



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

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DIRECTOR'S NOTE

The Maryland Department of Housing and Community Development (MD DHCD) has begun the development of the state's first-ever Housing Needs Assessment and Strategic Plan. MD DHCD has engaged the University of Maryland's National Center for Smart Growth and their subcontractor Enterprise Community Partners, Inc. to conduct this study.

The Housing Needs Assessment and Strategic Plan will provide an analysis about housing needs within the state between 2020 and 2030 and propose a menu of recommendations, including new tools at the state and local levels to better align with current and future housing needs.

MD DHCD has requested that the consultant team create an advisory group of stakeholders from across the state to provide input and help guide the work. I accepted an invitation to be a member of the advisory group. Our role will be to represent local and regional housing interests; provide ongoing feedback about factors shaping housing needs across the state and affecting Maryland residents; help prioritize critical housing needs and proposed solutions; and assess the impact and feasibility of proposed changes to state-level policies, programs and resources related to housing and community development. I attended the first meeting on January 7th. The second meeting is set for Feb. 4, 2020.

The Housing Opportunities Master Plan Project Kick-Off Meeting is set for Tuesday, February 4th at the department's office. Members of the consultant team will present the project scope and timeline to the task force. We are planning to ask task force members to sign up for work groups to work closely with the consultant team and report back at future task force meetings. We are also planning to discuss potential opportunities for community engagement sessions. All meeting notices and agendas will be posted on the department's webpage (www.howardcountymd.gov/housing/housingtaskforce).

On January 13th, Peter Engel of the Housing Commission and I presented affordable housing information to the County Council at their monthly meeting. This was an opportunity to discuss potential opportunities and challenges associated with creating and preserving affordable housing units in the County. We look forward to working with the Council on these issues.

On January 14th, the County released a Request for Proposals (RFP) to solicit a provider for homebuyer education workshops and credit counseling services. A pre-proposal conference was held on January 22nd and 5 potential providers attended. The RFP deadline is February 5, 2020. The Department currently facilitates a HUD-approved homebuyer education workshop on the second Saturday of each month. Potential homebuyers that participate in the MIHU program or want to request downpayment and closing cost assistance from the SDLP program must complete the 8-hour HUD-approved homebuyer education requirement. Completion of this program is also required to qualify for downpayment assistance from the Maryland Mortgage Program (MMP). The Department is also planning additional events this year related to foreclosure prevention, credit counseling for renters interested in homeownership and credit building for foreign-born residents to qualify for affordable rental and homeownership units.

Section 13.402C(e)(8) of the County Code requires the Department to provide a detailed annual report to the Council of each collection and expenditure of all MIHU fee-in-lieu funds for the prior calendar year. A copy of the letter to the County Council is posted on the Department's website.

Kelly Cimino, Director

COMMUNITY RENEWAL HOUSING INITIATIVES

MODERATE INCOME HOUSING UNIT PROGRAM

Please see the attached MIHU Report.

SETTLEMENT DOWNPAYMENT LOAN PROGRAM

The Settlement Downpayment Loan Program is used to assist potential homebuyers with the purchase of a home. The program is critical to the success of the MIHU program and helps increase the rate of homeownership in the County. Homebuyers must be income-eligible and demonstrate a need for downpayment and closing cost assistance. Potential homebuyers must attend a HUD-approved homebuyer pre-purchase workshop prior to closing.

For FY20 so far, 15 MIHU buyers received SDLP loans, including 8 Workforce Initiative loans, totaling \$324,607, and 23 non-MIHU buyers received SDLP loans, including 11 Workforce Initiative loans, for a total of \$387,224.

HOUSING REPAIR PROGRAMS

The Reinvest*Renovate*Restore Housing Repair Loan Program can help income eligible homeowners make repairs to enhance safety, accessibility and livability in their homes. The Department also processes applications for the State's Housing Repair Loan Programs. Applicants who are ineligible based on income or credit for either program are referred to Rebuilding Together for assistance.

Two applications are in process. Two applications were referred to Rebuilding Together.

GRANT PROGRAM INITIATIVES

FFY2020 – FFY2024 Consolidated Plan & the FFY2020 Annual Action Plan (AAP) Urban Design Ventures (UDV), the consultant planning and writing the 5-Year Consolidated Plan, conducted three days of Public Needs Hearings and face-to-face interviews from December 10 through December 12.

FFY2020-2024 Consolidated Plan & FFY2020 Action Plan Dates of Interest:

February 24, 2020 – 30-Day Public Comment Period begins and runs through March 25th

March 12, 2020 – Public Hearing # 3 – at Department of Housing and Community Development office

April 09, 2020 – Public Comment # 4 - at Howard County Housing Board Meeting

April 20, 2020 – Public Hearing # 5 – at County Council Hearing

May 4, 2020 – County Council votes on resolution regarding Con Plan

May 17, 2020 – Deadline for submission of the FFY2020-2024 Consolidated Plan & FFY2020 Action Plan to HUD

UDV conducted an online Resident Survey and 91 responses were received. Excerpt from responses:

Housing/Rental Issues in Howard County

1. Affordability – 68.60%
2. Decent, Safe and Affordable Rental Units – 43.35%
3. Housing Options/Inventory – 32.56%
4. Minor Rehabilitation – 23.26%
5. Other – 20.93%
6. ADA Accessibility – 18.60%
7. Major Rehabilitation – 15.12%

Populations in need of rental subsidy vouchers to maintain housing

- Sober housing – typically are entering with no financial resources or job
- Disabilities/Special Needs housing (typically 0-30% AMI)
- Chronically homeless
- Unaccompanied homeless youth

Top 3 Employment Barriers Identified

1. Lack of Transportation – 52.24%
2. Lack of Job Opportunities – 49.79%
3. Lack of Childcare – 29.52%

Top 4 Transportation Issues Identified

1. Walkability – 41.01%
2. Unreliable Public Transit – 36.99%
3. Not Enough Service Hours – 36.99%
4. Disconnected Routes – 34.25%

The FFY2020 Needs Assessment Survey is still open for resident responses:

<https://www.surveymonkey.com/r/HowardCoCDBG>

CDBG & HOME Program Combined

During the month of January, the Grants Division hosted its annual Second Needs Hearing. More than twenty (20) non-profit partners, County agencies, and affordable housing practitioners, most of whom serve vulnerable populations in Howard County, were in attendance. Due to increased networking efforts, there were six (6) new entities represented at this year's hearing. At the end of the meeting, attendees were encouraged to complete the Request for Proposals (RFP) for FFY2020 federal CDBG and HOME funding, and for FY2021 MIHU Fee-in-Lieu funds.

The RFPs are due on February 3, 2020. The Grant Review Committee (GRC) increased to 7 members this year. Members of the GRC are asked to serve a two-year term. The GRC will review and score the RFPs in mid-February.

Two (2) income- eligible households (a total of 7 individuals) were awarded HOME Program funds for down payment and closing cost assistance loans this month. The average sales price for both units was \$227,000. This sales price is below the HOME limit for a single unit as established by HUD.

HUD is now requiring a new report regarding the County's position related to Cash on Hand reporting. Since the County operates strictly on a reimbursement basis, the completed report confirms that the County does not keep any federal cash on hand.

EDUCATION AND OUTREACH

HOMEBUYER EDUCATION WORKSHOP

This month's Homebuyer Education Workshop was held on Saturday, January 11, 2020. The next workshop is scheduled for Saturday, February 8, 2020 from 9:00 a.m. – 3:00 p.m. at the Community Resources Campus (9820 Patuxent Woods Drive, Columbia, MD 21046). Potential homebuyers must attend the required pre-purchase counseling and homebuyer education to purchase an MIHU home and/or qualify for SDLP funding. Pre-registration is required. The 2020 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

The MIHU sale pricing and rents changed on January 1, 2020. January was an open enrollment period for the MIHU homeownership program and 125 new applications were received. The Department held 4 MIHU workshops in January. Applications for MIHU rental units are available throughout the year. Visit our website for more information at www.howardcountymd.gov/departments/housing.
