



HOWARD COUNTY DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT
9820 Patuxent Woods Drive, Suite 224 ■ Columbia, Maryland 21046 ■ 410-313-6318
Voice/Relay

Kelly A. Cimino, Director

FAX 410-313-5960

Director's Report

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DIRECTOR'S NOTE

Council Resolution 97-2019 was introduced to the County Council in June. This resolution would approve the terms and conditions of a Payment-in-Lieu of Taxes Agreement by and between the Howard County, Maryland and Robinson Overlook Limited Partnership, a limited partnership of the State of Maryland, for a rental housing development to be known as Robinson Overlook, and confirm that the Development meets the requirements of certain Special Affordable Housing Opportunities.

Robinson Overlook will be a new 48-unit, mixed income housing development on Grace Drive in Columbia. Woda Cooper Development, Inc. and the Howard County Housing Commission plan to construct this rental development to serve working families earning up to 60% of the HC Area Median Income. In addition to the 43 affordable rental units, 9 units will be designated for rental to persons with disabilities. This project received approval for Low Income Housing Tax Credit financing from MD DHCD in August 2018.

Members of the Housing and Community Development Board and the Housing Affordability Coalition testified or submitted testimony in support of this resolution at the Public Hearing on June 17, 2019. The legislation was tabled and scheduled for re-consideration in July. The resolution passed 4-0 on July 29, 2019. Thanks to the many affordable housing advocates and organizations that testified in support of this resolution. We are looking forward to the groundbreaking ceremony later this year.

The Department has been working with the Columbia Downtown Housing Corporation to implement a Live Where You Work (LWYW) program to encourage employers to provide rental assistance to help their employees live downtown and reduce commuting time. The Columbia Downtown Housing Corporation has been meeting with several employers in and around downtown over the last several months. An announcement regarding the launch of the LWYW program will be made in August. Stay tuned for details.

The Housing and Community Development Board is an advisory board established to provide guidance on Howard County's efforts to create new and maintain existing affordable housing stock. The board is composed of seven private citizens appointed by the County Executive and approved by the County Council. The Board's Vice Chair, Maurice Zeitler, was re-appointed to a 2nd term on July 29th. Thank you to Maury and the other members of the board for your service. Currently there is one vacancy on the board. If you are a county resident, are interested in affordable housing issues and would like to serve, please contact my office.

The Department has been working on our website over the summer. Our main goal was to improve the user experience. Now instead of listing programs in the menu, residents will be able to choose based on their need. For example, if you are interested in finding affordable rental information, you can choose "I want to rent a home". If you are interested in affordable homeownership, you can choose "I want to buy a home". We encourage you to visit our website and let us know if you find it easier to navigate or if you have suggestions on how we can make it even better.

www.howardcountymd.gov/departments/housing-and-community-development)

Kelly Cimino, Director

HOUSING OPPORTUNITIES PROGRAMS DIVISION

MODERATE INCOME HOUSING UNIT PROGRAM

Please see the attached MIHU Report.

SETTLEMENT DOWNPAYMENT LOAN PROGRAM

The Settlement Downpayment Loan Program is funded by the Department's Community Renewal fund. This program is responsible for increasing homeownership in the County and is critical to the success of the MIHU program. Homebuyers must be income-eligible and demonstrate a need for downpayment and closing cost assistance.

We are pleased to announce that FY20 funding is now available. A notice announcing the new funding was sent to all participating lenders on July 1st.

For the first month of FY20, 4 non-MIHU buyers received SDLP loans, including 1 Workforce Initiative loan, for a total of \$64,691. There were no requests from MIHU buyers this month. We look forward to helping increase the rate of homeownership in the County, especially for first-time homebuyers, with this funding.

REINVEST*RENOVATE*RESTORE HOUSING REPAIR PROGRAM

The Reinvest*Renovate*Restore Housing Repair Program is funded by the Department's Community Renewal fund. This program can help income eligible homeowners make repairs to enhance safety, accessibility and livability in their homes. Applicants who are ineligible based on income or credit are referred to Rebuilding Together for assistance or considered for the State Housing Repair Programs. The Loan Review Committee meets twice a month to review loan applications for funding. DHCD staff is available to present RRR program information to organizations and service providers in the community. Many of the applications received do not meet the program guidelines so staff is planning to offer information workshops at several senior centers in the next few months. Scheduled workshop dates will be posted on our website. There are currently 2 applications in process.

STATE OF MD HOUSING REPAIR LOAN PROGRAMS

The Department processes applications for the State of Maryland's Whole Home and Housing Repair Programs. Both programs can assist eligible homeowners secure low interest loans or grants to make home repairs and bring properties into compliance with applicable building codes and standards. The programs are designed to benefit households with incomes that are at or below 80% of the statewide median income. Homeowners must be current on their mortgage, insurance and property tax payments to be eligible for the program. While these programs may offer grants or 0% interest loans to income-eligible homeowners, the State's processing time for these loans is approximately 6 – 8 months. Homeowners that have urgent or immediate needs are not a good fit for this program. Applicants interested in the State's housing repair loan programs should contact the Department for additional information.

COMMUNITY PLANNING AND GRANTS DIVISION

FFY2018 CONSOLIDATED ANNUAL PERFORMANCE & EVALUATION REPORT

The Community Planning and Grants Division is working on the Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER is the annual report Howard County must submit to HUD within 90-days after the conclusion of the program year. The CDBG and HOME Program years run July 1st through June 30th each year. This CAPER will report on accomplishments in the third year of the current 4-Year Consolidated Plan (FFY2016-FFY2019 Consolidated Plan).

FFY2018 CAPER Dates of Interest:

July 1, 2019 – Begin CAPER and Submit Section-3 Report in SPEARS

September 3, 2019 – Draft CAPER completion date.

September 6, 2019 – 15-Day Public Comment Period begins.

September 19, 2019 – Public Hearing 6:00 PM in Department of Housing and Community Development's Conference Room.

September 20, 2019 – 15-Day Public Comment Period ends.

September 27, 2019 – CAPER due to HUD.

CDBG PROGRAM

In anticipation of the approval of the FFY2019 Annual Action Plan to HUD, the Community Planning and Grants Division staff have been setting up new project files. The Environmental Review process has been completed on four of the twelve properties to expedite project start dates so the CDBG funding can be expended on a timely basis.

ONE PROJECT RECEIVING FFY19 CDBG AWARD:

Bridges to Housing Stability – Rehab Activity - \$48,907.30 (total award)

PROJECT AND AREA DESCRIPTION:

ONE PROPERTY DESCRIPTION (1 of 12 units):

Address: 10572 Cross Fox Lane, Columbia, MD 21044

Type of Repair: HVAC Replacement / New Flooring

Property Use: Residential

Unit Size: 1,510 SF

Unit Type : Condo Unit/Garden

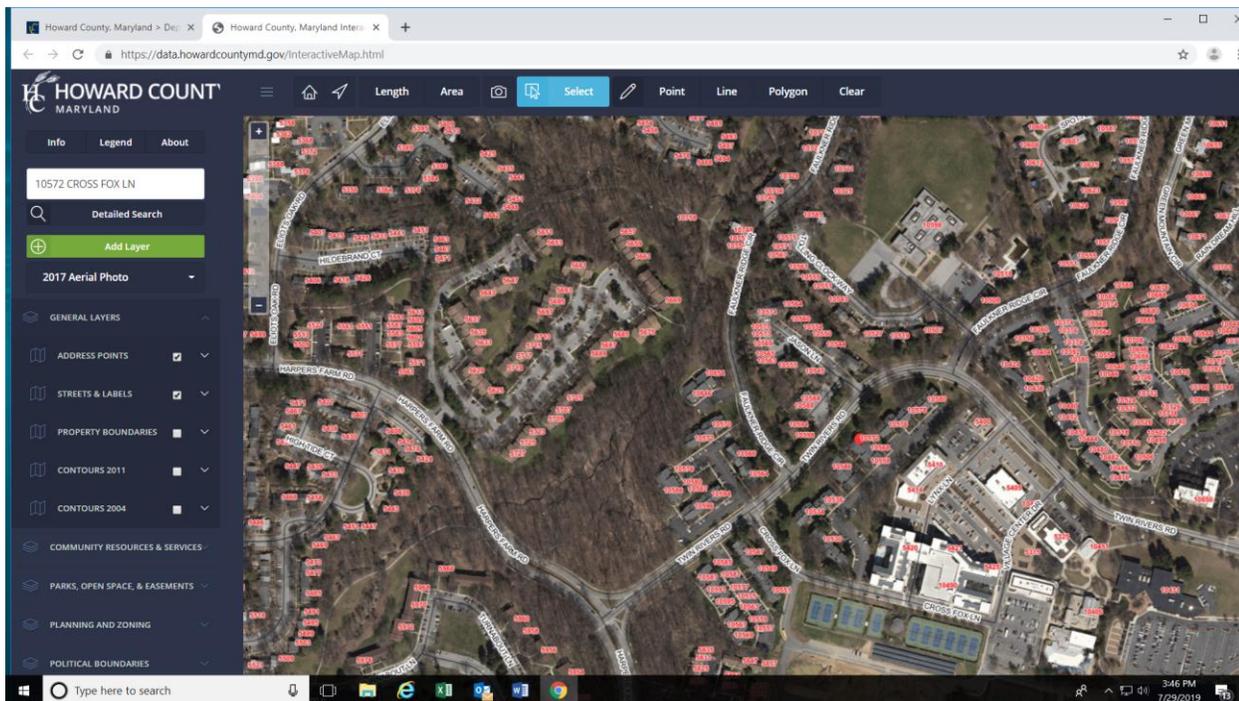
Number of Floors: 1

Date of Construction: 1975

Type of Construction: Brick

Bridges to Housing Stability, Inc., a 501 (c)(3) nonprofit, will utilize CDBG Program funds to rehabilitate twelve (12) rental housing units they own in their Alliance Program portfolio in FFY19. The renovations will make the homes safer, more energy efficient and more accessible for disabled and aging family members. Units in the Bridges Alliance program are rented to persons working in Howard County earning between 30 percent and 60 percent AMI as defined by HUD.

Income eligibility: Howard County residents earning between 0% - 80% Area Median Income for the Baltimore Metropolitan Region, adjusted by family size, as established by HUD.



HOME Program

During the past month, the Grants team has been working to finalize and execute all agreements for the current fiscal year. All Subrecipient Agreements for CDBG and MIHU fee-in-lieu have been drafted and signed by the awardees. FFY2019 and FY20 will fund two (2) HOME, five (5) MIHU Fee-in-lieu and twelve (12) CDBG activities. The HOME projects will require an amendment to original agreements executed in program years FFY2017 and FFY2018 to guarantee the completion of the original projects with HOME funds.

The Hicks Road project is still months away from any visual signs on site; however, the project is underway. Progress meetings between the Department, the Grantee (iHomes, Inc.) and the General Contractor (GC) are occurring every two weeks. The GC has contracted with an engineering firm to manage the subdivision process. The subdivision process is likely to be completed within the year.

MIHU Fee-in-Lieu Grant Program

A report summarizing the results of the first year of the MIHU Fee-in-lieu grant highlights the activities undertaken, the scope of each project, the outcomes and the total dollars spent to date. The chart below summarizes the results of the MIHU Fee-in-lieu projects.

Organization	Unduplicated Number of Persons Assisted				Doors Created	Doors Preserved
	Q1	Q2	Q3	Q4		
Bridges to Housing Stability	54	75	85	94	31	0
Living in Recovery, Inc.	28	38	49	62	0	10
Making Change, Inc.	0	11	27	44	2	0
Rebuilding Together Howard County	0	2	2	2	0	1
iHomes Inc. **	0	0	0	0	0	0
Total	82	126	163	202	33	11
<i>*Each quarter has the cumulative number of unduplicated persons assisted year to date.</i>						
<i>** Construction will not begin until the next fiscal year.</i>						

As the table above shows, that MIHU Fee-in-lieu funds helped over 200 individuals as of the end of the program year, June 30, 2019. That is equivalent to 33 new affordable units created and 11 existing doors of affordable housing preserved. Of the 33 new doors created, two (2) were homebuyers. It is worth noting that of the individuals assisted, 117 were female head of households, which is more than half of the program participants.

Of the \$400,000 committed, about 52 percent of the program funds were expended by three (3) of the five (5) grantees. As the table above demonstrates, there isn't any outcome data for one (1) grantee, iHomes, Inc. This activity involves new construction and due to the lengthy nature of new construction and selecting eligible contractors, this project will not be completed until the current program year, FY20. Rebuilding Together, Howard County has preserved one door and assisted a two-person household even though the project is not yet complete. The household was relocated to another affordable unit while their existing home is being repaired and updated. Due to the lengthy nature of new construction and securing permits through the County system, the project is not yet complete.

COUNTY FUNDED PROJECTS

RENEW HOWARD PROGRAM

The Real Estate Charitable Foundation of Maryland, Inc., a 501 (c)(3) non-profit corporation (the "Administrator"), a supporting organization of the Community Foundation of Howard County, also a 501(c)(3) nonprofit corporation ("Cfhoco") announced that it was soliciting competitive applications (Request for Proposals or RFP) from eligible mortgage lending institutions to participate in a neighborhood revitalization loan program, Revitalizing Neighborhoods EveryWhere in Howard County "RENEW Howard" (referred to as the "Program") whereby Lenders would be incentivized to make low-interest loans to homebuyers to acquire and improve aging homes in Howard County. The purpose of the Program is to encourage new investment in and revitalization of neighborhoods throughout the County.

DHCD Staff is working to design a program with an area lender that would be unique to Howard County and support the program goals. A draft of the proposed program is currently being reviewed by the potential lender.

ACQUISITION/REHAB PROGRAM

There are funds in the Department's FY20 budget for the acquisition and rehabilitation of existing scattered site properties to be leased to low-income individuals and families in Howard County. Bridges acquires units to lease to households earning up to 60% of Howard County area median income as part of their Bridges Alliance program. Bridges was awarded \$500,000 on July 1, 2019. Bridges helps low wage working households find affordable housing units and reduce their housing cost burden. The Bridges Alliance program currently owns and rents 36 units to income eligible households.

RENTAL ASSISTANCE FOR SPECIAL POPULATIONS

The Department can use MIHU fee in lieu funds to provide rental assistance to populations at risk of homelessness such as youths aging out of foster care and inmates leaving the County's detention center. In 2017, the Department funded the acquisition of a property by Bridges to Housing Stability to house returning citizens when they are released from the detention center. The home is currently occupied by a full-time house manager and four returning citizens. The Department of Corrections refers eligible returning citizens to the property for rent-free transitional housing for up to 24 months. This transitional housing unit fills an unmet need in the community and prevents potential homelessness for its residents. The Department is considering several projects with local non-profits to provide funding resources that will provide housing units for underserved and low-income residents in the County.

OUTREACH

HOMEBUYER EDUCATION WORKSHOP

This month's Homebuyer Education Workshop was held on Saturday, July 13, 2019. The next workshop led by Making Change is scheduled for Saturday, August 10, 2019, from 9:00 a.m. – 3:00 p.m. at the Community Resources Campus (9820 Patuxent Woods Drive, Columbia, MD 21046). Pre-registration is required. The 2019 workshop calendar is posted on the Department's website as well as FAQs. Prospective homebuyers can register to attend a workshop by sending an email to homebuyerclass@howardcountymd.gov.

MIHU WORKSHOP

October is the next open enrollment period for the MIHU homeownership program. The Department will hold several information workshops for potential MIHU renters and homebuyers during that time. Applications for MIHU rental units are available throughout the year. Visit our website for more information at www.howardcountymd.gov/departments/housing.

Attachment: MIHU Report
