 – HEH Affordable Homes for the Homeless
- CD-16-06 – AFI Affordable Housing Initiative
- CD-16-07 – Rebuilding Together Homeowner Rehab

AP-85 Other Actions – 91.220(k)

Introduction:

Howard County has developed the following actions to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based hazards, reduce the number of poverty-level families, develop institutional structures, and enhance coordination between public, private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Despite the County's best efforts and efforts of service providers, there continue to be obstacles to meeting the underserved needs in Howard County. Some of these needs are the high cost of housing; gap between incomes and housing costs; high cost of developable land; handicap housing needs; and cycle of poverty. Under the FY 2016 CDBG Program the County will take the following actions to better address underserved needs:

- Continue to leverage its financial resources and apply for additional public and private funds
- Continue to provide financial assistance for new housing development and rehabilitation
- Continue to provide funding for public service activities
- Continue to do provide public facility improvements

Actions planned to foster and maintain affordable housing

The County will fund the following affordable housing projects with FY 2016 CDBG and HOME funds:

- CD-16-02 – Fair Housing Activity Bridges Landlord Engagement
- CD-16-05 – HEH Affordable Homes for the Homeless
- CD-16-06 – AFI Affordable Housing Initiative
- CD-16-07 – HEH Affordable Homes for the Homeless
- CD-16-08 – Rebuilding Together Home Owner Rehab
- HO-16-01 – CHDO Set Aside
- HO-16-02 – Homebuyer Assistance Program
- HO-16-03 – Living in Recovery

The Howard County Housing Commission will continue to fund the following activities to foster and maintain affordable housing in the County:

- Continue to provide Housing Choice Vouchers and affordable housing units
- Continue to develop, rehabilitate, and make improvements to affordable housing units

Actions planned to reduce lead-based paint hazards

When the County provides assistance to homebuyers or homeowners and if the houses were constructed prior to 1978, a visual lead-based paint inspection is conducted prior to the settlement on the property and appropriate action taken, if necessary. The following tasks are performed prior to the start of the actual rehabilitation or purchase of the property to ensure the health of residents:

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

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

Actions planned to reduce the number of poverty-level families

Based on 2008-2012 ACS data, approximately 4.4% of the County's residents live in poverty, which is less than the State of Maryland's poverty rate of 9.4%. Female-headed households with children are particularly affected by poverty at 15.9% and 5.0% of all youth under the age of 18 were living in poverty. The County's goal is to reduce the extent of poverty by actions the County can control and through work with other agencies and organizations. During this program year the County will fund the following activities with FY 2016 CDBG and HOME funds to reduce the number of poverty-level families:

- CD-16-02 – Fair Housing Activity Bridges Landlord Engagement
- CD-16-05 – HEH Affordable Homes for the Homeless
- CD-16-06 – AFI Affordable Housing Initiative
- CD-16-07 – HEH Affordable Homes for the Homeless
- CD-16-08 – Rebuilding Together Home Owner Rehab
- CD-16-09 – Making Change MIHU Financial Education
- CD-16-10 – Hope Works Transitional Housing
- CD-16-11 – CAC Housing Stability
- HO-16-01 – CHDO Set Aside
- HO-16-02 – Homebuyer Assistance Program
- HO-16-03 – Living in Recovery

Actions planned to develop institutional structure

Howard County has a productive working relationship with many community partners in the implementation of the County's housing and community development projects. The County's Department of Housing and Community Development coordinates activities among the public and private agencies and organizations in the County. This coordination will ensure that the goals and objectives outlined in the FY 2016-2020 Five Year Consolidated Plan will be effectively addressed by more than one entity. The following entities will carry out the FY 2016 annual goals and objectives:

- Howard County Housing Commission – manages the Section 8 Housing Choice Voucher Program, administers the Family Self Sufficiency Program, and develops affordable housing.
- Howard County Department of Citizen Services (DCS) – oversees the County's CoC and administers the County's aging and disability services.
- Bridges to Housing Stability – will provide fair housing education.
- Help End Homelessness Howard County – will provide housing to a homeless family.
- Rebuilding Together – will provide housing rehabilitation to qualified owner occupied households
- Grassroots Crisis Intervention Center – will provide supportive services to homeless persons.
- Making Change – will provide financial education to County residents.
- Hope Works – will provide transitional housing.
- Community Action Council – will provide housing stability assistance to prevent eviction.

- Living in Recovery – will provide recovery housing.

Actions planned to enhance coordination between public and private housing and social service agencies

The County's Housing and Community Development Department will continue to act as a coordinator between housing and social service activities provided by the County and activities provided by the Housing Authority, the Continuum of Care, private and non-profit housing providers, and social service agencies to address the housing and community development needs of the County. The Department will accomplish this coordination by continuing to attend outside agency planning meetings, provide technical assistance for funding options and program compliance, participate in planning initiatives, and act as network connection between entities. The Department will coordinate with the following entities to address the FY 2016 annual goals and objectives:

- Howard County Housing Commission – manages the Section 8 Housing Choice Voucher Program, administers the Family Self Sufficiency Program, and develops affordable housing.
- Howard County Department of Citizen Services (DCS) – oversees the County's CoC and administers the County's aging and disability services.
- Bridges to Housing Stability – will provide fair housing education.
- Help End Homelessness Howard County – will provide housing to a homeless family.
- Rebuilding Together – will provide housing rehabilitation to qualified owner occupied households
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- Making Change – will provide financial education to County residents.
- Hope Works – will provide transitional housing.
- Community Action Council – will provide housing stability assistance to prevent eviction.
- Living in Recovery – will provide recovery housing.

Discussion:

The Department of Housing and Community Development has the primary responsibility for monitoring the County's Consolidated Plan and Annual Action Plan. The Department maintains records on the progress toward meeting the goals and the statutory and regulatory requirements of each activity. The Department has a monitoring process that is focused on analyzing and comparing projects and activities based on program performance, financial performance, and regulatory compliance. The accomplishments of the FY 2016 CDBG and HOME activities will be reported in the FY 2016 Consolidated Annual Performance and Evaluation Report and be used as a basis for future funding decisions.

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Howard County will receive an annual allocation of CDBG funds in the amount of \$1,034,767 and anticipates \$14,000 in program income for the year for a total FFY 2016 budget of \$1,048,767. The County will receive an annual allocation of HOME funds in the amount of \$334,275, anticipates \$0 in program income, and will match \$83,568.75 (25% required match less administration and CHDO set aside) for a total FFY 2016 budget of \$417,843.75. Since the County receives CDBG and HOME allocations, the questions below have been completed as applicable.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$14,000.00
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	\$0.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	\$0.00
5. The amount of income from float-funded activities	\$0.00
Total Program Income:	\$14,000.00

Other CDBG Requirements

- | | |
|---|---------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 100.00% |

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

See attached HOME Policies and Procedures.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Recapture Guidelines

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

For additional information, see attached HOME Policies and Procedures.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

See attached HOME Policies and Procedures.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

See attached HOME Policies and Procedures.

Discussion:

Under the FFY 2016 CDBG Program, the County will receive a grant in the amount of \$1,034,767 and anticipates \$14,000 in program income for the year for a total FFY 2016 budget of \$1,048,767. The County will budget \$106,953.40 for general administration and \$100,000 for Fair Housing activities for a total Administration and Planning Budget of \$206,953.40 (19.7%). The balance of funds (\$841,813.60) will be allocated to activities which principally benefit low- and moderate-income persons in the amount of \$841,813.60 (80.3%) and \$0 for the removal of slums and blight (0%). The activities which principally benefit low- and moderate-income persons are divided between Public Facilities activities \$224,000 (21.4%), Housing activities \$461,192.47 (44.0%), and Public Service activities \$156,621.13 (14.9%).

The County makes applications available to non-profits, for-profit agencies, and other public agencies/organizations for CDBG eligible funded activities. A percentage of the County's Community Development Block Grant (CDBG) funds are awarded on a competitive basis to applicants of eligible activities. The applications are reviewed by the Department of Housing and Community Development and finally submitted to the Howard County Council for approval.

Appendix

SF 424 and Certifications

Application for Federal Assistance SF-424	
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	
* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	
* If Revision, select appropriate letter(s): _____ * Other (Specify): _____	
* 3. Date Received: 04/26/2016	4. Applicant Identifier: _____
6a. Federal Entity Identifier: _____	5b. Federal Award Identifier: _____
State Use Only:	
6. Date Received by State: _____	7. State Application Identifier: _____
8. APPLICANT INFORMATION:	
* a. Legal Name: Howard County, Maryland	
* b. Employer/Taxpayer Identification Number (EIN/TIN): 52-6000965	* c. Organizational DUNS: 1025471270000
d. Address:	
* Street1: 6751 Columbia Gateway Drive	
Street2: 3rd Floor	
* City: Columbia	
County/Parish: Howard	
* State: MD: Maryland	
Province: _____	
* Country: USA: UNITED STATES	
* Zip / Postal Code: 21046	
e. Organizational Unit:	
Department Name: Housing and Comm. Development	Division Name: Comm. Planning and Grants Mgmt
f. Name and contact information of person to be contacted on matters involving this application:	
Prefix: Mr.	* First Name: Thomas
Middle Name: P.	
* Last Name: Carbo	
Suffix: _____	
Title: Director	
Organizational Affiliation: Howard County Dept. of Housing and Community Development	
* Telephone Number: 410-313-6348	Fax Number: 410-313-5960
* Email: tcarbo@howardcountymd.gov	

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

B: County Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

*** Other (specify):**

*** 10. Name of Federal Agency:**

U.S. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14-218

CFDA Title:

Community Development Block Grant (CDBG)

*** 12. Funding Opportunity Number:**

*** Title:**

13. Competition Identification Number:

Title:

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

Add Attachment

Insert Attachment

View Attachment

*** 15. Descriptive Title of Applicant's Project:**

See Attachment A.

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed

17. Proposed Project:

* a. Start Date:

* b. End Date

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="1,034,767.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text" value="14,000.00"/>
* g. TOTAL	<input type="text" value="1,048,767.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

Yes No

If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

** I AGREE

** The list of certifications and assurances, or an Internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

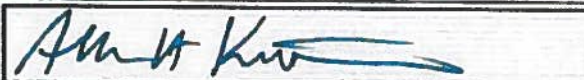
Authorized Representative:

Prefix: * First Name:
Middle Name:
* Last Name:
Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative: 

* Date Signed:

SF-424 (CDBG)

Attachment A.

15) The Howard County Department of Housing and Community Development will carry out a broad range of eligible CDBG activities directed towards revitalizing neighborhoods, creating sustainable communities and improving facilities and access to services. All entitlement funds will be utilized for activities that meet one or more of the National Objectives established by HUD.

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: 06/06/2016	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text"/>	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: Howard County, Maryland		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 52-6000965	* c. Organizational DUNS: 1025471270000	
d. Address:		
* Street1: 6751 Columbia Gateway Drive	Street2: <input type="text"/>	
* City: Columbia	County/Parish: Howard	
* State: MD: Maryland	Province: <input type="text"/>	
* Country: USA: UNITED STATES	* Zip / Postal Code: 21046	
e. Organizational Unit:		
Department Name: Housing and Community Developm	Division Name: Comm. Planning & Grants Mgmt	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: Mr.	* First Name: Thomas	
Middle Name: P.	* Last Name: Carbo	
Suffix: <input type="text"/>	Title: Director	
Organizational Affiliation: Howard County Dept. of Housing & Community Development		
* Telephone Number: 410-313-6348	Fax Number: 410-313-5960	
* Email: tcarbo@howardcountymd.gov		

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

B: County Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

*** Other (specify):**

*** 10. Name of Federal Agency:**

U.S. Department of Housing & Community Development

11. Catalog of Federal Domestic Assistance Number:

14-239

CFDA Title:

HOME Investment Partnership Grant (HOME)

*** 12. Funding Opportunity Number:**

*** Title:**

13. Competition Identification Number:

Title:

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

Add Attachment

Delete Attachment

View Attachment

*** 15. Descriptive Title of Applicant's Project:**

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

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="334,275.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="334,275.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

- Yes No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:
Middle Name:
* Last Name:
Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative: 

* Date Signed:



CPMP Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

<input type="checkbox"/> This certification does not apply.
<input checked="" type="checkbox"/> This certification is applicable.

NON-STATE GOVERNMENT CERTIFICATIONS

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

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

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

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

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about --
 - a. The dangers of drug abuse in the workplace;
 - b. The grantee's policy of maintaining a drug-free workplace;
 - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
 - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will --
 - a. Abide by the terms of the statement; and
 - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted --
 - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Jurisdiction

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

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

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

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

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



5/3/2016

Signature/Authorized Official

Date

Allan H. Kittleman

Name

County Executive

Title

3430 Courthouse Drive

Address

Ellicott City, MD 21043

City/State/Zip

410-313-3932

Telephone Number

- This certification does not apply.
 This certification is applicable.

Specific CDBG Certifications

The Entitlement Community certifies that:

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

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

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

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

11. Maximum Feasible Priority - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
12. Overall Benefit - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2016, 2____, 2____, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
13. Special Assessments - It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

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

Excessive Force -- It has adopted and is enforcing:

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

Jurisdiction

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

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

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



5/3/2016

Signature/Authorized Official

Date

Allan H. Kittleman

Name

County Executive

Title

3430 Courthouse Drive

Address

Ellicott City, MD 21043

City/State/Zip

410-313-3932

Telephone Number

Jurisdiction

- This certification does not apply.
 This certification is applicable.

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

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

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

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

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



5/3/2016

Signature/Authorized Official

Date

Allan H. Kittleman

Name

County Executive

Title

3430 Courthouse Drive

Address

Ellicott City, MD 21043

City/State/Zip

410-313-3932

Telephone Number

County Council Of Howard County, Maryland

2016 Legislative Session

Legislative Day No. 4

Resolution No. 51 -2016

Introduced by: The Chairperson at the request of the County Executive

A RESOLUTION adopting the Howard County Consolidated Plan for Federal Fiscal Years 2016-2020 for housing including the Federal Fiscal Year 2016 Action Plan Community Development Block Grant and Home Investment Partnerships Program (HOME) Consolidated Plan Schedule.

Introduced and read first time April 4, 2016.

By order Jessica Feldmark
Jessica Feldmark, Administrator

Read for a second time at a public hearing on April 18, 2016.

By order Jessica Feldmark
Jessica Feldmark, Administrator

This Resolution was read the third time and was Adopted , Adopted with amendments , Failed , Withdrawn , by the County Council on May 2, 2016.

Certified By Jessica Feldmark
Jessica Feldmark, Administrator

NOTE: [[text in brackets]] indicates deletions from existing law; TEXT IN SMALL CAPITALS indicates additions to existing law; Strike-out indicates material deleted by amendment; Underlining indicates material added by amendment

1 **WHEREAS**, the Department of Housing and Urban Development ("HUD") has
2 determined that Howard County qualifies as an Urban County and is eligible to receive funds
3 under the Community Development Block Grant ("CDBG") and Home Investment Partnerships
4 Program ("HOME"), including the American Dream Downpayment Initiative under HOME; and
5

6 **WHEREAS**, the primary objective of HUD in awarding CDBG and HOME funds is to
7 develop viable urban communities by providing funding and programs to ensure decent housing,
8 suitable living environments, and expanded economic opportunities, principally for persons of
9 low and moderate incomes; and
10

11 **WHEREAS**, the Consolidated Plan provides a single document that represents the sole
12 planning document and application for all housing and community development activities funded
13 by federal entitlement programs; and
14

15 **WHEREAS**, the County must adopt a revised Consolidated Plan every 5 years in order
16 to remain eligible for CDBG and HOME funds, and the last plan was adopted in 2011.
17

18 **NOW, THEREFORE, BE IT RESOLVED** by the County Council of Howard County,
19 Maryland this 2nd day of May, 2016 that the County Council adopts the
20 Howard County Consolidated Plan FFY 2016 - FFY 2020, including the Howard County Annual
21 Action Plan Program Year 2016, in substantially the form attached hereto, as the Consolidated
22 Housing Plan for the purpose of qualifying for the Community Development Block Grant and
23 Home Investment Partnerships funds.



CDBG Program Federal Fiscal Year 2016 Use of Funds

Entitlement for FFY2016.....	\$1,034,767.00
Estimated Program Income For FFY2016.....	\$14,000.00
Program Income Carry over For FFY2015.....	\$0.00
Entitlement + Estimated Program Income.....	\$1,048,767.00
Public Service Cap = 15% of Entitlement + PI Received for FFY2015.....	\$157,315.05
Administration & Planning Cap = 20% of Entitlement Including PI for FFY2016.....	\$206,953.40

Action Plan Project Descriptions

Administration and Planning

	FFY 2016 Funding Amount
Program Administration.....	\$106,953.40
Fair Housing - Bridges / Landlord Engagement.....	\$100,000.00
Total Planning & Administration.....	\$206,953.40
Public Facilities	
Roger Carter Recreation Center Re-development*.....	\$200,000.00
Emergency Public Facilities*.....	\$24,000.00
Total Public Facilities Programs.....	\$224,000.00
Housing Activities	
HEH / Affordable Homes for the Homeless.....	\$100,000.00
Affordable Housing Initiative (AFI).....	\$211,192.47
Rebuilding Together / Home Owner Rehab.....	\$150,000.00
Total Housing Programs.....	\$461,192.47
Public Services	
Grassroots / Route One Day Resource Center.....	\$47,000.00
Making Change /MIHU Financial Education.....	\$15,000.00
Hope Works / Transitional Housing.....	\$23,621.13
CAC / Housing Stability.....	\$71,000.00
Total Public Services.....	\$156,621.13
Total	\$1,048,767.00

Maximum Public Service Cap @ 15% =	\$157,315.05
Public Service Funding =	\$156,621.13
Maximum Administration and Planning Cap @ 20% =	\$206,953.40
Administration and Planning Funding =	\$206,953.40
Net Entitlement + PI Estimated.....	\$1,048,767.00
Total of All Activities	\$1,048,767.00

Notes

* Multi-year Commitment



**HOME Program Federal Fiscal Year 2016
Use of Funds**

Entitlement for FFY2016	\$334,275.00
Match.....	\$83,568.75
Estimated Program Income.....	\$0.00
Entitlement + Match + Program Income.....	\$417,843.75
Program Administration = 10% of Entitlement (a).....	\$33,427.50

Action Plan Project Descriptions

FFY 2016

	Home Entitlement	Match ^(b)	Program Income	Total
Home Administration.....	\$33,427.50			\$33,427.50
Future CHDO set-aside (b).....	\$51,469.50			\$51,469.50
Homebuyer Assistance Program	\$149,378.00			\$149,378.00
Living in Recovery (Acquisition).....	\$100,000.00			\$100,000.00
Match (Contributions from the County's Banked Match from prior projects).....		\$83,568.75		\$83,568.75
Totals	\$334,275.00	\$83,568.75		\$417,843.75

Notes

(a) Housing will use 10% of the Entitlement + Program Income for Program Administration.

(b) Required minimum 15% CHDO Set-aside

(c) Required Match Obligation @ 25% of (Entitlement, less administrative cost, less CHDO set-aside)

Consultation and Citizen Participation



**PUBLIC NOTICE
AND
NOTICE OF PUBLIC HEARING**

Howard County Housing
Columbia Gateway Building
6751 Columbia Gateway Drive
Columbia, MD 21046

February 4, 2016

Howard County Housing invites all interested citizens, community groups, agencies and organizations to attend a public meeting to obtain your comments regarding the development of the Budget and Funding Strategy for the FFY2016-FFY2020 Consolidated Plan / FFY 2016 Action Plan. The Consolidated Plan is the five-year plan that is required by the U.S Department of Housing and Urban Development (HUD) that outlines broad goals and objectives designed to meet the County's major housing and community development needs. The Action Plan is the County's yearly application for funding under the Community Development Block Grant (CDBG) Program and the Home Investment Partnerships Program (HOME). Funded by the U.S. Department of Housing and Urban Development, the CDBG and HOME programs provide funds for a variety of housing and community development activities that principally benefit low and moderate-income residents. During Consolidated Plan years, the Action Plan is part of the Consolidated Plan. A copy of the proposed FFY2016 Consolidated Plan / Action Plan budget will be available by March 23, 2016 at Howard County Housing, 6751 Columbia Gateway Dr., 3rd Floor, Columbia, MD 21046 and on the County's website under "Departments – Housing and Community Development" at <http://www.howardcountymd.gov/>.

Public Hearing Date and Location

Tuesday, February 23

6:00PM

Gateway Building 3rd Floor – Room #303

6751 Columbia Gateway Drive, Columbia, MD 21046

If you plan on testifying, a written copy of your testimony should be provided at the time of the hearing. If you cannot attend the Hearing but would like to offer testimony, written comments must be directed to Thomas P. Carbo, Director and Executive Director, Howard County Housing or to M. Elizabeth Meadows, Chief, Community Planning and Grants Management, at the Howard County Housing office, Third Floor, 6751 Columbia Gateway Drive, Columbia, MD 21046. Written comments must be received no later than 5:00 pm on the date of the Hearing.

Efforts will be made to accommodate the disabled and non-English speaking citizens and a sign language interpreter services will be available upon request with three (3) days advance notice to Quanita Kareem Tubman, Chief of Contracts Management & Technical Services Division, Howard County Housing, at 410-313-3386, or email gkareem@howardcountymd.gov.



501 N. Calvert St., P.O. Box 1377
Baltimore, Maryland 21278-0001
tel: 410/332-6000
800/829-8000

WE HEREBY CERTIFY, that the annexed advertisement of Order No 3933934

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COLUMBIA, MD 21046-2164

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6751 Columbia Gateway Dr
COLUMBIA, MD 21046-2164

Was published in "Howard County Times", "Weekly", a newspaper printed and published in Howard County on the following dates:

Feb 04, 2016

Howard County
HOUSING

**PUBLIC NOTICE
AND
NOTICE OF PUBLIC HEARING**

Howard County Housing
Columbia Gateway Building
6751 Columbia Gateway Drive
Columbia, MD 21046

February 4, 2016

Howard County Housing invites all interested citizens, community groups, agencies and organizations to attend a public meeting to obtain your comments regarding the development of the Budget and Funding Strategy for the FFY2016-FFY2020 Consolidated Plan / Action Plan. The Consolidated Plan is the five-year plan that is required by the U.S. Department of Housing and Urban Development (HUD) that outlines broad goals and objectives designed to meet the County's major housing and community development needs. The Action Plan is the County's yearly application for funding under the Community Development Block Grant (CDBG) Program and the Home Investment Partnerships Program (HOME). Funded by the U.S. Department of Housing and Urban Development, the CDBG and HOME programs provide funds for a variety of housing and community development activities that principally benefit low and moderate-income residents. During Consolidated Plan years, the Action Plan is part of the Consolidated Plan. A copy of the proposed FFY2016 Consolidated Plan / Action Plan budget will be available by March 23, 2016 at Howard County Housing, 6751 Columbia Gateway Dr., 3rd Floor, Columbia, MD 21046 and on the County's website under "Departments - Housing and Community Development" at <http://www.howardcountymd.gov/>.

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Gateway Building 3rd Floor - Room #303
6751 Columbia Gateway Drive
Columbia, MD 21046

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The Baltimore Sun Media Group

By *E. Meadows*

Legal Advertising

Howard County, Maryland

Needs Public Hearing

Howard County Housing

Tuesday, February 23, 2016 at 6:00 pm

In attendance:

See attached sign in sheet.

Agenda:

Introductions

FFY 2016 Funding

Description of Program

Eligible Activities

Ineligible Activities

Update of Performance and Financial Status

Time Table for Plan Development

Public Comments

Q&A

- Need for housing for the homeless.
- Need for housing for disabled transitioning into adults
 - Suggestion of inter-generational housing model
 - Need specific to Autism
- Need for funding for County urgent repairs.
- Need for transportation improvements.
- Need for homeless assistance.
- Need for eviction prevention.
- Need for crisis intervention.
- Need for supportive employment services.
- Need for accessible affordable housing, including seniors.
- Need for aging in place assistance.
- Need to deconcentrate LMI housing.
- Need career jobs in County.
- Need affordable housing for youth aging out of the system.
- Need shelters, transitional housing, and permanent housing.
- Drug addiction is increasing.
- Need housing with wrap around supportive services.
- Housing is very expensive for everyone.



Howard County, Maryland
Five-Year Consolidated Plan and FY 2016 Annual Action Plan
Needs Public Hearing, Gateway Building
6751 Columbia Gateway Drive, 3rd Floor
Columbia, MD 21046
Tuesday, February 23, 2016 at 6:00 PM

Name	Organization	Phone Number	Email Address
Eric Adler	Howard County Parks		caedler752@ieee.org
Dorrie Clutts	"	"	dorrahclutts@gmail.com
KATE WILLMS-THOMAS	MRI	443-713-3914	KIRKKE@arindw.org
Mimi O'Donnell	Rebuilding Together Howard Co	443-676-4600	mimied@comcast.net
JOE WILLMOTT	ADVOCATE	410 730 0229	jwillmott@verizon.net
Jackie Eng	ACS	410-808-9677	jacqueline.eng@verizon.net
Linda Zumbun	Howard Co Dept. of Social Services	410-872-8267 u	linda.zumbun@maryland.gov



Howard County, Maryland
Five-Year Consolidated Plan and FY 2016 Annual Action Plan
Needs Public Hearing, Gateway Building
6751 Columbia Gateway Drive, 3rd Floor
Columbia, MD 21046
Tuesday, February 23, 2016 at 6:00 PM

Name	Organization	Phone Number	Email Address
John Di Tomasso	Oakland Mills Improvement Assoc	410 730 3021	john.d.t@comcast.net
Amity Lachowicz	Accessible Resources for Independence	443-713-3912	alachowicz@arinow.org
Katherine [Signature]			
Anne Brinker	Community Action Council	410 313-6581	abrinker@cac-hc.org
Grace Kubofcik	advocate	410465-715	gracek8@aol.com
Mark Howard	Howard County Action Society Housing Comm	743-545-5311	Icjcncm@gmail.com

**PUBLIC NOTICE
NOTICE OF PUBLIC HEARINGS
/ NOTICE OF PUBLIC REVIEW AND COMMENT PERIOD**

Howard County Housing
Columbia Gateway Building
6751 Columbia Gateway Drive
Columbia, MD 21046

March 31, 2016

Howard County Housing invites all interested citizens to attend one of the following public hearings to obtain your comments on the DRAFT FFY2016-FFY2020 Consolidated Plan / 2016 Action Plan. The 30-day Public Review and Comment Period for the DRAFT FFY2016-FFY2020 Consolidated Plan / 2016 Action Plan begins on March 31, 2016. The Public Review and Comment Period will end at midnight on April 29, 2016. A copy of the proposed FFY2016 Consolidated Plan / Action Plan Budget will be available by March 31, 2016 at Howard County Housing, 6751 Columbia Gateway Dr., 3rd Floor, Columbia, MD 21046 and on the County's website under "Departments – Housing and Community Development" at <http://www.howardcountymd.gov/>.

The Consolidated Plan is the five-year plan that is required by the U.S Department of Housing and Urban Development (HUD) that outlines broad goals and objectives designed to meet the County's major housing and community development needs. The Action Plan is the County's yearly application for funding under the Community Development Block Grant (CDBG) Program and the Home Investment Partnerships Program (HOME). Funded by the U.S. Department of Housing and Urban Development, the CDBG and HOME programs provide funds for a variety of housing and community development activities that principally benefit low and moderate-income residents. During Consolidated Plan years, the Action Plan is part of the Consolidated Plan.

Public Hearing Dates and Locations

Thursday, April 14, 2016 – 6:00 PM

**6751 Columbia Gateway Dr.
Gateway Building (Community College Room #6)
Columbia, MD 21046**

Monday, April 18, 2016 – 7:00 PM

**Banneker Room
George Howard Building,
3430 Court House Drive
Ellicott City, MD 21043**

If you plan on testifying at a hearing, a written copy of your testimony should be provided at the time of the hearing. If you cannot attend a hearing, written comments regarding the DRAFT FFY2016-FFY2020 Consolidated Plan / 2016 Action Plan must be directed to Thomas P. Carbo, Director and Executive Director, Howard County Housing or to M. Elizabeth Meadows, Chief, Community Planning and Grants Management, at the Howard County Housing office, Third Floor, 6751 Columbia Gateway Drive, Columbia, MD 21046. Written comments must be received no later than 5:00 pm on April 29, 2016.

Efforts will be made to accommodate the disabled and non-English speaking citizens and a sign language interpreter services will be available upon request with three (3) days advance notice to Quanita Kareem Tubman, Chief of Contracts Management & Technical Services Division, Howard County Housing, at 410-313-3386, or email qkareem@howardcountymd.gov.



501 N. Calvert St., P.O. Box 1377
Baltimore, Maryland 21278-0001
tel: 410/332-6000
800/829-8000

WE HEREBY CERTIFY, that the annexed advertisement of Order No 4068611

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6751 Columbia Gateway Dr
COLUMBIA, MD 21046-2164

Was published in "Columbia Flier", "Weekly", a newspaper printed and published in Howard County on the following dates:

Mar 31, 2016

**NOTICE OF PUBLIC HEARINGS
NOTICE OF PUBLIC REVIEW AND COMMENT PERIOD**

Howard County Housing
Columbia Gateway Building
6751 Columbia Gateway Drive
Columbia, MD 21046
March 31, 2016

Howard County Housing invites all interested citizens to attend one of the following public hearings to obtain your comments on the DRAFT FFY2016-FFY2020 Consolidated Plan / 2016 Action Plan. The 30-day Public Review and Comment Period for the DRAFT FFY2016-FFY2020 Consolidated Plan / 2016 Action Plan begins on March 31, 2016. The Public Review and Comment Period will end at midnight on April 29, 2016. A copy of the proposed FFY2016 Consolidated Plan / Action Plan Budget will be available by March 31, 2016 at Howard County Housing, 6751 Columbia Gateway Dr., 3rd Floor, Columbia, MD 21046 and on the County's website under "Departments - Housing and Community Development" at <http://www.howardcountymd.gov>.

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Bancker Room, George Howard Building,
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Ellicott City, MD 21043

If you plan on testifying at a hearing, a written copy of your testimony should be provided at the time of the hearing. If you cannot attend a hearing, written comments regarding the DRAFT FFY2016-FFY2020 Consolidated Plan / 2016 Action Plan must be directed to Thomas

The Baltimore Sun Media Group

By S. Wilkinson

Legal Advertising

April 14, 2016
FFY2016-FFY2020 Consolidated Plan Public Hearing #2
Joint Meeting
Housing Commission Board / Housing Department Board

Name	Address	Phone Number	E-mail	Organization (if Applicable)
	See Minutes that follow			

**JOINT
APRIL 2016 MINUTES**

**HOWARD COUNTY HOUSING AND COMMUNITY DEVELOPMENT BOARD
AND
HOWARD COUNTY HOUSING COMMISSION
APRIL 14, 2016
6751 Columbia Gateway Drive, First Floor Classroom 6, Columbia, MD**

HCDB Members Present

Caroline Harper, *Chairperson*
Maurice F. Zeitler, *Vice Chair*
Mitra Basu
Linda Skelton
Nancy L. Smith

HCDB Members Absent/Excused

David R. Vane
Ike E. Okoye

Staff Present

Thomas P. Carbo, *Director/Executive Director*
Ada D. Best, *Chief Financial Officer*
Kelly A. Cimino, *Chief, Housing Opportunities Program*
Nkechi M. Animashaun, *HOME Program Specialist*
Elizabeth Meadows, *Chief, Comm. Planning & Grants Mgmt.*
Brian Perry, *Grants Specialist*
Quanita K. Tubman, *Chief, Contracts Mgmt. & Tech Svc*
Samuel P. Tucker, *Chief, Rental Assistance Programs*
Famebridge Witherspoon, *Community Relations Specialist*
Constance A. Tucker, *Sr. Assistant County Solicitor*

HCHC Members Present

Ian Kennedy – *Acting Chairperson*
Maurice M. Simpkins
Donzella Curtis

HCHC Members Absent/Excused

Carole R. MacPhee
Regina Stone-Mitchell
Stacy L. Spann
Christopher W. Oxenham

Guest/Visitors Present

Tim Keane
Michael Pfau
Chuck Thomas

Recording Secretary

Linda F. Askew

I. Call to Order - 6:00 P.M.

The April 14, 2016 *Joint* meeting of the Housing and Community Development Board and the Howard County Housing Commission was called to order at 6:15 P.M., by HCDB Chairperson Caroline Harper. A quorum was present for the Board. There was no quorum present for the Howard County Housing Commission.

II. Approval of Agenda

The April Joint Agenda was approved as submitted.

III. Introduction of Guests and Comments

Invited guests included Michael Pfau and Builder Tim Keane with Trinity Homes. Chuck Thomas was present to observe this evening's meeting.

CON PLAN BRIEFING NOTES

Background:

Howard County, MD receives annual allocations of the Community Development Block Grant (CDBG) and the HOME Investment Partnership (HOME) Program funding from the U.S. Housing and Urban Development (HUD) to be used for community development and affordable housing benefiting low-income residents of Howard County between 0-80% area median-income (AMI). A key feature of these grants is that a grantee has the ability to choose how the funds will be used; which makes them very flexible funding tools to serve at-risk populations based on the needs in the community. In order to determine the most pressing needs and develop effective, place-based market-driven strategies to meet those needs, HUD requires Howard County to develop a 5-Year Consolidated Plan.

The first part of this planning document is the Needs Assessment and Market Analysis which outline levels of relative need in the areas of affordable housing, homelessness, special needs, and community development. This information is gathered through a number of methods, including consultation with local agencies, public outreach, a review of demographic and economic data sets, and a housing market analysis.

The Strategic Plan details how Howard County will address its priority needs. The strategies must reflect the current condition of the market, expected availability of funds, and local capacity to administer the plan. The Annual Action Plan section is the implementing document for the strategies in the Consolidated Plan. The Action Plan will provide a concise summary of the actions, activities, and the specific federal resources that will be used this 1st year to address the priority needs and specific goals identified by the Consolidated Plan.

TOP NEED IDENTIFIED – HOUSING AFFORDABILITY

The most common housing problem in Howard County is housing affordability. It is the primary barrier to households finding accessible, decent, safe, and sanitary housing.

- 46.8% of all renter households are cost overburdened by 30% or more
- 30.5% of homeowner households with a mortgage are cost overburdened by 30% or more
- 11.8% of homeowner household without a mortgage are cost overburdened by 30% or more

The need for accessible, decent, safe, and sanitary affordable housing exceeds the supply of housing; especially for cost-burdened and low-income (6,039 households with a housing problem), very low-income (5,265 households with a housing problem), and extremely low-income (4,330 households with a housing problem) households in the County.

Additionally, the County's owner-occupied housing units (74.2%) exceeds renter occupied units (25.8%) by a factor of 3 to 1; this places additional housing affordability demand on the County's housing stock.

FACTORS IMPACTING AFFORDABILITY

The cost of rent has increased by 60.2% from 2000 to 2011, and the cost of a home increased by 111.0%, whereas the median household income only increased by 45.4% from \$74,167 to \$107,821. This shows a great need for affordable rental units.

- The increase in population and related economic influences affecting the housing market are creating an increased demand for housing that has increased the housing cost burden for all households living in the County.
- While the cost of housing has increased over the time period, the incomes for the lower earning households in the County have not kept pace with the cost of housing. This discrepancy has caused the amount of affordable housing in the County to decrease.
- Howard County has a very strong housing market. Affordability in the County has always been an issue and continues to be the primary problem affecting low-and moderate-income residents in the County.

CONCERN

The concern about rent and mortgage overburdened households is that low-income resident that experience rent or mortgage overburden become unstable and face homelessness with first-time crises, loss of income, or health issues.

POPULATIONS/HOUSEHOLDS MOST AFFECTED

The Consolidated Plan identifies, based upon analysis of information provided by the U.S. Census data; lower income renter and owner households; elderly persons; frail elderly; single person households; large families; victims of domestic violence, dating violence, sexual assault and stalking; and persons with disabilities were more affected by these housing problems.

REPRESENTATIVE DATA IDENTIFIED IN PLAN

The Howard County Housing Commission's waiting lists are disproportionately representative of the extremely-low income households of Howard County. While there are some similarities, such as the need for affordable, decent, safe, sanitary housing; the needs for the lowest income residents of Howard County are **specific to the need for highly subsidized housing**, as well as **supportive services**.

The following demographic and economic data was obtained from the HCV Waiting List as of March 2016 (5,208 families on HCV Waiting List):

- **77.7%** of the waiting list is **female head of household**
- 61.1% of the waiting list is Black
- 5.8% of the waiting list is Hispanic
- 56.5% of the waiting list is Family
- 24.0% of the waiting list is Disabled
- 11.0% of the waiting list is Elderly
- **71.7%** of the waiting list is **Extremely Low-Income (30% or below AMI)**
- 18.8% of the waiting list is Very Low-Income (30% to 50% AMI)
- 9.5% of the waiting list is Low-Income (50% to 80% AMI)

EXTREMELY VULNERABLE SPECIAL NEEDS POPULATIONS - HOMELESS

Both the Howard County Consolidated Plan and the Howard County's Homeless Continuum of Care (CoC) considers the following to be vulnerable homeless populations that would heighten the need for supportive housing:

- Elderly
- Persons with disabilities
- Persons with addictions
- Chronically homeless
- Homeless households with children and/or pregnant person
- Unaccompanied youth
- Veterans

These special needs populations typically require a significant level of supportive services in order to maintain housing.

IDENTIFIED PRIORITIES & LEVEL OF PRIORITY

HOUSING – High Priority

HOMELESS – High Priority

OTHER SPECIAL NEEDS – High Priority

COMMUNITY DEVELOPMENT – High Priority

ECONOMIC DEVELOPMENT – Low Priority

ADMINISTRATION, PLANNING & MANAGEMENT – High Priority

BEING SUBMITTED TO HUD THROUGH THE 1ST YEAR ACTION PLAN

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) - PROGRAM

The primary objective of the CDBG Program is for the development of viable urban communities. The CDBG program works to ensure decent affordable housing, to provide services to the most vulnerable in our communities, and to create jobs through the expansion and retention of businesses.

FFY2016 CDBG ACTIVITIES BEING SUBMITTED TO HUD

1. Roger Carter Recreation Center – \$200,000.00 - Howard County invests annually under an acquisition by long-term lease arraignment for this public facility. The center is a key vehicle for neighborhood revitalization.
2. Emergency Public Facility - \$24,000.00 – Howard County invests annually under an acquisition by long-term lease arraignment of a public facility. This activity will ensure the safety of Howard County residents struggling with situations of domestic violence.
3. Help End Homelessness Howard County (HEH) - \$100,000.00 – Affordable Homes for the Homeless – HEH will use CDBG for acquisition and rehab of a single family unit which will house a homeless Howard County family.
4. Affordable Housing Initiative - \$211,192.47 – Howard County will allocate funds at a future date to provide funding for CDBG eligible, i.e. acquisition, rehabilitation, disposition, activities related to development of affordable housing.
5. Rebuilding Together – Homeowner Rehab - \$150,000.00 – Rebuilding Together will use CDBG funding to provide free home repairs to income-eligible Howard County residents
6. Route One Day Resource Center - \$47,000 – Grassroots Crisis Intervention Center will use CDBG funding for leasing and utility expenses associated with the day center. The center provides critical social and support services to both shelter and unsheltered homeless.
7. Making Change - \$15,000.00 – Making Change will use CDBG funding to provide financial education seminars and financial coaching for income-eligible applicants to Howard County’s MIHU Program
8. Hope Works of Howard County – 23,621.13 – Hope Works will use CDBG funding to provide partial salary for the Transitional Housing Victims Advocate and partial utility payment for their transitional house.
9. The Community Action Council (CAC) – Housing Stability - \$71,000.00 – CAC will use CDBG funding to provide housing stability services to income-eligible Howard County residents.
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11. CDBG Admin. - \$106,953.40 – Howard County will use CDBG funds towards the administration of the CDBG program.

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The HOME Program provides funding that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance

to low-income people. HOME is designed exclusively to create affordable housing for income-eligible households.

FFY2016 HOME PROGRAM ACTIVITIES BEING SUBMITTED TO HUD

1. CHDO Reserve - \$49,875.60 – Howard County will award a certified Community Housing Development Organization (CHDO) the CDDO reserve allocation of FFY2016's award. These funds can be used for the acquisition, rehabilitation or development of at least one affordable housing unit for an income-eligible Howard County household.
2. Homebuyer Assistance Program – Settlement and Down Payment Assistance - \$149,378.00 – Howard County will use HOME funding to issue deferred loans or grants to income-eligible first-time homebuyer for settlement and down payment assistance.
3. Living in Recovery Project - \$100,000.00 – Living in Recovery will use HOME funds to acquire one property in Howard County that will house up to 8 individuals in a group home setting providing decent, safe affordable housing drug and alcohol free with peer support and personal accountability.
4. HOME Admin - \$33,250.40 – Howard County will use HOME funds toward the administration of the HOME Program.

**PUBLIC NOTICE
NOTICE OF PUBLIC HEARINGS
/ NOTICE OF PUBLIC REVIEW AND COMMENT PERIOD**

Howard County Housing
Columbia Gateway Building
6751 Columbia Gateway Drive
Columbia, MD 21046

March 31, 2016

Howard County Housing invites all interested citizens to attend one of the following public hearings to obtain your comments on the DRAFT FFY2016-FFY2020 Consolidated Plan / 2016 Action Plan. The 30-day Public Review and Comment Period for the DRAFT FFY2016-FFY2020 Consolidated Plan / 2016 Action Plan begins on March 31, 2016. The Public Review and Comment Period will end at midnight on April 29, 2016. A copy of the proposed FFY2016 Consolidated Plan / Action Plan Budget will be available by March 31, 2016 at Howard County Housing, 6751 Columbia Gateway Dr., 3rd Floor, Columbia, MD 21046 and on the County's website under "Departments – Housing and Community Development" at <http://www.howardcountymd.gov/>.

The Consolidated Plan is the five-year plan that is required by the U.S Department of Housing and Urban Development (HUD) that outlines broad goals and objectives designed to meet the County's major housing and community development needs. The Action Plan is the County's yearly application for funding under the Community Development Block Grant (CDBG) Program and the Home Investment Partnerships Program (HOME). Funded by the U.S. Department of Housing and Urban Development, the CDBG and HOME programs provide funds for a variety of housing and community development activities that principally benefit low and moderate-income residents. During Consolidated Plan years, the Action Plan is part of the Consolidated Plan.

Public Hearing Dates and Locations

Thursday, April 14, 2016 – 6:00 PM

**6751 Columbia Gateway Dr.
Gateway Building (Community College Room #6)
Columbia, MD 21046**

Monday, April 18, 2016 – 7:00 PM

**Banneker Room
George Howard Building,
3430 Court House Drive
Ellicott City, MD 21043**

If you plan on testifying at a hearing, a written copy of your testimony should be provided at the time of the hearing. If you cannot attend a hearing, written comments regarding the DRAFT FFY2016-FFY2020 Consolidated Plan / 2016 Action Plan must be directed to Thomas P. Carbo, Director and Executive Director, Howard County Housing or to M. Elizabeth Meadows, Chief, Community Planning and Grants Management, at the Howard County Housing office, Third Floor, 6751 Columbia Gateway Drive, Columbia, MD 21046. Written comments must be received no later than 5:00 pm on April 29, 2016.

Efforts will be made to accommodate the disabled and non-English speaking citizens and a sign language interpreter services will be available upon request with three (3) days advance notice to Quanita Kareem Tubman, Chief of Contracts Management & Technical Services Division, Howard County Housing, at 410-313-3386, or email qkareem@howardcountymd.gov.



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WE HEREBY CERTIFY, that the annexed advertisement of Order No 4068611

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6751 Columbia Gateway Dr
COLUMBIA, MD 21046-2164

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HO CO DEPT OF HOUSING - CU00168892
6751 Columbia Gateway Dr
COLUMBIA, MD 21046-2164

Was published in "Columbia Flier", "Weekly", a newspaper printed and published in Howard County on the following dates:

Mar 31, 2016

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The Baltimore Sun Media Group

By S. Wilkinson

Legal Advertising

CON PLAN BRIEFING NOTES

Background:

Howard County, MD receives annual allocations of the Community Development Block Grant (CDBG) and the HOME Investment Partnership (HOME) Program funding from the U.S. Housing and Urban Development (HUD) to be used for community development and affordable housing benefiting low-income residents of Howard County between 0-80% area median-income (AMI). A key feature of these grants is that a grantee has the ability to choose how the funds will be used; which makes them very flexible funding tools to serve at-risk populations based on the needs in the community. In order to determine the most pressing needs and develop effective, place-based market-driven strategies to meet those needs, HUD requires Howard County to develop a 5-Year Consolidated Plan.

The first part of this planning document is the Needs Assessment and Market Analysis which outline levels of relative need in the areas of affordable housing, homelessness, special needs, and community development. This information is gathered through a number of methods, including consultation with local agencies, public outreach, a review of demographic and economic data sets, and a housing market analysis.

The Strategic Plan details how Howard County will address its priority needs. The strategies must reflect the current condition of the market, expected availability of funds, and local capacity to administer the plan. The Annual Action Plan section is the implementing document for the strategies in the Consolidated Plan. The Action Plan will provide a concise summary of the actions, activities, and the specific federal resources that will be used this 1st year to address the priority needs and specific goals identified by the Consolidated Plan.

TOP NEED IDENTIFIED – HOUSING AFFORDABILITY

The most common housing problem in Howard County is housing affordability. It is the primary barrier to households finding accessible, decent, safe, and sanitary housing.

- 46.8% of all renter households are cost overburdened by 30% or more
- 30.5% of homeowner households with a mortgage are cost overburdened by 30% or more
- 11.8% of homeowner household without a mortgage are cost overburdened by 30% or more

The need for accessible, decent, safe, and sanitary affordable housing exceeds the supply of housing; especially for cost-burdened and low-income (6,039 households with a housing problem), very low-income (5,265 households with a housing problem), and extremely low-income (4,330 households with a housing problem) households in the County.

Additionally, the County's owner-occupied housing units (74.2%) exceeds renter occupied units (25.8%) by a factor of 3 to 1; this places additional housing affordability demand on the County's housing stock.

FACTORS IMPACTING AFFORDABILITY

The cost of rent has increased by 60.2% from 2000 to 2011, and the cost of a home increased by 111.0%, whereas the median household income only increased by 45.4% from \$74,167 to \$107,821. This shows a great need for affordable rental units.

- The increase in population and related economic influences affecting the housing market are creating an increased demand for housing that has increased the housing cost burden for all households living in the County.
- While the cost of housing has increased over the time period, the incomes for the lower earning households in the County have not kept pace with the cost of housing. This discrepancy has caused the amount of affordable housing in the County to decrease.
- Howard County has a very strong housing market. Affordability in the County has always been an issue and continues to be the primary problem affecting low-and moderate-income residents in the County.

CONCERN

The concern about rent and mortgage overburdened households is that low-income resident that experience rent or mortgage overburden become unstable and face homelessness with first-time crises, loss of income, or health issues.

POPULATIONS/HOUSEHOLDS MOST AFFECTED

The Consolidated Plan identifies, based upon analysis of information provided by the U.S. Census data; lower income renter and owner households; elderly persons; frail elderly; single person households; large families; victims of domestic violence, dating violence, sexual assault and stalking; and persons with disabilities were more affected by these housing problems.

REPRESENTATIVE DATA IDENTIFIED IN PLAN

The Howard County Housing Commission's waiting lists are disproportionately representative of the extremely-low income households of Howard County. While there are some similarities, such as the need for affordable, decent, safe, sanitary housing; the needs for the lowest income residents of Howard County are **specific to the need for highly subsidized housing**, as well as **supportive services**.

The following demographic and economic data was obtained from the HCV Waiting List as of March 2016 (5,208 families on HCV Waiting List):

- **77.7%** of the waiting list is **female head of household**
- 61.1% of the waiting list is Black
- 5.8% of the waiting list is Hispanic
- 56.5% of the waiting list is Family
- 24.0% of the waiting list is Disabled
- 11.0% of the waiting list is Elderly
- **71.7%** of the waiting list is **Extremely Low-Income (30% or below AMI)**
- 18.8% of the waiting list is Very Low-Income (30% to 50% AMI)
- 9.5% of the waiting list is Low-Income (50% to 80% AMI)

EXTREMELY VULNERABLE SPECIAL NEEDS POPULATIONS - HOMELESS

Both the Howard County Consolidated Plan and the Howard County's Homeless Continuum of Care (CoC) considers the following to be vulnerable homeless populations that would heighten the need for supportive housing:

- Elderly
- Persons with disabilities
- Persons with addictions
- Chronically homeless
- Homeless households with children and/or pregnant person
- Unaccompanied youth
- Veterans

These special needs populations typically require a significant level of supportive services in order to maintain housing.

IDENTIFIED PRIORITIES & LEVEL OF PRIORITY

HOUSING – High Priority

HOMELESS – High Priority

OTHER SPECIAL NEEDS – High Priority

COMMUNITY DEVELOPMENT – High Priority

ECONOMIC DEVELOPMENT – Low Priority

ADMINISTRATION, PLANNING & MANAGEMENT – High Priority

BEING SUBMITTED TO HUD THROUGH THE 1ST YEAR ACTION PLAN

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) - PROGRAM

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**HOWARD COUNTY, MD – CONFIDENTIAL RESIDENT SURVEY
COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME
INVESTMENT PARTNERSHIP GRANT PROGRAMS NEEDS**

Howard County is preparing its CDBG and HOME Programs' Five Year Consolidated Plan and Annual Action Plan. As part of the planning process, the County is conducting a survey to identify residents' needs in the community, ideas on how the residents would like to see funds under the CDBG and HOME Programs spent, and fair housing concerns, such as acts of discrimination or barriers that might limit the housing choices of families and individuals. Please take a few minutes and complete this **confidential questionnaire** to the best of your ability. If you are unsure of an answer, or the question does not apply to you, please feel free to skip that question. Thank you for your assistance in helping us to identify residents' needs and fair housing issues in the County. When completed, please return completed survey to the **Howard County Department of Housing and Community Development, 6751 Columbia Gateway Drive, Columbia, MD 21046, OR COMPLETE ONLINE at <https://www.surveymonkey.com/r/howardcountyhousing>**. The County would appreciate your response by **Friday, March 25, 2016**.

1. **What is your street name and ZIP Code where you live in Howard County?**
Street Name _____ ZIP Code: _____
2. **Gender:** Male Female
3. **Race/Ethnicity (choose all that apply):**
 White Black or African-American American Indian or Alaskan Native Asian
 Native Hawaiian/Pacific Islander Hispanic or Latino Some Other Race Two or More Races
4. **Age:** 17 or younger 18-20 21-29 30-39 40-49 50-59 60 or older
5. **Number of persons living in your household?** One Two Three Four Five Six +
6. **What is the approx. total family income per year based on the number of persons in your household?**

1 person household	<input type="checkbox"/>	above \$46,100	4 person household	<input type="checkbox"/>	above \$65,800
	<input type="checkbox"/>	below \$46,100		<input type="checkbox"/>	below \$65,800
2 person household	<input type="checkbox"/>	above \$52,650	5 person household	<input type="checkbox"/>	above \$71,100
	<input type="checkbox"/>	below \$52,650		<input type="checkbox"/>	below \$71,100
3 person household	<input type="checkbox"/>	above \$59,250	6 person household	<input type="checkbox"/>	above \$76,350
	<input type="checkbox"/>	below \$59,250		<input type="checkbox"/>	below \$76,350
7. **Are you a homeowner?** Yes No 8. **Are you a renter?** Yes No
9. **Please identify any changes you would like to see with the County's Parks & Rec. Facilities:**

10. **Are there any problems in your neighborhood with the following (choose all that apply):**
 Public Safety Streets Curbs/Sidewalks Handicap access Parking
 Traffic Storm sewers Sanitary sewers Litter Property Maintenance
 Other: _____
11. **What medical care, if any, is missing or lacking in Howard County and the surrounding area?**
Please choose all that apply from the following options:
 Primary Care Family Care Drug Treatment and Rehabilitation Mental Health Care
 Other: _____
12. **Do you use any of the social service programs available in the County?** Yes No
If yes, what programs do you use?

13. **Are there any programs or services that are missing or under-funded in the County? Please list:**

14. **What are challenges to employment in Howard County? Please choose all that apply from the following options:**

- Lack of Educational Opportunity
 Lack of Job Training
 Criminal Background
 Lack of Access to Childcare
 Lack of Available Jobs
 Lack of Transportation
 Other: _____

15. **Are there any housing issues in Howard County? Please choose all that apply from the following options:**

- Lack of Quality Affordable Housing
 Concentration of Poverty
 Cost of Rent
 Cost of Ownership
 Availability of Financing
 Lack of Transportation
 Other: _____

Fair Housing concerns/impediments include any act of discrimination or barrier that might limit the housing choices of families and individuals. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices based on race, religion, color, creed, national origin, physical or mental disability, political opinion, sexual orientation, age, sex, familial status, marital status, personal appearance, source of income, occupation, or gender identity.

16. **In your opinion, are residents of Howard County aware of how to report fair housing violations or concerns?**
 Yes
 No
 Unsure

17. **What do you think are the primary reasons why fair housing complaints are not reported?**

18. **Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in Howard County:**

	Strongly Agree	Agree	Neutral/ Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of affordable housing in certain areas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of accessible housing for persons with disabilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of accessibility in neighborhoods (i.e. ramps & crosswalks)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of fair housing education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of fair housing resources in the County	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
State or Local laws and policies that limit housing choice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of knowledge among residents regarding fair housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of knowledge among landlords and property managers regarding fair housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of knowledge among real estate agents regarding fair housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of knowledge among bankers/lenders regarding fair housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other barriers: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

19. **Are there any additional comments or concerns that you wish to share?**
Please attach additional pages.

HOWARD COUNTY RESIDENT SURVEY

**Q1 What is your street name and ZIP Code
where you live in Howard County?**

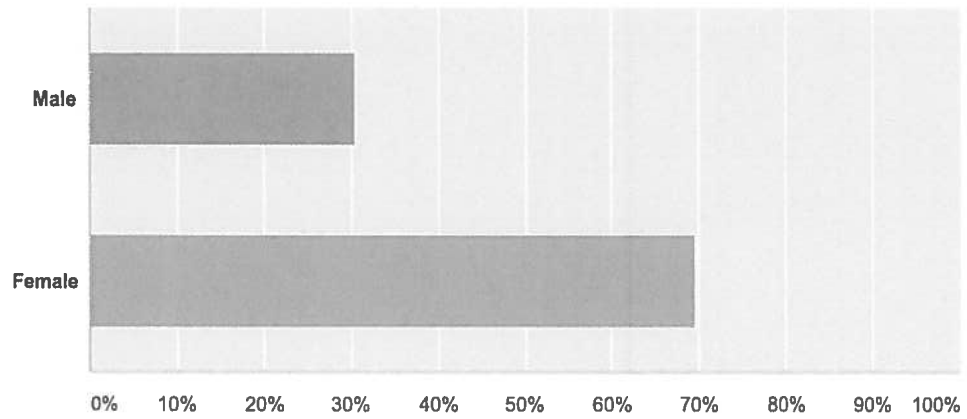
Answered: 268 Skipped: 13

Answer Choices	Responses	
Street Name:	97.76%	262
ZIP Code:	98.88%	265

HOWARD COUNTY RESIDENT SURVEY

Q2 Gender

Answered: 266 Skipped: 15

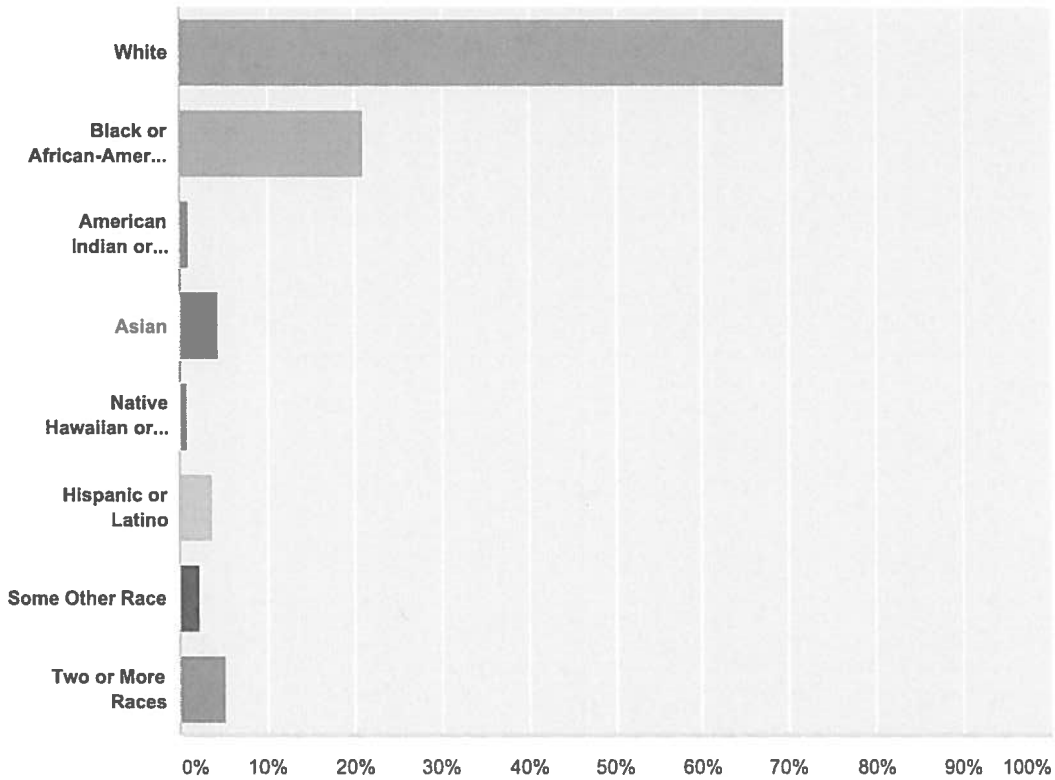


Answer Choices	Responses	
Male	30.45%	81
Female	69.55%	185
Total		266

HOWARD COUNTY RESIDENT SURVEY

Q3 Race/Ethnicity (choose all that apply)

Answered: 269 Skipped: 12

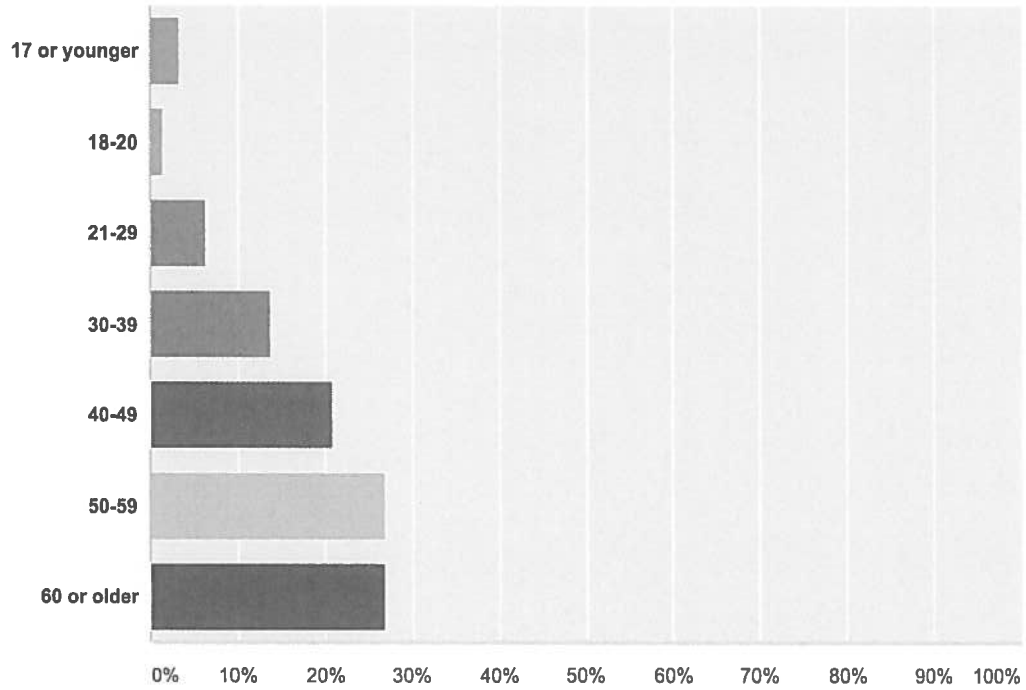


Answer Choices	Responses	
White	69.52%	187
Black or African-American	21.19%	57
American Indian or Alaskan Native	1.12%	3
Asian	4.46%	12
Native Hawaiian or other Pacific Islander	0.74%	2
Hispanic or Latino	3.72%	10
Some Other Race	2.23%	6
Two or More Races	5.20%	14
Total Respondents: 269		

HOWARD COUNTY RESIDENT SURVEY

Q4 Age

Answered: 267 Skipped: 14

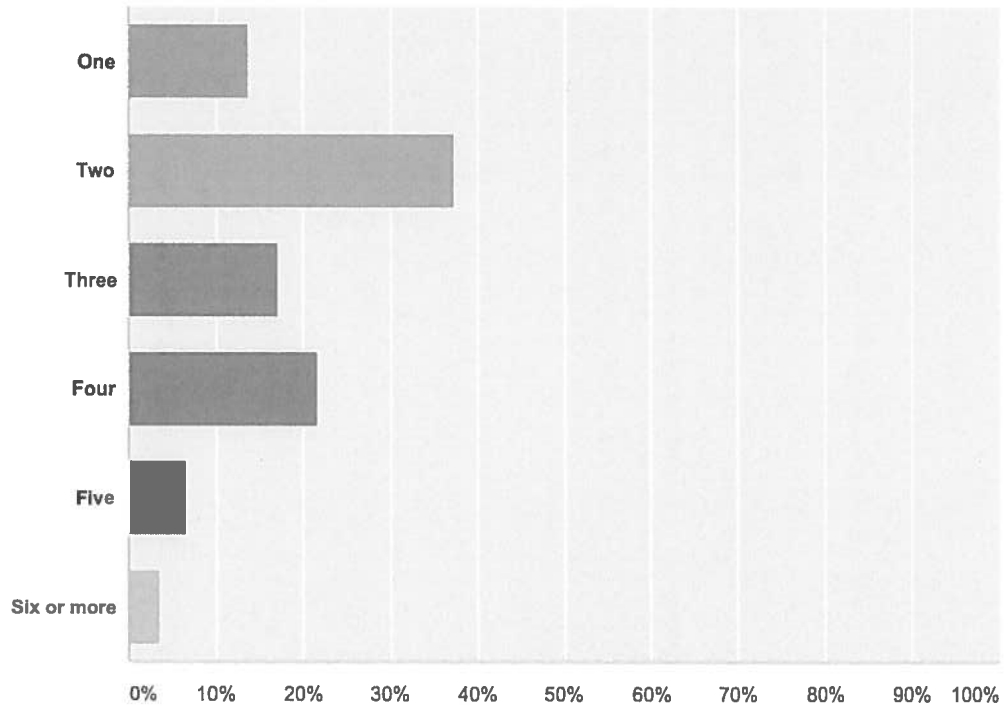


Answer Choices	Responses	
17 or younger	3.37%	9
18-20	1.50%	4
21-29	6.37%	17
30-39	13.86%	37
40-49	20.97%	56
50-59	26.97%	72
60 or older	26.97%	72
Total		267

HOWARD COUNTY RESIDENT SURVEY

Q5 Number of persons living in your household?

Answered: 281 Skipped: 0

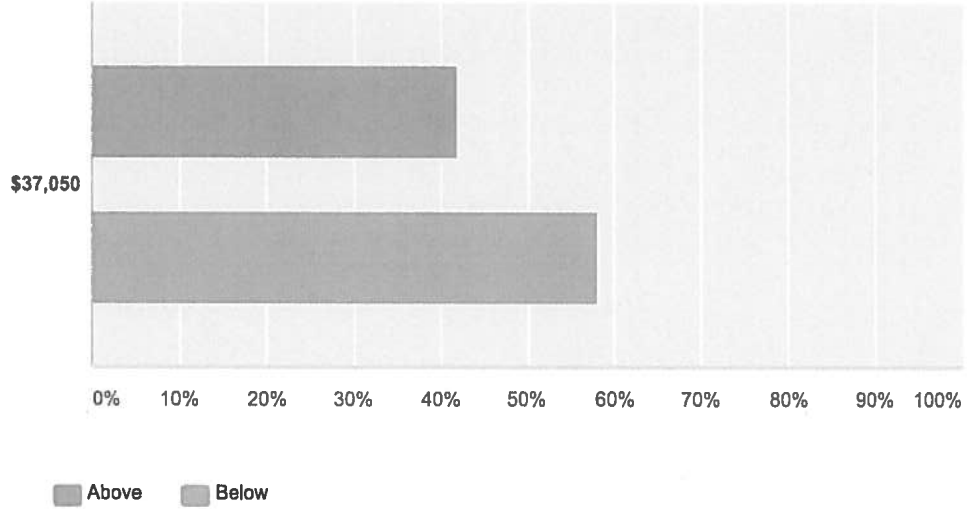


Answer Choices	Responses	
One	13.88%	39
Two	37.37%	105
Three	17.08%	48
Four	21.71%	61
Five	6.41%	18
Six or more	3.56%	10
Total		281

HOWARD COUNTY RESIDENT SURVEY

Q6 If you are a one (1) person household, is your total household income above or below \$46,100 per year?

Answered: 31 Skipped: 250

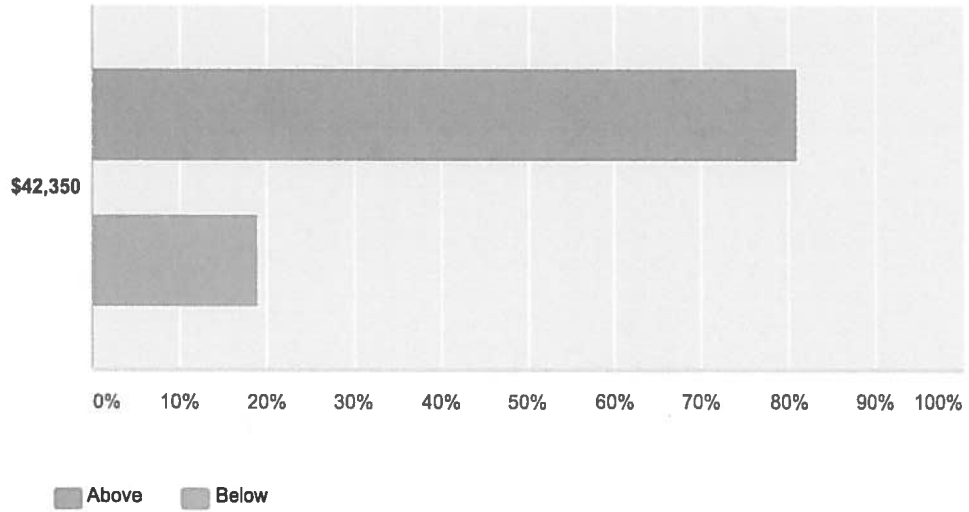


	Above	Below	Total
\$37,050	41.94% 13	58.06% 18	31

HOWARD COUNTY RESIDENT SURVEY

Q7 If you are a two (2) person household, is your total household income above or below \$52,650 per year?

Answered: 100 Skipped: 181

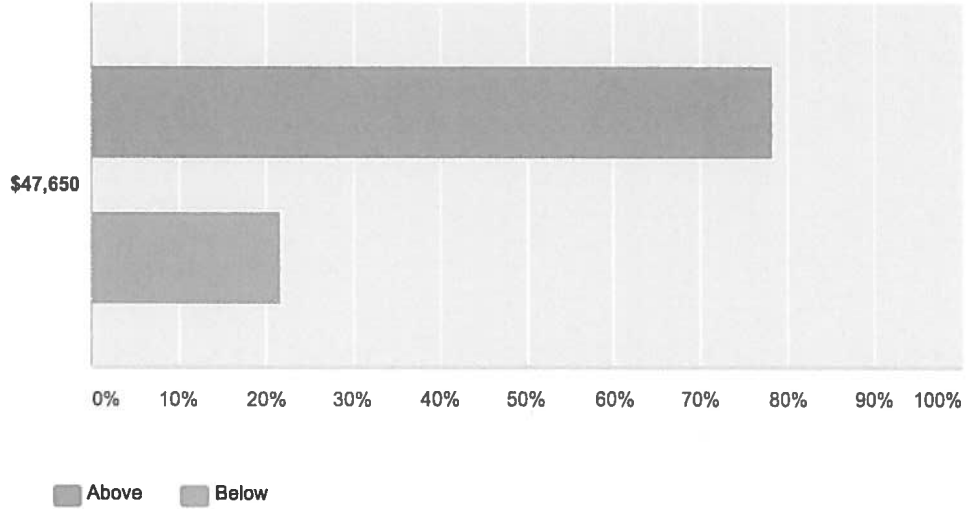


	Above	Below	Total
\$42,350	81.00% 81	19.00% 19	100

HOWARD COUNTY RESIDENT SURVEY

**Q8 If you are a three (3) person household,
is your total household income above or
below \$59,250 per year?**

Answered: 46 Skipped: 235

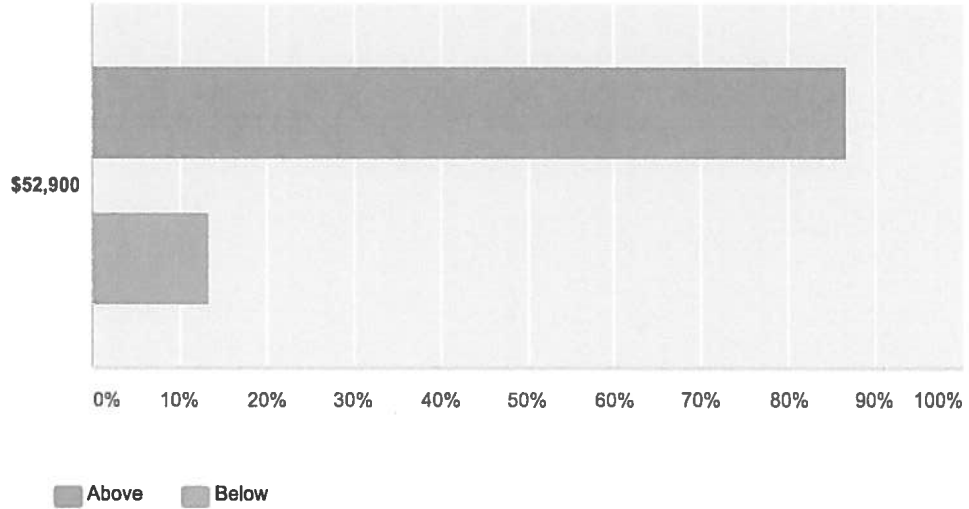


	Above	Below	Total
\$47,650	78.26% 36	21.74% 10	46

HOWARD COUNTY RESIDENT SURVEY

Q9 If you are a four (4) person household, is your total household income above or below \$65,800 per year?

Answered: 60 Skipped: 221

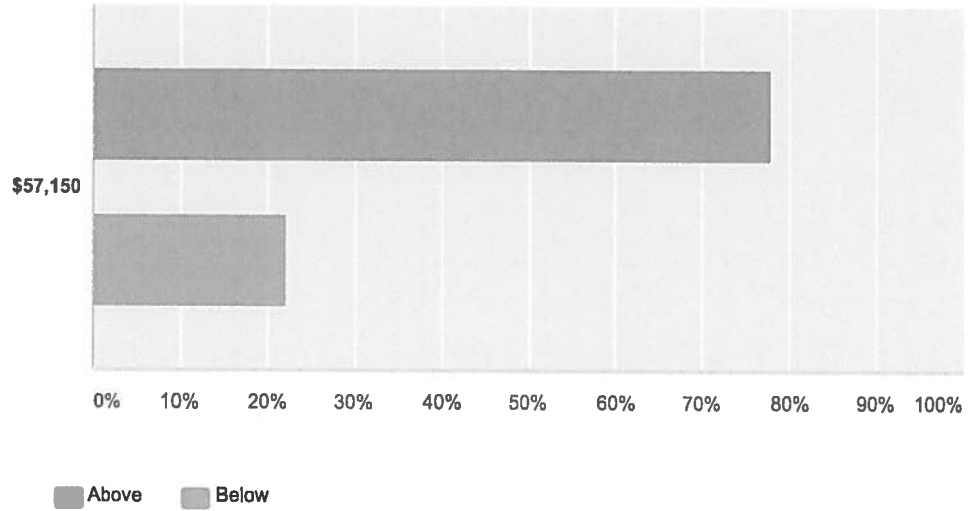


	Above	Below	Total
\$52,900	86.67% 52	13.33% 8	60

HOWARD COUNTY RESIDENT SURVEY

Q10 If you are a five (5) person household, is your total household income above or below \$71,100 per year?

Answered: 18 Skipped: 263

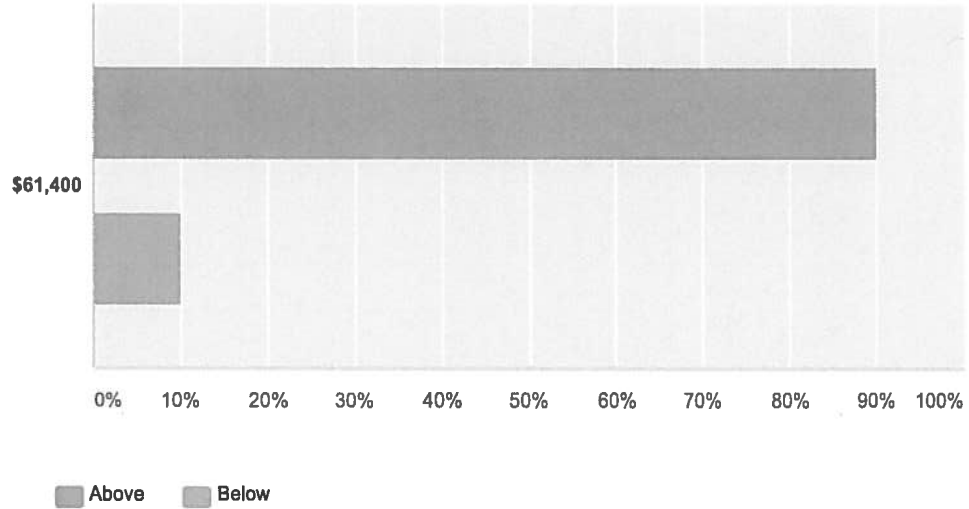


	Above	Below	Total
\$71,150	77.78% 14	22.22% 4	18

HOWARD COUNTY RESIDENT SURVEY

Q11 If you are a six (6) person household, is your total household income above or below \$76,350 per year?

Answered: 10 Skipped: 271

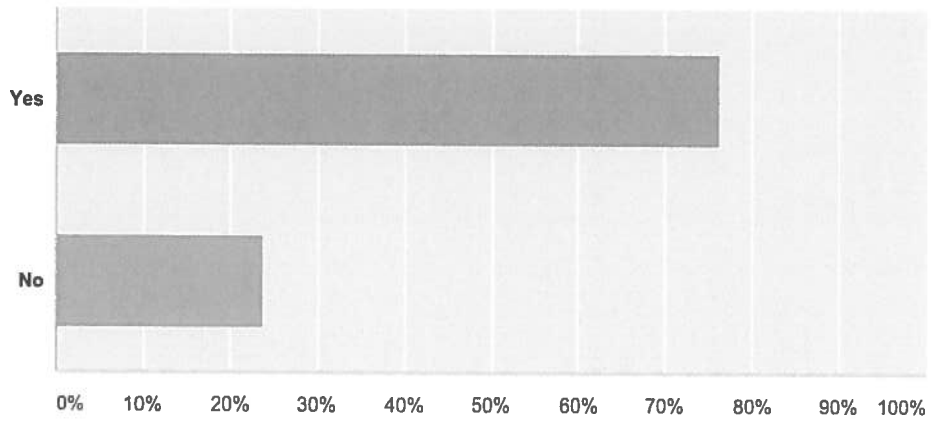


	Above	Below	Total
\$61,400	90.00% 9	10.00% 1	10

HOWARD COUNTY RESIDENT SURVEY

Q12 Are you a homeowner?

Answered: 252 Skipped: 29

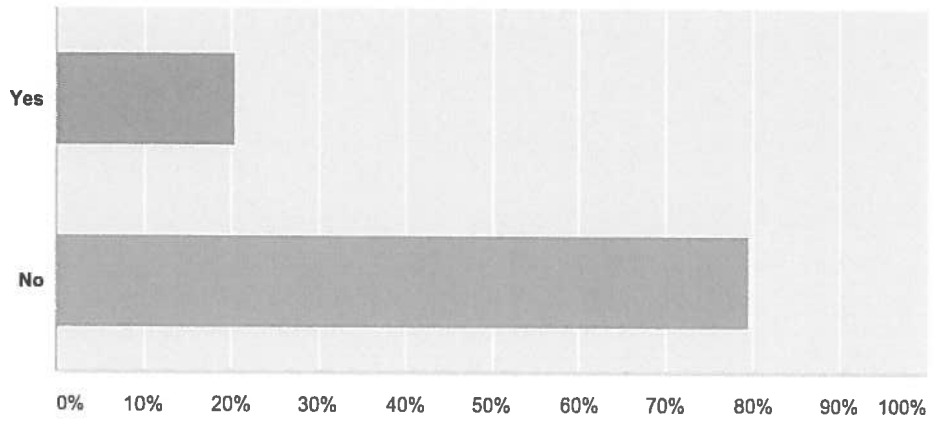


Answer Choices	Responses	
Yes	76.19%	192
No	23.81%	60
Total		252

HOWARD COUNTY RESIDENT SURVEY

Q13 Are you a renter?

Answered: 229 Skipped: 52



Answer Choices	Responses	
Yes	20.52%	47
No	79.48%	182
Total		229

HOWARD COUNTY RESIDENT SURVEY

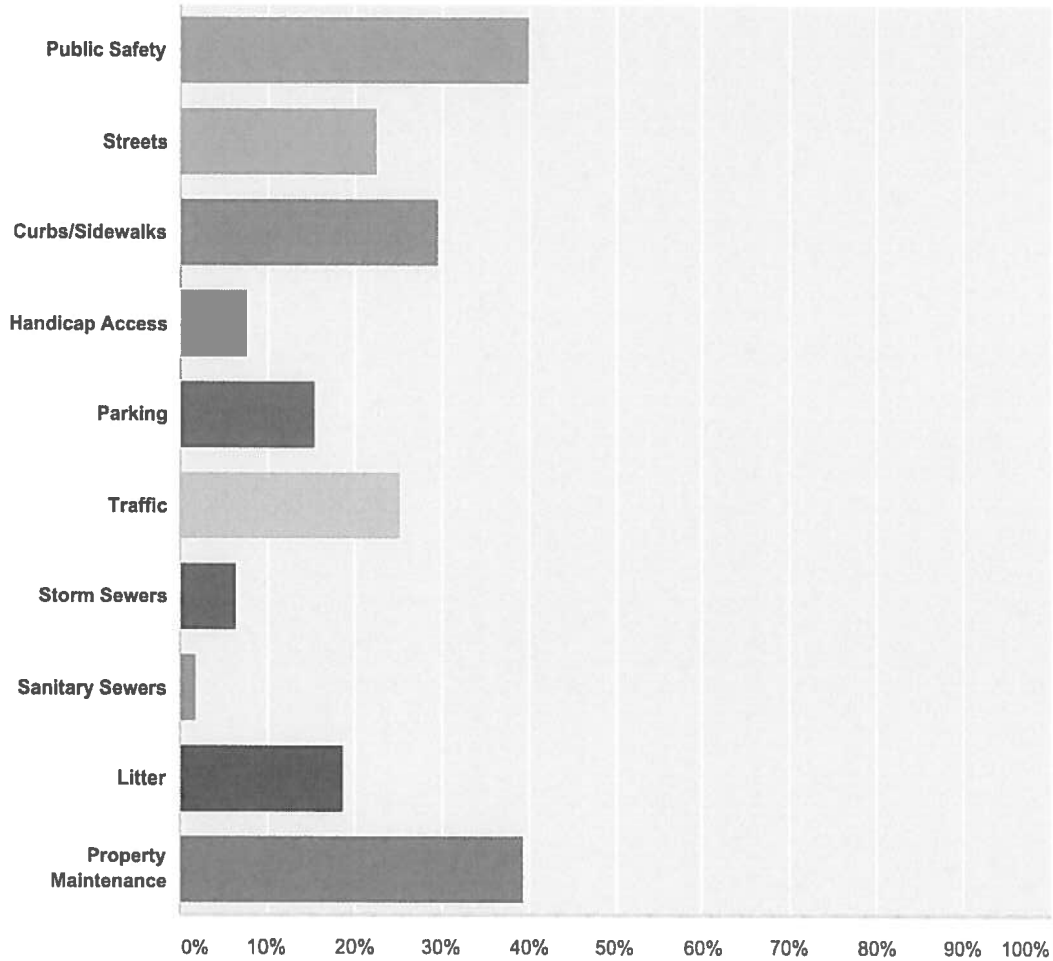
Q14 Please identify any changes you would like to see with the County's Parks and Recreation Facilities:

Answered: 92 Skipped: 189

HOWARD COUNTY RESIDENT SURVEY

Q15 Are there any problems in your immediate neighborhood with the following (choose all that apply):

Answered: 155 Skipped: 126



Answer Choices	Responses	Count
Public Safety	40.00%	62
Streets	22.58%	35
Curbs/Sidewalks	29.68%	46
Handicap Access	7.74%	12
Parking	15.48%	24
Traffic	25.16%	39
Storm Sewers	6.45%	10
Sanitary Sewers	1.94%	3
Litter	18.71%	29
Property Maintenance	39.35%	61

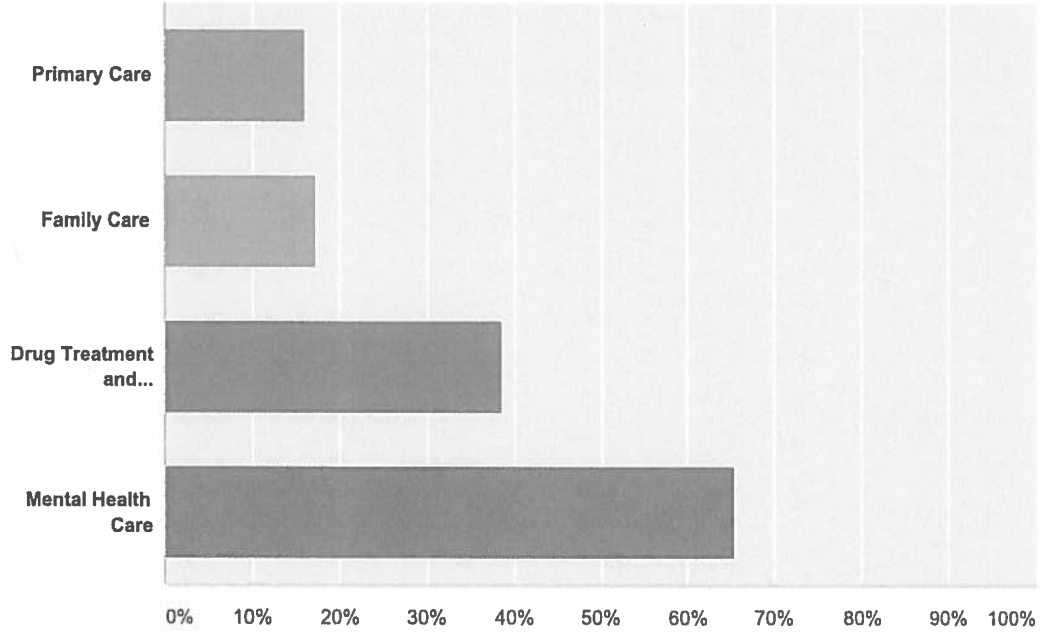
HOWARD COUNTY RESIDENT SURVEY

Total Respondents: 155

HOWARD COUNTY RESIDENT SURVEY

Q16 What medical care, if any, is missing or lacking in Howard County and the surrounding area? Please choose all that apply from the following options:

Answered: 75 Skipped: 206

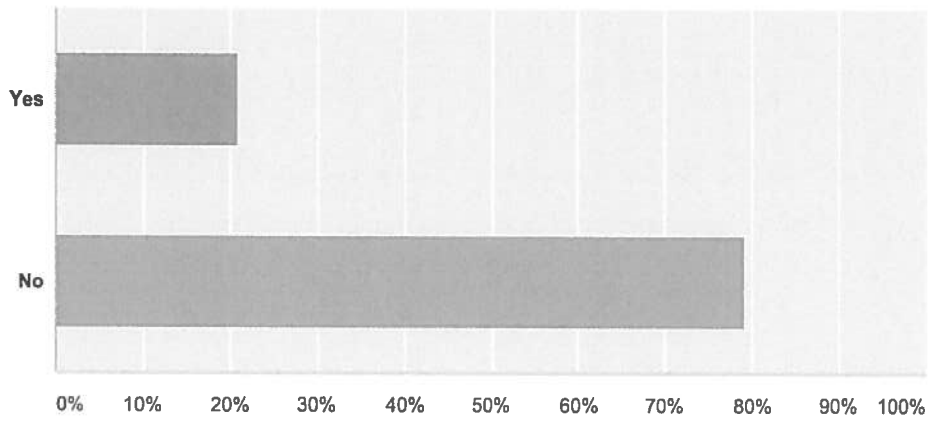


Answer Choices	Responses	
Primary Care	16.00%	12
Family Care	17.33%	13
Drug Treatment and Rehabilitation	38.67%	29
Mental Health Care	65.33%	49
Total Respondents: 75		

HOWARD COUNTY RESIDENT SURVEY

Q17 Do you use any of the social service programs available in the County?

Answered: 234 Skipped: 47



Answer Choices	Responses	
Yes	20.94%	49
No	79.06%	185
Total		234

HOWARD COUNTY RESIDENT SURVEY

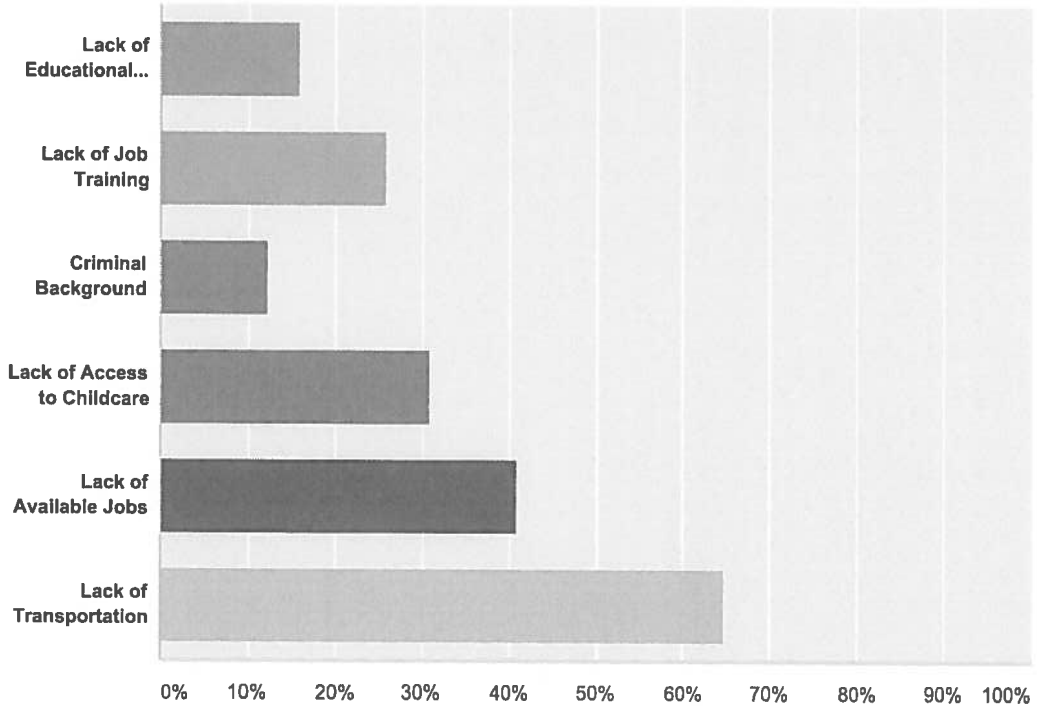
Q18 Are there any programs or services that are missing or under funded in the County? Please list:

Answered: 77 Skipped: 204

HOWARD COUNTY RESIDENT SURVEY

Q19 What are challenges to employment in Howard County? Please choose all that apply from the following options:

Answered: 139 Skipped: 142

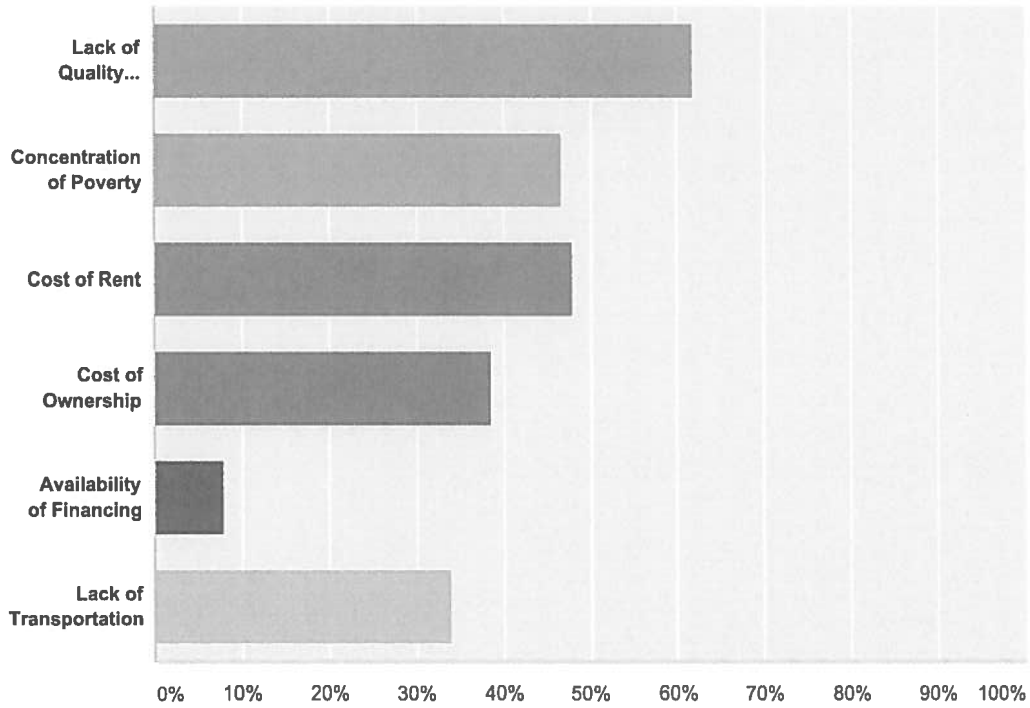


Answer Choices	Responses	
Lack of Educational Opportunity	15.83%	22
Lack of Job Training	25.90%	36
Criminal Background	12.23%	17
Lack of Access to Childcare	30.94%	43
Lack of Available Jobs	41.01%	57
Lack of Transportation	64.75%	90
Total Respondents: 139		

HOWARD COUNTY RESIDENT SURVEY

Q20 Are there any housing issues in Howard County? Please choose all that apply from the following options:

Answered: 212 Skipped: 69

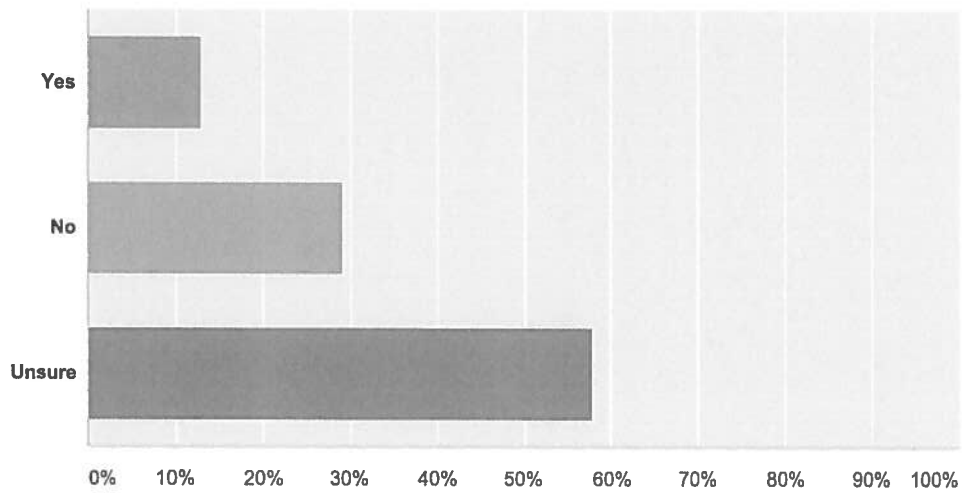


Answer Choices	Responses	
Lack of Quality Affordable Housing	61.79%	131
Concentration of Poverty	46.70%	99
Cost of Rent	48.11%	102
Cost of Ownership	38.68%	82
Availability of Financing	8.02%	17
Lack of Transportation	33.96%	72
Total Respondents: 212		

HOWARD COUNTY RESIDENT SURVEY

Q21 Fair Housing Impediments include any act of discrimination or barrier that might limit the housing choices of families and individuals. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices based on race, religion, color, creed, national origin, physical or mental disability, political opinion, sexual orientation, age, sex, familial status, marital status, personal appearance, source of income, occupation, or gender identity. In your opinion, are residents of Howard County aware of how to report fair housing violations or concerns?

Answered: 239 Skipped: 42



Answer Choices	Responses	
Yes	12.97%	31
No	29.29%	70
Unsure	57.74%	138
Total		239

HOWARD COUNTY RESIDENT SURVEY

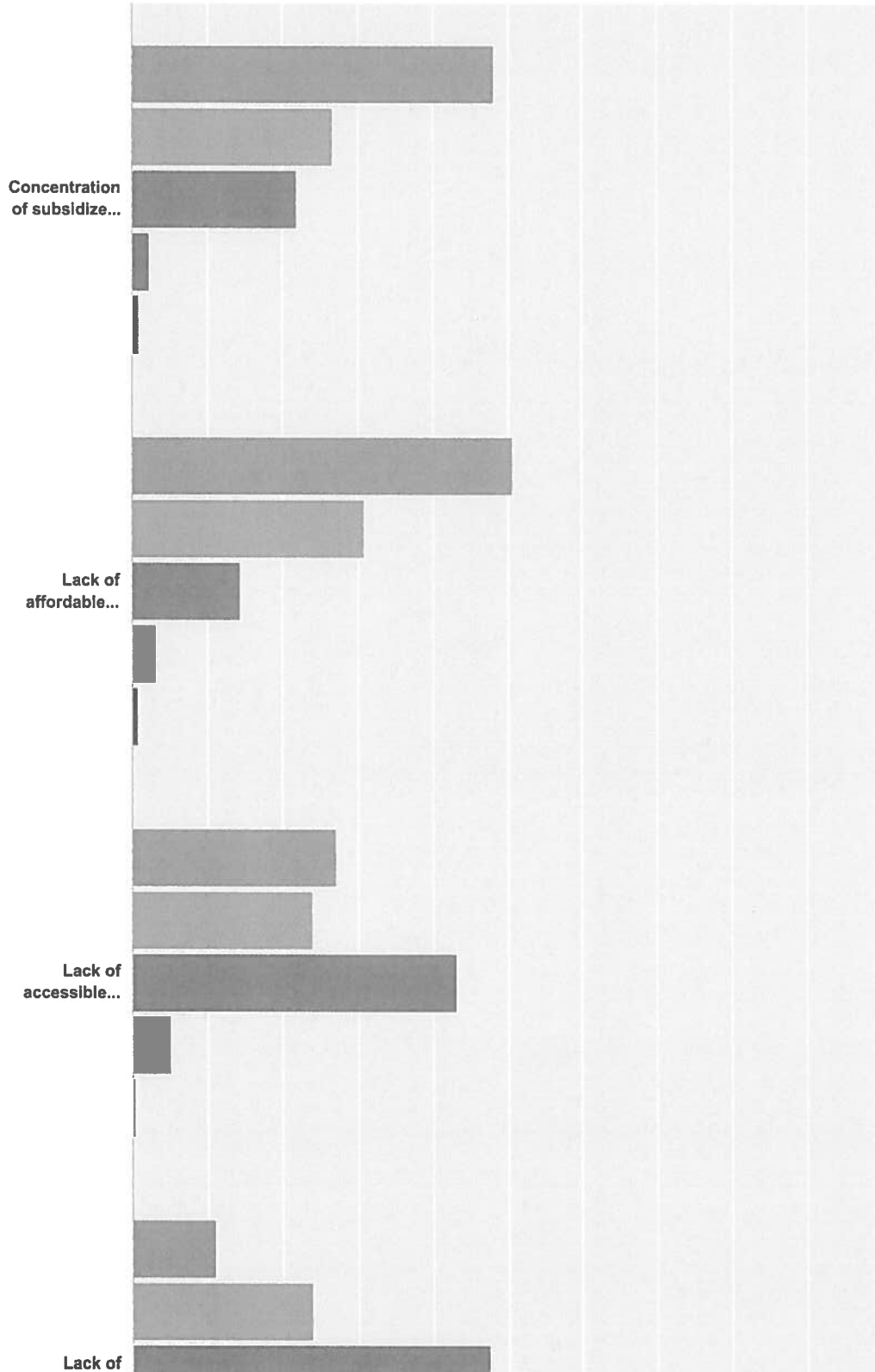
Q22 What do you think are the primary reasons why fair housing complaints are not reported?

Answered: 116 Skipped: 165

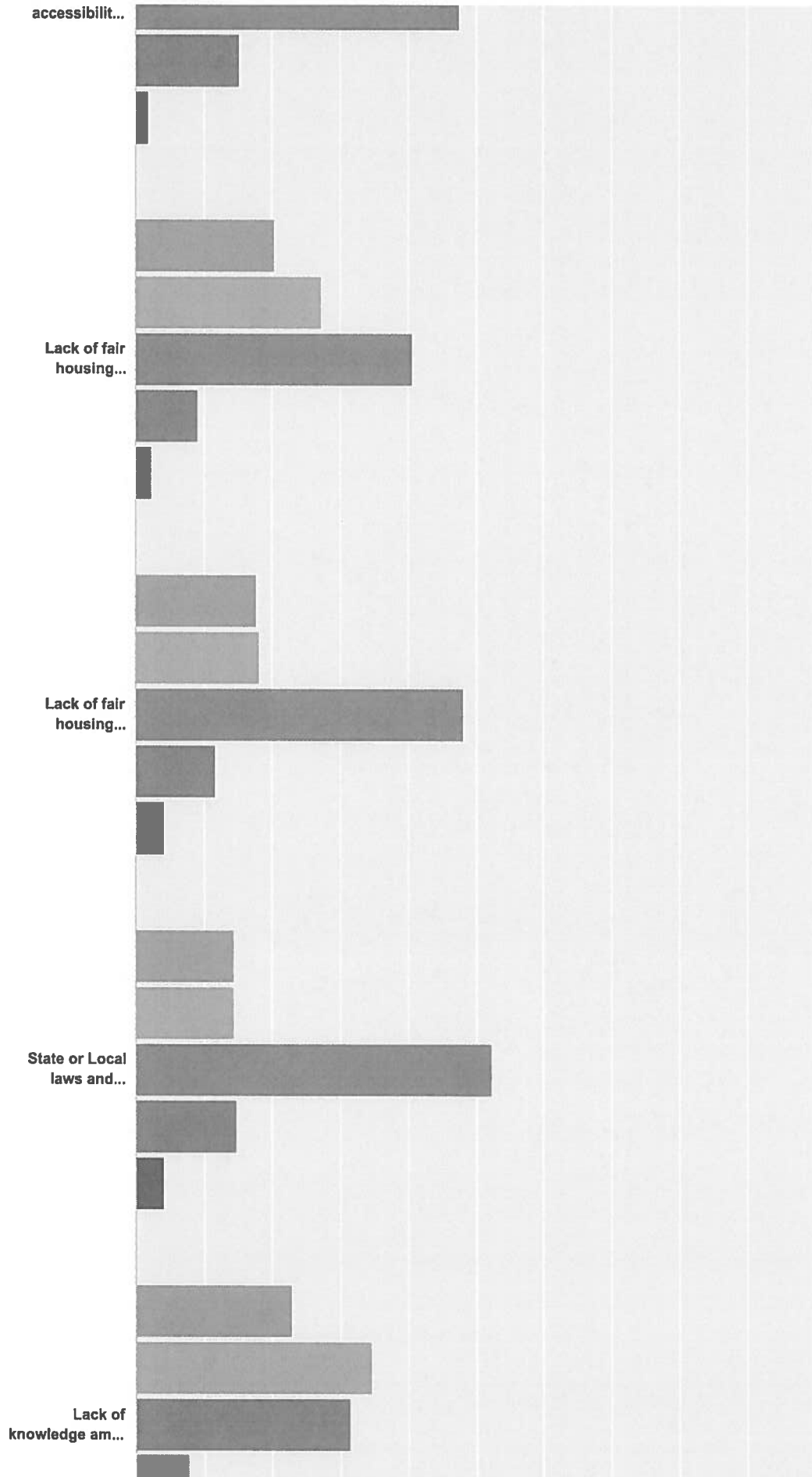
HOWARD COUNTY RESIDENT SURVEY

Q23 Please evaluate whether the following situations result in further discrimination and/or barriers to fair housing in Howard County.

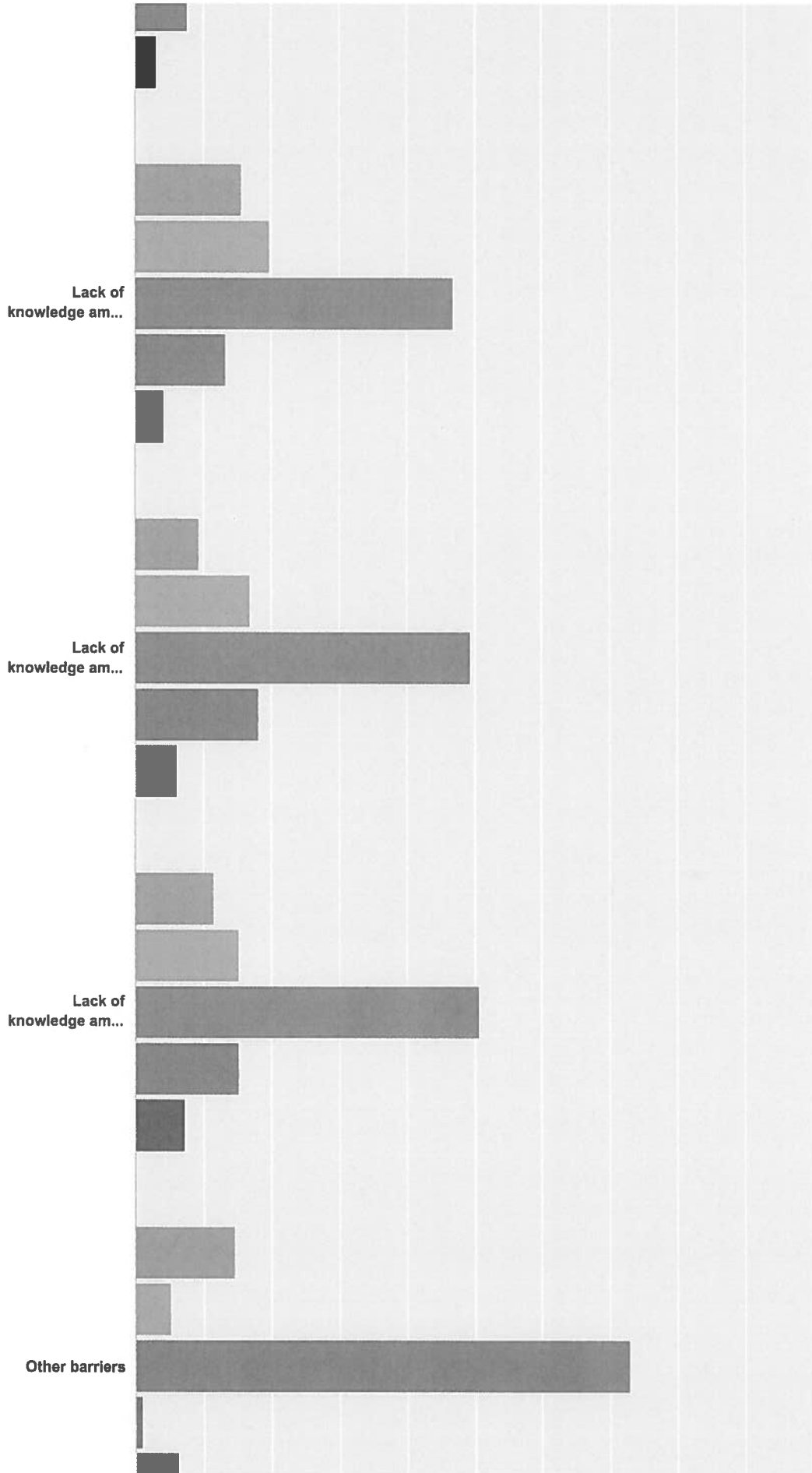
Answered: 227 Skipped: 54



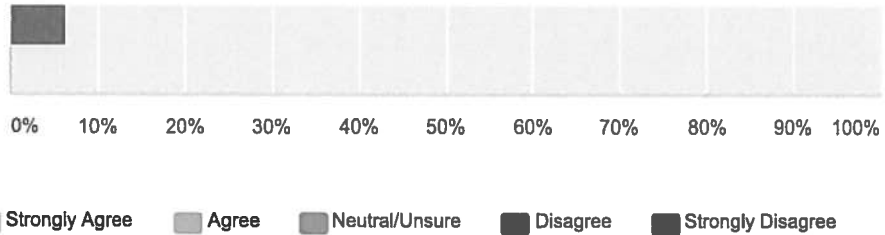
HOWARD COUNTY RESIDENT SURVEY



HOWARD COUNTY RESIDENT SURVEY



HOWARD COUNTY RESIDENT SURVEY



	Strongly Agree	Agree	Neutral/Unsure	Disagree	Strongly Disagree	Total
Concentration of subsidized housing in certain neighborhoods	48.21% 108	26.79% 60	21.88% 49	2.23% 5	0.89% 2	224
Lack of affordable housing in certain areas	50.67% 113	30.94% 69	14.35% 32	3.14% 7	0.90% 2	223
Lack of accessible housing for persons with disabilities	27.19% 59	23.96% 52	43.32% 94	5.07% 11	0.46% 1	217
Lack of accessibility in neighborhoods (i.e. curb cuts)	11.11% 24	24.07% 52	47.69% 103	15.28% 33	1.85% 4	216
Lack of fair housing education	20.37% 44	27.31% 59	40.74% 88	9.26% 20	2.31% 5	216
Lack of fair housing organizations in the County	17.76% 38	18.22% 39	48.13% 103	11.68% 25	4.21% 9	214
State or Local laws and policies that limit housing choice	14.35% 31	14.35% 31	52.31% 113	14.81% 32	4.17% 9	216
Lack of knowledge among residents regarding fair housing	22.97% 51	34.68% 77	31.53% 70	7.66% 17	3.15% 7	222
Lack of knowledge among landlords and property managers regarding fair housing	15.67% 34	19.82% 43	47.00% 102	13.36% 29	4.15% 9	217
Lack of knowledge among real estate agents regarding fair housing	9.35% 20	16.82% 36	49.53% 106	18.22% 39	6.07% 13	214
Lack of knowledge among bankers/lenders regarding fair housing	11.52% 25	15.21% 33	50.69% 110	15.21% 33	7.37% 16	217
Other barriers	14.58% 14	5.21% 5	72.92% 70	1.04% 1	6.25% 6	96

HOWARD COUNTY RESIDENT SURVEY

Q24 Are there any additional comments or concerns that you wish to share?

Answered: 55 Skipped: 226

Howard County, Maryland

Meeting with Howard County Police Department

Tuesday, February 23, 2016 at 1:00 pm

In attendance:

Sgt. Perry Thorsvik

Howard County Police Department

Walt Haglund

Consultant, Urban Design Ventures, LLC

Jon Haglund

Consultant, Urban Design Ventures, LLC

- Sergeant Perry Thorsvik organizes and supervises Neighborhood Community Resource Officers who handle quality of life issues in Howard County.
- Sgt. Thorsvik is also a member of the African American Community Roundtable and other organizations such as: NAACP, Community Ministers, Command Staff, etc.
- The Howard County Police Department works with the Housing Authority when evictions challenge public safety.
- When a crime is committed by someone living in public housing, the issues are documented.
- There is a perception in the general community that subsidized housing encourages crime.
- The Howard County Police Department is working in the Owen Brown Area. They are trying to ban a group of young people from the public library, but the ban list only applies for one day. Whereas, bans on private property can be longer and violators could be charged with trespassing.
- Most violent crime comes from Baltimore into Columbia. Most of the County's drug problems come from Baltimore.
- Howard County is also faced with domestic violence cases.
- Howard County is very diverse. Nearly 124 languages are spoken in the County.
- The County is home to a large Hispanic population, particularly in Columbia. Language barriers are an issue. There are a limited number of Spanish speaking police officers.
- Most calls received are in east and west Columbia.
- There are currently 475 police officers working in the County, which is divided into two districts: Northern and Southern. They plan to create a new Central district, which would include Columbia, MD.
- Howard County police officers turnover rates are low.
- Diversity of the police force is improving.
- Professionalism is very important. There is a need to improve the public's perception of the police; this is not unique to Howard County but a nationwide trend.
- The "bike paths" are the "crime ways". They connect the villages to the center. The County has a pathway patrol unit assigned to the area to cut down on crime.
- Once youth have a history with the police, their future prospects of future crime involvement increase, as such there is a need for alternative activities for youth. There is a need for mentors and for programs that support the County's youth.
- There is a need for the County to promote the success stories and create a more positive perception of the community. The County needs to figure out ways to ease the fears of law abiding citizens. Some suggestions include:
 - Marketing of success stories by the Housing Authority.

- Using social media to promote the area.
- Showcasing the positive, and not just the negative.
- Report on problem solving – complaint, process, solution.

Howard County, Maryland

Meeting with Howard County Department of Housing and Community Development

Tuesday, February 23, 2016 at 2:00 pm

In attendance:

Tom Carbo

Director

Nkechi Animashaun

HOME Program Specialist

Elizabeth Meadows

Chief, Community Planning and Grants Management

Brian Perry

Administrative and Financial Services Specialist

Walt Haglund

Consultant, Urban Design Ventures, LLC

Jon Haglund

Consultant, Urban Design Ventures, LLC

- The Howard County Housing Commission and Department of Housing and Community Development will become unique entities in the summer of 2016. This is to provide a separation of functions and transparency.
- The Housing Commission issues its own bonds for capital improvements.
- The Housing Commission is handling the County's Rental Assistance and Demonstration (RAD) program.
- Howard County's inclusionary zoning limits the concentration of poverty to no more than 10% in areas (CTs, BGs, etc.) of the County.
- Howard County's current redevelopment proposal includes nearly 1,000 new affordable homes.
- The Housing and Community Development Department has received their applications for CDBG and HOME.
- Baltimore Neighborhoods Inc. completes fair housing testing from policy to implementation.
- Five jurisdictions are involved in fair housing testing: Hartford County, Howard County, Baltimore County, Anne Arundel County, and Baltimore City.
- Howard County does not have a redevelopment authority, but rather works through the Housing Commission.
- Howard County provides incentives to deconcentrate low income housing. Mixed income housing and mixed use housing is encouraged.
- The housing market in Howard County is very expensive.
- Howard County's Citizen Services Department implements community partnership funds.
- There is a need to improve the County's current transportation system. A transportation bill was recently introduced, but was dropped due to push back.
- Redevelopment efforts are taking place in downtown Columbia.
- Howard County has both a Housing Commission and a Housing Board.
- There is an increase in the County's Hispanic population.

Howard County, Maryland

Meeting with Howard County Department of Housing and Community Development

Tuesday, February 23, 2016 at 2:00 pm

In attendance:

Tom Carbo

Director, Howard County Dept. of Housing and Community Development

Walt Haglund

Consultant, Urban Design Ventures, LLC

Jon Haglund

Consultant, Urban Design Ventures, LLC

- Tom Carbo oversees the Howard County Housing Commission and the Housing and Community Development Department.
- The Howard County Housing Authority was commissioned in 1990. The Housing Commission created 50 units of public housing.
- Currently, the Housing Commission has 1,700 units; half of which are market rate housing. The rest of the units are LIHTC and State Partnerships.
- The Housing Commission issues its own bonds and purchasing properties. They have a triple A bond rating from Standard and Poor's.
- The Howard County Housing and Community Development Department is splitting into several other divisions. The final plan is to be determined.
- There is possible interest in creating a NRSA in Columbia.
- Monarch Mills and Burgess Station are the two largest mixed income communities in the County.
- The County is focused on creating mixed income developments and the redevelopment and rehabilitation of existing properties.
- Much of Howard County is built out.
- The County has 1,250 voucher holders; nearly 500 are port-ins. The voucher program is always close to 100% utilized.
- Source of income is protected class in Howard county
- Voucher payment standards for FMR are based off of Baltimore rates, and are quite low.
 - Columbia has higher rents and used to be an exception.
 - HUD has consistently accepted voucher payments. Howard County approached HUD to include all of the County.
 - Every two years, a market analysis is completed.
- More rental properties are being developed.
- Housing priority:
 - Section 8 waiting list has been closed for 4 years. There are 5,000 people on the waiting list, and only about 30 vouchers turnover per year.
 - Find alternative funding.
 - Concentration - 80% of vouchers are in Columbia.
 - Howard County is working with the Baltimore Housing Coalition for regional vouchers. The City of Baltimore and the surrounding area has excess vouchers. They want to come together and allow for project based developments in the area, starting with 100 vouchers.

- Voucher priority:
 - 12-15 vouchers set aside annually for the homeless.
- No affordable housing projects are expected to expire in the next five years.
- There are only a few mobile home parks in the County.
- County Inclusionary Zoning does not provide a density bonus, but is market driven.
- 10-15% for high density zones with apartments or town homes. This does not apply to Columbia, which has its own zoning code.
- Columbia is a giant HOA, not a City. The downtown area is the town center which is surrounded by 9 villages, each with its own governing body. Columbia is not incorporated. There are no incorporated areas in Howard County.
- There are large concentrations of Hispanic and Asian populations in Howard County.
- Property values are declining in the older sections of Columbia.
- The County has been successful with creating an overall better perception of public housing by creating mixed income developments that look like market rate units.
- There is a need for short-term housing for ex-offenders
 - Housing is working with Department of Corrections to address
 - Based on a lot of recidivism and ex-offenders becoming homeless
 - Working on housing and supportive services linked together
- There is a need for housing for orphans aging out of the system
 - Current plan is to create project based voucher housing with wrap around support services

Howard County, Maryland

Meeting with Howard County Department of Housing and Community Development

Tuesday, February 23, 2016 at 3:00 pm

In attendance:

Brian Perry

Administrative and Financial Services Specialist

Walt Haglund

Consultant, Urban Design Ventures, LLC

Jon Haglund

Consultant, Urban Design Ventures, LLC

- Brian Perry is Howard County's Grant Specialist. He is responsible for CDBG funds and grant administration. He also handles Rental Assistance and Demonstration (RAD) and Housing Support and Stability Project (HSSP) for the Housing Commission.
- The emphasis in Howard County has been on housing. CDBG funding is housing focused.
- There are four people on the Grant Review Committee whom decide on which projects will receive CDBG and HOME funds. Nine proposals were received this year.
- There is only one CHDO in Howard County. It is a subset of Humana Homes.
- Housing needs include:
 - Management of the current waiting list for Section 8 vouchers
 - There is concern over density in Columbia
 - There is a need to focus on all income levels
 - Housing cost is increasing in Howard County
 - Housing stock is decreasing in quality as they age
- Community development needs include:
 - A need to combat rising crime rate
 - Programs to help parents be better parents
 - Alternative outlets for youth
 - Community links with law enforcement
 - Parent/child activities
 - Columbia Athletics – afterschool programs, etc.
- The market rate for rentals in Howard County is \$1,600.
- In Howard County handicap accessibility is very good.
- The County is looking to see if the parks are located in the right places.
- There is a high number of HCV port ins.
- There is a need for Howard County to improve the current public transportation system.
- There is a need to further County expansion projects. They need to consider what has been done compared to what has not. There is a need for more projects in the western portion of Howard County.

Howard County, Maryland

Meeting with Howard County Department of Housing and Community Development

Tuesday, February 23, 2016 at 4:00 pm

In attendance:

Nkechi Animashaun

HOME Program Specialist

Walt Haglund

Consultant, Urban Design Ventures, LLC

Jon Haglund

Consultant, Urban Design Ventures, LLC

- This is the first year that Howard County has requested a proposal for HOME funds. In the past, the Housing Commission used all of the HOME funds.
- Ellicott Terrace is being reprogrammed. It received \$99,000 from the 2015 grant year.
- This is the first year that the County is using HOME funds for its homebuyer program. As much as \$40,000 is allocated for this program. Previously, the County funded the program with general revenue funds. Given the high cost of real estate in the County, this is useful.
- The County is home to one certified CHDO.
- FY 2014-15 CHDO funds for acquisition will be used to acquire two condos for housing for two handicapped adults.
- The greatest housing need in Howard County is for the extremely low income; those below 30% of AMI.
- There is a need in Howard County for communal living facilities. Zoning allows up to 8 unrelated individuals to live together.
- There is a need for substance abuse recovery and jail reintegration housing programs.
- There is a need for special population housing. The County needs supportive services and wrap around services for those below 30% AMI.
- Rebuilding Together of Howard County is performing rehabilitation projects throughout the County. The County needs funding for rehab, particularly for seniors.
- The County would like to continue the Housing Commission's goal of affordable housing. The previous HOME program was run well. They hope to continue the tradition and follow previous successes. They would like to develop more partnerships with private developers to construct mixed income housing.
- There is a need to create more home ownership in the County. The biggest barrier in the County is the cost of real estate.
- There is a need for the County to get the word out about the availability of HOME funds.
- The Housing Commission has extended affordability periods. The Housing Commission uses 40 years for the affordability period, which is over and above the 20 year HUD required HOME Program.

Howard County, Maryland

Meeting with Howard County Department of Housing and Community Development

Tuesday, February 23, 2016 at 5:00 pm

In attendance:

Elizabeth Meadows

Chief, Community Planning & Grants Management

Walt Haglund

Consultant, Urban Design Ventures, LLC

Jon Haglund

Consultant, Urban Design Ventures, LLC

- Howard County's current housing market is out of reach for low and moderate income residents.
- With a change in structure, funding priorities will expand.
- There is a need in Howard County for eviction prevention, credit rebuilding, and financial assistance.
- There is a need to improve the current transportation system. Transportation throughout the County is very limited.

Howard County, Maryland

Meeting with the Fire Department

Wednesday, February 24, 2016 at 11:00 am

In attendance:

John Butler

Chief

Walt Haglund

Consultant, Urban Design Ventures, LLC

Jon Haglund

Consultant, Urban Design Ventures, LLC

- John Butler has been the Chief of the Howard County Fire Department for 14 months. He is the first fire chief to go through the ranks in 24 years. He was born and raised in Howard County.
- Howard County has twelve fire stations. All twelve stations have a “back bone” of paid staff working 24 hours per day.
- Howard County’s Fire Department is made up of both paid staff and supplemented by volunteers. There are 433 authorized paid fire fighters and 668 volunteers.
- All paid fire fighters are cross trained as EMT’s.
- The relationship is strong between the paid staff and volunteers.
- The sheer size of the County’s Fire Department is its biggest strength.
- National Fire Protection Association (NFPA) standards require fire stations and EMT’s to respond within 6 minutes. This is challenging because many places throughout the County cannot be reached in 6 minutes. Nearly 90% of the County lies outside of the minimum 6 minute response time, and can take as long as 10-12 minutes for first responders. This creates the opportunity for future fire houses in these so-called “hot spots”.
- Potential areas for future fire stations include:
 - Harpers Farm Area – Route 108 near the Hobbit’s Glen Area. A fire station would ensure a faster response time. This community needs an ambulance and a pumper engine.
 - Banneker Fire Station – This station is located in Downtown Columbia. It is nearly 50 years old and in need of renovations. The current station consists of two bays, which are very close together; one ambulance, one pumper engine, and one truck. The station needs 2-3 ambulances plus engines and trucks to accommodate the needs of the service area.
 - Waterloo Station – The future site will be located next to the State Police barracks along Route 1. The project will take 12-14 months to complete. They are interested in at least 2 bays, one ambulance, and one engine pumper truck.
 - Elkridge Station – The current station is over 100 years old. A new site was purchased. Work is set to begin in 2016. The station will include 6-8 bays.
- 78-80% of the calls received by the fire department are emergency service calls.
- EMS can be used to address other concerns when responding to calls. Often, they respond to medical events and then have the opportunity to address other issues like: homelessness, elderly concerns, drug abuse, mental health, etc. These opportunities can be used to refer persons to available social service programs.
- Howard County’s stringent fire code requires the fire department to check smoke detectors and changes batteries.
- The Howard County Fire Department has plans for Community Outreach. To date, they have trained 10% of County residents in CPR, and want to train more.

- Howard County is the first to have “bleeding control” in the AED defibrillator cabinet. AED defibrillator cabinets are installed throughout the County.
- The Fire Department will install a “bleeding control” unit in every school and public building.
- Howard County is home to an aging population. The Fire Department works with the aging community on “fall protection”, smoke detectors, carbon monoxide, and strobe light detectors for the hearing impaired.
- The Fire Department’s goal is to train all middle school students in CPR and AED.
- The Fire Department also hosts fire safety training programs to prevent arsonists by working directly with children predisposed to setting fires.
- Columbia, MD was once a walkable and bikeable community. There is a need to recreate this accessibility. The current public transportation system needs improvements.
- Columbia is a “bedroom community”. There is a need to keep residents in the City.

Howard County, Maryland
Meeting with Howard County Housing
Wednesday, February 25, 2016 at 12:00 pm

In attendance:

Tiffany Smith

Chief of Staff, Howard County Housing

Jon Haglund

Consultant, Urban Design Ventures, LLC

- Tiffany is the local contact for the Regional Fair Housing group.
- Fair Housing issues are dealt with through Human Relations.
- Complaint only system through Human Relations; need for Fair Housing Testing.
- Very important for Howard County staff to be well trained on fair housing issues.
- Education is important for both tenants and landlords.
- Starting to see a trend of families being split up in rental housing over credit issues
 - For example, an 18-year old with bad credit may not be able to live with family based on the 18-year old's poor credit.
- Disability need for Communities to be more accessible friendly.
- Need for more partnerships to address reasonable accommodations.
- Based on the dissimilarity indices, is the County doing enough to encourage families to live everywhere? No single solution to this issue.
- Important for success of affirmatively further fair housing that all in the County agree.
- Transportation limitations need to be addressed.
- Housing would like to see more relationships for banks to provide financing and community banking services.

Howard County, Maryland
Meeting with Parks and Recreation
Wednesday, February 24, 2016 at 1:00 pm

In attendance:

Nicola Morgal

Department of Recreation and Parks

Walt Haglund

Consultant, Urban Design Ventures, LLC

Jon Haglund

Consultant, Urban Design Ventures, LLC

- Howard County's Parks and Recreation Department offers a scholarship program to as many as 900 households. \$400,000-\$500,000 is awarded each season.
- The Parks and Recreation Department also offers afterschool programs. For the past 12 years, these programs were funded with CDBG funds, which are no longer allocated to the program based on a shift in priorities.
- Programs offer inclusion for persons with disabilities.
- There is a need for summer programs, access for meals programs, and transportation to support after school and summer programs.
- Howard County has three community centers. One is fitness based and two are senior centers shared with the Agency on Aging.
- Most of the Parks and Recreation operations are fee based.
- Funds are raised for youth and scholarship programs via special events, such as "Wine in the Woods".
- Over 200 employees work for the Howard County Parks and Recreation Department.
- The County has one indoor pool located in the Burgess Mills Area.
- Howard County received \$125,000 in CDBG funds for the Roger Carter Community Center.
- Howard County has seven large parks.
- There are no facilities in Columbia, but the Parks and Recreation Department offers many programs to this area. The Columbia Association provides their own recreational facilities, including twenty pools.
- The Howard County Parks and Recreation Department conducted an outreach program in Columbia last year to update needs.
- The Parks and Recreation Department values ADA compliance and the benefit of therapy recreation.

Howard County, Maryland

Group Meeting

Howard County Housing

Wednesday, February 24, 2016 at 3:00 pm

In attendance:

See attached sign in sheet.

- Need for housing for the disabled, especially LMI.
- Need for housing repair assistance.
 - Urgent need for elderly and minorities
- Need for housing stability for chronically homeless.
- Need affordable housing for all AMI groups.
- Need for workforce development; ties into homelessness, affordable housing needs, and transportation needs.
- Section 3 presents opportunities for job training and creation.
- Data from rental report shows need for additional affordable rental housing and for scattered site development.
- Homeless priorities need to address prevention.
- Need housing for ex-offenders.
- Housing stock and community facilities are in need of rehab.
- Communities are having problems with foreclosures affecting financial sustainability by loss of revenue.
- Elderly are in housing that they can no longer afford.
- Need to educate the community on fair housing related issues.
- Need to improve access to transportation.
 - County needs to look at “walkability” as those with mobility issues have difficulty navigating areas with no sidewalks, etc.
- Need to increase self-sufficiency supports.
- Need access to healthy food.
- Need affordable day care and youth activities.
- Need to address pay discrimination.
- Need for jobs that offer a living wage.
- NIMBYism exists.
- Density is becoming an issue as the County grows.
- County needs to be more aware of self-sufficiency problems that affect County residents.
- Need for housing for developmentally delayed adults.
- Need for housing and support services for victims of domestic violence.



Howard County, Maryland
Five-Year Consolidated Plan and FY 2016 Annual Action Plan
Group Meeting, Gateway Building
6751 Columbia Gateway Drive, 3rd Floor
Columbia, MD 21046
Wednesday, February 24, 2016 at 2:00 PM

Name	Organization	Phone Number	Email Address
Judi Olinger	Humanim	410-381-7171	jolinger@humanim.com
Virginia Thomas	O.M. Village Bld.	410 992 7984	cgthomrs65@verizon.com
Kim Bohnet	HCC	443-518-4982	Kbohnnet@howardcc.edu
Janet Jones	HCC Mental Health Authority	410-313-7375	jnjones@hcmha.org
JOE WILLMOTT	ADVOCATE	410 730 0229	jwillmott@verizon.net
Charlotta Wicks	HCC		
Kathy Swanson	DCS		



Howard County, Maryland
Five-Year Consolidated Plan and FY 2016 Annual Action Plan
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Columbia, MD 21046
Wednesday, February 24, 2016 at 2:00 PM

Name	Organization	Phone Number	Email Address
Jen Broderick	Bridges to Housing Stability	410-312-5760 ext 117	jennifer@bridgesahs.org
Danielle Botic	Bridges to Housing Stability	"	danielle@bridgesahs.org
Blake Fetrow	Maryland Legal Aid	(301) 560-2128	bFetrow@mdlaborg
Barbara Coleman	Maryland Legal Aid	(410) 480-1057	bcoleman@mdlaborg
Jackie Eug	ACS	ALREADY HAVE FROM LAST MEET	
Sarah Angeres	Howard C.C.	443-518-4453	sangeres@howardcc.edu
Ann Heavner	Rebuilding Together	410-442-1525	heavner.ann@gmail.com

Agency Survey



Howard County, Maryland
Five-Year Consolidated Plan and FY 2016 Annual Action Plan
Group Meeting, Gateway Building
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Columbia, MD 21046
Wednesday, February 24, 2016 at 2:00 PM

Name	Organization	Phone Number	Email Address
Linda Zumbro	DSS	410-872-8267	Linda.Zumbro@maryland.gov
Anne Brinker	Community Action Council	410 313-6440	abrinker@caac-hc.org
Jane Dembner	Columbia Assoc.	410-715-3107	janedembner@columbiassocation.org
Scott Templin	Columbia Ass.	410-715-3166	Scott.templin@ColumbiaAssociation.org
Jessamine Duval	Hickory Ridge Community Assoc.	410-730-7327	jduvall@hickoryridgevillage.org
Jackie Scott	DCS	410-313-6425	JRSCOTT@HowardCountyMD.gov
Grace Kubofcik	Full Spectrum advocate	410 465-7515	
Rebecca Bowmer	rgbowman@howardcounty.md.gov	410-313-6420	



Howard County, Maryland
Five-Year Consolidated Plan and FY 2016 Annual Action Plan
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Wednesday, February 24, 2016 at 2:00 PM

Name	Organization	Phone Number	Email Address
B Coleman	MdLegal Aid	410-480-1057	B Coleman@mdlalab.org

Howard County, Maryland

Meeting with Code Enforcement and Plan Review

Wednesday, February 24, 2016 at 3:00 pm

In attendance:

Bob Frances

Code Enforcement

Don Mock

Plan Review

Walt Haglund

Consultant, Urban Design Ventures, LLC

- The current requirements for group homes include sprinkler systems. In the past, five or less people living together did not require sprinkler systems.
- More multi-family units were built after 2008.
- Howard county has a rental housing inspector and a rental licensing program.
- 1,000 new rental licenses are issued each year and remain valid for two years. A rental inspection is required every two years to reissue the rental license.
- The cost for the rental inspection is:
 - \$93.50 for 1 or 2 family dwelling units
 - \$93.50 for 3 or more family dwelling units
 - \$55 per sleeping room for group home units
- The population and housing stock in Columbia is aging.
- The rental inspectors have been the same for last 15-20 years.
- Howard County has seven building inspectors able to conduct building and fire inspections.
- The current code is up to date with 2015 International Building Code and the 2009 National Plumbing Code.
- The County requires that HUD housing be visitable.
- Most of the County's developers are from Maryland. Projects cannot close without building permits.
- Plan review meets or exceeds code.

Howard County, Maryland
Meeting with Planning and Zoning Department
Wednesday, February 24, 2016 at 4:00 pm

In attendance:

Valdis Lazdins

Planning Director

Raj Kudchadcar

Deputy Director

Walt Haglund

Consultant, Urban Design Ventures, LLC

- Howard County is revitalizing the Hickory Ridge Village in Columbia, Maryland. The housing market is very expensive in Hickory Ridge. They are looking to bring in commercial business only, and not additional housing. The County has a long reach revitalization plan for the Village.
- Howard County is focused on metropolitan redevelopment in downtown Columbia.
- The Planning and Zoning Department is starting to rewrite of the zoning ordinance for Howard County, with the exception of downtown Columbia which has its own zoning regulations.
- Howard Hughes Corporation gave \$35 million to the Housing Commission for affordable housing.
- Howard County is beginning planning efforts for the Route 1 corridor.
- Other planning efforts include:
 - New Town zoning
 - Revitalization of villages including,
 - Oakland Mills
 - Owen Brown – partnering with University of Maryland
 - Hickory Ridge
- The Howard County Planning and Zoning Department has started a transit plan.
- The Regional Transit Authority (RTA) serves Howard County, Prince George County, and Anne Arundel County. They will review the current County routes.
- A study will be conducted to evaluate the Route 29 corridor with access to downtown Columbia.
- The State of Maryland is studying the Gateway Area of I-95 where Rt. 175 and Rt. 108 meet.
- There is also a need to create accessibility and connectivity by way of bike ways, transit, and sidewalks.

Howard County, Maryland

Meeting with the Office of Workforce Development

Wednesday, February 24, 2016 at 4:00 pm

In attendance:

Francine Trout

Director

Jon Haglund

Consultant, Urban Design Ventures, LLC

- The Office of Workforce Development handles both Howard and Carroll Counties.
- The Columbia Workforce Center is a partnership with local workforce development agencies providing employment and training services to job seekers and businesses. A counselor is assigned to each client once they are confirmed eligible for services.
- There is a need in Howard County for certification and training programs; case management to refer individuals to social services; and assistance with job hunting.
- The County's current transportation system is an issue. The Workforce Development Department is trying to come up with alternatives. They worked with a company to get transportation access along Route 1. Unfortunately, it has not been successful.
- There is a need to improve the Section 3 program and to tie it in with workforce development.
- Employers need employees with skills that can pass security clearances. Employers also need retainable employees.
- There is a need for additional entry level job opportunities.
- The Office of Workforce Development tries to create a career path for applicants.
- There is a need for training and support for skilled trade jobs.
- There is a need to promote job readiness.
- There is a need in the County for life skills programs.
- There is a need for support systems for low income employees.
- There is a need for additional affordable housing. People are often forced to endure long commutes to work due to availability and location of affordable housing. This ultimately effects quality of life.

Howard County, Maryland

Group Meeting

Howard County Housing

Thursday, February 25, 2016 at 9:00 am

In attendance:

See attached sign in sheet.

- Need for housing for the intellectual disabilities.
 - Suggestion is to look at intergenerational housing.
- Need for housing for victims of domestic violence that addresses loss of income and need for supportive services.
- Need for realtors to be aware of fair housing.
 - Encourage housing choice.
- Need to deconcentrate LMI housing.
- Need for assistance out of transitional housing.
- Lack of sidewalks an issue for mobility disabilities.
- Need for improvements in the School District.
- Housing stock is aging, people are aging, and facilities are aging.
- Is there way to utilize vacant homes?
- Space is limited on the Villages
- Need for housing for those not covered by HUD's AMI guidelines.
- Need supportive services for households one crisis away from being homeless.
- Need public private job training initiatives.



Howard County, Maryland
Five-Year Consolidated Plan and FY 2016 Annual Action Plan
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Thursday, February 25, 2016 at 9:00 AM

Name	Organization	Phone Number	Email Address
Con Manning	HopeWorks	410 997 0304	cmanning@wearehopeworks.org
PETER MORGAN	Ho. Co. Assoc. of REACTORS	410-715-1437	P.Morgan@H.C.A.R.org
Nanette Stokes	FIRN	410-992-1923	nstokes@firnonline.org
Sandy Cederbaum	Oakland Mills Community Assoc.	410-730-4610	manager@oaklandmills.org
Steve Ingley	Harper's Choice Comm. Assoc.	410-730-0770	manager@chapterschoice.org
Mark Dunham	Generations of Hope	202/277-1854	MDunham@ Generationsofhope.org
Janice Ulrich	Howard City Autism Society	443-745-0759	julrich1c@verizon.net



Howard County, Maryland
Five-Year Consolidated Plan and FY 2016 Annual Action Plan
Group Meeting, Gateway Building
6751 Columbia Gateway Drive, 3rd Floor
Columbia, MD 21046
Thursday, February 25, 2016 at 9:00 AM

Name	Organization	Phone Number	Email Address
Dawn Morris	Hendaggett Housing Partners	410-730-9554 941102	gmorris@hpcorp.org
Michelle Henry	ADA COOR. Howard County Govt.	410-313-6431	mhenry@howardcountymd.gov
Jackie Scott	DCS	410-313-6425	JRSScott@howardcountymd.gov
Ken Katzen	Help End Homelessness	410-997-3079	k Katzen 01@gmail.com
Sue Hunt Robyn Bzallig	Salvation Army C.A.Z.L.	410 465-1060 410 461-0595	Sue Syc.hunt@uss.salvationarmy.org rbzallig@emvzoo.net
Angie McCallin	United Way	410-895-1459	angie.mcallin@unwcm.org



Howard County, Maryland
Five-Year Consolidated Plan and FY 2016 Annual Action Plan
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6751 Columbia Gateway Drive, 3rd Floor
Columbia, MD 21046
Thursday, February 25, 2016 at 9:00 AM

Name	Organization	Phone Number	Email Address
Cindy Farr	Arc Howard	410-730-0638	cpaw@archawad.org
Kathery Barnett	Be You, Inc	443-538-3526	mail@katherybarnett.com
KESHA BENJAMIN	BRIDGES TO HOUSING STABILITY	410-512-5760	KBENJAMIN@BRIDGES2HS.ORG

Howard County, Maryland
Meeting with Department of Citizen Services
Thursday, February 25, 2016 at 11:00 am

In attendance:

<i>Phyllis Madachy</i>	<i>Director</i>
<i>Kathleen Swanson</i>	<i>Community Partnerships</i>
<i>Walt Haglund</i>	<i>Consultant, Urban Design Ventures, LLC</i>
<i>Jon Haglund</i>	<i>Consultant, Urban Design Ventures, LLC</i>

- As of January 2016, the definition of “chronic homeless” has changed.
- There is a need in the County for a “Plan to Prevent Homelessness”.
- Howard County recently received funding for rapid rehousing.
- There is a need in Howard County for single efficiency apartments and permanent housing for the homeless that includes a day resource center.
- The focus needs to be on the integration of services around other special needs. Housing is a service; a requirement of public health.
- There is a need to take a multi-generational approach. The operating principle is “no wrong door”. Seniors should have access to all programs.
- The population in Howard County is aging.
- Howard County has a growing ethnic community
- Land for development is limited.
- There is a need for additional rental units.
- There is a need for housing for ex-offenders. Detention Centers are being told to stop recidivism.
- Hospitals are penalized for recidivism.
- Employment opportunities are also needed.
- Howard County’s Department of Corrections received a rapid rehousing grant.
- The County’s comprehensive ten-year plan was approved in 2012. They are currently working on an update.
- Density is resultant of in-fill development. This is especially important as it relates to the school system, which is overenrolled with students. This is impacting traffic and roads, as well.
- The County’s Plan to End Homelessness is being updated. There is a need to find a balance between the housing first model; the model needs to be multi-priority. There is a need to move to more of a prevention model. There is a need for a change in policies to address the needs of the most vulnerable.
- There is a need for more case management services for the homeless.
- There are opportunities for coordination between the local jurisdictions.
- There are also opportunities for regional collaboration for the North Service Center, the Route 1 corridor, cold weather emergency shelters, and the Department of Corrections.
- Howard County’s CoC has an advisory board.
- There is need to promote self-sufficiency versus defining poverty, which requires advocacy for an individual’s rights.

Howard County, Maryland

Meeting with Howard County Housing MIHU Program

Thursday, February 26, 2016 at 12:00 pm

In attendance:

Kelly Cimino

MIHU Coordinatoor

Walt Haglund

Consultant, Urban Design Ventures, LLC

Jon Haglund

Consultant, Urban Design Ventures, LLC

- The County uses state for its homeowners rehab/repair program.
- Real estate in Howard County is expensive the first tome homebuyer is challenged by the HUD income limits. Housing Initiative funds – use for settlement / down payment assistance. \$925,000 budgeted for settlement/down payment \$40,000 charged \$0 principal + 2% below the first mortgage rate. Hard to spend all of the funds. Open up to all first time home buyers. Mixed Income Housing Units (MIHU) - \$296,000, did 38 Mixed Income Housing Units (MIHU) sales last year, 37 Mixed Income Housing Units (MIHU) the previous years. \$107,490 – AMI for Howard County \$86,800 – AMI for Baltimore MSA
- MIHU - Substitute units for developer's off-site payments mixture of Low Income Housing Units (LIHU) and Mixed Income Housing Units (MIHU). Fee in lieu of the Mixed Income Housing Units (MIHU). Received +\$500,000. Only detached or age restricted can have the fee in lieu. They can buy foreclosure units as Mixed Income Housing Units (MIHU). Mixed Income Housing Units (MIHU) is only for new construction.
- Developable land is a limiting factor for development.
- Guidewall Financial Solutions – provides the home buyer counseling.
- Mixed Income Housing Units (MIHU) – since 1996 no foreclosures. Some units have returned to County and marked as affordable going forward.
- Mixed Income Housing Units (MIHU) – approximately 532 rental units \$300-400 less per month. Average rental cost \$1,228 - \$1,463 for 3 bedroom. County sets the rental schedule for Mixed Income Housing Units (MIHU), not HUD. HUD FMR's are much lower and this is a challenge in Howard County as the FMRs do not support the economics of the County's housing market. County is working with HUD to keep Howard County market exception.

Howard County, Maryland

Meeting with Howard County Economic Development Authority

Thursday, February 26, 2016 at 2:30 pm

In attendance:

Larry Twele

CEO, HCEDA

Jon Haglund

Consultant, Urban Design Ventures, LLC

- HCEDA is funded by the County and Board appointed by the County Exec.
- HCEDA implements economic development priorities for the County.
- Focus is expansion and retention.
 - Start, grow, and relocate model.
- County quality of life and housing makes the market attractive for businesses to relocate.
- Columbia redevelopment concept is live, work, play.
- Companies have expressed a need for employment services, especially to retain existing employees dealing with crises.
 - A “road map” for services has been suggested.
- Blended communities are attractive to companies looking to relocate.
- More efficient transportation would encourage affordable housing.
- As County expands, it is important to recognize the infrastructure needs to support the expansion.

Howard County, Maryland

Meeting with Howard County Executive Office

Phone Call March 11, 2016 11:30 am

In attendance:

Lonnie Robbins

Chief Administrative Officer

Jon Haglund

Consultant, Urban Design Ventures, LLC

- Housing priority is to develop affordable housing.
- Homeless
 - Important to identify the many varied and specific housing and supportive service needs of homeless sub-populations.
 - Need for transitional Housing - Working with Department of Corrections to address transitioning out of incarceration.
- Economic Development Needs
 - County is car oriented; growth should focus on improving transportation but funding is an issue.
- Planning for Downtown Columbia
 - Need for affordable housing.
 - Need transportation links.
 - Address the move from suburban to more urban.
 - Columbia will be 50 years old in 2017.
- Cooperation
 - County offers unique cooperation and synergy between departments; this is a positive for the County to address its needs.
- Need for revitalization efforts for older communities; finding funding is an issue.
- The Housing Commission will be a separate quasi-public entity in the summer of 2016.
 - In response to an Executive Transition Report to create a more efficient and transparent housing and community development structure.
- Fair Housing
 - As the County grows, problems will increase.
 - Education is a key to addressing discrimination.
 - Working with the school system to include human rights education.
 - Human trafficking has emerged in the County.

Howard County, Maryland

Meeting with Howard County Executive Office

Phone Call April 27, 2016 4:30 pm

In attendance:

Carl Delorenzo

Policy Director

Jon Haglund

Consultant, Urban Design Ventures, LLC

- Housing costs are high in Howard County and as such affect higher income families in the County more than in other areas.
 - For example, housing is unaffordable for those with AMI's over \$50,000; this exceeds HUD's assistance limits.
- Need to address housing stability issues.
 - Lack of affordable housing can cause housing instability. This housing instability can lead to issues surrounding: school achievement, crime, and employment.
- Need to address County transportation issues.
- Need to address the youth homelessness for ages 16-24.
- Need to continue efforts to deconcentrate subsidized housing.
- County will continue to support and encourage mixed income development strategies.

Howard County, Maryland

Meeting with Howard County Department of Citizen Services

Phone Call April 27, 2016 5:00 pm

In attendance:

Keri Hyde

Office of Children's Services

Jon Haglund

Consultant, Urban Design Ventures, LLC

- Howard County has started to define and prioritize homelessness among 16-24-year-old unaccompanied minors
 - Plan is to define the problem, access existing data and define future data collection, identify causes and risk factors specific to the County, and create a plan to address the needs.
- Contributing factors:
 - Mental health
 - Substance abuse
 - Lack of youth services
 - Adult shelters don't meet the immediate needs
 - LGBT
- Needs:
 - More research and data collection is necessary; must go beyond the anecdotal information that the County currently has.
 - Education and awareness of the problem.
- A workgroup has formed to define the problem and assign outcomes. The group includes:
 - Department of Citizen Services
 - Department of Social Services
 - School Board
 - Stakeholders
- Because of the high cost of living in the County, those that are 300% over the poverty limits are still not self-sufficient.
- Housing affordability is an issue for those that are 80% to 120% AMI on the County.

Howard County, Maryland

Meeting with Howard County Human Rights

Phone Call April 29, 2016 10:00 am

In attendance:

Mary Campbell

Compliance Officer

Jon Haglund

Consultant, Urban Design Ventures, LLC

- Fair Housing is enforced by Human Rights.
 - Complaint driven process.
 - Additional classes specific to the County; law has more reach.
- Need for more cooperation between protected classes for County, State, and Federal.
- Always a need to educate the community on fair housing.
- Overt discrimination is not a major issue but disparate discrimination is an issue.
- Need for a FHAP in the County.
- Need for testing.
- Need for fair housing events that educate all involved in housing.
 - There is confusion between fair housing and affordable housing.
- The County has learned that just because there is affordable housing doesn't mean that there is not housing discrimination.
- Need to address fair housing issues as it is related to financing.
 - Testing could help.
- County supports a regional approach but must have jurisdictional specificity, too.

HOWARD COUNTY, MD - CDBG AND HOME PROGRAMS AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization:

Address:

Contact:

Title:

Phone:

Fax:

E-Mail:

Brief description of programs your agency provides:

Does your organization provide any services or programs for the following?

Social/Human Services:

Housing:

Planning:

Community Development:

Economic Development:

Business Loans:

Job Training:

Other:

Social/Human Services:

Housing:

Planning:

Community Development:

Economic Development:

Business Loans:

Job Training:

Other:

Please respond to the following questions if they apply to your agency or organization.

What clientele does your program(s) serve? I.e. Low income, elderly, disabled, etc.

What are the unmet community and economic development needs in the County?

What are the unmet housing needs in the County?

What are the unmet social service needs in the County?

What, if any, are the Fair Housing issues in the County?

Comments/Suggestions (if any):

FIRST NAME	LAST NAME	ORGANIZATION AGENCY	TELEPHONE NO.	EMAIL ADDRESS	MEETING	COMMENTS
Amity	Lachowicz	Accessible Resources for Independence	443-713-3912	alachowicz@arinow.org	Group	Attended
Katie	Collins-Ihner	Accessible Resources for Independence	443-713-3914	kihrke@arinow.org	Group	Attended
Jackie	Eng	ACS	410-808-9677	jacqueline.eng@verizon.net	Group	Attended
Roy	Appletree	Advocate		appletree@psualum.com	Group	Contacted
Grace	Kubofick	Advocate	410-465-7515	grace5@verizon.net	Group	Attended
Judy	Pittman	Advocate		judy.pittman@verizon.net	Group	Contacted
Patti	Taylor	All Life Solutions		ptaylor@integrallifesolutions.com	Group	Contacted
Zack	Shariff	Allen aned Sharif Engineers	410.381.7100	zshariff@allenshariff.com	Group	Contacted
Jill	Bradley	Alliance Inc	410) 282-5900 ext. 120	jcorcoran@allianceinc.org	Group	Contacted
John	Pomory	Alliance Inc	410) 282-5900 ext. 301	jpomory@allianceinc.org	Group	Contacted
Alvin	Thomas	Assited Living		alvingthomas@comcast.net	Group	Contacted
Diane	Thomas	Asst. Living		excelandthomas@msn.com	Group	Contacted
Kathy	Barnett	Be You Inc.	443-538-3526	kbarnett@hocobeyou.com	Group	Both
Jeff	Armstrong	Bridges to Housing Stability		jeff@bridges2hs.org	Group	Contacted
Keisha	Benjamin	Bridges to Housing Stability	410-312-5760 x 102	kbenjamin@bridges2hs.org	Group	Attended
Jennifer	Broderick	Bridges to Housing Stability	410-312-5760	Jennifer@bridges2hs.org	Group	Attended
Danielle	Bostic	Bridges to Housing Stability	410-312-5760	danielle@bridges2hs.org	Group	Attended
Denise	Gordon	Bridges to Housing Stability		denise@bridges2hs.org	Group	Contacted
Derrick	Henson	Bridges to Housing Stability		derrick@briges2hs.org	Group	Contacted
Jane	O'Leary	Bridges to Housing Stability		Jane@bridges2hs.org	Group	Contacted
Debbie	Marini	Building Families for Children	410-872-1050 xt 1240	debbie@buildingfamiliesforchildren.org	Group	Contacted
Morrya (Mariah)	Jones	Burgess Mills	443-259-4910	mjones@hrehllc.com	Group	Contacted
Rob	Rosales	Burgess Mills (Senior Comm Manager)	410-988-5904	burgessmill@hrehllc.com	Group	Contacted
Robert	Ballinger	Citizen	410-461-0595	rballinger@verizon.net	Group	Attended
		Coastal Sunbelt Produce	301-617-4343	welcome@coastalsunbelt.com	Group	Contacted
Jene	Dembner	Columbia Association	410-313-6440	jene.dembner@columbiaassociation.org	Group	Attended
Scott	Templin	Columbia Association	410-715-3166	Scott.Templin@ColumbiaAssociation.org	Group	Attended
Anne	Brinker	Community Action Council	410-313-6440	abrinker@cac-hc.org	Group	Attended
Marianne	Eichenberger	Community College of Baltimore County	443-840-1932	meichenberger@ccbcmd.edu	Group	Contacted
Ande	Kolp	Compass, Inc.	301-625-2406	akolp@compassmaryland.org	Group	Contacted
Megan	Godfrey Jackson	Department of Citizen Services	410-313-6400	mgodfrey@howardcountymd.gov	Group	Contacted
Jackie	Scott	Department of Citizen Services	410-313-6425	jrscott@howardcountymd.gov	Group	Attended
Kathleen	Swanson	Department of Citizen Services	410-313-6400	kswanson@howardcountymd.gov	Group	Attended
Michelle	Hippert	Department of Citizens Services		mhippert@howardcountymd.gov	Group	Contacted
Jackie	Felker	Dorsey's Search	410-730-4005	jfelker@columbiaavillages.org	Group	Contacted
Aisha	Masood	Family & Children's Services of Central MD	410-366-1980	amasood@fcsmd.org	Group	Contacted
Heather	Sherbert	Family & Children's Services of Central MD	410-366-1980	hsherbert@fcsmd.org	Group	Contacted
Hector	Garcia	FIRN	410-992-1923	hgarcia@firnonline.org	Group	Contacted
Nanette	Stokes	FIRN	410-992-1923	nstokes@firnonline.org	Group	Attended
Anne	Dunn	Founder DRC (Current)		anne@splitofcommunity.net	Group	Contacted
Mark	Dunham	Generations of Hope	202-277-1894	mdunham@generationsofhope.org	Group	Attended
Scott	Knox	Grassroots / Case Manager		sbsknox90@comcast.com	Group	Contacted
Doug	Carl	Grassroots Crisis Inc		doug@grassrootscrisis.org	Group	Contacted
Kathie	Dinoto	Grassroots Crisis Inc		kathie@grassrootscrisis.org	Group	Contacted
Andrea	Ingram	Grassroots Crisis Inc	410-531-6006	andrea@grassrootscrisis.org	Group	Contacted
Naomi	Jean-Mary	Grassroots Crisis Inc		naomi@grassrootscrisis.org	Group	Contacted
Lynne	Messick	Grassroots Crisis Inc		lynn@grassrootscrisis.org	Group	Contacted
Will	Pass	Grassroots Crisis Inc	410-531-6006	will@grassrootscrisis.org	Group	Contacted
Steve	Ingley	Harper's Choice	410-730-0770	manager@harperschoice.org	Group	Attended
Jennine	Blakely	HC Rec & Parks	410-313-1693	jblakely@howardcountymd.gov	Group	Contacted

Holly	Harden	HC Rec & Parks	410-313-4625	harden@howardcountymd.gov	Group	Contacted
L	V	Help End Homelessness in Howard County (HEHHC, INC)	410-992-9233	hehhcinc@gmail.com	Group	Contacted
Grace	Morris	Heritage Housing Partners Corp	410-730-9554 x 105	gmorris@hhpcorp.org	Group	Attended
Marcus	Smith	Heritage Housing Partners Corp	410-730-9554 x115	marcus.smith@columbiahousing.org	Group	Contacted
Jessamine	Duvall	Hickory Ridge	410-730-7327	jduvall@hickoryridgevillage.org	Group	Attended
Bill	Salganik	Housing Adv./ Bridges Board		billsalganik@gmail.org	Group	Contacted
Sarah	Angerer	Howard Community College	443-518-4453	sangerer@howardcc.edu	Group	Attended
Kim	Bohnet	Howard Community College	443-518-4982	kbohnet@howardcc.edu	Group	Both
Patty	Keeton	Howard Community College		pkeeton@howardcc.edu	Group	Contacted
Michelle	Henry	Howard County ADA Coordinator	410-313-6431	mhenry@howardcountymd.gov	Group	Attended
Peter	Morgan	Howard County Association of REALTORS	(410) 715-1437	pmorgan@hcar.org	Group	Attended
Eric	Adler	Howard County Autism Society		cadler756@lee.org	Group	Attended
Debbie	Clutts	Howard County Autism Society		deborahclutts@gmail.com	Group	Attended
Janice	Ulrich	Howard County Autism Society	443-745-0759	julrich@verizon.net	Group	Attended
Mark	Howard	Howard County Autism Society	443-545-5311	1cncm@gmail.com	Group	Attended
Leonardo	McClarty	Howard County Chamber of Commerce	410-730-4111	lmccarty@howardchamber.com	Group	Contacted
		Howard County Chamber of Commerce	410-730-4111	info@howardchamber.com	Group	Contacted
Kelly	Cimino	Howard County Chief of Housing Opportunities Program		kcimino@howardcountymd.gov	Group	Contacted
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Melissa	Ganey	Humanim		mhaney@humanim.com	Group	Contacted
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Joe	Willmott	Living In Recovery	410-730-0229	lrinfo@verizon.net	Group	Attended
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		Lorien Health Systems	410-750-7500		Group	Contacted
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Blake	Fetrow	MD Legal Aid	301-560-2100	bfetrow@mdlal.org	Group	Attended
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Cynthia	Parr	The Arc of Howard County	410-730-0638	cparr@archoward.org	Group	Attended
Crystal	Hudson	The Salvation Army	410-465-0600		Group	Contacted
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HOME Program Policies and Procedures



HOME INVESTMENT PARTNERSHIPS PROGRAM

POLICIES AND PROCEDURES

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Howard County Department of Housing and Community Development

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Chapter 1: Overview and General Program Rules

Overview

The HOME Investment Partnerships (HOME) Program was established under Title II of the National Affordable Housing Act. The purpose of HOME funding is to expand the supply of decent, affordable housing and increase the number of nonprofit housing providers. HOME funding also strengthens the ability of state and local governments to provide housing and promotes public-private partnerships. The HOME program is administered through the U.S. Department of Housing and Urban Development (HUD), and Howard County receives funding as a Participating Jurisdiction (PJ).

Howard County is responsible for executing all program activities in compliance with its adopted policies and procedures, as well as applicable state, federal, and local regulations. Howard County is responsible for general oversight of the program which includes the allocation of resources, policy development/oversight, and community relations issues associated with the programs.

This includes actions such as:

- 1) Implementing eligibility criteria;
- 2) Processing and approving project applications;
- 3) Preparing work orders and bid documents (if applicable);
- 4) Oversight of work and conducting progress inspections during construction;
- 5) Preparing security documents including mortgages and notes, and servicing recoverable grants where appropriate;
- 6) Preparing and executing subordination agreements for property owners who continue to meet the subordination requirements of the housing programs;
- 7) Preparing and executing affordability agreements, contractor/owner/municipality agreements, covenants and other agreements.

These guidelines may be amended based upon any changes in federal, state, or local regulations or administrative requirements.

Howard County uses its HOME funds to meet its housing and community development needs, which are included in its 5-year Consolidated Plan. In the current Consolidated Plan, the #1 Housing Priority is to expand opportunities for diverse and affordable housing options that are available for all income levels at or below 80 percent of median income.

Types of projects that may be funded include:

- Rental housing development
- Community Housing Development Organization (CHDO) projects
- Homeowner Rehabilitation
- Homebuyer assistance

The Howard County Housing (HCH) department manages the HOME program for Howard County. Staff of the department oversee all HOME processes described in these policies and

procedures, as well as the ongoing oversight and monitoring of the program as HOME-funded projects are executed.

HCH operates on a fiscal year of July 1 through June 30. Planning for each fiscal year begins the previous January with requests for proposals released and due in February. Funds are estimated to be available after July 1st, with the understanding that no contracts/agreements can be executed until HCH has executed funding agreements with HUD, which could be as late as September of the fiscal year.

Monitoring is done to ensure production and accountability in funded projects and programs.; it is an evaluation of organizational and project performance. Specific requirements are outlined in later chapters.

HCH enforces the required additional federal regulations that may apply to a project or program. Additional federal requirements may include but are not limited to: environmental reviews, labor standards, relocation requirements, lead based paint, conflict of interest, fair housing and affirmative marketing, and women and minority business owners.

For questions about any of the information contained within these policies and procedures, or about the HOME program in general, contact Rebekah King, HOME Program Specialist at (410) 313-6329 or email at rdking@howardcountymd.gov for assistance.

General Program Rules

The references below are only a few key points to be mindful of in the development of a HOME project. Applicants should review the HOME regulations as they are preparing their application. County staff is also available to assist with questions related to the HOME regulations.

Eligible households are those that meet HUD income guidelines as established for the HOME program. Income limits are available on HUD's website: www.hud.gov/offices/cpd/affordablehousing/programs/home//index.cfm.

Applicants must demonstrate how the proposed use of HOME funds will benefit the required households as determined by the HOME regulations. Evidence of household income must be determined by examination of source documents evidencing annual income when making a determination as to whether a family can benefit from a HOME project.

1. Eligible Project Costs

Costs for the acquisition, development, and/or rehabilitation of a project as well as the relocation of displaced persons as a result of the proposed HOME project are eligible costs. All eligible uses of HOME funds are described in 24 CFR 92.206.

2. Prohibited Activities

HOME funds may not be used to provide a project reserve account (except as allowed in section 92.206(d) (5) of the regulations) or operating subsidies; tenant based rental assistance with an existing Section 8 program; non-federal matching contributions for other federal programs; annual contributions to the operations of public housing; and other prohibitions as outlined in

section 92.214 of the HOME regulations. The County will not use HOME funds for any of these activities.

3. Subsidy Limits

Each project funded with HOME must be evaluated to ensure that no more HOME funds are invested in the project than are necessary to provide affordable housing. The County prefers to fund projects that are successfully leveraging various funding sources.

4. Forms of Assistance

HUD allows HOME funds to be used for equity investments, interest-bearing loans or advances, non-interest-bearing loans or advances, interest subsidies, deferred payment loans, grants and other forms of assistance as may be approved by HUD and consistent with the HOME regulations. The County may decide what terms of assistance it will provide, subject to HOME regulations.

5. Minimum Amount of HOME Assistance

The minimum amount of HOME assistance that must be invested in a project involving rental housing or a homeownership project is \$1,000 times the number of HOME-assisted units in the project.

6. Property Standards

Housing that is constructed or rehabilitated with HOME funds must meet all applicable local codes, rehabilitation standards, city codes and zoning ordinances at the time of project completion.

7. Maximum Per-Unit Subsidy Amount for Rental Housing Units

The maximum HOME per unit subsidy may not be increased above 240 percent of the base limits authorized by 221(d)(3) (II) of the National Housing Act. The HOME subsidy is limited to the lesser of a PJ's actual high cost percentage or to 240 percent of the base limit. These provisions will be the subject of an interim policy to be announced shortly and of future rulemaking, due to the discontinuance of the 221(d)(3) Mortgage Insurance Program.

8. Affordable Rental Housing

HOME-assisted rental units must meet affordability requirements as required by the HOME regulations; occupancy and rent restrictions apply to the project for the entire affordability period. Affordability periods begin with the completion of the project and affordability requirements apply regardless of the term of the project's loan, mortgage or transfer of ownership. Affordability requirements will be imposed by deed restrictions, covenants running with the land, or other mechanism approved by HUD.

Amount of HOME funds	Affordability Period
Under \$15,000	5 years
\$15,000-\$40,000	10 years
Over \$40,000 or rehabilitation involving refinance	15 years
New construction or acquisition of newly constructed housing	20 years

9. Affordable Homeownership Housing

As defined by HOME regulations, affordable housing for homeownership is single-family housing that is a 1- to 4-unit residence, a condominium unit, a cooperative unit, a combination of manufactured home and lot, or a manufactured home lot. HOME-assisted homeownership housing must meet a period of affordability based on the amount of HOME funds invested in the project. The minimum periods of affordability per unit are as shown in the table below:

Amount of HOME funds	Affordability Period
Under \$15,000	5 years
\$15,000-\$40,000	10 years
Over \$40,000	15 years

Affordability periods are established with deed restrictions, covenants or other similar mechanisms to ensure that the HOME-assisted unit remains affordable based upon the amount of HOME funds invested in the project. If the homeowner does not maintain principal occupancy during the entire affordability period, Howard County will recapture the federal funds associated with the unit. Howard County must ensure that 100% of all HOME funds made available during a program year that are invested in homeownership projects benefit households defined as low-income by HUD.

10. Maximum Purchase Price

Housing purchased with HOME funds must be modest housing as defined by HUD in the HOME regulations. In the case of acquisition of newly constructed housing or existing housing, the housing must have a purchase price for the particular type of single-family housing to be purchased that does not exceed 95% of the median purchase prices for the area. Maximum purchase price information for Howard County may be obtained from HUD's website for the Baltimore MSA at <https://entp.hud.gov/idapp/html/hicostlook.cfm>.

Chapter 2: Community Housing Development Organizations (CHDOs)

A CHDO is a private, non-profit, community based organization whose primary purpose is to develop affordable housing for the community it serves.

The definition of a CHDO, as well as other regulations regarding CHDOs, can be found in the Code of Federal Regulations Title 24 (Housing and Urban Development), Part 92.300. To be certified as a CHDO, the non-profit organization must 1) submit a completed application to the Howard County Housing staff and 2) meet the additional criteria regarding proposing and constructing an affordable housing development project(s).

CHDOs apply for certification from Howard County indicating that they meet the HOME Program requirements and that they are eligible for HOME funding. Certifications are conducted upon application and organizations may be re-certified at time of funding if deemed necessary.

For project commitments occurring after August 23, 2013, additional requirements are that CHDOs must have permanent staff, either full-time, part-time, or independent contractors with the ability and capacity to develop affordable housing.

I. Regulatory Requirements for CHDO Certification

The U.S. Department of Housing and Urban Development has established standard criteria for organizations to be eligible for CHDO certification.

- A. **Organized under State/Local Law:** The nonprofit organization must show their articles of incorporation as evidence of being organized under state and local law.
- B. **IRS Nonprofit Status:** Organizations must have a 501(c) (3) non-profit status of exemption letter of certification from the Internal Revenue Service (IRS).
- C. **Purpose of Affordable Housing:** Providing decent and affordable housing must be the organization's primary purpose as evidenced by the organization's Bylaws or Articles of Incorporation.
- D. **Benefit No Individual:** No part of the CHDO's profits may benefit any members, founders, contributors, or individuals. This requirement must be in the Articles of Incorporation.
- E. **Service Area:** The organization's service area must be Howard County or a smaller area within Howard County and this must be in its Articles of Incorporation and/or By-laws; a map of the service area must be attached to the organization's CHDO application.

- F. **Board Representation:** The board of directors must contain no more than 1/3 representation from the public sector and a minimum of 1/3 representation from the low-income community it serves.
- G. **For-Profit Sponsorship:** CHDOs may be sponsored by for-profits; however, the CHDO cannot be controlled by the for-profit and must be free to contract for goods and services. The primary purpose of the for-profit cannot be housing ownership/management as evidenced by the for-profit's Articles of Incorporation. For profit organizations and/or their appointees can only make up 1/3 of the board of directors.
- H. If sponsored by a religious organization, the CHDO must be a separate secular entity from the religious organization, with membership available to all persons, regardless of religion or membership criteria, as evidenced by by-laws, charter, or articles of incorporation.
- I. **Low-Income Input:** A formal process that is described in the By-laws or Resolutions has been established and implemented for low-income program beneficiaries from the organization's service area to advise the organization in all of its decisions regarding affordable housing projects.
- J. **Capacity and Experience:** Key staff and board members must have significant experience and capacity to carry out CHDO eligible HOME-assisted projects in the community where it intends to develop affordable housing as evidenced by resumes.
- K. **Serving the Community:** A minimum of one year of relative experience serving the community where the organization intends to develop affordable housing must be demonstrated. This must be demonstrated via letters of community support and a narrative description of the organization's community activities.
- L. **Accounting Standards:** The organization must meet and adhere to financial accountability standards found in 24 CFR 84.21.
- M. Organizations having revenues in excess of \$300,000 MUST submit an audit performed by a Certified Public Accountant, along with their most recently filed IRS Form 990. Organizations having income less than \$300,000 MUST submit the most recently filed IRS Form 990.

II. Howard County Requirements for CHDO Certification

In addition to the regulatory requirements from HUD, Howard County has established additional criteria for CHDO certification. The organization must:

- A. Maintain a record of good standing with the Maryland Secretary of State's Department of Assessment and Taxation Office.

- B. Maintain no history of awarded CHDO funding being de-obligated or significant compliance findings on its Howard County funded projects.

The criterion above is not all-inclusive and Howard County may require additional information prior to determining CHDO certification. Meeting the above requirements does not guarantee CHDO certification and/or CHDO funding. Howard County reserves the right to deny or revoke CHDO certification based on its evaluation of the organization's performance.

III. Project Development Using CHDO Set-Aside

A certified CHDO must be an owner, developer or sponsor of a HOME-eligible project to use CHDO set-aside funds. A CHDO may serve in one of these roles or in a combination of roles, such as being owner and developer.

Owner of rental housing. The CHDO is required to own (in fee simple absolute or long-term ground lease) multifamily or single family housing that is rented to low-income families. The CHDO must own the HOME project during development and throughout the period of affordability, and is required to oversee all aspects of the development process. At a minimum, the CHDO can own the property and hire a project manager or contract with a development contractor to oversee all aspects of the development. A CHDO is also permitted to acquire housing that is in standard condition provided it owns the housing throughout the affordability period.

Developer of rental housing. A CHDO that is a "developer" of rental housing is the owner (in fee simple absolute or long-term ground lease) and developer of the project and must be in sole charge of all aspects of the development process, including obtaining zoning, securing non-HOME funds, selecting contractors, overseeing the progress of work, and determining reasonableness of costs. The CHDO must own the HOME-assisted housing during the development process and throughout the period of affordability.

Sponsor of rental housing. A CHDO "sponsors" rental housing when the property is "owned" or "developed" by:

- a. A subsidiary of the CHDO (in which case the subsidiary, which may be a for-profit or nonprofit organization, must be wholly owned by the CHDO);
- b. A limited partnership (in which the CHDO or its wholly owned subsidiary must be the sole general partner); or
- c. A limited liability company (in which the CHDO or its wholly owned subsidiary must be the sole managing member).

If the limited partnership or limited liability company agreement permits the CHDO to be removed as sole general partner or sole managing member, respectively, the agreement must require that the removal be "for cause" and that the CHDO must be replaced by another CHDO. In addition, HOME funds must be provided to the entity that owns the project.

A CHDO also "sponsors" HOME-assisted rental housing in situations in which the CHDO owns and develops the housing and agrees to convey the housing to a private nonprofit organization (that does not need to be a CHDO but cannot be created by a governmental entity) at a

predetermined time after completion of the project development. Such arrangements typically occur when a CHDO has development expertise and the nonprofit organization has the capacity to own and operate the housing. The CHDO is required to own the property before the development phase of the project and is required to select the nonprofit organization before entering into an agreement with the PJ that commits HOME funds to the project. The nonprofit organization assumes the CHDO's HOME obligation (including any repayment of loans) for the project. If the property is not transferred to the nonprofit organization, the CHDO sponsor remains liable for the HOME assistance and the HOME project.

Developer of housing for homeownership. For HOME-assisted homebuyer projects, the housing is "developed" by the CHDO if it is the owner (in fee simple absolute) and developer of new housing that will be constructed or existing substandard housing that is owned or will be acquired by the CHDO and rehabilitated for sale to low-income families. To be the "developer," the CHDO must arrange financing for the project and be in sole charge of construction. As part of its set-aside funds, the CHDO can provide direct downpayment assistance to a buyer of the housing it has developed with HOME funds in an amount not to exceed 10 percent of the amount of HOME development funds. In this role, the CHDO is not a subrecipient.

IV. Eligible and Ineligible Uses of CHDO Set-Aside Funds

A. Eligible Activities –A CHDO acting as owner, sponsor or developer may use the 15 percent CHDO set-aside for the following activities:

- Acquisition and/or rehabilitation of rental or homebuyer property;
- New construction of rental or homebuyer property; and
- Direct financial assistance to homebuyers of HOME-assisted property developed or sponsored by the CHDO.

CHDO set-aside HOME funds must be used during the construction or rehabilitation of the property.

B. Ineligible CHDO Activities - Ineligible uses of the HOME CHDO set-aside are homeowner rehabilitation, tenant-based rental assistance (TBRA), and downpayment and/or closing cost assistance to purchasers of housing not developed with HOME CHDO funds.

C. Operating Assistance – Howard County may choose to use up to 5 percent of its annual HOME allocation to provide funds for CHDO operating assistance. This allocation does not count toward the 15 percent set-aside funds used by CHDOs for projects. To be eligible for CHDO operating assistance, the CHDO must submit a funding application for a CHDO-eligible project and the funding must be available. Howard County is not required to provide operating assistance.

CHDO operating assistance may not exceed \$50,000 each fiscal year, or fifty percent (50%) of CHDO's total annual operating expenses for that year, whichever is greater.

A certified copy of the CHDO's most recent operating budget must be submitted to Howard County to determine amount of assistance. Operating funds are provided on a

year-by-year basis provided funds are available and the organization has acceptable performance in the community.

Howard County reserves the right to delay payment of operating funds if it is evident that the CHDO project is experiencing delays. Howard County reserved the right to reduce the amount of or not award operating assistance based on its evaluation of the CHDO's production and/or overall performance.

Eligible operating expenses are:

- Salaries, wages, benefits, and other employee compensation;
- Rent and utilities;
- Communication costs;
- Taxes and insurance; and
- Equipment, materials, and supplies.

Howard County will periodically evaluate the performance of any CHDO wishing to receive CHDO operating funds. When receiving operating funds, monthly performance reports are required. The reports must include information about the following:

- A report on the community involvement and participation in the CHDO with regard to beneficiaries of the projects as well as partner organizations and other entities involved in serving low-and moderate-income households.
- A description of what the receipt of the CHDO operating funds has enabled the CHDO to accomplish that would otherwise have been unable to achieve and a detailed narrative of specific uses of the CHDO operating funds

V. Monthly Invoicing Requirements

CHDO's may only invoice once a month. All invoices for reimbursable expenses must be received at Howard County within twenty (20) days of the close of the month for which payment is sought.

VI. Process for CHDO Certification

The following is the process for obtaining CHDO certification:

- 1) Complete the CHDO Checklist and provide the required supporting materials.
- 2) Submit the Application material and the CHDO Checklist to Howard County Housing. Generally, staff will be able to review the material within two weeks of receiving it.
- 3) If the Application material submitted is complete and meets the criteria for qualifying as a CHDO, staff will notify the organization in writing that it has been certified as a CHDO.
- 4) If the Application is not complete or if the organization does not meet the requirements for CHDO certification, a letter will be sent to the organization which describes what it must do to meet the certification criteria.

VII. Technical Assistance Available to CHDOs

Staff members are available to assist CHDOs in structuring project proposals to best meet program requirements as well as to assist CHDOs in implementing these projects once they are funded.

Nonprofits (including CHDOs) may also be eligible to receive technical assistance from other organizations including:

- Training and Development Association;
- Maryland Department of Housing and Community Development
- HUD Baltimore Field Office

Chapter 3: Rental Housing Policies

General Program Rules

Before any funds are released, an agreement will be signed between HCH and the recipient. The agreement will satisfy Federal requirements and establishes the terms under which the funding is being provided. Funds will not be released until a funding agreement is executed.

Funding Agreements will establish a minimum affordability period that is typically not less than 5 years and will at minimum meet the HOME guidelines for new construction. HCH wants to ensure a permanent stock of affordable housing and may require longer affordability periods than is required by HUD regulations.

Project funding will be limited to the amount necessary to facilitate completion of the project and will not exceed a proportionate share of costs in a project with floating units. All costs must be in direct relation to HCH assisted units and supporting documentation of all expenditures is required for all costs being paid for with the HCH funding. With the exception of acquisition and financing costs, HCH funds are available as reimbursement for eligible expenses. Documentation must be provided for any cost re-imbusement.

Many issues must be considered when planning a HOME rental project.

I. Eligible Activities

HOME funds may be used for acquisition, new construction or rehabilitation of affordable rental housing. The developers or owners of the rental housing may be small-scale property owners, for-profit developers, nonprofit housing providers, CHDOs, the unit of local government, redevelopment organizations or a public housing agency such as the Howard County Housing Commission. HCH staff only consider projects for HOME funds that are pursuing eligible activities. HCH staff provide HOME funding only for eligible HOME rental housing costs which include hard and soft costs as detailed below:

Hard Costs

- * Acquisition of land (for a specific project) and existing structures
- * Site preparation or improvement, including demolition
- * Securing buildings
- * Construction materials and labor

Soft Costs

- * Financing or Surety fees
- * Credit reports
- * Title binders and insurance
- * Recordation fees, transactions taxes
- * Legal and accounting fees, including cost certification
- * Appraisals
- * Architectural/engineering fees, including specifications and job progress inspections
- * Environmental reviews
- * Builders' or developers' fees

- * Affirmative marketing, initial leasing and marketing costs
- * Operating deficit reserves (up to 18 months)

Relocation Costs

- * Payment for replacement housing, moving costs and out-of-pocket expenses
- * Advisory services
- * Staff and overhead related to relocation assistance and services

Operating deficit reserve

This reserve is meant to meet any shortfall in project income during the project rent-up period and cannot exceed 18 months. The reserve can be used only for project operating expenses, scheduled payments to replacement reserves and debt service. Reserves remaining at the end of 18 months may be retained for reserves in the project at the Department's discretion. The disposition of any remaining funds at the end of the 18-month period must be determined in the agreement between the developer/owner and the Department.

II. Forms of Assistance

Howard County Housing provides assistance to rental projects as grants or loans with specific terms and restrictions incorporated on a project-by-project basis.

III. Eligible Property Types

HOME rental projects may be one or more buildings on a single site, or multiple sites that are under common ownership, management and financing. The project must be assisted with HOME funds as a single undertaking. The project includes all activities associated with the site or building.

HOME funds may be used to assist mixed-income projects (but, only HOME-eligible tenants may occupy HOME-assisted units). Transitional as well as permanent housing projects, including group homes and Single Room Occupancy (SRO) projects, are allowed. There are no preferences for project or unit size or style. For group homes, the rent for the project is based on the number of bedrooms in the project which is then split (pro-rata) share between tenants.

Properties previously financed with HOME during the affordability period cannot receive additional HOME assistance unless assistance is provided during the first year after project completion. HOME funds may not be used for operations or modernization of public housing projects financed under the Housing Act of 1937. HCH will not fund these ineligible property types.

IV. Environmental Review

Before HOME funds are committed to a project, HCH completes an environmental review. Only when funds are released, will the County commit HOME funds to the project.

V. Allocating Costs to the HOME-Assisted Units

Before determining the allowable HOME subsidy amount, HCH staff will establish the total HOME-eligible costs for the project.

For mixed projects with HOME-assisted and non-HOME-assisted units, HCH staff will allocate costs across units. If both the assisted and non-assisted units are comparable in size, features and number of bedrooms, the HOME-eligible costs can be pro-rated across units. Since floating units, by definition, must be comparable, costs should always be pro-rated if HOME units float.

If the assisted and non-assisted units are *not* comparable, HCH staff will determine the actual costs and then allocate them unit-by-unit. The specific units identified to "receive" HOME funds must be fixed.

VI. Subsidy Layering

Before committing funds to a rental project, HCH will evaluate the project and verify that the owner did not request or was not allocated any more HOME funds in combination with other governmental assistance than is necessary to provide the affordable housing. HCH will review and keep project records demonstrating that each rental housing project meets required subsidy layering guidelines. Part of the documentation process includes a Proforma (project income and expense statement) which should include achievable rent levels, market vacancies and operating expenses.

The investment of HOME funds is limited by per-unit subsidy limits based on number of bedrooms and location. The HOME Program Specialist reviews each project to ensure the subsidy level is appropriate and complies with the maximum per-unit HOME subsidy limits as well as meets the minimum per-unit investment. HCH Development staff also complete a subsidy layering review as part of their underwriting unless a subsidy layering review has been completed by the state Department of Housing and Community Development because of state funds in the project. In those cases, HCH staff review the state subsidy layering.

VII. Determining HOME-Assisted Units

The HOME Program distinguishes between the units in a project that have been assisted with HOME funds and those that have not been assisted. This distinction between HOME-assisted and unassisted units allows HOME funds to be spent on mixed-income projects while still targeting HOME dollars only to income-eligible households.

The HOME rent and occupancy rules apply only to HOME-assisted units. The number of HOME-assisted units in a project must be specified in the HOME Loan Agreement or Regulatory Agreement. HOME rules create a floor for the number of HOME-assisted units a project must have which is based on the proportional share of total eligible costs to be paid with HOME funds. HCH may require a higher number of HOME-assisted units in a project. Some projects may consist of only HOME-assisted units.

A. Fixed and Floating Units

For properties with both assisted and non-assisted units, HCH specifies in the HOME Agreement whether the units are "fixed" or "floating". This designation cannot be changed after the initial contract has been executed.

a. Fixed

When HOME-assisted units are "fixed," the specific units that are HOME-assisted (and, therefore, subject to HOME rent and occupancy requirements) are designated and never change. Designating fixed units allows the project to have a composition of HOME-assisted units by unit size (number of bedrooms) that varies from the composition of non-HOME assisted units by unit size (number of bedrooms). In other words, a project with two three-bedroom units and four four-bedroom units could "fix" one three-bedroom unit and one four-bedroom units as HOME-assisted.

b. Floating

When HOME-assisted units are "floating," the units that are designated as HOME-assisted may change over time as long as the total number of HOME-assisted units in the project remains constant. HOME-assisted floating units must represent the same percentage of all comparable unit sizes in the project. In other words, a project with two three-bedroom units and four four-bedroom units could "float" one three-bedroom unit and two four-bedroom units (thus "floating" fifty percent of each unit size in the project).

The floating designation gives the owner some flexibility in assigning units, and can help avoid stigmatizing the HOME-assisted units. If the floating designation is used, the owner must ensure that the HOME-assisted units remain comparable to the non-assisted units over the affordability period in terms of size, features and number of bedrooms.

VIII. Property Standards and Other Relevant Standards

Properties that are rehabilitated with HOME funds must meet the following standards:

- * HCH's Rehabilitation Standards
- * Handicapped accessibility requirements, where applicable.
- * Also, one of the following:
 - Local and State Code Requirements
 - Uniform Physical Condition Standards (UCPS)

New construction with the use of HOME funds must meet the following standards:

- * Model Energy Code
- * Handicapped accessibility requirements, where applicable.
- * New construction of rental housing must meet site and neighborhood standards at 24 CFR 893.6(b)
- * Also, one of the following:
 - Local and State Code Requirements
 - International Code Council's International Residential Code
 - International Building Code

Acquisition of existing housing (no rehab or construction) must meet the following standards:

- * Applicable local housing quality standards and code requirements.
- * Handicapped accessibility requirements, where applicable.

* Uniform Physical Condition Standards (UCPS)

To ensure compliance with property and accessibility standards, HCH development staff and HOME Program Specialist monitor each project during construction. They also review the project construction budget prior to funding the project to ensure that cost estimates are appropriate and review any change orders to ensure cost reasonableness and that HOME funds are only disbursed for eligible costs. In addition, HCH development staff review work write-ups and plans, prior to construction, in order to confirm they reflect all applicable property standards and codes.

Owners must maintain properties in accordance with property standards throughout the affordability period. HCH will conduct periodic property inspections as determined by HOME regulations to insure continued compliance.

A. Occupancy Standards

In March, 1991, the Department of Housing and Urban Development (HUD) addressed the issue of occupancy standards in the Keating Memorandum, which states that "...HUD believes that an occupancy policy of two persons in a bedroom, as a general rule, is reasonable under the Fair Housing Act." However, the HUD memorandum goes on to state that a "two people per bedroom" policy may be unreasonably restrictive, depending on other factors, such as the size and number of bedrooms, the overall size of the unit, and other special circumstances. For this reason, caution suggests that housing providers should consider the occupancy standard of two persons per bedroom plus one or more additional persons, depending on the household's circumstances.

Local code requirements mandate the following in reference to the designation of rooms as a bedroom:

- * A den with windows must be treated as a bedroom;
- * You must have 70 sq. feet in the bedroom for the first person;
- * You must have 50 sq. feet per person for any additional persons using the same room as a bedroom

The Local Code should be consulted for additional requirements.

B. Other Standards

The site and neighborhood standards (24 CFR 983.6(b)) apply only to new construction of rental housing. HCH development staff review each HOME project to ensure it meets the site and neighborhood standards prior to funding.

IX. HOME Rents

Every HOME-assisted unit is subject to rent limits designed to help make rents affordable to low income households. These maximum rents are referred to as "HOME Rents." Based on changes in area income levels or market conditions, HOME rents, as calculated by HUD and approved by

HCH, may increase. If a project can and wants to increase HOME rents, HCH must approve prior to implementation.

Tenants must be given at least 30 days written notice before increases are implemented. Any increases are also subject to other provisions of the lease agreements. For example, rents may not increase until the tenant's lease expires.

HOME rents may decrease. While project rent levels are not required to decrease below the HOME rent limits in effect at the time of project commitment, decreasing HOME rents may reflect a change in market conditions that may force owners to reduce rents in order to maintain tenants. HCH with HUD's approval may permit adjustments to the rent structure if the financial feasibility of the project is threatened. This is important to lenders providing financing to HOME-assisted projects.

There are two HOME rents used in the HOME program:

- High HOME Rents: The maximum amount an owner can collect per month on a "High" HOME-assisted unit.
- Low HOME Rents: The maximum amount an owner can collect per month on a "Low" HOME-assisted unit.

A. HOME Rent Limits

It is imperative that grantees understand HOME rent limits as they apply to their project.

HCH utilizes HUD published Low and High HOME rents limits. HUD's calculation of Low and High HOME rents assumes the owner pays the utilities. If the tenant pays utilities, the maximum allowable rent that could be collected by the owner would be the applicable Low or High HOME rent minus a utility allowance. HCH will approve utility allowances on a project by project basis based upon allowances prepared by local utility providers or based on HUD's Utility Schedule Model. The HOME rent limits restrict the maximum total rent (minus the utility allowance) that can be received by project owners regardless of the amount of rental assistance provided to a tenant.

Examples:

	1 Bedroom High HOME Unit		2 Bedroom High HOME Unit
\$326	High HOME Rent Limit	\$416	High HOME Rent Limit
-\$70	Utility Allowance	-\$90	Utility Allowance
\$256	Maximum Rent Owner May Collect	\$326	Maximum Rent Owner May Collect

	1 Bedroom Low HOME Unit		2 Bedroom Low HOME Unit
\$326	Low HOME Rent Limit	\$416	Low HOME Rent Limit
-\$70	Utility Allowance	-\$90	Utility Allowance
\$256	Maximum Rent Owner May Collect	\$326	Maximum Rent Owner May Collect

HCH will inform grantees of updated HOME rent limits upon its receipt of new HUD-published limits (generally in the spring each year). However, tenants' rents should not be adjusted until their leases are renewed.

Owners may not refuse to lease HOME-assisted units to a certificate or voucher holder under the Section 8 Program, or to a holder of a comparable document evidencing participation in a HOME tenant-based rental assistance (TBRA) program, because of the status of the prospective tenant as a holder of such certificate, voucher or comparable HOME TBRA document.

1. High HOME-Assisted Units

HCH will require all initial tenants of High HOME-assisted units to have incomes at or below 60% of the area median income. Subsequent tenants are restricted to the income as specified in the HOME Loan Agreement for the project. HCH reserves the right to further restrict the income level for a project to achieve appropriate levels of project compliance when warranted.

2. Low HOME-Assisted Units

HCH will require all projects with five or more HOME-assisted units to designate at least 20 percent of the HOME-assisted units as Low HOME units. Tenants must have incomes at or below 50 percent of the area median income to occupy Low HOME-assisted units. HCH, through the HOME Loan Agreement, may require more Low HOME-assisted units for a project than the HOME rules require.

The rents collected by the owner on Low HOME-assisted units are restricted to the Low HOME rent limits less tenant paid utilities per an approved utility allowance. The only exception is for Low HOME units in a project that receives federal or state project-based rental subsidies and the tenant pays no more than 30% of their adjusted income for rent. The maximum rent may then be the rent allowable under the project-based subsidy program.

X. Income Eligibility Requirements for Grantees

HCH requires grantees to use the Annual (Gross) Income definition found at 24 CFR Part 5.609 (also referred to as the Section 8 method) to determine applicant income eligibility. Eligibility is based on anticipated income during the next 12 months. A detailed explanation of the Annual (Gross) Income definition can also be found in the "Technical Guide for Determining Income and Allowances for the HOME Program."

The HOME Program allows grantees to use two forms of verification for the Annual (Gross) Income basis of determining income eligibility. These forms are third party verification and review of source documents. Source documents for at least two months must be reviewed. Income eligibility is based on anticipated income for the next 12 months. All household members must be counted when calculating household income. When collecting income verification documentation, property owners (or managers) should also consider any likely changes in income.

A. Third Party Verification

Third Party Verification is the preferred method of verification in most instances, because a review of documents often does not provide an adequate level of information. For example, an employed applicant's pay stubs may not provide sufficient information about the average number of hours worked, overtime, tips, bonuses and anticipated raises.

Under third party verification, a third party (e.g. employer, Social Security Administration, or public assistance agency) is contacted to provide information. Written requests and responses are preferred. However, to clarify or complete missing information on a written response, conversations with a third party are acceptable if documented through a memorandum to the file that documents the contact person, information conveyed and date of call.

To conduct third party verifications, a grantee must obtain a written release from the household that authorizes the third party to release required information. If a third party is unwilling to provide the information or will not do so without charging a fee, the grantee may attempt to obtain the required source documentation through other documented means, such as the use of bank statements.

B. Timing of Income Determinations

Income determinations are to be completed *before* tenant occupancy of a HOME-assisted unit. If the income determination is more than six months old, a new determination will have to be conducted.

XI. Annual Recertification of Income

Because the HOME Program imposes occupancy restrictions over the length of the affordability period, owners should establish systems to recertify tenant income on an annual basis. Tenant income will be examined on the anniversary of the original income evaluation or at lease renewal. However, the owner may adopt an annual schedule and perform all verifications at the same time. HCH will verify that tenant income recertification documentation is in the tenant files at the time of on-site inspections.

Although the final HOME rule allows two additional methods of income recertification, in addition to the method of collecting source documentation, HCH will allow only source documentation and at its discretion, may permit a written statement from the administrator of another government program under which the family receives benefits, and that examines the annual (gross) income (not adjusted gross income) of the family each year. The statement must also indicate the family size, or provide the current income limit for the program and a statement that the family's income does not exceed that limit. If the owner chooses to utilize the alternative method described, they will still be required to collect full source documentation every sixth year of the tenants

XII. Increases in Tenant Income

A tenant's income is likely to change over time. If these changes occur during the affordability period, the project owner must take certain steps to maintain compliance with HOME rent and occupancy requirements.

- The project must maintain the correct number of High and Low HOME rent units.

- Rents must be adjusted for tenants whose incomes rise above 80 percent of the area median income.
- Owners of projects assisted with HOME and Low Income Housing Tax Credits must comply with the specific requirements associated with combining these funding sources.

A. Keeping the Correct Number of High and Low HOME Rent Units

The owner should take the following steps to maintain the correct numbers of High and Low HOME rent units.

If the income of a tenant occupying a Low HOME rent unit increases, but **does not exceed 80 percent** of area median income, that unit becomes a High HOME rent unit. To replace the Low HOME rent unit, the owner must rent the next available comparable unit (for "floating" unit projects) or HOME-assisted unit (for "fixed" unit projects) to a very-low-income tenant (income at or below 50% of the area median income). Subject to the terms of the lease, the rent of the tenant whose income has increased may be increased to the High HOME rent for the unit. This process should not increase the number of assisted units.

If a tenant's income **increases above 80 percent** of the area median income, the unit occupied by the tenant is still considered to be a HOME unit, but the tenant's rent must be adjusted as described below.

B. Adjusting Rent for Over-Income (Above 80% of AMI) Tenants in "Floating Units"

Over-income tenants in HOME-assisted "floating" units must pay 30 percent of their **adjusted** income for rent and utilities; however, the rent may not exceed the market rent for comparable, unassisted units in the neighborhood. Rent may only be increased at lease renewal. In projects where the HOME units float, the next available unit in the project of comparable size or larger must be rented to a HOME-eligible household. The unit occupied by the over-income tenant is no longer considered HOME-assisted subject to HOME rules after a HOME-eligible household rents a comparable unit.

Note: In units that are financed with both HOME and Low Income Housing Tax Credits (LIHTCs), the LIHTC rules apply when a tenant's income exceeds 80% of AMI. Under the LIHTC program, the tenant's rent is not adjusted, and the unit does not need to be replaced by another comparable unit until the tenant's income rises above 140 percent of the LIHTC program eligibility threshold.

C. Adjusting Rent for Over-Income (Above 80% of AMI) Tenants in "Fixed Units"

Over income tenants in HOME-assisted "fixed" units must pay 30 percent of their adjusted income for rent and utilities. Rent may only be increased at lease renewal. There is no rent cap for "fixed" units.

Computing adjusted income for purposes of adjusting rent for over-income tenants is derived by subtracting any of the following deductions (also called allowances) that apply to the household from a household's annual (gross) income:

- \$480 for each dependent (includes any of the following family members who are not the head of household or spouse: persons under 18, handicapped/ disabled family members, or full-time students);
- Reasonable child care expenses (for children 12 and under) during the period for which annual income is computed that enable a family member to work or go to school, if no adult is available in the household to provide child care.
- For elderly households (62 and older) only, medical expenses, including medical insurance premiums, in excess of three percent of annual income that are anticipated during the period for which annual income is computed and that are not covered by insurance.
- Reasonable expenses in excess of three percent of annual income for the apparatus and care of a handicapped or disabled family member that enable that person or another person to work that are anticipated during the period for which annual income is computed.
- \$400 for any elderly family (head of household or spouse is 62 or older or handicapped or disabled).

For a detailed discussion of calculating annual and adjusted income under Section 8 rules, see the HOME Model Series "Technical Guide for Determining Income and Allowances for the HOME Program." For up-to-date rules and requirements, consult the regulations at 24 CFR Part 5 (subpart F).

XIII. Development Property Management

Many established owners have property management departments within their organizations or have created separate organizations to perform this function. Other developers hire one management firm to manage properties in its portfolio. Property management is important to ensure the owner's physical, financial, administration and occupancy performance standards for the property. **When working with the HCH-assisted units, it is expected that the owner enter into an agreement that the units will be operated in accordance with all applicable regulations.**

XIV. Tenant Outreach

All HOME Rental Projects maintain a constant presence within the community where the Project is located.

Examples:

- Advertisement within the Baltimore Sun Newspaper biannually, monthly, etc
- Advertisement within the Howard County Flier Newspaper biannually, monthly, etc
- Advertisement within the Howard County Times Newspaper biannually, monthly, etc
- Twice per year post card mailing to all Howard County Housing Choice Voucher Clients
- Property owner Web-site
- One time per year participation in "Come Home to Howard County Fair"; includes purchase of marketing table fee.
- One time per year Marketing Event at HOME Rental Location.

XV. Leases

The lease between the owner and the tenant in a HOME-assisted property must be for at least one year, unless another lease length is mutually agreed upon by the tenant and the owner. The lease between the owner and tenant in a HOME-assisted property *cannot* contain any of the following provisions either explicitly stated or implied:

- **Agreement to be sued:** Agreement by the tenant to be sued, to admit guilt, or to a judgment in favor of the owner in a lawsuit brought in connection with the lease.
- **Treatment of property:** Agreement by the tenant that the owner may seize or sell personal property of household members without notice to the tenant and a court decision on the rights of the parties. This provision does not apply to disposition of personal property left by a tenant who has vacated a property.
- **Excusing owner from responsibility:** Agreement by the tenant not to hold the owner or the owner's agents legally responsible for any action or failure to act, whether intentional or negligent.
- **Waiver of notice:** Agreement of the tenant that the owner may institute a lawsuit without notice to the tenant.
- **Waiver of legal proceedings:** Agreement of the tenant that the owner may evict the tenant or household members without instituting a civil court proceeding in which the tenant has the opportunity to present a defense, or before a court decision on the rights of the parties.
- **Waiver of a jury trial:** Agreement by the tenant to waive any right to a trial by jury.
- **Waiver of right to appeal court decision:** Agreement by the tenant to waive the tenant's right to appeal or to otherwise challenge in court a court decision in connection with the lease.
- **Tenant chargeable with cost of legal actions regardless of outcome:** Agreement by the tenant to pay attorney's fees or other legal costs, even if the tenant wins in a court proceeding by the owner against the tenant. The tenant, however, may be obligated to pay costs if the tenant loses.
- **Lease terms that require tenants to accept supportive services (except for transitional housing).**

Owners may terminate tenancy or refuse to renew a lease only upon 30 days' written notice, and only for serious or repeated violation of the terms and conditions of the lease; violation of applicable federal, state or local law; completion of the tenancy period for transitional housing or for other good cause that is clearly defined in the lease. An increase in a tenant's income does NOT constitute good cause for termination of or refusal to renew a lease.

Prohibited lease provisions are included as part of every HOME rental written agreement for grantee's reference.

An owner of HOME-assisted rental housing must adopt written tenant selection policies and criteria that:

- Are consistent with the purpose of providing housing for very low-income and low-income families.
- Are reasonably related to program eligibility and the applicants' ability to perform the obligations of the lease.
- Provide for the selection of tenants from a written waiting list in the chronological order of their application, insofar as is practicable.
- Give prompt written notification to any rejected applicant of the grounds for any rejection.

HCH HOME Program Specialist reviews each project's lease and tenant selection plan to ensure HOME compliance.

XVI. Long-Term Affordability and Enforcement

HOME-assisted rental units carry rent and occupancy restrictions for varying lengths of time, depending upon the average amount of HOME funds invested per unit:

ACTIVITY	AVERAGE AMOUNT OF HOME FUNDS PER UNIT	MINIMUM AFFORDABILITY PERIOD
Rehabilitation or Acquisition of Existing Housing	<\$15,000 per unit \$15,000 - \$40,000 per unit >\$40,000 per unit	5 years 10 years 15 years
Refinance of Rehabilitation Project	Any \$ amount	15 years
New Construction or Acquisition of New Housing	Any \$ amount	20 years

HOME affordability periods are minimum requirements. HCH may, at its sole discretion, establish longer terms of affordability. The affordability period for each project is clearly defined in each HOME written agreement.

The HOME Rule does allow for termination of affordability restrictions upon foreclosure or transfer in lieu of foreclosure as a means to encourage lenders to participate in the HOME program. However, Howard County must repay the U.S. Department of Housing and Urban Development if HOME-assisted housing fails to meet the affordability requirements for the full affordability period without regard to the term of any loan or mortgage or the transfer of ownership, even in the event of foreclosure, transfer in lieu of foreclose or assignment to the U.S. Department of Housing and Urban Development. Therefore, the Department will require grantees to repay HCH the full amount of the HOME funds drawn for projects where affordability requirements are not met in full.

HCH typically uses a regulatory agreement and/or a deed of trust which are recorded to enforce rent and occupancy agreements. Covenants and deed restrictions may be suspended upon transfer by foreclosure or deed-in-lieu of foreclosure.

XVII. Record Keeping

HOME requires documentation for rental projects to show that all program regulations have been met. Because of the long-term monitoring required for rental projects, however, record-keeping responsibilities are more extensive. This section briefly describes the record-keeping responsibilities associated with rental housing for the property owner.

One of the owner's responsibilities is to keep adequate records, to be able to demonstrate compliance with HOME requirements. The owner should keep both project and tenant records.

- Project records should include documentation to back-up rent and utility allowance calculations. If the project's HOME-assisted units are "floating," the owner should also keep records to show how HOME occupancy targets were met (for example, rental logs to show that as units were vacated or tenants became over-income, HOME-assisted units were properly replaced).
- Tenant files should include the documentation necessary to demonstrate that each HOME-assisted unit is properly occupied by an income-eligible tenant. Such documentation includes the tenant's application, initial income verification documents, subsequent income recertification documents and the tenant's lease.

General rental housing records must be kept for five years after project completion. Tenant income, rent and inspection information must be kept for the most recent five years, until five years after the affordability period ends.

XVIII. Loan Servicing

Howard County services all HOME loans internally. In its HOME monitoring visits, HCH studies the financial status of projects and monitoring includes a review of the affordability period and confirms when loans become due.

Chapter 4: Other HOME Activities

Other eligible uses of HOME funds are homeowner rehabilitation and homebuyer activities. While Howard County has used its HOME funds for homeowner rehabilitation and homebuyer activities in previous years, it is not currently using or planning to use HOME funds for these purposes. Should this change, these activities would be included in an Annual Action Plan.

When HOME funds were used for homeowner rehabilitation and homebuyer assistance, HCH staff ensured the assisted household was income eligible, the property qualified, and appropriate documents were executed.

Chapter 5: Administration and Monitoring

I. Amending Documents

HOME loan agreements are executed between the County and the project prior to a project's set-up in IDIS and any HOME funds being disbursed. Loan agreements may be amended by mutual agreement of the parties for changes in terms, for the receipt of additional funds, or changes in project scope. However, agreements will be automatically amended if so required to ensure compliance with regulations.

II. Other Documents

Other types of documents may be executed as conditions of funding and may include mortgage and loan agreements, deed restrictions and other use agreements between Howard County and the owner, property management agreements between the owner and property manager, and asset management agreements between the owner and asset manager.

Examples include:

- Mortgage and loan documents are signed at closing and contain the financial terms and conditions of the loan.
- Deed restrictions and other use agreements will be used to place specific restrictions on the property.
- Property management agreements detail the specific responsibilities of the property manager.

Copies of management agreements executed assigning the management responsibility of HCH funded projects must be provided to HCH prior to the release of retention or within 15 days of execution, whichever is later.

III. Monitoring

The development process will be monitored by HCH staff through the draw process, including reviewing draw or reimbursement requests, cost estimates, construction contracts and construction documents. PJs must also conduct construction progress and final inspections to ensure that the work is done appropriately.

All completed projects and programs are monitored annually and include a review of management processes, a file review, and a physical inspection of the property and assisted units.

The initial monitoring, with be completed upon lease-up. In order to verify ongoing compliance with property standards and the information submitted by owners on tenants' incomes, rents and other HOME rental requirements during a project's period of affordability, HOME rules require on-site inspections of HOME properties according to the total number of units in a project as follows:

Number of Total Units	Inspection Required	Units Inspected
1 – 4	Every 3 years	100%
5 - 25	Every 2 years	20% of units or 4 HOME units minimum
26 or more	Annually	20% of units or 4 HOME units minimum

Note: HCH reserves the right to inspect properties more frequently than the HOME rules require.

A sample of client files will also be reviewed as part of the HOME Monitoring process.

HCH requires that agencies submit a Rental Housing Project Compliance Report annually until the end of the project's affordability period, submit an annual certification that the project and its units are suitable for occupancy, and submit rents for approval.

Also, annually, the PJ must examine the financial condition of HOME-assisted rental projects with 10 or more HOME-assisted units to determine the continued financial viability of the project.

Grantees are expected to keep adequate records to document and demonstrate compliance of all requirements including:

- The project is marketed to qualified applicants
- Tenants are screened for eligibility
- Rent and occupancy targets are observed
- Adequate property maintenance is conducted

Immediate family members of an officer, employee, agent, elected, or appointed official or consultant of an owner, developer, or sponsor are prohibited from occupying a HOME-assisted affordable housing unit in a project during the affordability period.

Chapter 6: Other Federal Requirements

For all HUD programs, there are many other requirements that must be met in addition to the specific HOME program requirements. Those who receive HOME funds must comply with these requirements and should be mindful of this during the preparation of their applications. The description and checklist of other federal requirements below is not all-inclusive. Applicants should refer to the HOME regulations for a complete list of other federal requirements.

I. Affirmative Marketing and Minority Outreach

Rental or homebuyer projects with HOME assisted housing units must adopt affirmative marketing procedures and requirements. Howard County Housing mandates the Owner of the Rental Property with five or more assisted units must adopt an affirmative marketing policy and procedure acceptable to the County to ensure that eligible persons regardless of race, color, national origin, sex, religion, and familial status are adequately informed of the services they provide as described in 24 CFR 92.351 (a). The Rental Property Owner's adopted Plan must be approved by HCH staff and the U.S Department of Housing and Urban Development's Fair Housing Program Center.

Affirmative marketing procedures must include the following elements:

- Methods for informing the public, owners and potential tenants about fair housing laws and the grantee's policies (for example: use the Fair Housing logo or equal opportunity language).
- A description of what owners and/or the grantee will do to affirmatively market housing assisted with HOME funds, and maintenance of records that document the actions taken in this marketing effort.
- A description of persons not likely to apply for housing without special outreach and on what basis the owners and/or the grantee made this determination.
- A description of what owners and/or the grantee will do to inform persons not likely to apply for housing without special outreach, and maintenance of records that document the actions taken in this marketing effort.
- A description of how efforts will be assessed and what corrective actions will be taken where requirements are not met, and maintenance of records that document an assessment of the effectiveness of the marketing effort.

II. Environmental Review

Projects funded with HOME must examine the environmental impacts of each activity as required by the National Environmental Policy Act of 1969 (NEPA) and other environmental requirements. The cost of the environmental assessment is an eligible project-related soft cost and may be paid for with HOME funds. A full explanation of the NEPA requirements can be found in the HOME regulations in section 92.352. HCH will ensure environmental reviews are completed prior to commitment of HOME funds.

III. Displacement, Relocation and Acquisition

It is important that those who receive HOME funds from the County take appropriate steps to minimize the displacement of families, individuals, businesses, nonprofit organizations and farms as a result of the activity being funded with HOME. The requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA) guide the steps that must be taken to minimize displacement and the actions taken to compensate those who are displaced by a federally-funded project.

It is critically important that an applicant fully describe any project activity that may lead to voluntary or involuntary displacement of persons impacted by the proposed project in an application for HOME funding. A timeline for notification of persons who may be impacted is of vital importance and those applying for HOME funds should take no steps that may result in a person relocating involuntarily prior to discussing their application with the County. A reference to the URA can be found in section 92.353 of the HOME regulations.

For voluntary purchases of property, the applicable disclosure must be submitted with an application for funding for any HOME project where the purchase of land is involved. These disclosures must be retyped on the applicant agency's letterhead.

IV. Procurement

Nonprofits that receive federal funds must follow policies that dictate how goods and services are purchased with these funds. The federal regulations published at 24 CFR Part 84 establish the procedures that a nonprofit must follow. One of the most important aspects of the federal procurement regulations is that a nonprofit must have written procedures in place prior to beginning procurement with federal funds. How to develop these policies is described in sections 84.40-84.48. Howard County Housing is available to assist nonprofits with the development of procurement policies and standards prior to their purchasing goods with federal funds.

Howard County Housing has adopted the Procurement Policy of Howard County when related to the HOME Rental Program. The Howard County Purchasing Manual will be referenced within the HOME Agreement under the Procurement section and attached as an Exhibit to all HOME Rental Grant Agreements. The Owner of the HOME Assisted Rental Property will follow the specific guidelines for all purchases and procurement.

V. Labor Standards

For all construction projects that meet established threshold requirements and use federal funds for construction or rehabilitation of units, the project contractor must pay prevailing wages for the area to the trade employees working on the project. HCH will provide wage determinations from the U.S. Department of Labor for inclusion in all bidding and contractual documents for construction and rehabilitation projects. For HOME projects, if 12 or more units will be developed, prevailing wages must be paid as required by the Davis-Bacon and related wage payment Acts.

VI. Lead-based Paint

Housing that is purchased, rehabilitated or assisted in some way with HOME is subject to the Lead-based Paint Poisoning Prevention Act, the Residential Lead-based Paint Hazard Reduction Act and the implementing regulations for these Acts. HUD maintains a website for the Office of

Healthy Homes and Lead Hazard Control where lead-based paint requirements are described as they apply to HUD programs. The website is located on the main HUD site at www.hud.gov/offices/lead/index.cfm.

Applicants for HOME funds should discuss acquisition projects where units that are older than 1978 are being purchased with HCH prior to purchase. Lead paint was used in all residential paints prior to 1978. Testing for lead, an assessment of its presence, and a plan for stabilization or removal will be required if HOME funds are used to acquire pre-1978 units.

All HOME rental Owners and Managers must comply with rules relating to lead-based paint disclosure and ongoing lead-based paint maintenance activities into regular building operations, for building built before 1978. The rules require that a disclosure to all applicants and tenants about any known or potential lead-based paint hazards must be issued; and documentation of the issuance of the EPA/HUD/Consumer Product Safety Commissions brochure "Protect Your Family from Lead in your Home", and a signed copy of the certification of accuracy completed at each initial lease up.

For any HOME projects involving existing housing/rehabilitation, HCHC will ensure the proper disclosures are provided to applicants and tenants regarding lead-based paint.

VII. Conflict of Interest

Conflict of interest provisions related to the HOME program are primarily described in the HOME regulations at 92.356. Federal regulations published at 24 CFR Part 84 guide how nonprofit agencies procure goods and services, keep records, report procurement activities and closeout contracts when using HOME funds. There are, however, certain exceptions to these regulations, which are described in section 92.356.

VIII. Section 3

Federal regulations require that to the greatest extent possible the benefits of federal financial assistance will be directed to very low- and low-income persons, particularly those who are recipients of government assistance for housing and to business concerns which provide economic opportunities to very low- and low-income persons. However, Section 3 only applies to new employees hired as a result of the federal assistance. If a contractor or subcontractor performs the work with existing employees, Section 3 requirements do not apply to the contract. Contracts and subcontracts funded in whole or in part by HUD resources where the individual contract or subcontract exceeds \$100,000 and the amount of the HUD assistance for the project exceeds \$200,000 are subject to Section 3 requirements. Both dollar thresholds must be present to trigger Section 3. Contracts exclusively for supplies or materials are excluded unless the contract includes installation of the materials.

Section 3 activities include:

- o Housing rehabilitation, including reduction and abatement of lead-based paint projects;
- o Housing construction; and
- o Other public construction assisted with housing or community development funds.

HUD has established goals and actions to be taken in awarding contracts to Section 3 businesses:

- o 10 percent of the total dollar amount in contract for building trades work arising in connection with housing rehabilitation and housing construction;
- o 3 percent of the total dollar amount of all other Section 3 covered contracts;
- o Notify Section 3 businesses of the contracting opportunities covered by these requirements;
- o Notify all potential contractors of the Section 3 covered contracting requirements, and include the Section 3 clause in all contracts;
- o Assist and “actively” cooperate with HUD in obtaining contractor/subcontractor compliance with Section 3 requirements;
- o Refuse to award a contract to any contractor who has been found to have violated the Section 3 regulations;
- o Take remedial action against contractors who fail to comply with the Section 3 requirements (e.g. termination); and
- o Document actions (including results and impediments) taken to comply with Section 3 requirements.

Projects will have to report to HCH on how they are meeting Section 3 requirements.

IX. Uniform Administrative Requirements

Nonprofit agencies who receive HOME funds are subject to OMB Circular No. A-122, which guides the determination of cost reasonableness, allocation of costs to grant funds, direct vs. indirect costs, allowable costs, etc. Nonprofit agencies must follow Circular A-122 when making decisions about eligible and ineligible costs that can be assigned to grant awards.

X. Audits

Nonprofit agencies that receive federal funds are subject to the audit requirements imposed by OMB Circular A-133 for nonprofit organizations. However, a nonprofit must expend \$300,000 or more in federal funds before Circular A-133 requirements apply. After December 31, 2004, the expenditure threshold increases to \$500,000. Circulars A-122 and A-133 are available from the Whitehouse website at www.whitehouse.gov/omb/circulars/index.html.

XI. MBE/WBE Strategy

Howard County Housing has adopted the MBE/WBE language of Howard County when related to HOME Rental Program. The Owner of the HOME assisted Rental Property will follow the specific Procurement Guidelines and Procedures related to MBE and WBE beginning on page 73 of the County Manual.

XII. Ineligible Contractors

HCH staff ensure that no contractor working on a HOME project is debarred, suspended, or ineligible, per the requirements of 24 CFR part 24.

OTHER FEDERAL REQUIREMENTS CHECKLIST

Non-Discrimination and Equal Access Rules

Fair Housing and Equal Opportunity – Yes, must affirmatively further Fair Housing. Particular attention should be paid to signs of discrimination in leasing practices.

Regulatory Citations & References:

- 92.202 and 92.250
- Title VI of Civil Rights Act of 1964 (42 U. S. C. 2000d et. seq.)
- Fair Housing Act (42 U. S. C. 3601-3620)
- Executive Order 11063 (amended by Executive Order 12259)
- Age Discrimination Act of 1975, as amended (42 U. S. C. 6101)
- 24 CFR 5.105(a)

Affirmative Marketing – Yes, must have affirmative marketing requirements and procedures.

Regulatory Citations & References:

- 92.351

Handicapped Accessibility – Yes.

Regulatory Citations & References:

- Section 504 of the Rehabilitation Act of 1973 (implemented at 24 CFR Part 8)
- For multi-family buildings only, 24 CFR 100.205 (implements Fair Housing Act)

Employment and Contracting Rules

Equal Opportunity Employment – Yes, contracts and subcontracts for more than \$10,000 must include language prohibiting discrimination.

Regulatory Citations & References:

- Executive Order 11246 (implemented at 41 CFR Part 60)

Section 3 Economic Opportunity – Yes, if amount of assistance exceeds \$200,000 OR contract or subcontract exceeds \$100,000.

Regulatory Citations & References:

- Section 3 of the Housing and Urban Development Act of 1968 (implemented at 24 CFR Part 135)

Minority/Women Employment – Yes

Regulatory Citations & References:

- Executive Orders 11625, 12432 and 12138
- 24 CFR 85.36(e)

Davis-Bacon – Yes, if construction contract includes 12 or more units that are HOME-assisted.

Regulatory Citations & References:

- 92.354

- Davis-Bacon Act (40 U. S. C. 276a -276a-5)
- 24 CFR Part 70 (volunteers)
- Copeland Anti-Kickback Act (40 U. S. C. 276c)

Conflict of Interest –Yes

Regulatory Citations & References:

- 92.356
- 24 CFR 85.36
- 24 CFR 84.42

Debarred Contractors – Yes, check HUD's list of debarred contractors.

Regulatory Citations & References:

- 24 CFR Part 5

Other Federal Requirements

Environmental Reviews –Yes

Regulatory Citations & References:

- 92.352
- 24 CFR Part 58.35 b(5)
- National Environmental Policy Act (NEPA) of 1969

Flood Insurance – Yes, must obtain flood insurance if located in a FEMA designated 100-year flood plain. Community must be participating in FEMA's flood insurance program.

Regulatory Citations & References:

- Section 202 of the Flood Disaster Protection Act of 1973 (42 U. S. C. 4106)

Site and Neighborhood Standards – Yes, for new construction only.

Regulatory Citations & References:

- 24 CFR 893.6(b)

Lead-Based Paint – Yes, for pre-1978 units. Applies to HOME and non-HOME-assisted units. Requirements differ depending on whether rehabilitation work is performed. Rehabilitation notices to owners. Paint testing of surfaces to be disturbed. Risk assessment, if applicable, based on level of rehabilitation assistance. Appropriate level hazard reduction activity (based on level of rehabilitation assistance). Safe work practices and clearance. Provisions included in all contracts and subcontracts.

Regulatory Citations & References:

- 92.355
- Lead Based Paint Poisoning Prevention Act of 1971 (42 U. S. C. 4821 et. seq.)
- 24 CFR Part 35
- 982.401(j) (except paragraph 982.401(j)(1)(i))

Relocation – Yes. Displacement must be minimized; existing tenants must be provided a reasonable opportunity to lease a dwelling unit in the building upon completion of the project. Reimbursement for temporary relocation, including moving costs and increase in monthly rent/utilities, must be provided, as well as advisory services.

Regulatory Citations & References:

- 92.353

- ❑ Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA) (42 U. S. C. 4201-4655)
- ❑ 49 CFR Part 24
- ❑ 24 CFR Part 42 (subpart B)
- ❑ Section 104(d) "Barney Frank Amendments"

Uniform Administrative Requirements -- Yes. The requirements of OMB Circular A-87 and following requirements of 24 CFR part 85 apply to the participating jurisdiction receiving HOME funds: 85. 6, 85.12, 85.20, 85.22, 85.26-85.34, 85.36, 85.44, 85.51, and 85.

Chapter 8: Annual Project Application Process

All HOME Program Funds are allocated based on the review and recommendations pertaining to applications submitted to the County through a yearly funding process.

Funding provided by the process will be awarded for the upcoming fiscal year (July 1- June 30). However, no contracts/agreements for funding can be executed until HCH has executed funding agreements with HUD, which may be as late as September of the program year.

This is a competitive application process for limited funding; therefore, applications that meet all criteria are not guaranteed an award of funds and successful applications may be funded for less than the amount requested. Funding requests may be adjusted based on underwriting, subsidy layering reviews, the County's determination of the financial gap, proven market-based demand and economic growth.

Applications may be submitted during the course of the program year if no applications were received as part of the yearly funding process.

Application Process:

Applications are made available in January for the next fiscal year allocations. The applications are due in February. Applications are submitted through the HCH staff located at 6751 Columbia Gateway Drive, Columbia MD 21046 where they are date and time stamped.

Agencies that are currently receiving County CDBG funds, who are also applying for HOME funds, must be in compliance with all terms of their current agreement(s) and must not have any outstanding audit findings, monitoring findings or concerns as determined by the County.

HCH may adjust funding requests based on underwriting, subsidy layering review, revised determination of the financial gap, revised evaluation of the HCH proportionate, share proven market-based demands and economic growth.

No work on the project may begin nor can HOME Program funds be released until the environmental review process has been completed in accordance with the provisions of the National Environmental Policy Act of 1969 and the related authorities listed in HUD's Regulations at 24 CFR Parts 50 and 58. If a development site is purchased or under a purchase agreement prior to or during the funding round, the purchase must not be subject to the receipt of HCH funding.

The applicant may be ineligible to be considered for funding if, in HCH's discretion, the applicant has demonstrated an untimely use of previously awarded HOME funds. The applicant shall not exclude any organization or individual from participation under any program funded in whole or in part by HOME Program funds on the grounds of age, disability, race, creed, color, national origin, familial status, religion or sex. No applicant, clients or contractors that have

been suspended or debarred under HOME (debarred list at <http://epls.arnet.gov>) or any other federal program may receive HOME funds.

Project Selection

Applications submitted will be reviewed by Howard County Housing staff that may elect to use a committee of reviewers, to ensure that all aspects of potential HOME projects are evaluated from a multidisciplinary perspective. Recommendations on which projects to fund will be based on review and ranking of the projects and on the availability of HOME funds.

Incomplete applications or projects that cannot meet these requirements will not be considered for HOME funding. Instead, these applications will be withdrawn from consideration, and the applicant will be notified of areas of improvement needed in their application so that it may be resubmitted in the future if so desired by the applicant.

For any project to be considered for CHDO set-aside funding, whether the CHDO is the owner with one or more individuals, a corporation, a partnership or other legal entity, the CHDO MUST be the managing general partner with effective decision making control.

Project Approval

Once staff has completed the review and ranking, conditionally funded projects will be notified. A public hearing on the conditionally funded projects will be held in April. The general public, project beneficiaries and project applicants will be afforded the opportunity to speak on the recommended project list. Once the County Council approves the County's Annual Action Plan, awards will be finalized.

Post Award Requirements.

Projects and programs awarded funding must:

- Enter into a funding agreement within 24 months;
- Begin to expend funds within 12 months of executing a funding agreement;
- Expend all funds within 24 months of allocation;
- Complete relocation surveys, if applicable, within 90 days of obtaining site control, if the previous owner denies access to complete this activity, then the surveys must be completed within 90 days of assuming management control; and
- Must not conduct any activity at the project site until the HUD required environmental review has been completed.

APPENDIX A: Program Administration Procedures (as required per the 2013 HOME Rule)

A. Project underwriting and subsidy layering

i. Project underwriting

Most HOME projects in Howard County have multiple sources of funds and are seeking HOME funds to fill the gap in their project budget. At a minimum, the HOME Program Specialist and Grants Administrator review a project application to make sure the project is underwritten well, will be stable in the long-term, and will be leveraging HOME funds. For larger projects (over 5 units), the Senior Development Officer completes an extensive review of the project's financing to determine how best to meet its budget needs. This is an addition to a review of the project's underwriting by the HOME Program Specialist.

ii. Subsidy Layering

Before committing funds to a rental project, HCH will evaluate the project and verify that the owner did not request or was not allocated any more HOME funds in combination with other governmental assistance than is necessary to provide the affordable housing. HCH will review and keep project records demonstrating that each rental housing project meets required subsidy layering guidelines. Part of the documentation process includes a Proforma (project income and expense statement) which should include achievable rent levels, market vacancies and operating expenses.

The investment of HOME funds is limited by per-unit subsidy limits based on number of bedrooms and location. The HOME Program Specialist reviews each project to ensure the subsidy level is appropriate and complies with the maximum per-unit HOME subsidy limits as well as meets the minimum per-unit investment. HCH Development staff also complete a subsidy layering review as part of their underwriting unless a subsidy layering review has been completed by the state Department of Housing and Community Development because of state funds in the project. In those cases, HCH staff review the state subsidy layering.

B. Homebuyer underwriting

- i. This does not apply to Howard County as Howard County is not using HOME funds for homebuyer projects. If that changes under a future Action Plan, these procedures will be updated.

C. Risk-based monitoring

- i. Howard County's monitoring policy is to monitor each HOME funded rental project each year. This monitoring visit includes a file review as well as a review of financial statements for the project. A sample of units are inspected at every project every year. If a monitoring visit reveals significant project issues, a follow up visit would be scheduled within two months of the original visit to make sure all issues had been sufficiently addressed.

D. Inspection procedures

- i. Howard County's HOME units are inspected by the Program Specialist and Operations Supervisor. Units are held to a higher standard than UCPS which is a standard unit checklist for leasing a market rate unit. Issues are rated in terms of what must be corrected and what is recommended to be fixed. Projects have 30 days to make any unit improvements needed and must submit documentation supporting that those improvements have been made.

E. Rehabilitation standards

- i. This does not currently apply to Howard County as the County is not planning to use HOME funds for housing rehabilitation at this time and has no active rehabilitation projects that are receiving HOME funds.

APPENDIX B: Howard County Affirmative Fair Housing Marketing Plan

A. POLICY

Howard County Housing (HCH) in accordance with the regulations of the HOME Investment Partnerships (HOME) Program (24 CFR 92.3510), has established this “Affirmative Fair Housing Marketing Plan” to ensure that the County and all entities to whom they have allocated HOME Funds employ a marketing plan that promotes fair housing and ensures outreach to all potentially eligible households, especially those least likely to apply for assistance.

The County’s policy is to provide information and attract eligible persons to available housing without regard to race, color, national origin, sex, religion, familial status (persons with children under 18 years of age, including pregnant women), or disability. The procedures followed are intended to further the objectives of Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), and Executive Order 11063, which prohibits discrimination in the sale, leasing, rent and other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

B. PROCEDURES

The HOME Final Rule regarding affirmative marketing procedures and requirements apply to rental and homebuyer projects containing five or more HOME-assisted units.

HCH is committed to the goals of affirmative marketing that will be implemented through the following procedures:

- A. Providing equal service without regard to race, color, religion, sex, handicap, familial status, or national origin of any client, customer, or resident of any community;
- B. Keeping informed about fair housing laws and practices;
- C. Informing clients and customers about their rights and responsibilities under the fair housing laws by providing verbal and written information;
- D. Evaluating the effectiveness and compliance of all marketing as it relates to fair housing;
- E. Including the *Equal Opportunity* logo or slogan, and where applicable the accessibility logotype, in all ads, brochures, and written communications to owners and potential tenants;
- F. Displaying the HUD’s fair housing posters (at a minimum in English and Spanish versions) in rental offices or other appropriate locations;
- G. Soliciting applications for vacant units from persons in the housing market who are least likely to apply for assistance without the benefit of special outreach efforts; working with the local public housing authority and other service and housing agencies to distribute information to a wide and diversified population;

H. Maintaining documentation of all marketing efforts (such as copies of newspaper ads, memos of phone calls, copies of letters).

I. Maintaining a record of applicants for vacant units with a general profile of the applicant, how the applicant learned of the vacancy, the outcome of the application, and if rejected, why; maintaining this record for two years or through one compliance audit, whichever is the shorter period of time.

C. ASSESSMENT

In conjunction with the annual on-site compliance reviews, HCH will:

A. Review and evaluate records of affirmative marketing efforts (advertisements, flyers, and electronic media spots, etc.);

B. Evaluate outcomes and effectiveness of marketing efforts and make changes where needed.

C. Evaluate whether good faith efforts have attracted a diversified cross-section of the eligible population.

D. CORRECTIVE ACTIONS

Failure to meet affirmative marketing requirements will result in the following corrective actions:

A. **For failure to comply**, HCH will set a probationary period for compliance, not to exceed six months, during which time HCH will provide more specific guidelines for compliance.

B. **Further failure** to comply with the affirmative marketing requirements may result in the withdrawal of HOME support.

C. **Further failure** to take appropriate actions to correct discrepancies in affirmative marketing programs may result in steps to recover all invested HOME funds.

APPENDIX C: Monitoring Plan

I. Objectives

The objective of the Howard County HOME Monitoring Plan is to establish standards for evaluating and reporting a grantee's compliance with program requirements. Howard County will conduct on-site reviews to verify accuracy of records/documents, review program policies and procedures, conduct housing inspections, and evaluate overall administrative compliance to HOME Regulations.

II. Monitoring Format

A written Report will be prepared and provided to the grantee following the completion of each monitoring review. The report will include the following information:

- An explanation of the purpose and scope of the review;
- A list of findings, comments, recommendations, and corrective actions to be taken;
- A list of the client files reviewed;
- A list of the houses/units inspected;
- An evaluation of project performance to date; and
- A time frame for taking corrective action.

III. Monitoring Compliance

HOME activities will be evaluated on the basis of the following program areas:

- Adherence to HOME guidelines, procedures, and regulations;
- Grantee's administration and management;
- Fair Housing;
- Housing Quality Standard Inspections;
- And Lead Based Paint, if applicable

IV. Pre-Monitoring Preparation

Prior to an on-site monitoring visit, the County will provide written notification of the visit to the grantee. The notice will provide the following information:

- The date(s) and time of the visit;
- A copy of the monitoring checklist

The grantee will be asked to provide the County with the following:

- Agreements/contracts;
- Policy guidelines and procedures, administrative plans, and operation manuals;
- Beneficiary data

V. Monitoring and Inspection Schedule

HCH staff will provide program monitoring over three phases:

1. Contract Development Phase

- Ensuring that projects are consistent with the Consolidated Plan
- Ensuring that all Environmental Review requirements have been met
- Ensuring clients are income-eligible

2. Development Phase

- Ensuring that project costs, budgets, and timelines are adhered to
- Ensuring conformance to HOME standards through periodic property inspections

3. Post-Development Phase (Long-Term)

- The duration and frequency of on-site grantee monitoring and inspections is based on the length of the affordability period and the total number of project units.

Appendix D: Using the Low Income Housing Tax Credits with HOME Funds

There are essentially four ways HOME funds can be used with low-income housing tax credits.

Market Rate Loan

If the HOME funds are provided at or above the applicable federal rate, these funds are not treated like a federal subsidy. The project qualifies for the 9% credit for eligible improvement costs and is eligible for the 130 percent basis for projects in "qualified census tracts" or "difficult development areas" (QCT/ DDA).

Below Market Rate Loan with 9% Credit

If HOME funds are provided at an interest rate below the applicable federal rate, they may still be counted in the eligible basis and the project may receive a 9% credit if the project meets stricter occupancy requirements. The project may receive the 9% credit if 40% of the residential rental units are occupied by tenants with incomes at or below 50% of the area median income. However, such projects are not eligible for the 130 percent basis for projects in "qualified census tracts" or "difficult development areas".

Below Market Rate Loan with 4% Credit

Some projects qualify only for a 4% credit regardless of the way HOME funds are invested in the project. For example, a project with other Federal or tax-exempt mortgage revenue bond funds included in the basis is only eligible for a 4% credit under any circumstance, so HOME funds can be lent at any below market interest rate terms without consequence to the credit.

Grant

HOME funds may be provided in the form of a grant, but, they may not be counted in the eligible basis for the project, and therefore do not contribute to the credits for which the project is eligible. Therefore, a loan instrument is generally preferable to a grant (Note that deferred payment loans are generally permissible provided the debt service accrues and there is a reasonable expectation that the loan can be repaid no later than when the loan matures). Projects using HOME funds with Low Income Housing Tax Credits have to consider a number of items in blending the two sets of program rules. The following chart provides an overview of tax credit rules and the requirements for combining the two programs.

RULES FOR COMBINING HOME FUNDS AND TAX CREDITS

	Tax Credit Program Rules	Combining Tax Credits with HOME
Occupancy Requirements	<p>At least 20 percent of assisted units must be reserved for households with incomes at or below 50 percent of area median;</p> <p>OR</p> <p>40 percent of the units must be reserved for households with incomes at or below 60 percent of area median income.</p>	<p>If HOME funds are provided at below the market interest rate, at least 40 percent of the units must be reserved for households with incomes at or below 50 percent of the area median income to qualify for the 9 percent credit.</p> <p>Otherwise, on projects with 5 or more HOME-assisted units at least 20 percent of the units must serve households with incomes at or below 50 percent of area median income (to meet HOME requirements).</p>
Rent Requirements	<p>Rents for qualified units must not exceed the rent limit set for the program. These limits are set by bedroom size and are based on the qualifying incomes of an imputed household size. They are provided by Howard County Housing.</p>	<p>For units to qualify as both tax credit and HOME-assisted units, rents cannot exceed either program limit. Low HOME rent units are subject to Low HOME rents and tax credit limits and High HOME rent units are subject to High HOME rents and tax credit limits.</p>
Establishing Tenant Eligibility	<p><i>Documentation</i> --Tenants must provide acceptable documentation of income from a third party source. All sources of income are verified.</p> <p><i>Definitions</i> --The tax credit program defines income using the Section 8 definition of annual (gross) income.</p> <p><i>Asset Income</i> --Assets \$5000 or less: tenants certify asset amount and income. Use actual income. Assets above \$5000: verify amount and income. Use larger of actual income from assets or imputed asset income.</p>	<p><i>Documentation</i> --Initial tenant eligibility documentation for both programs is the same.</p> <p><i>Definitions</i> --HCH requires the use of the Section 8 definition of income for HOME.</p> <p><i>Asset Income</i> --Follow more stringent HOME rules and verify all asset income.</p>
Reexaminations of Income	<p>Reexaminations are performed annually following the same</p>	<p>Tax credit/ HOME projects may request waivers in order to perform</p>

	procedures as at initial certification; however, an owner may request a waiver of reexamination requirements if all units in the project are tax credit units.	reexaminations similar to HOME. Otherwise, the project must follow the more stringent tax credit requirements.
Over-Income Tenants	Rent for over-income tenants remains restricted. An owner <i>may</i> increase an over-income tenants rent, but <i>only after</i> the unit is replaced with another low-income unit in the project, thereby keeping the portion of low-income units above the minimum amount required for the owner to be eligible for the credit. "Over-income" is defined as above 140 percent of the project income limit.	HOME rules defer to tax credit rules -- rent remains restricted. (In other words, in no case can the rent exceed limits set by the tax credit program).
	Tax Credit Program Rules	Combining Tax Credits with HOME
Monitoring	Projects are monitored annually throughout the affordability period. Statement of compliance is submitted annually with documentation of occupancy. On-site inspections are conducted by HCH	HCH will monitor according to their program requirements.

Occupancy Requirements

Tax credit projects must set aside at least 20 percent of their units for tenants with incomes at or below 50 percent of the area median (20/ 40 set-aside) or 40 percent of their units for tenants with incomes at or below 60 percent of the area median income (40/ 60 set-aside). When combining HOME and tax credits, occupancy requirements depend on the type of credit taken and the type of HOME funding provided:

In order to take the 9 percent credit in conjunction with below-market-rate HOME funds, joint HOME/ tax credit projects must meet a higher occupancy standard than either the tax credit program or the HOME program alone requires:

- 40 percent of the units must be occupied by tenants with incomes at or below 50 percent of area median. (However, such projects are not eligible for the 130 percent increase in basis for projects in "qualified census tracts" or "difficult development areas."

To receive the 130 percent increase, the project must either take the four percent credit, or use the HOME funds at or above the applicable federal rate.)

In all other cases, projects must ensure that they meet both sets of program rules.

Rents

When combining the two types of funding, two sets of rent rules apply.

Qualified tax credit units must not exceed tax credit rent limits, while HOME-assisted units must meet HOME rent requirements. If a unit is being counted under both programs, the stricter rent limit applies:

- Low HOME rent units are subject to the lower of the Low HOME rent and the tax credit rent.
- High HOME rent units are subject to the lower of the High HOME rent and the tax credit rent.

When tenants receive additional subsidy through rental assistance programs such as Section 8, additional requirements apply.

- HOME allows the rent to be raised to the rental assistance program limit only if the tenant pays no more than 30 percent of adjusted income, the subsidy is project-based (not tenant-based), and the tenant's income is less than 50 percent of the area median income.
- Tax credit rules state that if the rental assistance program rent limit exceeds the tax credit rent, the unit rent may be raised to the higher limit as long as tenants pay no more than 30 percent of their adjusted monthly income for housing costs.
- In a joint tax credit/ HOME-assisted unit, the stricter HOME requirements would apply.

Establishing Tenant Eligibility

Both the HOME and tax credit programs require project owners to certify tenants' incomes, to ensure that they are income-eligible and that the project is in compliance with initial occupancy requirements.

- To demonstrate eligibility under both programs, property managers must have tenants certify their income, and obtain supporting documentation. This documentation must be kept in project unit files for review by the monitoring agencies.
- Under tax credit rules the Section 8 definition of annual (gross) income is used.
- HCH requires the use of the Section 8 definition of annual (gross) income for HOME projects.

A difference between HOME and tax credit rules is that HOME requires verification of all asset income, whereas the tax credit rules require verification of asset income if the household's assets are greater than \$5,000. For total assets of less than \$5,000, the tax credit program allows tenants to provide a signed statement of asset income.

A tenant in a unit subsidized by both sources of funds would have to comply with the stricter HOME requirements.

Reexaminations of Tenant Eligibility

The tax credit program does not allow alternative methods of tenant recertification allowed under the HOME program.

For projects with both HOME funds and tax credits, owners may seek a project waiver from the state allocating agency to allow certification documentation similar to HOME. Alternatively, the project must comply with the tax credit rules (and, thus, automatically comply with the HOME requirements).

Over-Income Tenants

The HOME and tax credit programs have slightly different approaches to over-income tenants. The definition of an over-income tenant differs under the two programs. Tax credit rules define "over-income" as having income above 140 percent of the project income limit.

Under HOME, the tenants are considered over-income if their income rises above 80 percent of area median income.

Further, unlike under HOME, the rent remains restricted under the tax credit program. An owner may increase an over-income tenant's rent, but only **after** the unit is replaced with another low-income unit in the project, thereby keeping the portion of low-income units above the minimum amount required for the owner to be eligible for the credit. To resolve this conflict, HOME rules state that when funds from both programs are used on the same unit, the tax credit rules should be followed.

Monitoring

Both programs require annual monitoring to ensure compliance with program rules over the length of a pre-established affordability period. HCH will monitor according to their program requirements.



HOWARD COUNTY DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT
6751 Columbia Gateway Drive, 3rd Floor ■ Columbia, Maryland 21046 ■ 410-313-6320

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Kelly Cimino, Acting Director

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Charles Halm
U.S Department of Housing and Urban Development
Baltimore Field Office
Fifth Floor
City Crescent Building
10 South Howard Street
Baltimore MD 21201-2505

Subject: Howard County FFY2016 Annual Action Plan Attachment
RE: Homebuyer Program

Dear Mr. Halm

This letter is in response to a deficiency noted in Howard County's FFY2016 Annual Action Plan. As your email dated July 19, 2016 noted, Howard County neglected to note clearly that this office will indeed utilize the HOME Program's affordable homeownership limits for the area provided by HUD when administering the homebuyer program. We would like to include the following language in Howard County's FFY2016 Annual Action Plan as an attachment.

HOME Program - Howard County "Modest Housing" Value Limits for Homeownership Units

Howard County will be using some of its FFY 2016 HOME Program funds (\$149,378) for project #14, Homebuyer Assistance program, a settlement cost and down payment assistance program. In administering that program, the County will be using the homeownership value limits provided by HUD on an annual basis for an existing home and for a newly-constructed home. Those limits are based on sales prices in the County and (as issued by HUD in March 2015) is currently \$380,000 for an existing single-family (one unit) home and also for a newly-constructed single-family (one unit) home. These maximum HOME values will apply to homes purchased with HOME funds. The County will use updated limits when they are issued by HUD.

Lastly, we intend to amend the description of project #14 in the plan to read as follows; noting that since we are addressing value limits as an attachment in the Annual Action Plan, the section marked with a strikethrough will be removed.

HOME BUTER ASSISTANCE PROGRAM – SETTLEMENT AND DOWN PAYMENT ASSISTANCE

Howard County Housing will use HOME Investment Partnership funds to issue deferred loans or grants to eligible first time homebuyers for settlement and down payment costs. Eligible applicants must use this house as their primary residence; have a minimum of \$1,000 to apply towards settlement/down payment costs plus one month's mortgage payment in a savings account. If an applicant does not adhere to the terms of the loan/grant including the affordability period, sells the home, refinance, or default HOME funds must be repaid.

All homebuyers participating in the Settlement/Down payment Loan Program are required to participate in pre-purchase counseling. Certificates are issued to the homebuyer in order to settle on the home purchase.

~~The value of any homebuyer/homeowners occupied property may not exceed 95 percent of the median purchase price for that type of single family housing for the areas, as published by HUD, or as determined locally through market analysis.~~

Income limits: Howard County residents that earn up to 80% of the area median income for the Baltimore-Towson region adjusted for family size.

As always, the staff at Howard County looks forward to another productive year when implementing the HOME and CDBG programs. We thank you for your continued support in these efforts.

Kind Regards,

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Kelly Cimino
Acting Chief, Housing and Community Development

CC: Elizabeth Meadows
Nkechi Animashaun
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