



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

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DIRECTOR'S NOTE

While County offices remained closed to the public, staff continued to work in the office and remotely. Beginning September 4th, Howard County is scheduled to move forward with Governor Hogan's modified Phase 3 plan of reopening. Residents can find daily COVID-related updates on the County's website at www.howardcountymd.gov/Departments/COVID-19-Coronavirus-Countywide-Updates.

Last month the Department awarded \$1.5 million in CARES Act funding to 8 nonprofit partners to provide rental assistance to residents experiencing a loss of household income during the pandemic. As of August 31st, applications from 135 residents were approved and rental assistance funds of \$387,686 were provided to pay past due rent. There are 175 applications in process. The average assistance to residents is \$3,000. The agencies are accepting applications until funding is exhausted.

The Housing and Community Board met on August 13th. Community advocate Kelly McLaughlin made a presentation and asked the Board to consider joining a new workgroup to advocate for federal, state and local resources related to rental assistance, eviction prevention, mortgage forbearance, and legal aid services for residents struggling due to the COVID-19 health crisis. The Housing Affordability Coalition is also planning an Eviction and Foreclosure Prevention Forum in September and Kelly invited board members to participate.

CB45-2020 (ZRA 191) was pre- filed by the County Council Chair at the request of the County Executive. This bill would revise the definition of Housing Commission Housing Development to include the Howard County Government so that the Department of Housing and Community Development can facilitate the construction of affordable housing on non-residentially zoned land; allowing the Planning Board to approve up to a maximum of 12 acres of housing developments on non-residentially zoned land owned by Howard County Government or for housing developments owned by a business entity in which Howard County Government is a general partner or managing member.

CB45-2020 would allow the County to partner with Mission First Housing Corporation to construct a 76-unit, mixed income housing development in Columbia, MD. The County is supportive of this new mixed-income, affordable rental community with 71% of the units set aside for families with incomes at or below 60% of AMI and 25% of the units set aside to serve adults with disabilities and incomes below 30% AMI. The County Council will consider this bill in September.

On August 12th, the State announced that it was awarded \$16.1 million of CARES Act CDBG funding to be used throughout the entire state. The State completed an amendment to their Action Plan to use this funding for emergency rental assistance. The funding is available to Baltimore City and County governments. Staff attended a training on August 19th and submitted a request for a local resolution to the County Council for consideration in September. Staff will begin working on the application to request \$2 million in emergency rental assistance for County residents. The draft application will be posted on the Department's website on September 21st for a 5-day comment period. The application must be submitted to the State by October 2, 2020. We know that many residents are still struggling due to unemployment and loss of household income. These funds are needed to keep residents safely housed.

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 FY21, so far, 2 MIHU buyers received SDLP loans, including 1 Workforce Initiative loan, totaling \$64,212 and 7 non-MIHU buyers received SDLP loans, including 2 Workforce Initiative loan, for a total of \$159,604. We look forward to helping increase the rate of homeownership in the County, especially for first-time homebuyers, with this funding.

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 survey will be open until early September and can be found at www.surveymonkey.com/r/MD69JH8.

Meetings held this month:

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

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

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

Upcoming meeting: September 10th at 4:00 pm – Virtual Community Meeting with residents

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

COVID-19 HARDSHIPS AND CDBG-CV FUNDING

Like many jurisdictions nationwide, there has been a significant increase in filings for unemployment insurance in Howard County due to the COVID-19 pandemic. As of August 22nd, the economic shutdown, job losses, furloughs, and a reduction in pay for many employees led **37, 498 people to file for unemployment insurance**, with the highest number of filings during the first week of April. Job loss, reductions in pay, and furloughs have far-reaching negative consequences for many of the residents of the County. As of September 8, 2020, the County has 4,646 confirmed cases, 2,390 active cases, 2,134 recovered cases and 122 deaths from COVID-19.

CDBG PROGRAM HIGHLIGHT

PROJECT: Humanim, Inc., a 501(c)(3) non-profit in Howard County will use CDBG funds in FFY20 to provide renovations at their Gerwig building including a mock apartment for client training (for community integration), renovation of all bathrooms and the construction of a changing room with an electric adult changing table and shower that meets ADA standards. The renovations also include painting the entire interior, updating electrical and duct work, replacing doors, installing new flooring throughout the building, and repairing and staining flooring in the back portion in a facility that supports many activities and programs for persons with intellectual and developmental disabilities.

Income eligibility: Howard County residents with severe disabilities that earn between 0% - 80% of the area median income (AMI) for the HUD Baltimore-Columbia-Towson Metropolitan Statistical Area (MSA).

Eligible Activity: Facilities and Improvements

Projection: 1 Unit

HOME PROGRAM HIGHLIGHT

PROJECT: iHomes, Inc., a 501(c)(3) nonprofit and the only certified CHDO in Howard County, will utilize HOME funds to renovate two single family dwelling units for persons with varying degrees of intellectual and developmental disabilities (IDD). These program funds will allow for extensive rehabilitation and preservation of these affordable housing units. The residents of the homes are extremely low-income persons, earning between 0% – 30% of the area median income (AMI) for the HUD Baltimore-Columbia-Towson Metropolitan Statistical Area (MSA).

Support services will be provided by Humanim, Inc. The units will be designed using green building strategies that will result in a net zero, energy efficient units.

Income eligibility: Howard County residents with severe disabilities that earn between 0%-60%.

Eligibility requirement: Rehabilitation of two existing group homes.

The project will preserve 2 units of affordable housing in FFY20.

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. This month's class was held on August 8, 2020. The next class is scheduled for September 12, 2020.

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

Applications for MIHU rental units are available throughout the year. 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.
