Howard County is amending the number of years from a five year plan down to a four year plan to allow to submission of a regional AFFH Plan.

# 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 Four Year Consolidated Plan (CP) for the period of FFY 2016, beginning July 1, 2016, through FFY 2019, ending June 30, 2020. 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 four (4) 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 Four Year Consolidated Plan establishes the goals Howard County proposes for the next four (4) 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 Four 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.



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## 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 2019 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.


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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.

CONTINUED

**2. Summarize the Objectives and Outcomes identified in the Plan (cont.)**

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 were 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

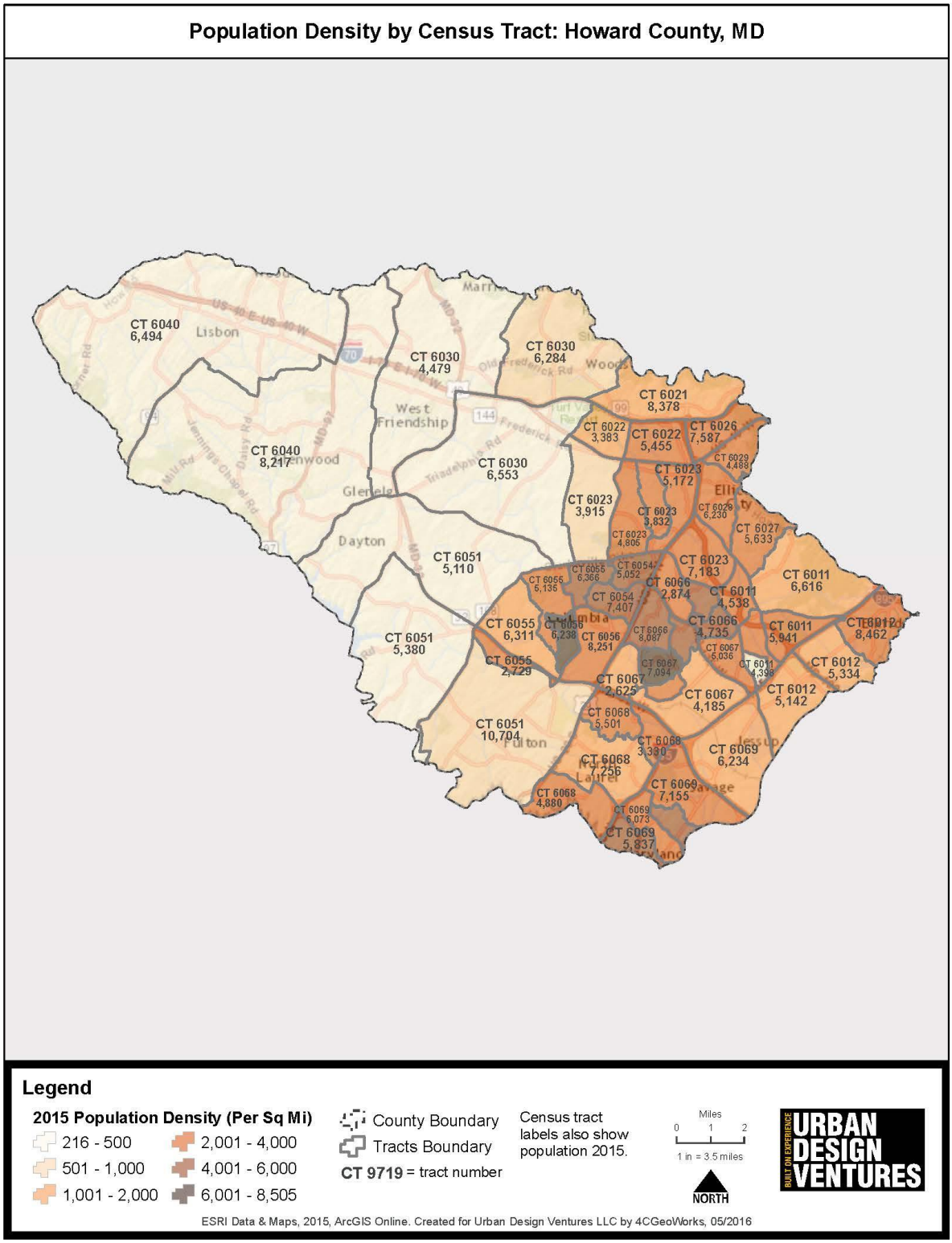
All comments and views were incorporated into this plan.

## 7. Summary

The overall goal of the Four 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 Four 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 four (4) 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 Four 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**



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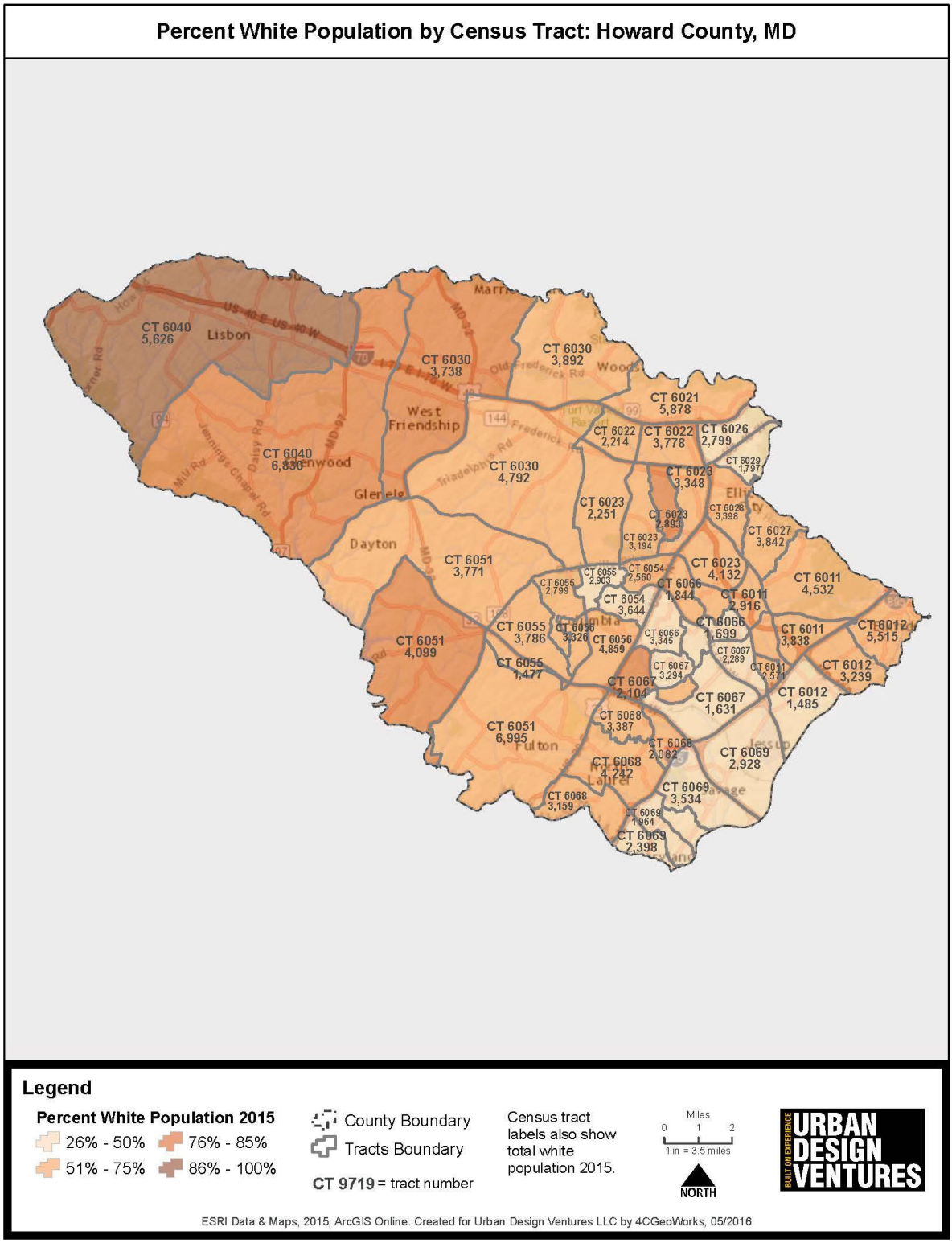


**Percent White by Census Tract**



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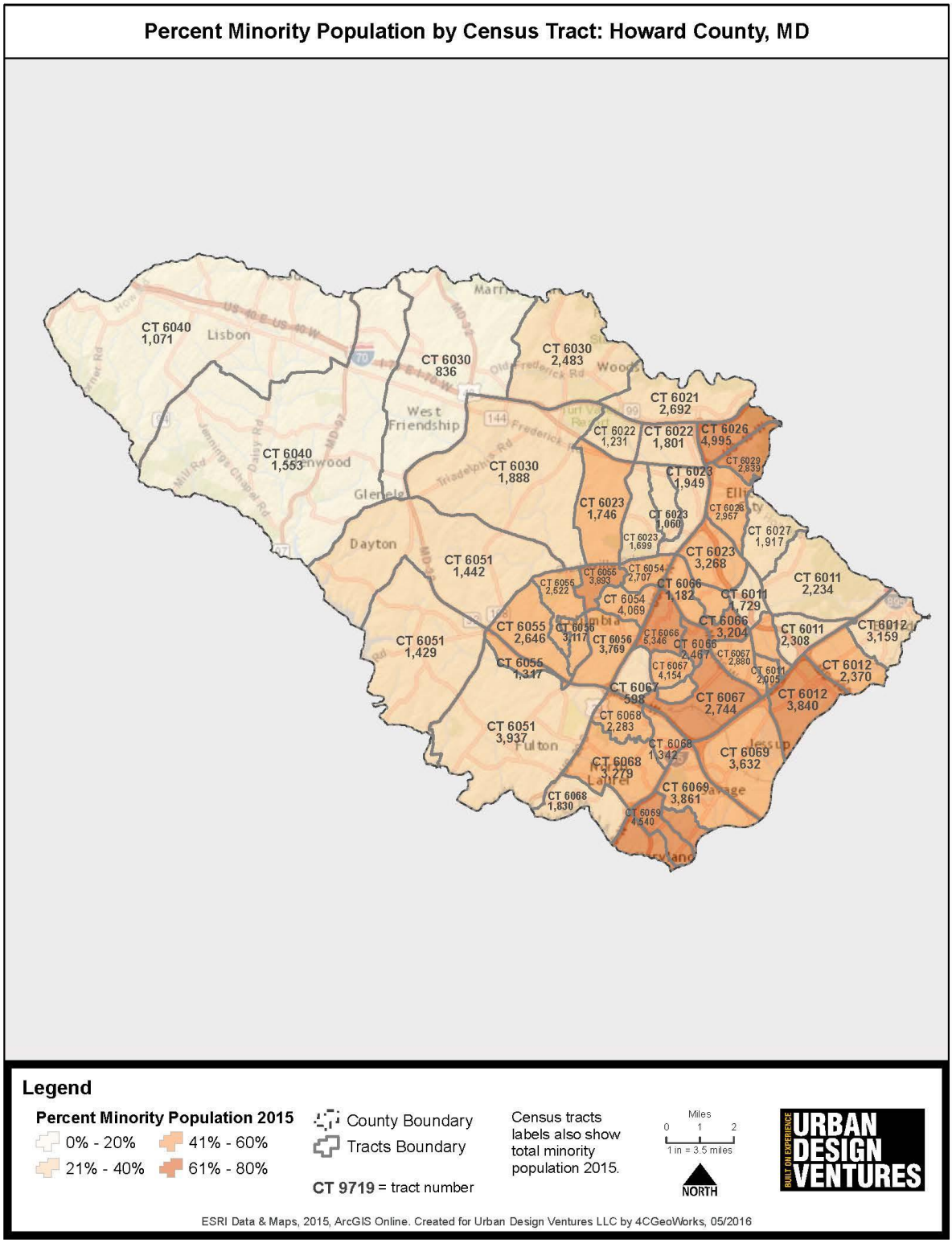
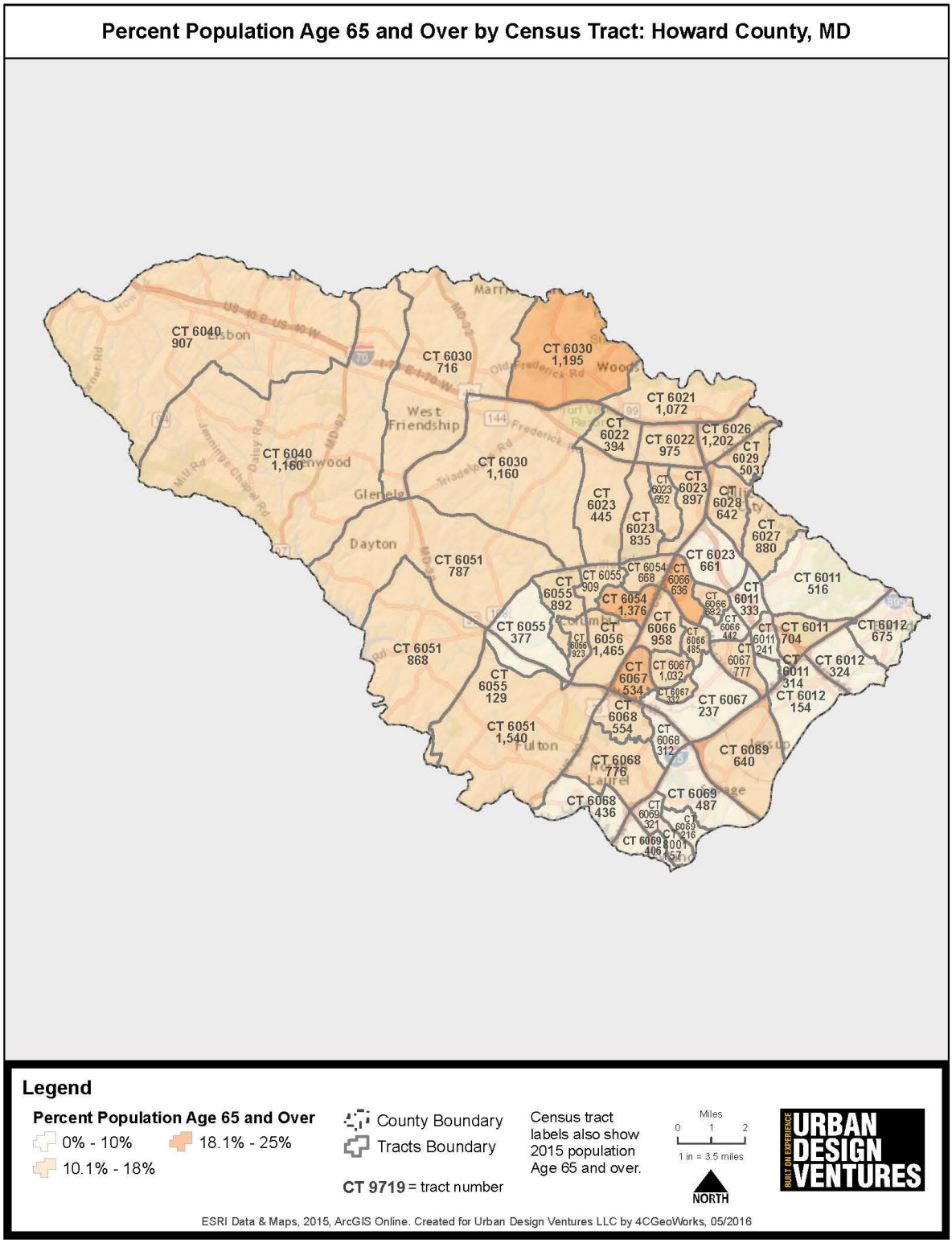


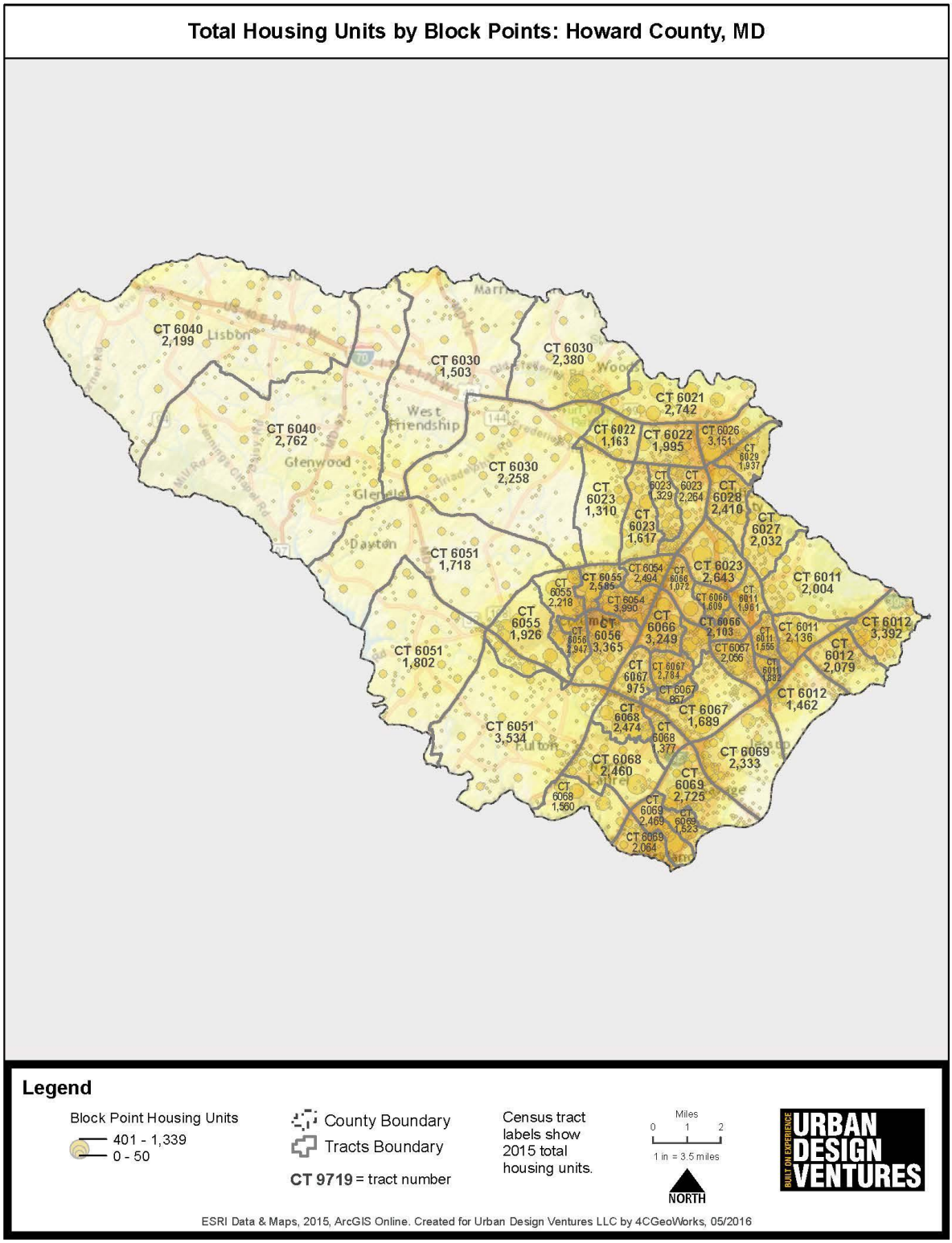

**Percent Minority by Census Tract**



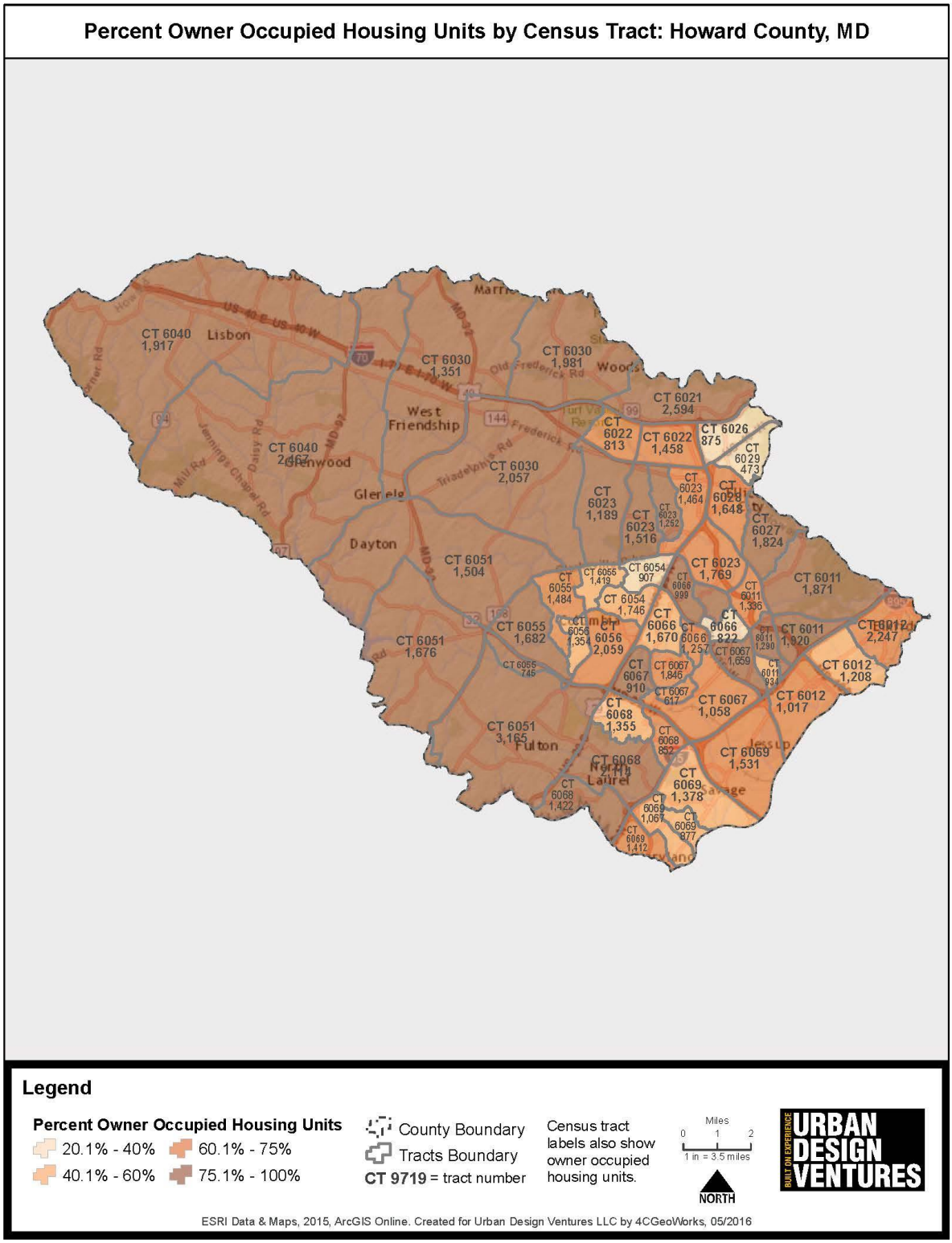

**Percent Age 65+ by Census Tract**



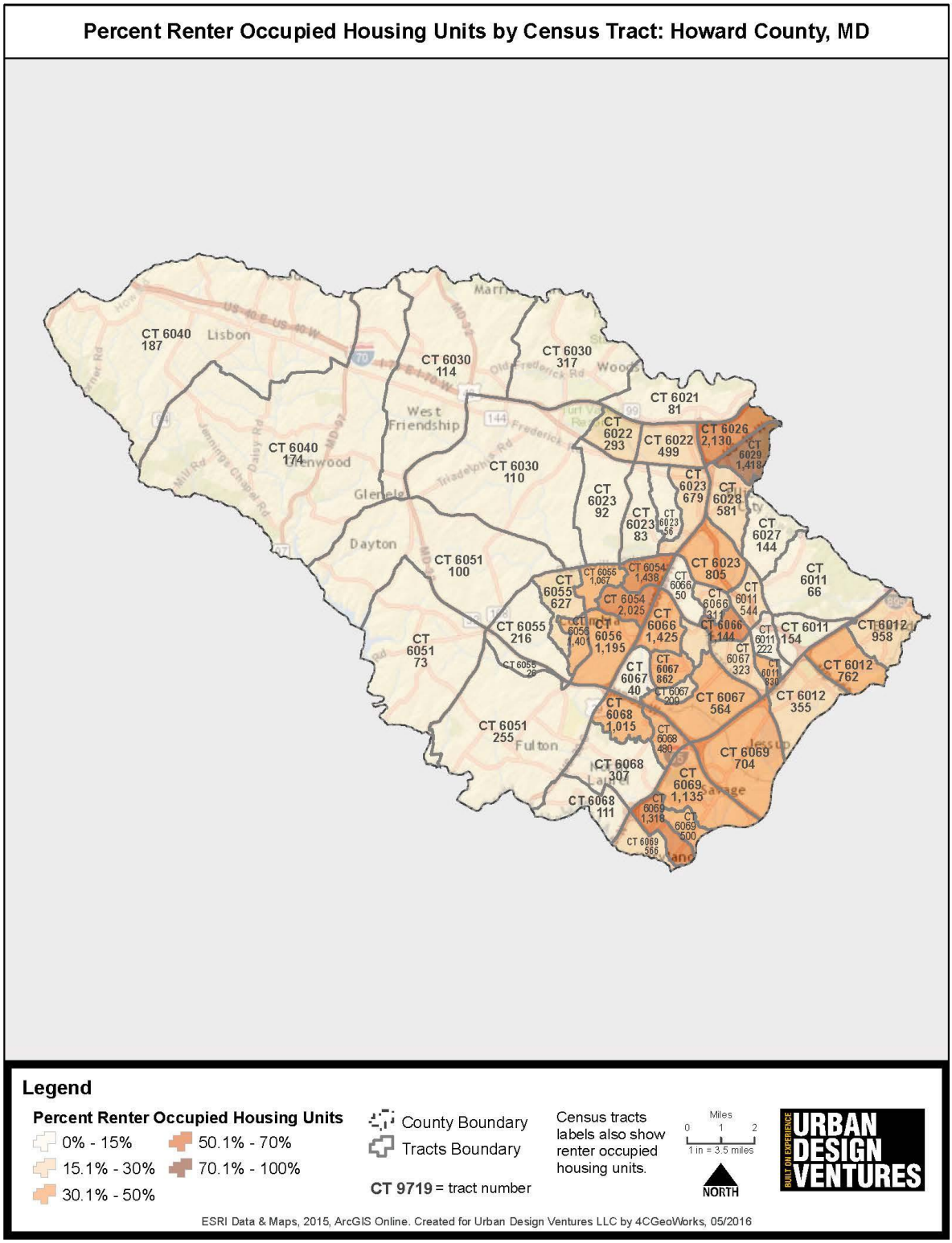
OMB Control No: 2506-0117 (exp. 06/30/2018)



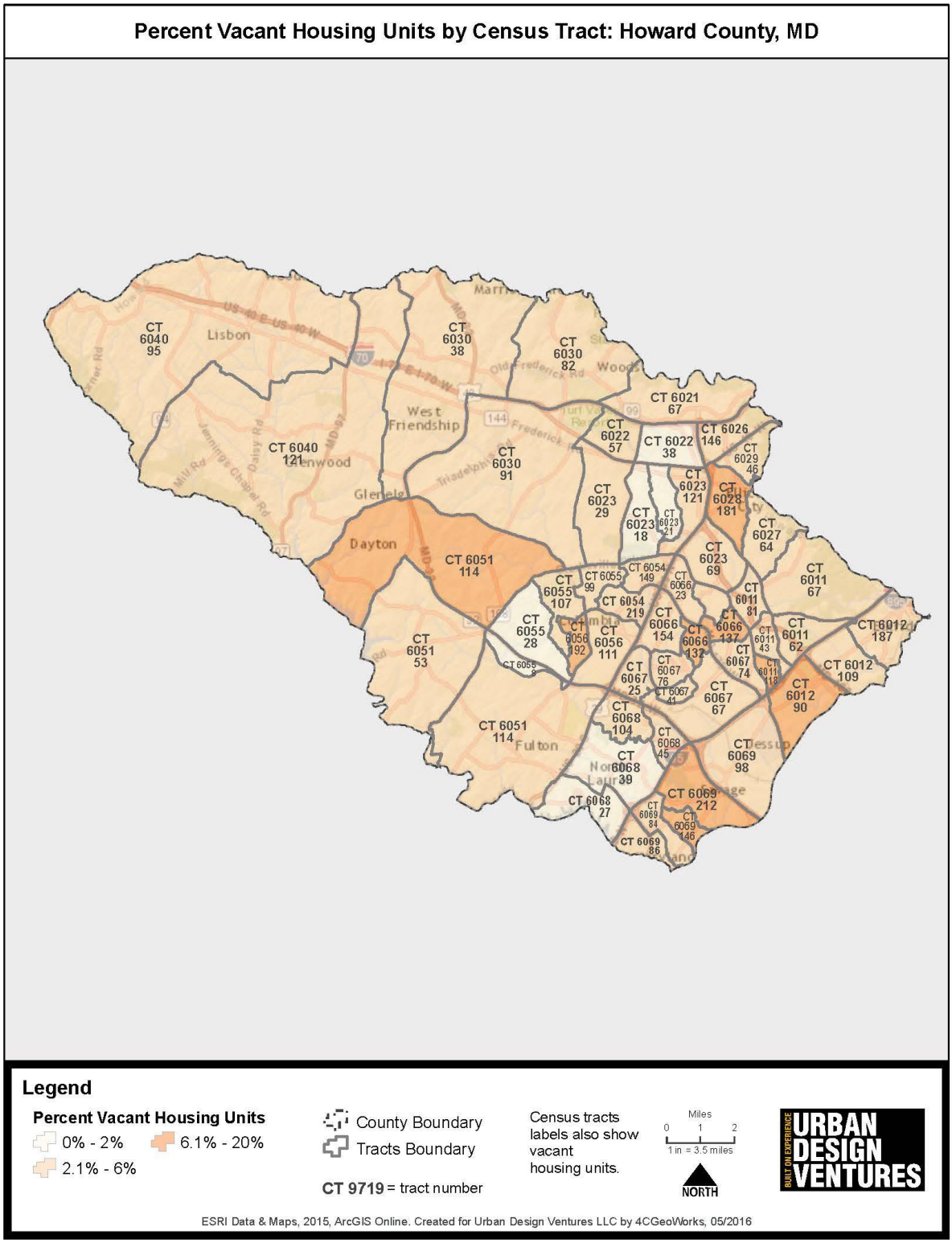

**Total Housing Units by Census Tract**




**Percent Owner Occupied by Census Tract**



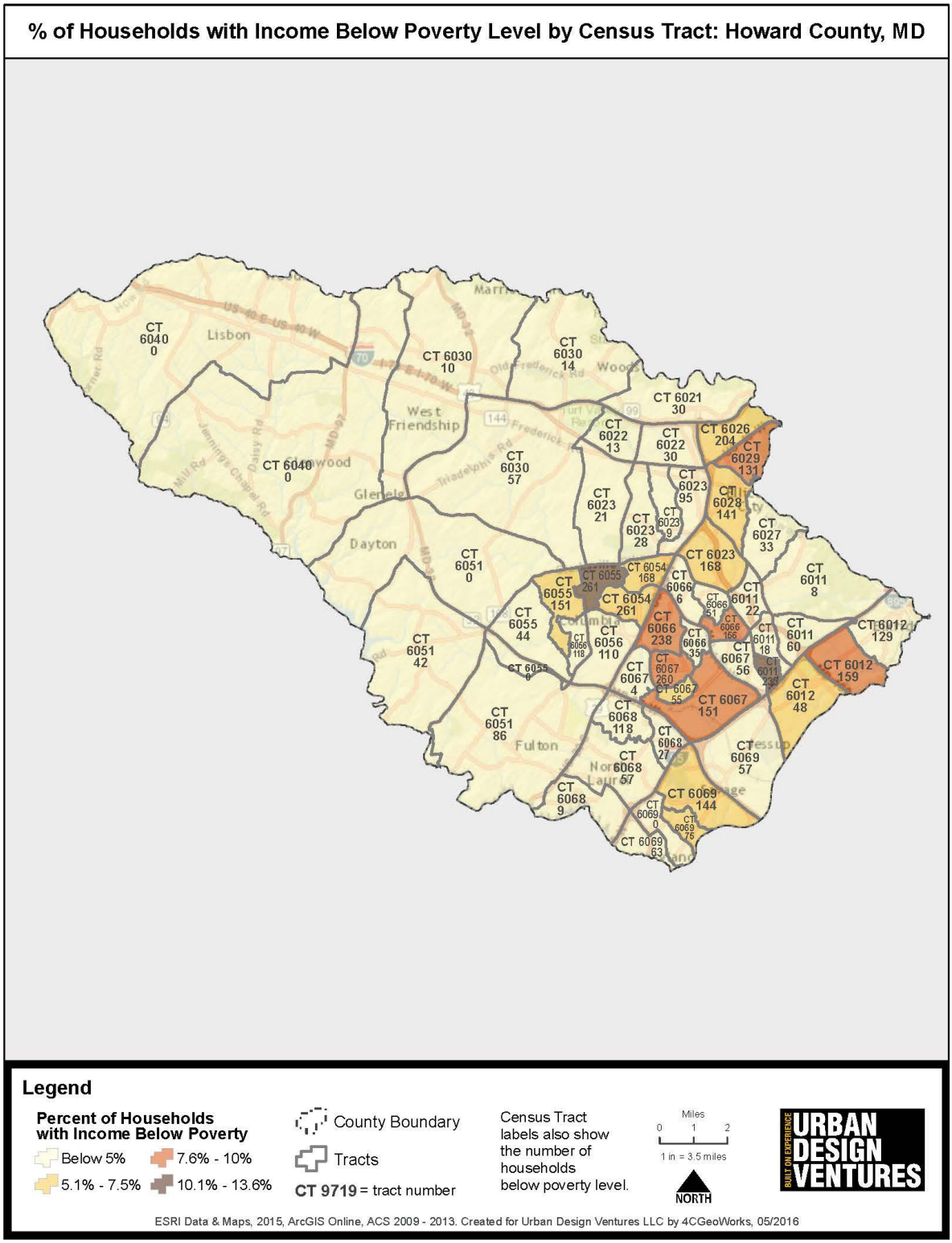

**Percent Renter Occupied by Census Tract**




**Percent Vacant by Census Tract**



OMB Control No: 2506-0117 (exp. 06/30/2018)




**Poverty Rate by Census Tract**



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# The Process

## PR-05 Lead & 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 Four - 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

Elizabeth Meadows, Chief
Howard County Department of Housing and Community Development
6751 Columbia Gateway Drive, 3rd Floor
Columbia, MD 21046
Phone: 410-313-6324
Fax: 410-313-5960
emeadows@howardcountymd.gov



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## PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

### 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 Four 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 four-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.



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**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<br>Public Housing Needs<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth<br>Non-Homeless Special Needs<br>HOPWA Strategy<br>Economic Development<br>Market Analysis<br>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<br>CoC |
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment<br>Public Housing Needs<br>Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth<br>Non-Homeless Special Needs<br>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. |



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| | | |
|---|---|---|
| 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 Indendence |
| | **Agency/Group/Organization Type** | Services-Persons with Disabilities |
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment<br>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. |



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| | | |
|---|---|---|
| 7 | **Agency/Group/Organization** | Bridges to Housing Stability, Inc. |
| | **Agency/Group/Organization Type** | Housing<br>Services-homeless |
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment<br>Public Housing Needs<br>Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth<br>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<br>Neighborhood Organization |
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment<br>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<br>Services - Housing<br>Services-Children<br>Services-Elderly Persons<br>Services-Persons with Disabilities<br>Services-Persons with HIV/AIDS<br>Services-Victims of Domestic Violence<br>Services-homeless<br>Services-Health<br>Services-Education<br>Services-Employment |



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| | | |
|---|---|---|
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment<br>Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth<br>Non-Homeless Special Needs<br>Economic Development<br>Market Analysis<br>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** | FIRN |
| | **Agency/Group/Organization Type** | Foreign-born Information and Referral Network |
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment<br>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<br>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<br>Neighborhood Organization |
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment<br>Community Development |



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| | | |
|---|---|---|
| | **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<br>Neighborhood Organization |
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment<br>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<br>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<br>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<br>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<br>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<br>Services-Health<br>Services-Employment<br>Mental Health |
| | **What section of the Plan was addressed by Consultation?** | Non-Homeless Special Needs<br>Economic Development |



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| | | |
|---|---|---|
| | **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<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>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<br>Public Housing Needs<br>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<br>Neighborhood Organization |



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| | | |
|---|---|---|
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment<br>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<br>Non-Homeless Special Needs<br>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<br>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<br>Services - Housing<br>Services-Children<br>Services-Elderly Persons<br>Services-Persons with Disabilities |
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment<br>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. |



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| | | |
|---|---|---|
| 28 | **Agency/Group/Organization** | The Salvation Army of Howard County |
| | **Agency/Group/Organization Type** | Services - Housing<br>Services-Employment |
| | **What section of the Plan was addressed by Consultation?** | Economic Development<br>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<br>Services-Children<br>Services-Elderly Persons<br>Services-Persons with Disabilities<br>Services-Persons with HIV/AIDS<br>Services-homeless<br>Services-Health<br>Services-Education<br>Services-Employment |
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment<br>Public Housing Needs<br>Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth<br>Non-Homeless Special Needs<br>HOPWA Strategy<br>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<br>Service-Fair Housing<br>Services - Victims |



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| | | |
|---|---|---|
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment<br>Public Housing Needs<br>Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth<br>Non-Homeless Special Needs<br>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<br>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 Country and the CoC are complementary. |



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| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|---|---|---|
| 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(l))

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 Four 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.



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## 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.



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**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 |

| 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) |
|---|---|---|---|---|---|---|
| 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**



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# 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).

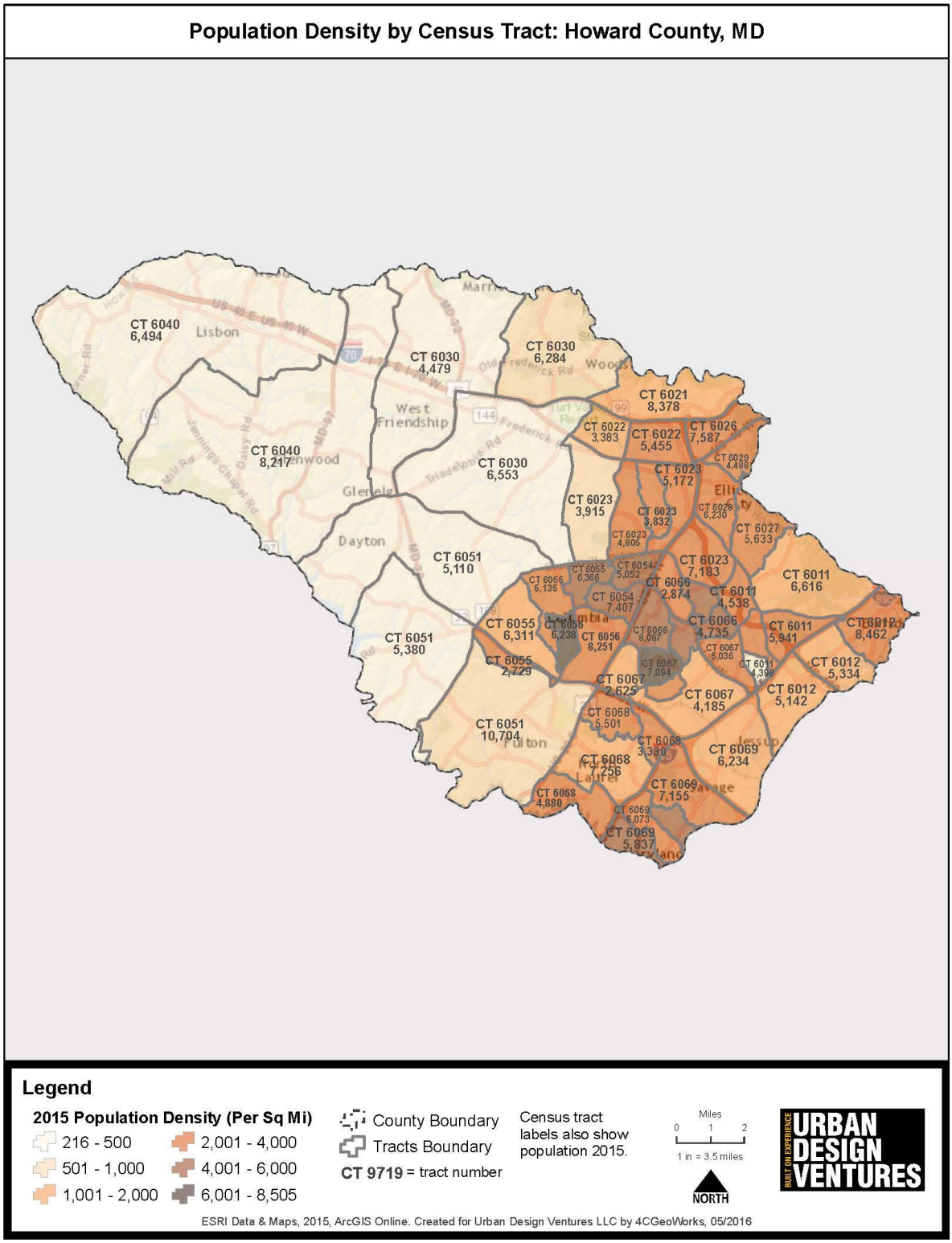
The household median income of the area increased by 45.4%; this is comparable to the 38% increase in household median income over the same time period for the State of Maryland. This increase in household median income represents a change in nominal dollars and a change in real dollars. To calculate 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**



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**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 |

**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 Source:** 2008-2012 CHAS

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 Source:** 2008-2012 CHAS

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 Source:** 2008-2012 CHAS

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 Source:** 2008-2012 CHAS

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 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%

### 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 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%

### 80%-100% of Area Median Income

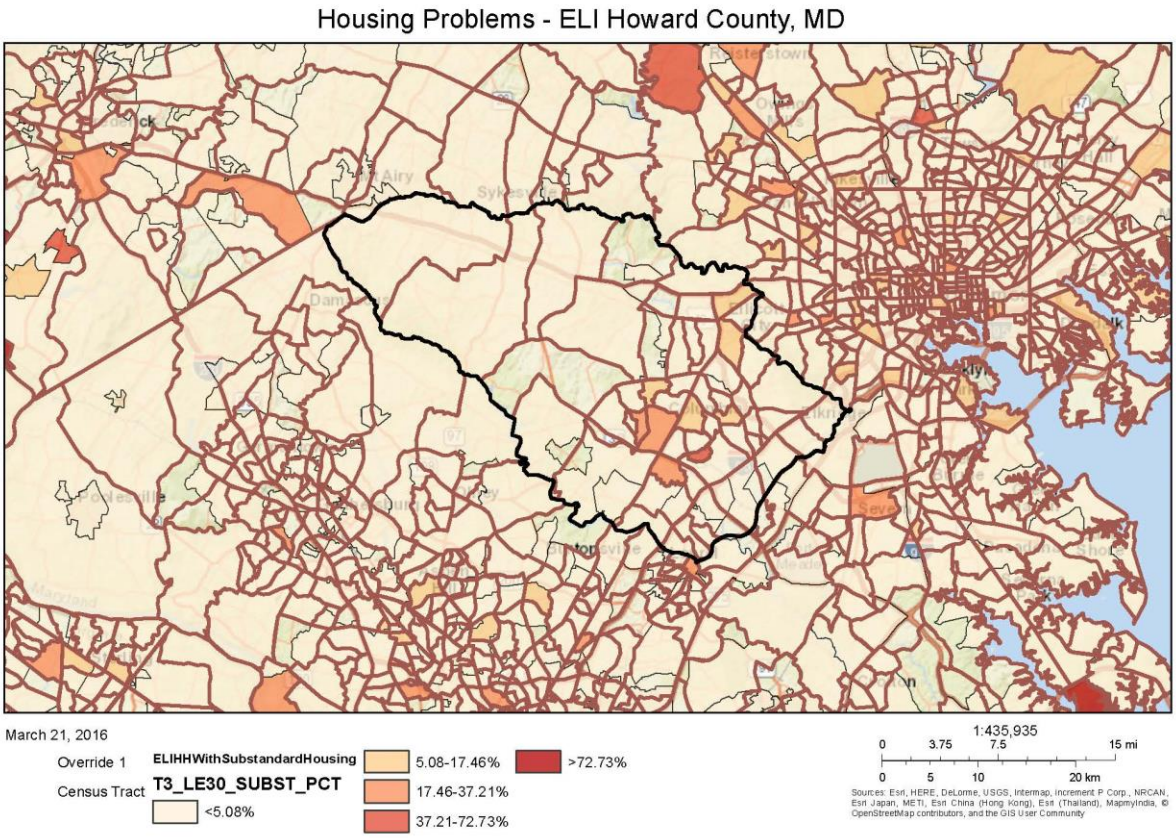
| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---|---|---|---|
| Jurisdiction as a whole | 4,303 | 3,945 | 0 |
| White | 2,123 | 2,595 | 0 |
| Black / African American | 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**

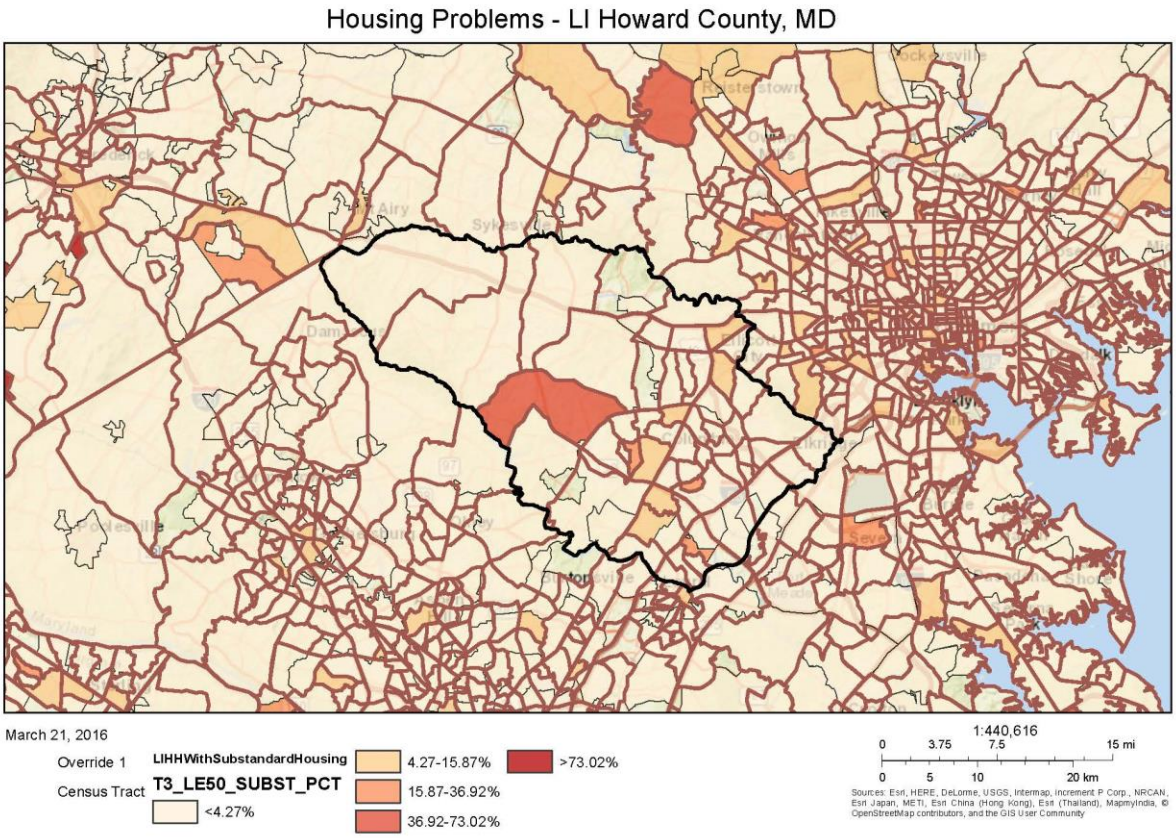
**Data Source:** 2008-2012 CHAS

*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%

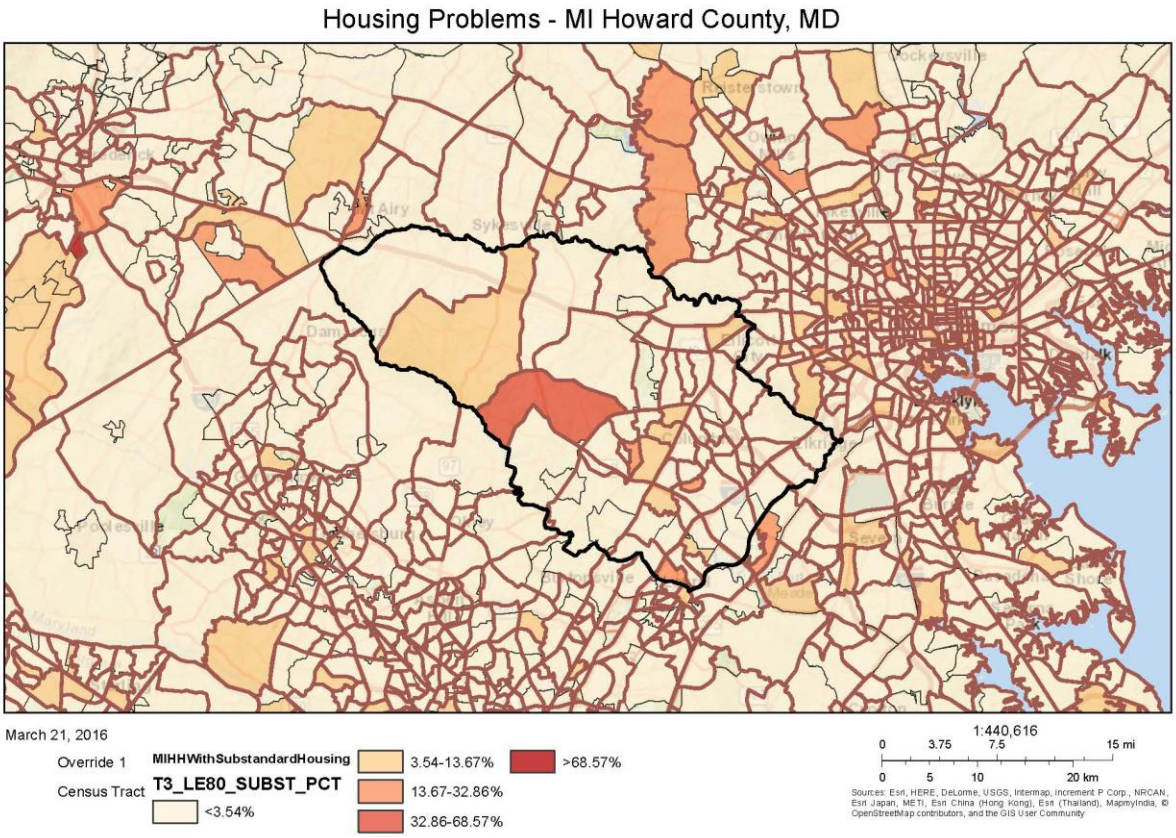
Below are maps highlighting the Census Tracts in Howard County with the highest percentage of housing problems per income groups:




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




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




**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 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%

### 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 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%

### 80%-100% of Area Median Income

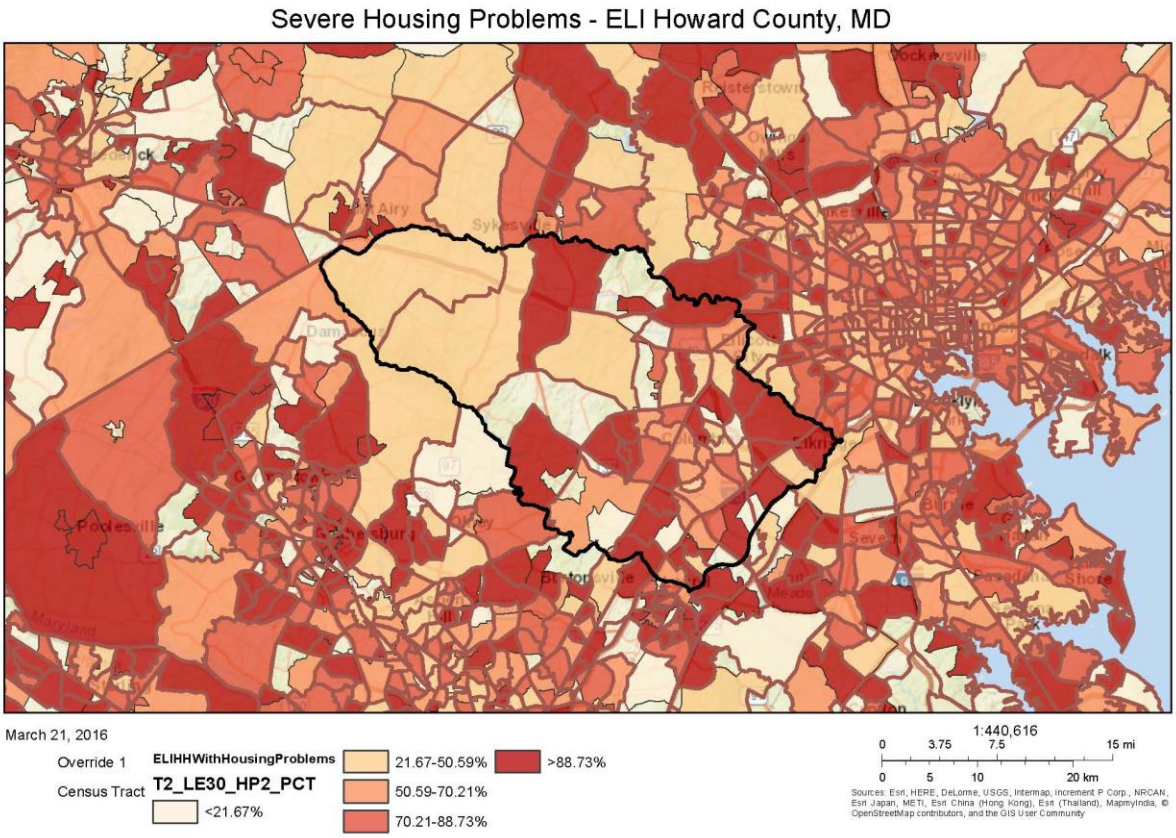
| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---|---|---|---|
| Jurisdiction as a whole | 1,060 | 7,170 | 0 |
| White | 589 | 4,130 | 0 |
| Black / African American | 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**

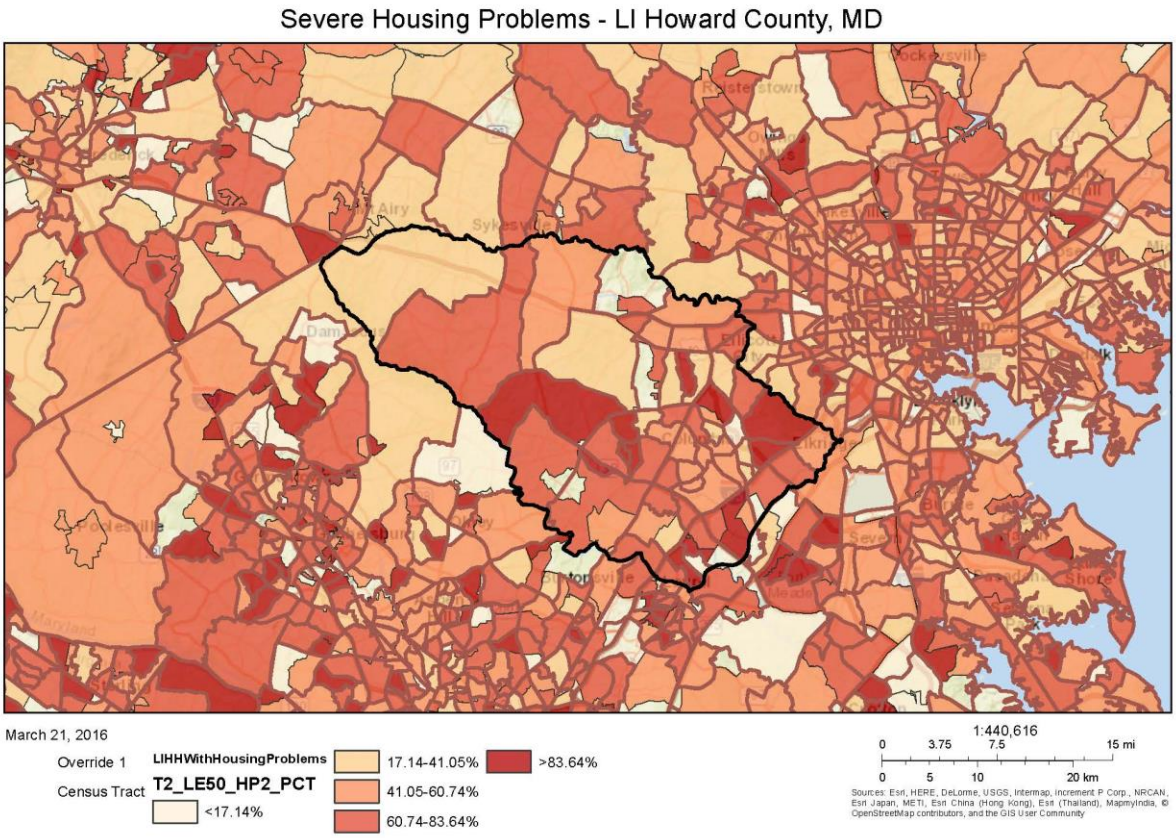
**Data Source:** 2008-2012 CHAS

*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%

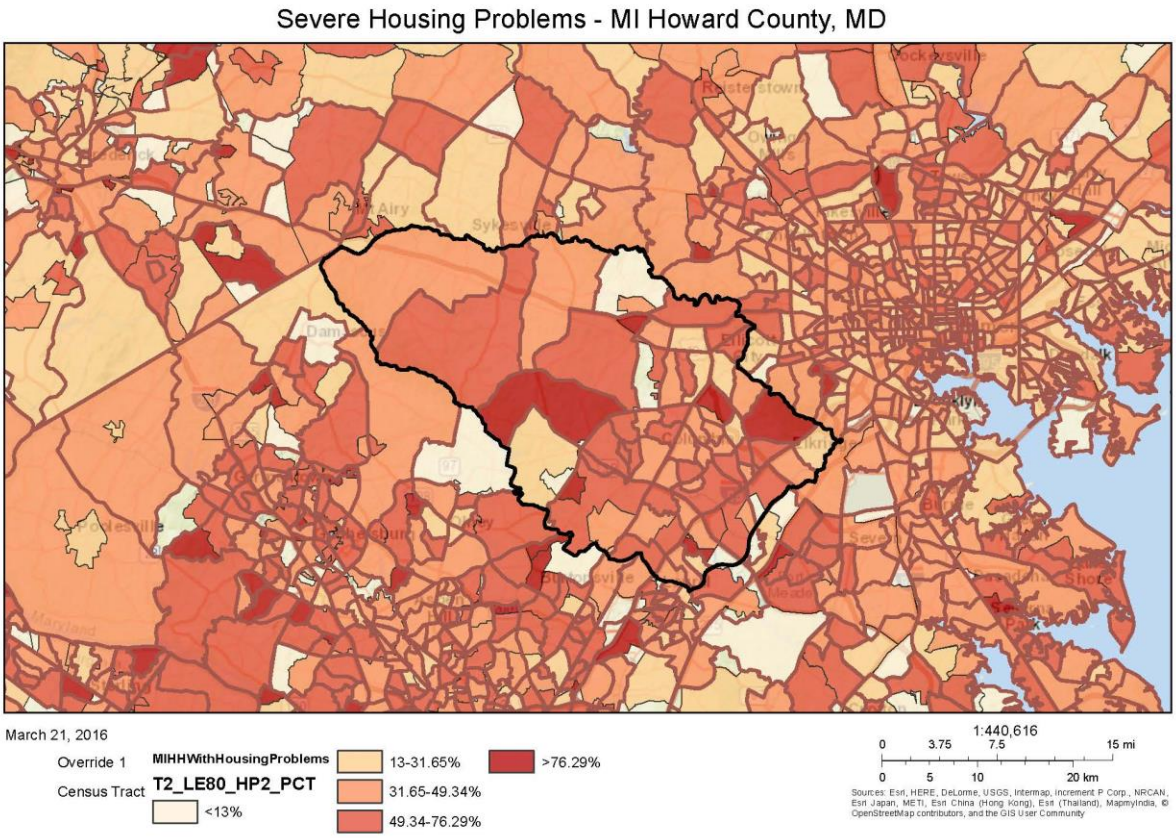
Below are maps highlighting the Census Tracts in Howard County with the highest percentage of severe housing problems per income groups:




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




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




**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:

1. To integrate affordable housing with market rate housing through redevelopment activities

2. To produce environmentally friendly and universally designed affordable housing

3. To produce affordable housing that is financially self-sufficient

4. To move residents of affordable housing toward economic self-sufficiency

5. To increase homeownership opportunities for low and moderate income families

6. To develop programs for elderly and disabled homeowners to insure that they are financially able to remain in their units, to assist with issues of accessibility and to insure that the units are properly maintained

7. To insure that families have equal access to housing regardless of race, color, religion, national origin, sex, disability, familial status or source of income

8. To develop and preserve affordable housing equally across all areas of the county which reflects current and/or anticipated demand based on unit size



OMB Control No: 2506-0117 (exp. 06/30/2018)

## 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 |



OMB Control No: 2506-0117 (exp. 06/30/2018)

| | Program Type | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program |
| # of Families requesting accessibility features | 0 | 0 | 48 | 1,118 | 0 | 1,098 | 0 | 0 |
| # 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

| | Program Type | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Race | 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 |



OMB Control No: 2506-0117 (exp. 06/30/2018)

| *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

| Program Type | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Ethnicity** | **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)



OMB Control No: 2506-0117 (exp. 06/30/2018)

**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 |



OMB Control No: 2506-0117 (exp. 06/30/2018)

| 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

Indicate if the homeless population is: Has No Rural Homeless

**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.



OMB Control No: 2506-0117 (exp. 06/30/2018)

**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

- NonâÂ¿ÂÂÂ•Medical Case Management
- Oral Health Care
- Psychosocial Support Services
- Mental Health Services
- Housing Services
- Substance Abuse Services OutâÂ¿ÂÂÂ•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.

a. 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.

b. Capital Budget Review Committee. Continue to strengthen the interagency review committee's assessments to assist in setting capital project priorities, phasing, and funding strategies.

c. 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.

d. Innovative Funding. Identify new or creative funding sources and methods such as public-private partnerships.

e. 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.

a. Enhance Sustainability. Expand the use of cost-effective, resource-conserving green technologies in new and renovated County facilities.

b. Monitoring. Monitor County buildings and vehicles to document environment, health, and safety benefits, as well as cost-effectiveness.

c. Public Outreach and Education. Communicate the monitoring data and results of demonstration projects to the public.

d. 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.

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

b. 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.

a. 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.

b. 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.

Continued.

### How were these needs determined?

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

**Cont. 1**

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

a. 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.

b. 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.

c. Innovative Transit Funding. Explore additional public and private funding sources to expand and improve the quality of fixed-route and paratransit service.

d. 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.

a. 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.

b. 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.

a. Funding. Evaluate options and adopt a dedicated funding mechanism.

b. 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.

a. 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.

b. 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.

c. Minimize New School Construction. Accommodate the projected enrollments by using modular classrooms and additions whenever possible.

d. 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.

e. 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.

Continued.

**Cont. 2**

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

a. 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.

b. 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.

c. 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.

a. 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.

b. 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.

a. Arts Council. Continue to support the operations and programs of the Arts Council through financial and in-kind resources and services.

b. 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.

c. 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.

d. Arts and Entertainment Districts. Explore options to create one or more "Arts and Entertainment" districts in Howard County.

e. Support for Artists. Increase opportunities for artists to live, work, learn, and present work in Howard County.

f. Development. Include art or arts spaces in new public construction when appropriate.

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

a. 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.

b. Recreation Planning. Update the LPRPP regularly to establish countywide goals and priorities for development of facilities and recreation programs.

Continued

**Cont. 3**

Policy 8.13 – Enhance community recreational opportunities.

a. 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.

b. 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.

a. Comprehensive and Coordinated Health and Human Services Planning. Continue to develop data driven, measureable 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.

b. 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.

a. Access to Information. Enhance access to data and information technology to facilitate program coordination and strengthen health and human service delivery systems.

b. 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.

c. 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.

a. 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.

b. Underground Cisterns. Continue to construct underground cisterns to support fire suppression in the Rural West.

c. Fire and Rescue Vehicles. Provide funding to replace fire and rescue vehicles when needed.

Policy 8.17 – Enhance Police protection.

a. 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.

b. Adequate Resources. Ensure the Police Department has adequate staff and equipment based on levels of crime and demand for services.

c. 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.

a. 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.

b. 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.

**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.

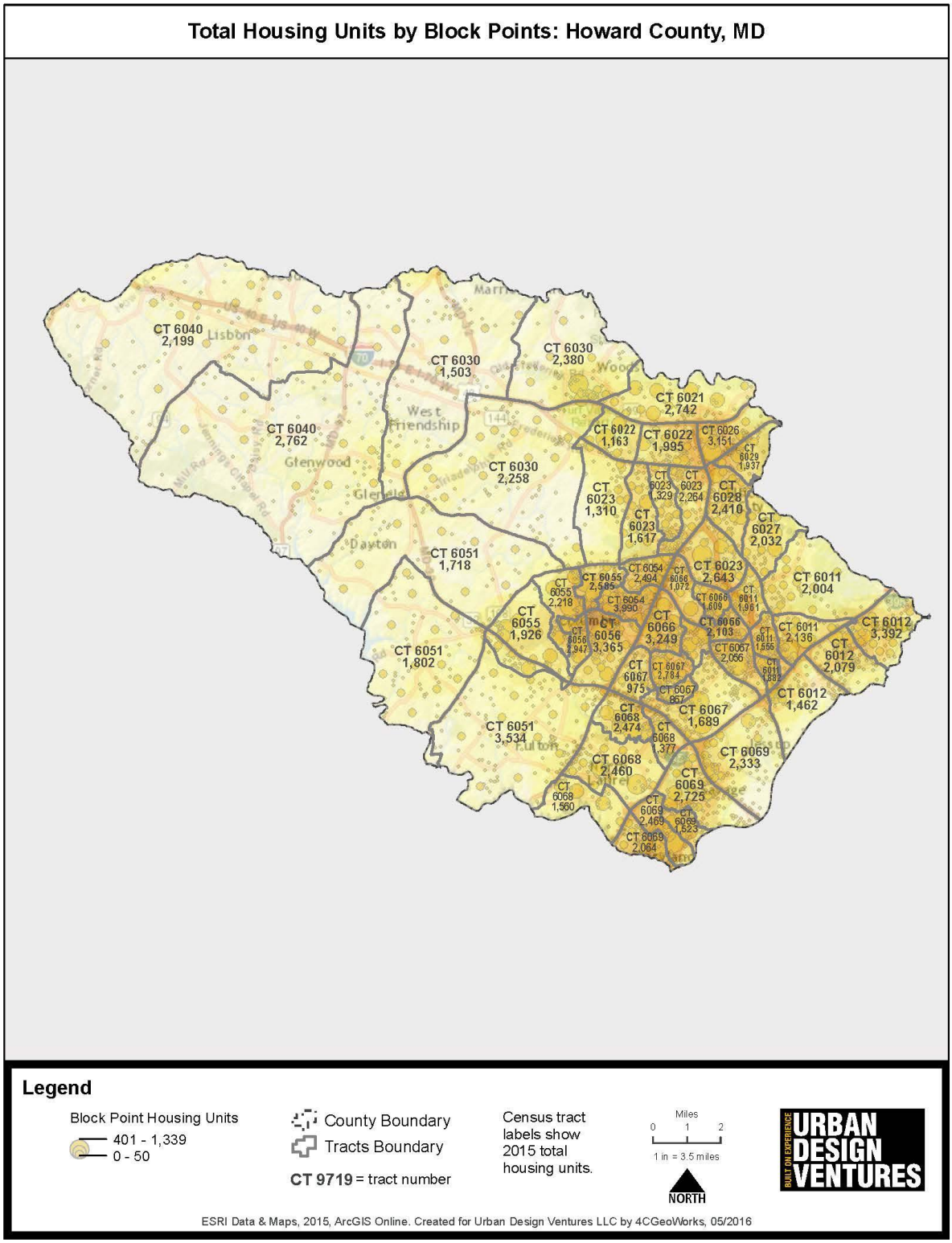
The following maps highlight the housing characteristics of Howard County:

### 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**

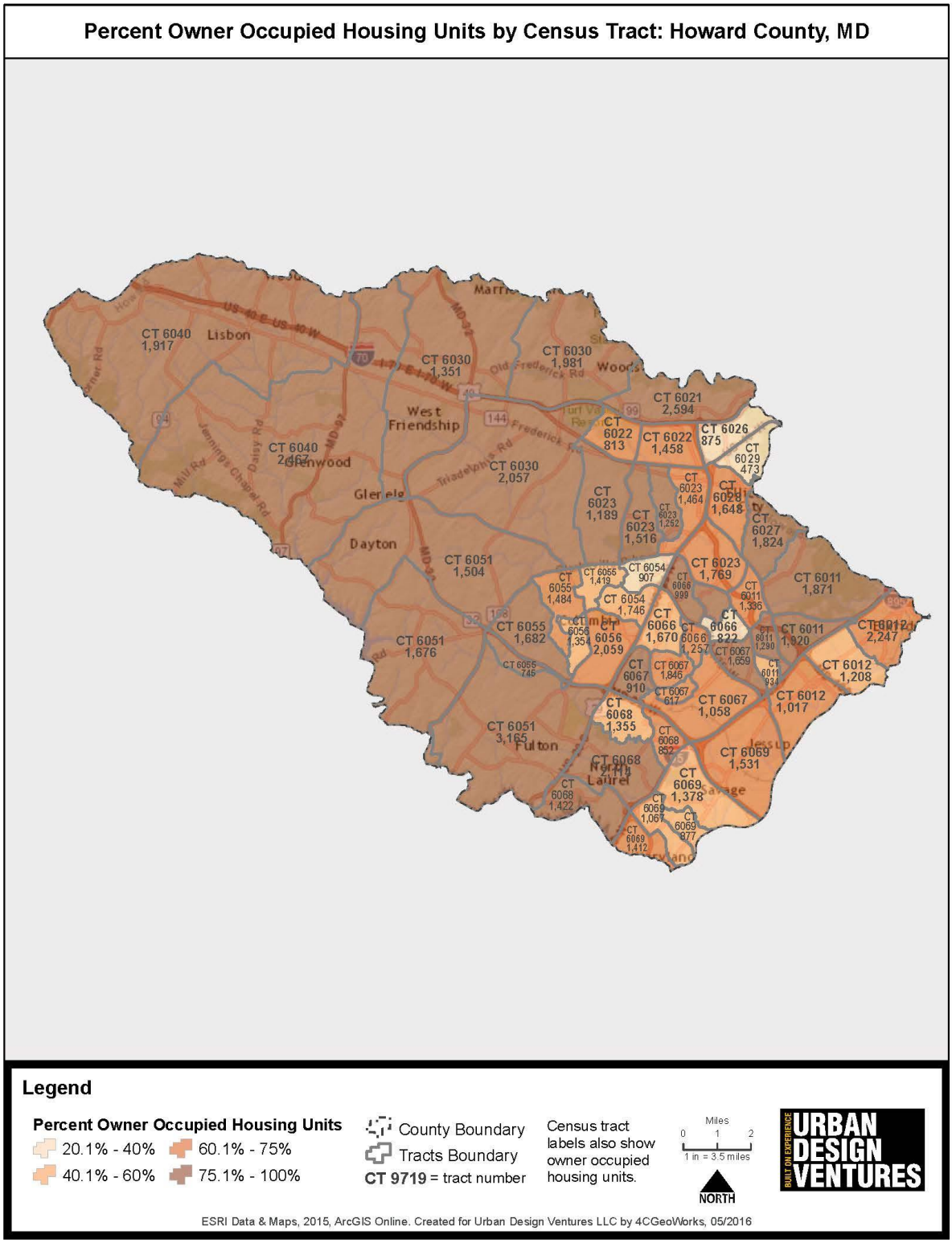
**Data Source:** 2008-2012 ACS



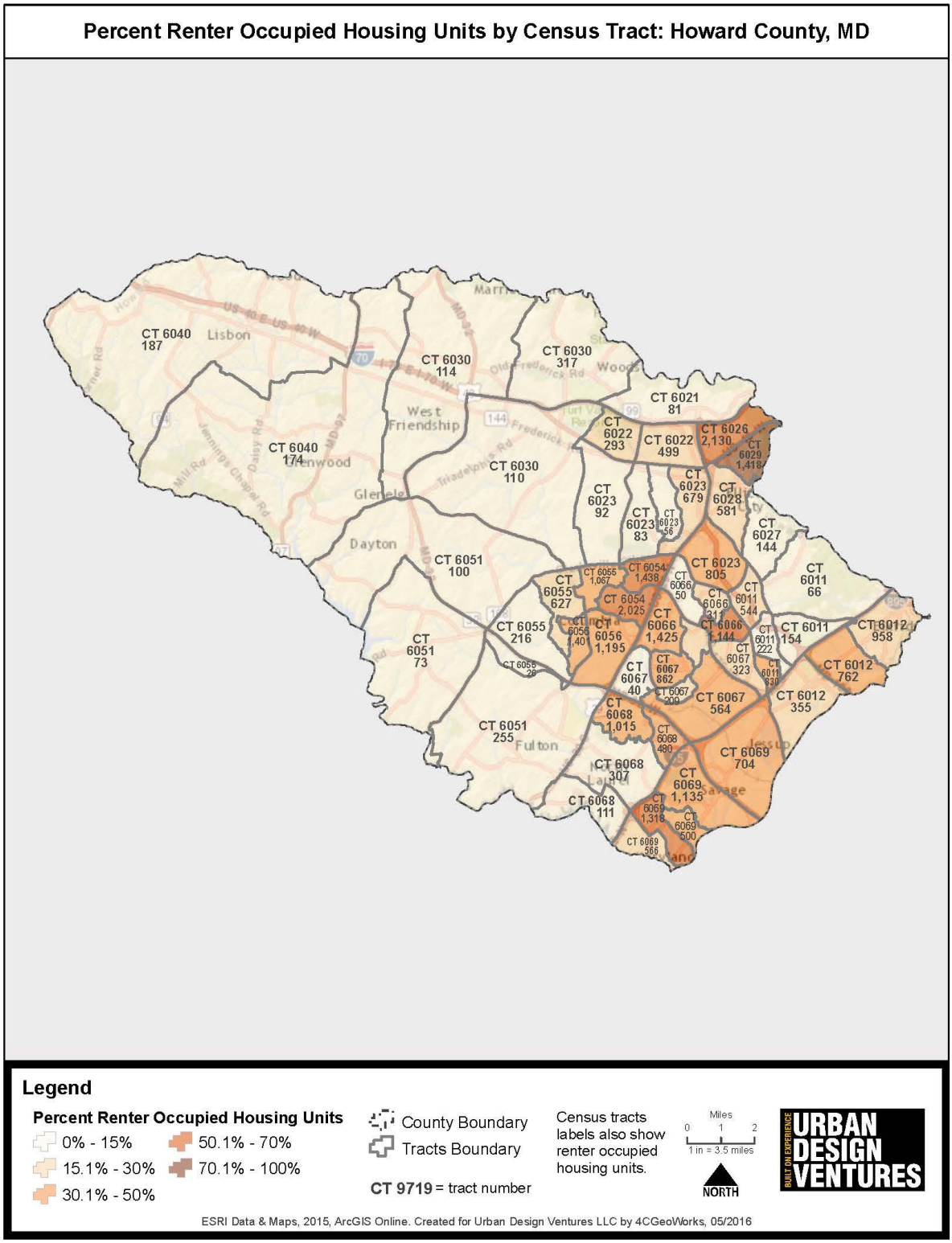

**Total Housing Units in Howard County**



OMB Control No: 2506-0117 (exp. 06/30/2018)




**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 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 four-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:

1. Affordable housing should be integrated with market rate housing and not concentrated or isolated.
2. Affordable housing should compare favorably to housing in the community.
3. Affordable housing should be environmentally friendly.
4. Affordable housing should be universally designed.
5. Affordable housing should be self-sufficient.
6. 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.



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### 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:

1. To integrate affordable housing with market rate housing through redevelopment activities.
2. To produce environmentally friendly and universally designed affordable housing.
3. To produce affordable housing that is financially self-sufficient.
4. To move residents of affordable housing toward economic self-sufficiency.
5. To increase homeownership opportunities for low and moderate income families.
6. To develop programs for elderly and disabled homeowners to insure that they are financially able to remain in their units, to assist with issues of accessibility and to insure that the units are properly maintained.
7. To insure that families have equal access to housing regardless of race, color, religion, national origin, sex, disability, familial status or source of income.
8. 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



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**Describe mainstream services, such as health, mental health, and employment services to the extent those services are use 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 – 2019 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

Attached in the unique appendix section is the County's RAI description of any negative effects of public policies on affordable housing and residential investment.

## 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.



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



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## 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 | | |
|---|---|---|---|
| | Civilian Employed | Unemployed | Not in Labor Force |
| Less than high school graduate | 3,579 | 354 | 2,452 |

| Educational Attainment | In Labor Force | | |
|---|---|---|---|
| | Civilian Employed | Unemployed | Not in Labor Force |
| 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:

1. Johns Hopkins University Applied Physics Laboratory - 5,000 employees; R&D systems engineering (Product/Service) Professional services (Industry)
2. Lorien Health Systems - 2,000 employees Nursing care (Product/Service) Health care (Industry)
3. Howard County General Hospital - 1,827 Medical services (Product/Service) Health care (Industry)
4. Howard Community College - 1,438 Higher education (Product/Service) Educational services (Industry)
5. Verizon - 1,346 Telecommunications (Product/Service) Information (Industry)
6. Leidos - 1,195 Engineering services (Product/Service) Professional services (Industry)
7. MICROS Systems - 1,052 HQ / software development (Product/Service) Professional services (Industry)
8. Coastal Sunbelt Produce - 1,050 Produce processing (Product/Service) Manufacturing (Industry)
9. Giant Food - 1,050 Groceries (Product/Service) Retail trade (Industry)
10. 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.

a. 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.

b. 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.

c. 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 HCEDA 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, HCEDA 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.

Continued.

### 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.

a. 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.

b. 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.

c. Commercial Opportunities. Identify and promote green technologies and associated business opportunities.

d. 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.

a. 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.

b. 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.

c. 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.

d. Refine the Vision. Clarify residential and nonresidential land use goals as a framework for evaluating future proposals.

e. Transportation. Develop transit and road improvement solutions including bicycle and pedestrian accessibility to promote connectivity and support revitalization of the Route 1 Corridor.

Continued.

**Continued**

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.

a. 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.

b. 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."

c. Entrepreneurship. Develop a comprehensive strategy to enable entrepreneurs to be creative, grow their businesses, and access capital.

d. 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.

e. 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.

f. Funding for Transportation. Expand multimodal transportation options and connectivity to ensure an adequate workforce for Howard County employers and to maintain quality of life.

g. 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.

h. 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.

a. Marketing. Create a development and marketing program to attract prime information technology and cyber businesses, as well as the critical skilled workforce.

b. Infrastructure Capacity. Define broadband, mobile communications, and utility infrastructure requirements, and ensure that service capacity and quality are available.

c. Innovation. Develop programs and facilities to promote a new culture of entrepreneurship and innovation. Encourage the creation of technology driven entrepreneurial businesses.

d. 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.

**Cont. 1**

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

a. 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.

b. Beneficial Projects. Adopt a tiered incentive program that provides benefits commensurate with the proposed project's potential benefit to the County.

c. 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.

d. Land Assembly. Encourage land assembly to prevent piecemeal redevelopment and facilitate projects that are integral to the County's long-term development strategy.

e. Partnering. Evaluate specific scenarios where the County might benefit from engaging in public/private development partnerships, including opportunities for nonprofits.

f. 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.

a. 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.

b. Partner on Implementation. Consider establishing a partnership or special servicing district to promote and manage redevelopment.

c. 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.

a. 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.

b. Make More Connections. Study the feasibility and cost-benefits of a new roadway connection crossing I-95 between US 1 and Gateway Business Park.

c. 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.

d. Transportation Management Associations. Evaluate the utility and benefit of developing transportation management associations.

**Cont. 2**

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

a. 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.

b. 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.

c. 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.

a. 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.

a. Training. Promote County and regional training programs for existing and new farmers to enhance critical business skills.

b. Diversification. Use Agricultural Land Preservation Program funds to offer matching grants for farms to diversify their agriculture operations through agribusiness innovations.

c. 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.

d. 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



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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%

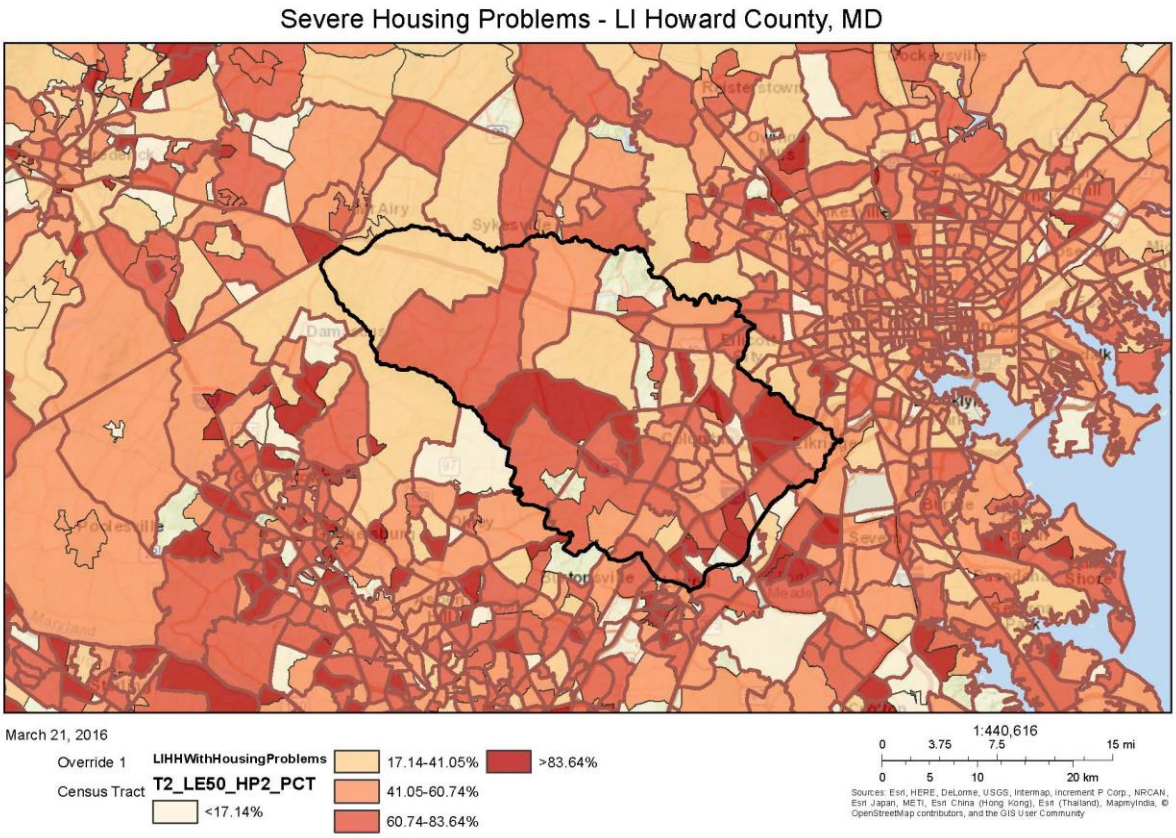
Census Tract 6069.07 has the following characteristics: Minority Population 60.7%; Median Household Income: $72,585; Poverty Rate: 0.66%; % Unemployment: 3.85%; Housing Cost Burden: 43.45%

### Are there any community assets in these areas/neighborhoods?

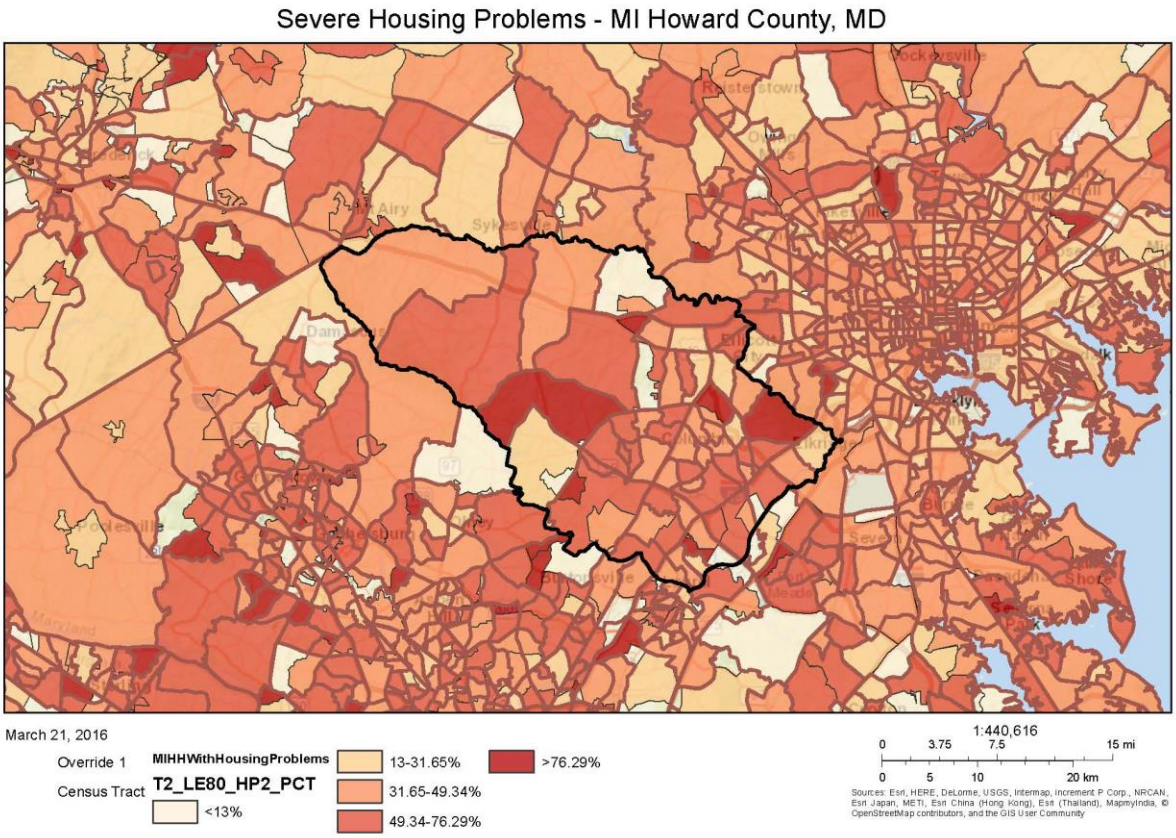
The areas identified are centrally located to more urban areas within the County that are located to areas of opportunity.

### Are there other strategic opportunities in any of these areas?

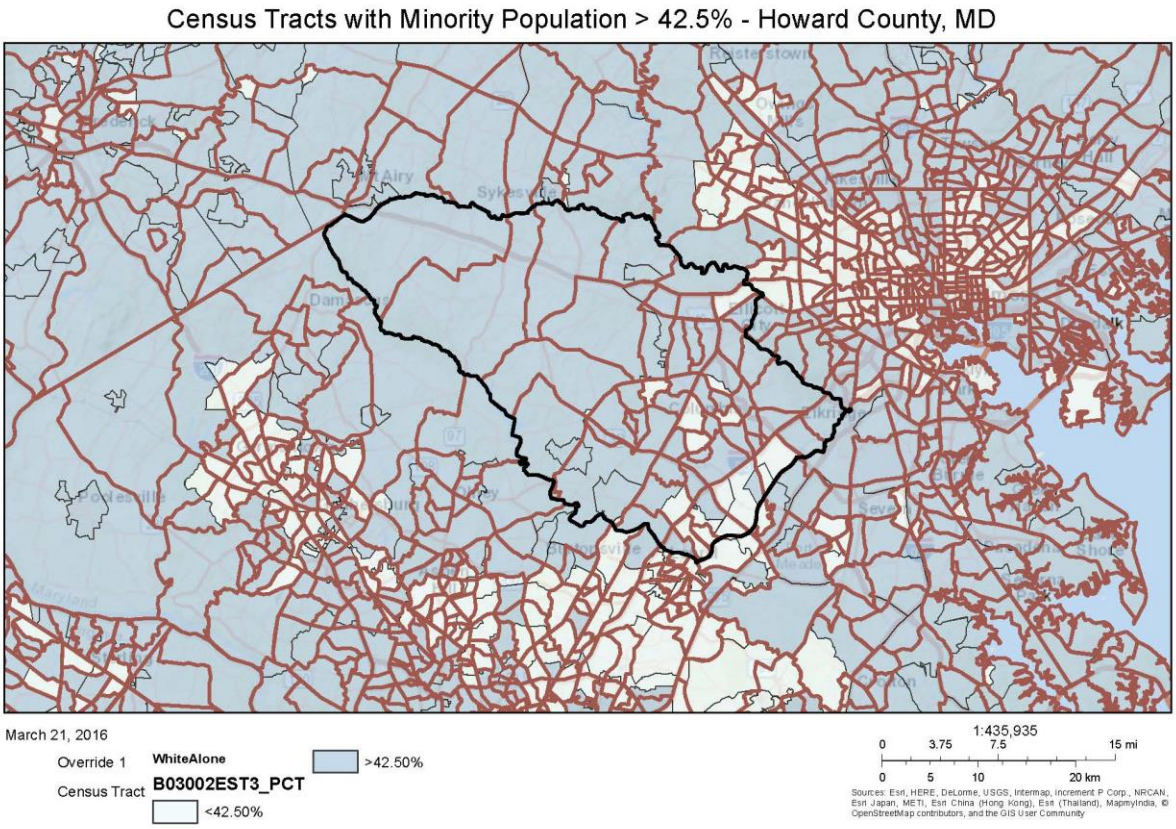
The areas identified with multiple housing problems, high minority concentrations, and high low- and moderate-income populations border the areas of economic and redevelopment activity in the County. As the economic conditions of the commercial and redevelopment areas expand, the surrounding areas will 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 per Low-Income Households**




**Severe Housing Problems per Moderate-Income Households**




**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 four years. The FFY 2016-2019 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 2016-2019 Consolidated Plan on the following guiding principles, which provided a framework for the development of the Four 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 Four 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 four-year priorities include the following:



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- 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 Four Year Consolidated Plan period

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

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

### Geographic Area

**Table 47 - Geographic Priority Areas**

| | | |
|---|---|---|
| 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 |

### 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.



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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

**Table 48 – Priority Needs Summary**

| | | |
|---|---|---|
| 1 | **Priority Need Name** | Housing Priority |
| | **Priority Level** | High |
| | **Population** | Extremely Low<br>Low<br>Moderate<br>Middle<br>Large Families<br>Families with Children<br>Elderly<br>Public Housing Residents |
| | **Geographic Areas Affected** | |
| | **Associated Goals** | HS-1 Housing Rehabilitation<br>HS-2 Rental Rehabilitation<br>HS-3 Housing Construction<br>HS-4 Home Ownership<br>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.<br>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 |



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| | | |
|---|---|---|
| | **Population** | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly<br>Public Housing Residents<br>Rural<br>Chronic Homelessness<br>Individuals<br>Families with Children<br>Mentally Ill<br>Chronic Substance Abuse<br>veterans<br>Persons with HIV/AIDS<br>Victims of Domestic Violence<br>Unaccompanied Youth |
| | **Geographic Areas Affected** | |
| | **Associated Goals** | HO-1 Continuum of Care<br>HO-2 Operation/Support<br>HO-3 Prevention and Housing<br>HO-4 Housing<br>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 |



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| | | |
|---|---|---|
| | **Population** | Extremely Low<br>Low<br>Moderate<br>Middle<br>Large Families<br>Families with Children<br>Elderly<br>Public Housing Residents<br>Elderly<br>Frail Elderly<br>Persons with Mental Disabilities<br>Persons with Physical Disabilities<br>Persons with Developmental Disabilities<br>Persons with Alcohol or Other Addictions<br>Persons with HIV/AIDS and their Families<br>Victims of Domestic Violence<br>Non-housing Community Development |
| | **Geographic Areas Affected** | |
| | **Associated Goals** | SN-1 Housing<br>SN-2 Social Services<br>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<br>Low<br>Moderate<br>Middle<br>Non-housing Community Development |



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| | | |
|---|---|---|
| | **Geographic Areas Affected** | |
| | **Associated Goals** | CD-1 Community Facilities<br>CD-2 Infrastructure<br>CD-3 Public Services<br>CD-4 Accessibility<br>CD-5 Public Safety<br>CD-6 Code Enforcement<br>CD-7 Clearance<br>CD-8 Revitalization<br>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<br>Low<br>Moderate<br>Other |
| | **Geographic Areas Affected** | |
| | **Associated Goals** | ED-1 Employment<br>ED-2 Financial Assistance<br>ED-3 Redevelopment Program<br>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. |



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



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| | | |
|---|---|---|
| | **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 Four Year Consolidated Plan period.

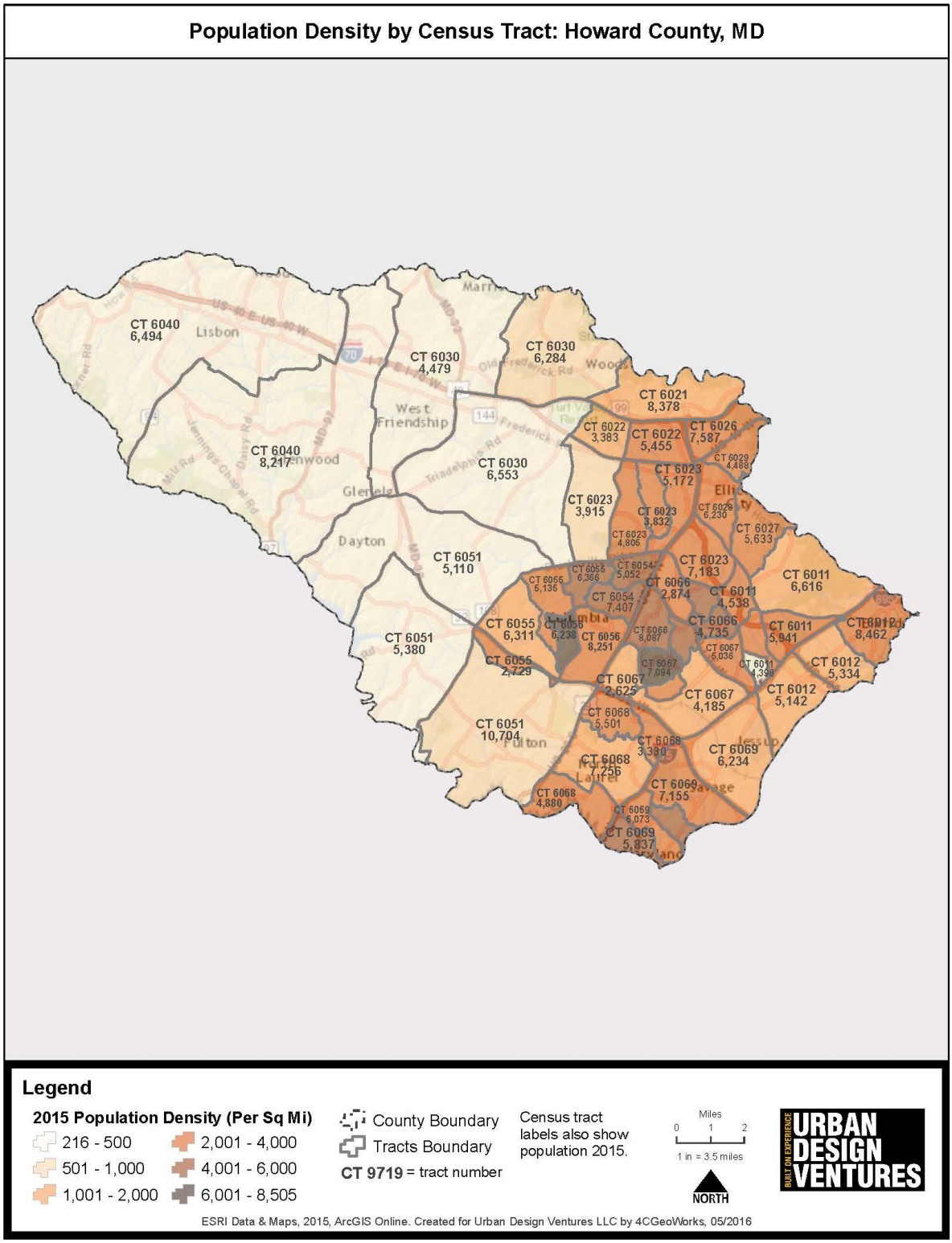
Low Priority - Activities are assigned a low priority if the activity may not be funded by the County during the Four Year Consolidated Plan period. The County may support applications for other funding if those activities are consistent with the needs identified in the Four Year Consolidated Plan.

## 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 49 – Influence of Market Conditions**




**Population Density by Census Tract**



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## 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 four-year period.

### Anticipated Resources

| 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: $ | | |
| CDBG | public - federal | Acquisition<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services | 1,034,767 | 468,143 | 36,349 | 1,539,259 | 4,195,068 | 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. |



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| 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<br>Homebuyer assistance<br>Homeowner rehab<br>Multifamily rental new construction<br>Multifamily rental rehab<br>New construction for ownership<br>TBRA | 334,275 | 0 | 0 | 334,275 | 1,337,100 | 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 50 - 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.



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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 publically 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

**Discussion**



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## 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 51 - 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 |



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| | | | |
|---|---|---|---|
| HIV/AIDS | X | X | X |
| Life Skills | X | X | |
| Mental Health Counseling | X | X | |
| Transportation | X | X | |
| **Other** | | | |
| | | | |

**Table 52 - 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)**

Attached in the unique appendix section is the County's response.

**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**

Attached in the unique appendix section is the County's response.

**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**

Attached in the unique appendix section is the County's response.

## 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 | 2019 | Affordable Housing | Howard County | Housing Priority | CDBG: $600,000 | Homeowner Housing Rehabilitated: 128 Household Housing Unit |
| **2** | HS-2 Rental Rehabilitation | 2016 | 2019 | Affordable Housing | Howard County | Housing Priority | CDBG: $0 HOME: $0 | Other: 0 Other |
| **3** | HS-3 Housing Construction | 2016 | 2019 | Affordable Housing | Howard County | Housing Priority | CDBG: $0 HOME: $0 | Other: 0 Other |
| **4** | HS-4 Home Ownership | 2016 | 2019 | Affordable Housing | Howard County | Housing Priority | HOME: $357,512 | Homeowner Housing Added: 0 Household Housing Unit<br><br>Direct Financial Assistance to Homebuyers: 12 Households Assisted |
| **5** | HS-5 Public Housing | 2016 | 2019 | Affordable Housing | Howard County | Housing Priority | CDBG: $0 HOME: $0 | Other: 0 Other |
| **6** | HO-1 Continuum of Care | 2016 | 2019 | Homeless | Howard County | Homeless Priority | CDBG: $0 HOME: $240,000 | Tenant-based rental assistance / Rapid Rehousing: 16 Households Assisted<br><br>Other: 0 Other |



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| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|---|---|---|---|---|---|---|---|
| **7** | HO-2 Operation/Support | 2016 | 2019 | Homeless | Howard County | Homeless Priority | CDBG: $188,000 | Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted<br><br>Public service activities for Low/Moderate Income Housing Benefit: 400 Households Assisted |
| **8** | HO-3 Prevention and Housing | 2016 | 2019 | Homeless | Howard County | Homeless Priority | CDBG: $284,000 | Public service activities for Low/Moderate Income Housing Benefit: 220 Households Assisted<br><br>Homelessness Prevention: 0 Persons Assisted |
| **9** | HO-4 Housing | 2016 | 2019 | Homeless | Howard County | Homeless Priority | CDBG: $1,244,772 | Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted<br><br>Rental units rehabilitated: 4 Household Housing Unit<br><br>Other: 4 Other |
| **10** | HO-5 Permanent Housing | 2016 | 2019 | Homeless | Howard County | Homeless Priority | CDBG: $0<br>HOME: $0 | Other: 0 Other |



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| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|---|---|---|---|---|---|---|---|
| **11** | SN-1 Housing | 2016 | 2019 | Non-Homeless Special Needs | Howard County | Other Special Needs Priority | CDBG: $960,000<br>HOME: $605,880 | Homeowner Housing Added:<br>0 Household Housing Unit<br><br>Homeless Person Overnight Shelter:<br>400 Persons Assisted<br><br>Overnight/Emergency Shelter/Transitional Housing Beds added:<br>0 Beds<br><br>Other:<br>8 Other |
| **12** | SN-2 Social Services | 2016 | 2019 | Non-Homeless Special Needs | Howard County | Other Special Needs Priority | CDBG: $0<br>HOME: $0 | Other:<br>0 Other |
| **13** | SN-3 Accessibility | 2016 | 2019 | Non-Homeless Special Needs | Howard County | Other Special Needs Priority | CDBG: $0<br>HOME: $0 | Other:<br>0 Other |
| **14** | CD-1 Community Facilities | 2016 | 2019 | Non-Housing Community Development | Howard County | Community Development Priority | CDBG: $800,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit:<br>2000 Persons Assisted |
| **15** | CD-2 Infrastructure | 2016 | 2019 | Non-Housing Community Development | Howard County | Community Development Priority | CDBG: $0<br>HOME: $0 | Other:<br>0 Other |



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| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|---|---|---|---|---|---|---|---|
| **16** | CD-3 Public Services | 2016 | 2019 | Non-Housing Community Development | Howard County | Community Development Priority | CDBG: $154,484 | Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted<br><br>Public service activities for Low/Moderate Income Housing Benefit: 380 Households Assisted |
| **17** | CD-4 Accessibility | 2016 | 2019 | Non-Housing Community Development | Howard County | Community Development Priority | CDBG: $0<br>HOME: $0 | Other: 0 Other |
| **18** | CD-5 Public Safety | 2016 | 2019 | Non-Housing Community Development | Howard County | Community Development Priority | CDBG: $0<br>HOME: $0 | Other: 0 Other |
| **19** | CD-6 Code Enforcement | 2016 | 2019 | Non-Housing Community Development | Howard County | Community Development Priority | CDBG: $0<br>HOME: $0 | Other: 0 Other |
| **20** | CD-7 Clearance | 2016 | 2019 | Non-Housing Community Development | Howard County | Community Development Priority | CDBG: $0<br>HOME: $0 | Other: 0 Other |
| **21** | CD-8 Revitalization | 2016 | 2019 | Non-Housing Community Development | Howard County | Community Development Priority | CDBG: $0<br>HOME: $0 | Other: 0 Other |
| **22** | CD-9 Historic Preservation | 2016 | 2019 | Non-Housing Community Development | Howard County | Community Development Priority | CDBG: $0<br>HOME: $0 | Other: 0 Other |



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| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|---|---|---|---|---|---|---|---|
| **23** | ED-1 Employment | 2016 | 2019 | Economic Development | Howard County | Economic Development Priority | CDBG: $0 HOME: $0 | Other: 0 Other |
| **24** | ED-2 Financial Assistance | 2016 | 2019 | Economic Development | Howard County | Economic Development Priority | CDBG: $0 HOME: $0 | Other: 0 Other |
| **25** | ED-3 Redevelopment Program | 2016 | 2019 | Economic Development | Howard County | Economic Development Priority | CDBG: $0 HOME: $0 | Other: 0 Other |
| **26** | ED-4 Financial Incentives | 2016 | 2019 | Economic Development | Howard County | Economic Development Priority | CDBG: $0 HOME: $0 | Other: 0 Other |
| **27** | AM-1 Overall Coordination | 2016 | 2019 | Administration, Planning, and Management | Howard County | Administration, Planning, and Management Priority | CDBG: $427,812 HOME: $133,708 | Other: 8 Other |
| **28** | AM-2 Fair Housing | 2016 | 2019 | Administration, Planning, and Management | Howard County | Administration, Planning, and Management Priority | CDBG: $400,000 | Other: 4 Other |

**Table 53 – Goals Summary**

## Goal Descriptions



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| | | |
|---|---|---|
| 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. |



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| | | |
|---|---|---|
| **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. |



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| | | |
|---|---|---|
| **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. |



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| | | |
|---|---|---|
| **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.



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## 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

Attached in the unique appendix section is the County's RAI description of any negative effects of public policies on affordable housing and residential investment.

### Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Attached in the unique appendix section is the County's RAI strategy to remove or ameliorate the barriers to affordable housing.

## 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



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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 & 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.

Continued.

### 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.

**Continued**

**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.

## 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.



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**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 ≥ 10 µg/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

Continued.

### 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

**Continued**

**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 though 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.

## 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.



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# Expected Resources

## 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 four-year period.

### Anticipated Resources

| 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: $ | | |
| CDBG | public - federal | Acquisition<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services | 1,034,767 | 468,143 | 36,349 | 1,539,259 | 4,195,068 | 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. |



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| 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<br>Homebuyer assistance<br>Homeowner rehab<br>Multifamily rental new construction<br>Multifamily rental rehab<br>New construction for ownership<br>TBRA | 334,275 | 0 | 0 | 334,275 | 1,337,100 | 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 54 - 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



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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.



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**If appropriate, describe publically 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

**Discussion**

# Annual Goals and Objectives

## 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: $89,378 | Homeowner Housing Added: 0 Household Housing Unit<br>Direct Financial Assistance to Homebuyers: 3 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 |



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| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|---|---|---|---|---|---|---|---|
| **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 |
| **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 |



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| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|---|---|---|---|---|---|---|---|
| **11** | HO-1 Continuum of Care | 2016 | 2019 | Homeless | | | HOME: $60,000 | Tenant-based rental assistance / Rapid Rehousing: 4 Households Assisted |

**Table 55 – 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. |



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| | | |
|---|---|---|
| **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. |
| **11** | **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. |

# Projects

## 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 |
| 16 | Tenant Based Rental Assistance |

**Table 56 – 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



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| | | |
|---|---|---|
| 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** | |
| | **Estimate the number and type of families that will benefit from the proposed activities** | |
| | **Location Description** | |
| | **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** | |
| | **Estimate the number and type of families that will benefit from the proposed activities** | |
| | **Location Description** | |
| | **Planned Activities** | Matrix Code: 05J Fair Housing Activities (Subject to) 570.201(e)<br>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** | |
| | **Estimate the number and type of families that will benefit from the proposed activities** | |
| | **Location Description** | |



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| | | |
|---|---|---|
| | **Planned Activities** | Matrix Code: 03F Parks, Recreation Facilities 570.201(c)<br>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** | |
| | **Estimate the number and type of families that will benefit from the proposed activities** | |
| | **Location Description** | |
| | **Planned Activities** | Matrix Code: 03C Homeless Facilities (not operating costs) 570.201(c)<br>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. |



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| | | |
|---|---|---|
| | **Target Date** | |
| | **Estimate the number and type of families that will benefit from the proposed activities** | |
| | **Location Description** | |
| | **Planned Activities** | Matrix Code: 14A Rehab; Single-Unit Residential 570.202<br>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: $701,685 |
| | **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** | |
| | **Estimate the number and type of families that will benefit from the proposed activities** | |
| | **Location Description** | |
| | **Planned Activities** | Matrix Code: 01 Acquisition of Real Property 570.201(a)<br>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 |



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| | | |
|---|---|---|
| | **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** | |
| | **Estimate the number and type of families that will benefit from the proposed activities** | |
| | **Location Description** | |
| | **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-6pmWednesday 3pm-7pmSaturdays 10am-2pm |
| | **Target Date** | |



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| | | |
|---|---|---|
| | **Estimate the number and type of families that will benefit from the proposed activities** | |
| | **Location Description** | |
| | **Planned Activities** | Matrix Code: 03T Operating Cost for Homeless/AIDS Patients Programs 570.201(e)<br>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** | |
| | **Estimate the number and type of families that will benefit from the proposed activities** | |
| | **Location Description** | |
| | **Planned Activities** | Matrix Code: 05 Public Services (General) 570.201(e)<br>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 |



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| | | |
|---|---|---|
| | **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** | |
| | **Estimate the number and type of families that will benefit from the proposed activities** | |
| | **Location Description** | |
| | **Planned Activities** | Matrix Code: 03T Operating Cost for Homeless/AIDS Patients Programs 570.201(e)<br>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** | |

| | | |
|---|---|---|
| | **Estimate the number and type of families that will benefit from the proposed activities** | |
| | **Location Description** | |
| | **Planned Activities** | Matrix Code: 05Q Subsistence Payments 570.201(e)<br>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** | |
| | **Estimate the number and type of families that will benefit from the proposed activities** | |
| | **Location Description** | |
| | **Planned Activities** | Matrix Code: 19A HOME Admin/Planning Costs of PJ (not part of 5% Admin Cap) |



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| | | |
|---|---|---|
| **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** | |
| | **Estimate the number and type of families that will benefit from the proposed activities** | |
| | **Location Description** | |
| | **Planned Activities** | Matrix Code: 14A Rehab; Single-Unit Residential 570.202<br>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: $89,378 |
| | **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 monthÃ¢Â¿Â¿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** | |
| | **Estimate the number and type of families that will benefit from the proposed activities** | |
| | **Location Description** | |
| | **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 |



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| | | |
|---|---|---|
| | **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** | |
| | **Estimate the number and type of families that will benefit from the proposed activities** | |
| | **Location Description** | |
| | **Planned Activities** | Matrix Code: 01 Acquisition of Real Property 570.201(a)<br>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) |
| **16** | **Project Name** | Tenant Based Rental Assistance |
| | **Target Area** | |
| | **Goals Supported** | HO-1 Continuum of Care |
| | **Needs Addressed** | Homeless Priority |
| | **Funding** | HOME: $60,000 |
| | **Description** | The Department of Housing and Community Development (DHCD) will partner with the Department of Community Resources and Services (DCRS) to support efforts in ending homelessness in Howard County. DCRS is the Collaborative Applicant and recipient for the Continuum of Care (CoC) program funds and coordinates services and programs in order to meet the HUD goals of ending homelessness for priority populations. DCRS will be awarded $60,000 to assist four (4) households with permanent supportive housing. These individuals are defined as chronically homeless and with a documented disability.The Coordinated System of Homeless Services (CSHS)eligibility requires participants to have an income that is 50% or below the area median income, which also makes the individuals HOME-eligible. |
| | **Target Date** | |



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| | | |
|---|---|---|
| | **Estimate the number and type of families that will benefit from the proposed activities** | |
| | **Location Description** | |
| | **Planned Activities** | |



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## 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 57 - 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



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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%).

# Affordable Housing

## 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 | 0 |
| Special-Needs | 0 |
| Total | 0 |

**Table 58 - 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 | 0 |
| Rehab of Existing Units | 0 |
| Acquisition of Existing Units | 0 |
| Total | 0 |

**Table 59 - 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 (I 00) 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



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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



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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



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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



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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,



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moving quickly into affordable housing, and recidivism (preventing formerly homeless persons from future homeless episodes)

4. Discharge policies to avoid homelessness upon exiting publically 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

Attached in the unique appendix section is the County's RAI strategy to remove or ameliorate the barriers to affordable housing.

### 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
- CD-16-16 - Tenant Based Rental Assistance

## 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



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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
- 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.

### 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.



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# Program Specific Requirements

## AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

### Introduction:

Howard County will receive an annual allocation of CDBG funds in the amount of $1,034,767 and anticipates $468,143 in program income for the year for a total FFY 2016 budget of $1,502,910.
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(l)(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 | 468,143 |
| 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 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 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 |
| 5. The amount of income from float-funded activities | 0 |
| **Total Program Income:** | **468,143** |

**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% |



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## 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 $468,143 in program income for the year for a total FFY 2016 budget of $1,502,910. 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 (14.0%). The balance of funds ($1,295,956.60) will be allocated to activities which principally benefit low- and moderate-income persons in the amount of $1,295,956.60 (86.0%) 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 (15.0%), Housing activities $929,337.47 (62.0%), and Public Service activities $156,621.13 (10.0%).

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 - Alternate/Local Data Sources

| | |
|---|---|
| 1 | **Data Source Name**<br>Homeless Data |
| | **List the name of the organization or individual who originated the data set.**<br>Howard County Department of Citizen Services |
| | **Provide a brief summary of the data set.**<br>CoC Homeless Data |
| | **What was the purpose for developing this data set?**<br>Homeless Needs |
| | **How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?**<br>Countywide |
| | **What time period (provide the year, and optionally month, or month and day) is covered by this data set?**<br>2000-2015 |
| | **What is the status of the data set (complete, in progress, or planned)?**<br>Complete |
| 2 | **Data Source Name**<br>US Census ACS Five Year Estimates 2008-2012 |
| | **List the name of the organization or individual who originated the data set.**<br>US Census Data |
| | **Provide a brief summary of the data set.**<br>American Community Survey |
| | **What was the purpose for developing this data set?**<br>Edit tables missing data. |
| | **How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?**<br>US Census |
| | **What time period (provide the year, and optionally month, or month and day) is covered by this data set?**<br>2008-2012 |
| | **What is the status of the data set (complete, in progress, or planned)?**<br>Complete |



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