



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

June 2020



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## **DIRECTOR'S NOTE**

County offices remained closed to the public during the month of June and most of the staff continued to telework from home. We are continuing to update the website with COVID-related resources and program updates as Phase 3 of the County's HoCo RISE (Reopening Innovatively Safely and Effectively) Plan began this month. Residents can find daily updates on the County's website at [www.howardcountymd.gov/Departments/COVID-19-Coronavirus-Countywide-Updates](http://www.howardcountymd.gov/Departments/COVID-19-Coronavirus-Countywide-Updates).

The County's FY20 budget year closed on June 30. As mentioned in the May Director's Report, the Department's FY21 budget was restricted by Amendment 9 in the final budget that passed on May 27, 2020. The Administration pre-filed a supplementary budget amendment, SAO1-FY21, on June 29<sup>th</sup>. The County Council will consider the budget amendment in July. A work session is scheduled for July 22<sup>nd</sup> and the vote is expected on July 29<sup>th</sup>. The Department will work with the Department of Finance to temporarily fund programs and services from other resources until the amendment is approved. Update to follow next month.

The County Executive held an Older Adult Virtual Town Hall on June 29<sup>th</sup> at 4:00 pm. The teleconference provided updates on the County's COVID-19 response as it relates to older adults, including health tips, impact within the long-term care and assisted living facilities, available resources, and reopening plans. Department officials also provided details on rent assistance, food access, wellness programs, virtual 50+ Center offerings, Maryland Access Point information and more. I participated in this event to provide information about the County's plan to provide funding for rental assistance beginning on July 6th. Funds will be awarded to several nonprofits in the County to process applications from residents and provide funding to those that have suffered a loss of income related to COVID-19. The Department is drafting a flyer that will be posted on the department's webpage as well as on the County's COVID webpage by the end of the month.

The work on the Housing Opportunities Master Plan continues. The practitioner interviews will be completed in July and data will be presented to the Task Force in August. See detailed summary of activities and upcoming meeting dates on page 3.

Hope you are enjoying the warm summer days and staying safe!

*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 fiscal year 2020, the County funded \$1,072,860, in loans to income-eligible homebuyers. For FY20, 21 MIHU buyers received SDLP loans, including 9 Workforce Initiative loans, totaling \$472,070, and 38 non-MIHU buyers, including 17 Workforce Initiative loans, for a total of \$600,790. This program will be funded again in the FY21 budget.

Since the office is still closed to the public, mortgage lenders must email the Program Coordinator prior to sending an SDLP package for underwriting. The Department is accepting emailed SDLP packages and will process them as they are received. Lenders must allow the full 9 days from the date of receipt to provide adequate time for underwriting and funding. Online homebuyer education certificates from HUD-approved counseling agencies are acceptable to meet the SDLP homebuyer education certification requirement.

### **HOUSING REPAIR LOAN 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.

### **HOUSING OPPORTUNITIES MASTER PLAN**

The Task Force co-chairs and workgroup chairs met on June 30<sup>th</sup> to discuss the upcoming calendar of meetings and virtual community meetings planned for August and September. The next meeting for the full Task Force is scheduled for July 9<sup>th</sup> from 3:00 – 5:00 pm. All meetings are open to the public, but residents must register to attend in advance. Meeting information can be found on the Department's webpage. The Department continues weekly update calls with RCLCO. Progress updates, meeting minutes and plan materials are posted at [www.howardcountymd.gov/housingtaskforce](http://www.howardcountymd.gov/housingtaskforce).

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## **GRANT PROGRAM INITIATIVES**

### **CDBG AND HOME COMBINED ACTIVITIES**

During the month of June, the Grants team edited the grant agreements for program year FFY2020, and for the use of the Coronavirus funding received by the County and the CDBG programs. Due to COVID-related work practices, all documents will be routed digitally. All County-funded Coronavirus (CV) Grant agreements are being routed for signatures. July 6<sup>th</sup> will be the first day that non-profit partners will begin accepting applications from residents for assistance to pay past due rent or utilities and prevent eviction.

The Grants team has also been working on processes to track and manage the new CV grants more effectively. A centralized database has been created to log addresses (a unique identifier) to which assistance was provided, and catalog other important information including amount and date of assistance, assistance type and entity which provided the assistance to avoid duplication of services. Non-profits will provide demographic data in a separate quarterly report to the Grants team.

The HOME Program Specialist disseminated the new HOME rents and income data to all owners of HOME-assisted units. These limits will be effective on July 1, 2020. Despite the COVID-related challenges, iHomes, Inc. successfully completed the renovation of their most recent townhouse purchase in Columbia. The contractor operated in a safe and efficient manner and provided contactless updates, photographs and invoicing. The HOME Specialist and the Hicks Road development team are planning a groundbreaking ceremony in mid-September before construction begins.

### **CDBG -CV Funding**

On March 27, 2020, *The Coronavirus Aid, Relief and Economic Security Act* (CARES Act) was signed into law. The law made \$5 billion in supplemental Community Development Block Grant (CDBG) funds available for grants to *prevent, prepare for, and respond to* the Coronavirus. An allocation of **\$770, 356** in CDBG-CV funds has been awarded to Howard County and will be awarded as sub-recipient grants to local non-profits.

On June 10, 2020 Howard County submitted a **Substantial Amendment** to the County's FY2019 Annual Action Plan to HUD in response to \$770,356.00 CDBG-CV funding received by the County. The amendment is under review by the Baltimore CPD Field Office. Staff is preparing grant agreements to send to nonprofits once HUD provides a response to the amendment.

### **FFY2019 CAPER WAIVER**

Howard County is submitting a letter to HUD to request a waiver for the 90-day requirement for the submission of the County's Consolidated Annual Performance and Evaluation Report (CAPER) to within 180 days from the close of the program year on June 30, 2020. This will allow more time for the County to expend the additional CDBG-CV funding and report back to HUD showing the use and impact of these funds.

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## **EDUCATION AND OUTREACH**

### **HOMEBUYER EDUCATION WORKSHOP**

Potential homebuyers are required to receive a homebuyer education certificate from a HUD-approved counseling agency to purchase an MIHU home and/or qualify for SDLP funding. Homebuyers with a signed contract of sale should contact their mortgage lender for a referral to an online homebuyer education class to receive their certification prior to closing.

In-person homebuyer education workshops sponsored by the Department could resume once the County Executive lifts the Coronavirus State of Emergency Order. Currently HomeFree is presenting online workshops for the Department. The July Workshop will be presented online on Saturday, July 11<sup>th</sup> at 9:00 am. The 2020 workshop calendar is posted on the Department's website as well as FAQs. Prospective homebuyers must register to attend an online workshop by sending an email to [homebuyerclass@howardcountymd.gov](mailto:homebuyerclass@howardcountymd.gov).

### **MIHU WORKSHOP**

July is the next open enrollment month for the MIHU homeownership program. Applications for MIHU rental units are available throughout the year. In-person workshops will not be held in July; however, the MIHU homeownership and rental presentations are available on the Department's webpage. Residents can also contact the Department with questions by phone at (410) 313-6318 or by email at [housing@howardcountymd.gov](mailto:housing@howardcountymd.gov). See the attached MIHU Report for more details or visit the Department's website for pricing, standards or more information at [www.howardcountymd.gov/departments/housing](http://www.howardcountymd.gov/departments/housing).

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