



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

July 2020



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DIRECTOR'S NOTE

July 1st was the start of the County's FY21 fiscal year. While County offices remain closed to the public, some of the staff started to return to the office. Other staff members continue to telework from home. While the pandemic continues, residents can find daily updates on the County's website at www.howardcountymd.gov/Departments/COVID-19-Coronavirus-Countywide-Updates.

Howard County received \$32 million in CARES Act funding from the State to help respond to the challenges associated with the pandemic. The County also received \$770,356 from CARES Act through CDBG-CV funds from HUD. The County awarded \$1.5 million (\$800,000 + \$770,356) in funding to nonprofit partners this month to provide housing payment assistance to residents experiencing COVID-related loss of income. The nonprofits began accepting applications from residents seeking rental assistance on July 6th. County Executive Ball visited our office to prepare a short video with me announcing the rental assistance program and advising residents about where and how to apply. The video is available on the Department's webpage.

The County Council considered SAO1-FY21 this month. I testified at the Council's monthly meeting on July 13th and answered questions at their work session on July 22nd. The Council voted to approve SAO1 on July 29th. The Department will work with the Department of Finance to move \$3,660,000 from the General Fund Contingency Reserve back to the Department's budget in August. These funds will allow the Department to resume funding essential programs and services for County residents.

I have been participating in the MD DHCD Housing Needs Assessment planning process with housing professionals from other counties across the state since last fall. There were small group and full workgroup discussions in July. The consultant team expects to complete their work in August. The final report should be presented to MD DHCD this fall. I am looking forward to reviewing the full report and learning how the State plans to support the County's continued affordable housing efforts.

Lisa Wiseman, Chief of the Housing Opportunities Programs Division, has accepted a new opportunity outside County Government. Lisa has been with the department for 6 years and helped countless families navigate the MIHU program and become homeowners in the County. Lisa's last day will be August 3rd. We thank Lisa for her service to the residents of Howard County and wish her well in her future endeavors.

The work on the Housing Opportunities Master Plan continues. The practitioner interviews were completed in July and the full Task Force met on July 9th. See detailed summary of activities and upcoming meeting dates on page 3.

Stay cool and stay 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.

We are pleased to announce that FY21 funding is now available. A notice announcing the new funding was sent to all participating lenders on July 1st.

For the first month of FY21, 2 MIHU buyers received SDLP loans, including 1 Workforce Initiative loan, totaling \$64,212 and 5 non-MIHU buyers received SDLP loans, including 1 Workforce Initiative loan, for a total of \$98,937. We look forward to helping increase the rate of homeownership in the County with this funding, especially for first-time homebuyers.

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. Staff is reviewing several pre-applications received in July for eligibility.

HOUSING OPPORTUNITIES MASTER PLAN

The full Task Force met on July 9th from 3:00 – 5:00 pm. Notes from the meeting are posted on the Department's webpage. Bill McCormack, Task Force Co-Chair, and I presented an update on the Plan to the Howard County Chamber of Commerce at their monthly meeting on July 14th. We asked all attendees to take the online survey and encouraged participation at upcoming task force meetings. The survey will be open until early September and can be found at www.surveymonkey.com/r/MD69JH8.

Upcoming Meetings:

August 17th at 9:00 am – Housing Policy 101 with Mike Spotts of Neighborhood Fundamentals.

August 25th at 11:30 am – Virtual Community Meeting

August 26th at 6:00 pm – Virtual Community Meeting

September 10th at 4:00 pm – Virtual Community Meeting

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. Upcoming meeting dates, progress updates, meeting minutes and research materials are posted at www.howardcountymd.gov/housingtaskforce.

GRANT PROGRAM INITIATIVES

FFY2020 – FFY2024 Consolidated Plan & the FFY2020 Annual Action Plan (AAP)

On Monday, May 11, 2020 Urban Design Venture, our consultant for planning, writing and submission of Howard County's FFY2020 – FFY2024 Consolidated Plan and FFY2020 Annual Action submitted the final plans through the Integrated Disbursement and Information System (IDIS) to HUD for review.

On August 4, 2020 HUD transmitted the notification letter of the approved 5-year Consolidated Plan and FFY2020 Annual Action Plan. The County's Entitlement Awards:

- CDBG Program - \$1,309,534
- HOME Program - \$ 465,543

CDBG -CV Funding

On June 10, 2020 Howard County submitted the Substantial Amendment to our FY2019 Annual Action Plan in response to the County's award of \$770,356.00 in CDBG-CV funding to HUD.

On July 31, 2020 HUD transmitted the notification letter of the approved CARES Act Substantial Amendment giving approval for the County to award the additional \$770,356.00 CDBG-CV funding.

CDBG PROGRAM HIGHLIGHT

PROJECT: The United Way of Central Maryland – Facilities Improvement Project (FFY2020)
7125 Columbia Gateway Drive, Columbia, MD 21046

The United Way of Central Maryland, a 501 (c)(3) non-profit in Howard County, will use CDBG funds in FFY20 to renovate a 9,000-square foot space in Columbia for use as the new Family Center to meet the critical need for affordable, quality childcare in Howard County. Through this project, the United Way is building the first non-profit, child-care center to serve approximately 76 individuals in FFY20.

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

Eligible Activity: Facilities and Improvements

Projection: 1 Unit

HOME PROGRAM

The Grants team has been working to get all grant agreements executed for the upcoming fiscal year. All Subrecipient Agreements for CDBG and Community Renewal Fee-in-Lieu have been drafted and are currently being routed through the County process for signatures. FFY2020 and FY21 will fund three (3) HOME, five (5) Community Renewal Fee-in-lieu and ten (10) CDBG projects.

PROJECT: Greenfields Community Living Project. The project is in its second stage of review with the County's Zoning department and the development team expects the Environmental Concept Plan (ECP) within the next several weeks. The County and project partners will host the groundbreaking ceremony next month on September 16th at 11:00am. The event will be outdoors, COVID-safe and a great demonstration of public/private partnerships. In late July, the development team visited Beracah Homes in Delaware. Beracah Homes is an esteemed builder in this region that specializes in "off-site, stick built construction." Their commitment to deliver value can be seen in the high quality raw materials built into each home. The visit included a tour of the factory, a discussion of the build time, quality control, energy efficiency and model selection. The home is expected to be delivered to the site in January 2021.

MIHU Fee-in-Lieu Program Initiative

PROJECT: Rebuilding Together, Howard County completed the Greene project this month. This project was a joint effort between the County, RTHC and its partners to preserve affordable housing for a well-established Howard County family that wished to age in place. Unfortunately, Mr. Greene passed away shortly before occupancy, due to complications associated with age. However, Mrs. Greene moved into her new home in historic Ellicott City on August 5th. The entire family is elated and an official ribbon cutting will occur in the fall.

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. 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 was presented online on July 11th. The next online workshop is scheduled for Saturday, August 8th 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.

MIHU WORKSHOP

July was an open enrollment month for the MIHU homeownership program. 114 new applications were received. Applications for MIHU rental units are available throughout the year. In-person workshops were not 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. 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.
