



HOWARD COUNTY DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT
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Director's Report

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DIRECTOR'S NOTE

Two new employees joined the Housing Department on May 30, 2017. We are excited to welcome Tom Wall, Fiscal Specialist II and Tracy Deik, Administrative Aide to the team. Now that Lisa Wiseman has been promoted to Chief of Housing Opportunities Programs, we will begin the process of filling her previous position. Hopefully this process will be completed before summer ends.

We will also have an intern joining our team for the summer. Justin Tyler is a graduate of Reservoir High and currently attends Virginia Commonwealth University in Richmond. Justin is majoring in Urban Planning and Policy and is interested in housing issues. We are looking forward to his time with us.

The FFY17 Annual Action Plan was submitted to the County Council in March. I testified before the Council at a public hearing on April 19, 2017. The annual action plan was approved on May 1, 2017.

County Executive Kittleman presented the FY18 operating budget to the County Council on April 19th. The FY18 budget includes a 5.6% increase over last year's budget, but maintains the County Executive's commitment to a lean, responsive and effective county government. The FY18 budget for the Department is \$6,595,374. This budget will allow us to continue funding our homeownership programs, fund a new rehabilitation loan program, and provide funds to 12 area non-profits to serve low income households. The final budget was approved on May 24, 2017.

The Board of Directors of BRIDGES to Housing Stability hosted the State of BRIDGES Luncheon "***Pathways to Affordable Housing***", on May 15th at Turf Valley Resort. Several of us attended. Bridges shared the results of their affordable housing programs and thanked their partners and supporters that work with them to improve housing stability in Howard County. The Keynote speaker for the event was United States Congressman Elijah E. Cummings. Congressman Cummings addressed the issue of access to housing and made a call to action regarding the President's proposed budget cuts to many of the programs we fund in the County. Since that event, we learned that Millicent Nwolisa, the Executive Director for Bridges, will be leaving the non-profit. We will continue to support Bridges to Housing Stability and wish Millicent the best in her future endeavors.

Over the last 6 months, I have been attending meetings of the Local Children's Board. The Board is focused on 3 strategies: Creating equity and opportunity for all youth; improving mental health resources for youth and their families; and providing access to healthy food to promote well-being for all youth. I also agreed to be a member of the Equity Committee. This committee will work to create a plan to address equity and opportunity disparity in Howard County and how community and government leaders can make a difference for youth in the County. There is great collaboration among County agencies and partners during these meetings. Stay tuned for more information.

Kelly Cimino, Director

HOUSING OPPORTUNITIES PROGRAMS

MODERATE INCOME HOUSING UNIT PROGRAM

Please see the attached MIHU Report.

SETTLEMENT DOWNPAYMENT LOAN PROGRAM

As of March 31, 2017, funding for the FY 2017 Settlement Downpayment Loan Program has been exhausted. Due to an increase in demand, these funds were depleted earlier this year than in previous years. Funding for FY18 will be available after July 1, 2017.

For FY17, 38 MIHU buyers received SDLP loans, including 14 Workforce Initiatives loans, for a total of \$901,004. One additional MIHU homebuyer received an SDLP loan of \$33,602 with HOME funds. This homebuyer's household income met the HOME requirements based on 80% of Baltimore HUD AMI. This is significantly less than the County's AMI. The Department also set aside \$400,000 to help working families to buy non-MIHU homes in Howard County. For FY17, 33 non-MIHU buyers received loans to assist with closing costs for a total of \$438,528. In past years, funds in the program were only available to households purchasing properties through the County's Moderate Income Housing Unit (MIHU) program.

NEIGHBORHOOD STABILIZATION PROGRAM (NSP)

The NSP program focused on purchasing foreclosures in zip codes 21045 (East Columbia) and 20723 (North Laurel) to help stabilize those areas. All four of the homes purchased with the grant funds have been renovated and resold. Program income from the sale of the previous homes was used to purchase a fifth property. Rehab of the 5th property is complete. The Commission requested assistance from the Department to sell this home to an income-eligible household. The Department awarded the unit through a lottery in April 2017. A contract has been signed by the buyers. The contract is pending signature by the Housing Commission. Tentative settlement date is July 30, 2017. The NSP grant will be closed out once the last home is sold. Any proceeds from the sale of the home will be returned to the State as program income.

MARYLAND HOUSING REHABILITATION PROGRAM

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

COMMUNITY PLANNING AND GRANTS

New Requirements for Assessment of Fair Housing (AFH)

Howard County has been working collaboratively with Baltimore City, Anne Arundel, Baltimore, and Harford Counties since 1996 to conduct a Regional Analysis of Impediments to Fair Housing. Most recently, Howard County, along with these jurisdictions contracted with a consultant to complete a

regional and jurisdiction specific Analysis of Impediments to Fair Housing (AI) which was formally accepted in February 2012.

New Planning Requirements From HUD

For 5-Year Consolidated Plans due to HUD beginning with 2017, came new requirements known as the **Assessment of Fair Housing (AFH)**. HUD's rule clarifies existing fair housing obligations with a streamlined process to analyze the local fair housing landscape and set fair housing priorities and goals through an Assessment of Fair Housing (AFH). The rule identifies four fair housing issues that program participants will assess:

1. Patterns of integration and segregation;
2. Racially or ethnically concentrated areas of poverty;
3. Disparities in access to opportunity; and
4. Disproportionate housing needs.

In order for Howard County to be part of the regional submission of the AFH, the County needs to be on the same plan submission schedule as Anne Arundel County. The County amended the current Consolidated Plan by shortening the period which it covers by one year. HUD approved the amendment reducing the plan from five years (FFY2016-FFY2020) to four years (FFY2016-FFY2019). This action will place Howard County on the same Consolidated Plan submission schedule as Anne Arundel County, with its next Consolidated Plan submission due in the spring of FFY2020.

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM

The Division met with the Howard County Finance Department regarding issues created by the “lack” of spending authority in SAP for the Roger Carter Center Lease Program. A reconciliation was performed and it was agreed upon that two (2) programs, 2016 CDBG Roger Carter, and 2016 HOME Program Coordination were under funded in SAP. The reconciliation proved that additional funding for spending authority was required and Grant Budget Transfer Requests were initiated and approved.

The Division is waiting for acknowledgement from HUD about Howard County's CDBG timeliness status. The Timeliness Test was processed by HUD on May 5, 2017. The Division expects Howard County to pass the HUD mandated test with high marks.

HOME INVESTMENT PARTNERSHIP (HOME) PROGRAM

The HOME Program Specialist has been working closely with the CoC Program Manager at the Department of Community Resources and Services (DCRS) to establish a tenant based rental assistance (TBRA) program. DCRS is the collaborative applicant for the Continuum of Care(CoC) Programs McKinney I, II, and III. This will be the first-time HOME funds are used for TBRA by the Department of Housing and Community Development (DHCD).

Howard County DCRS' will be awarded \$100,000 in HOME program funds to provide rental assistance to persons who were homeless upon entry into the Coordinated System Homeless Services (CSHS) with

a diagnosed disability. HOME Program funds are an eligible source of match and assistance will be provided for a 24-month period. In the FFY15 CoC competition, Howard County's CoC's Fair Market Rents were decreased at the federal level. As such, the utilization of HOME funds as match for TBRA will allow the CoC program to continue housing the existing population, while working with federal, state and other county partners to identify a permanent solution to maintaining appropriate program funds for the permanent supportive housing units.

There will be a public hearing on June 8, 2017 at 6:00 pm at the Gateway Building to give residents an opportunity to provide any comments related to the use of funds and the change in the FFY16's Action Plan activity. Sixty thousand (\$60,00) will be allotted from FFY16's and forty thousand (\$40,000) from FFY17's program budgets respectively. As a result, another public hearing will be held later this year.

In early May, the Consolidated Appropriations Act 2017 passed both Houses and it included language that eliminated the 24-month commitment deadline for HOME appropriations. However, the 24-month commitment deadline will still apply to CHDO Reservation funds. This program change will allow the County to apply several years' allocations to moderately larger projects, if an eligible activity is presented for consideration through the RFP process.

COUNTY FUNDED PROJECTS

SUPPORTIVE HOUSING/DAY RESOURCE CENTER

The Leola Dorsey Community Resource Center on Guilford Road in Jessup is 83% complete and expected to open in August 2017. The project is owned by the Housing Commission and will be operated by Volunteers of America. Once completed, the three-story center will provide services three days a week by Grassroots Crisis Intervention Center. The Center will assist homeless individuals by offering access to meals, showers, laundry, email, and visits to the center's pantry to receive donated necessities. Medical, counseling and social services will also be made available.

ACQUISITION/REHAB PROGRAM

The Department's FY17 budget includes funds for the acquisition and rehabilitation of existing scattered site properties. The Housing Commission entered into a Master Lease Agreement with Bridges to Housing Stability, Inc., a local non-profit housing agency, to use some of these funds to provide much-needed permanent supportive housing for the community. As of April 30th, the Housing Commission has purchased, renovated, and leased 13 condos to Bridges for this program. These units have been turned over to Bridges for rental to households earning up to 60% of Howard County area median income.

OUTREACH

HOMEBUYER EDUCATION WORKSHOP

This month's Homebuyer Education Workshop was held on Monday, May 15, 2017. The next workshop is scheduled for Monday, June 19, 2017, from 6-9 p.m., at the Columbia Gateway building. Pre-registration is required. The Department's website provides ongoing workshop dates through 2017 and FAQs. Call 410-313-6328 for more information.

MIHU WORKSHOP

The next MIHU open enrollment period is July 2017. Staff will schedule a renters and homebuyers workshop in July. Staff is available to partner with builders and nonprofits to present MIHU workshops throughout the year. Interested partners or applicants should visit our website or email Lisa Wiseman for more information.

Attachment: MIHU Report
