



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 moved to Phase 3 plan of reopening based on Governor Hogan's order. Residents can find daily COVID-related updates on the County's website at www.howardcountymd.gov/Departments/COVID-19-Coronavirus-Countywide-Updates.

In July, 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 September 30th, applications from 273 residents were approved and rental assistance funds of \$680,000 were provided to pay past due rent. The average rental assistance amount provided to residents is \$3,300. Six (6) of the agencies have exhausted the funding. The Howard County Housing Commission and Bridges to Housing Stability are continuing to work with their residents to bring past due rent accounts current.

County Executive Calvin Ball announced a second round of HoCo RISE rental assistance funding on September 11th, providing an additional \$800,000 in CARES Act funds to support residents struggling to pay rent because of the pandemic. These funds build on the nearly \$1.6 million provided for rental assistance by the Ball administration earlier this year. The County Executive also announced a \$60,000 grant to Maryland Legal Aid to provide legal support for residents facing eviction earlier this month.

Beginning October 5th, residents may apply for assistance to pay up to 3 months of past due rent. Applications will be available at the Community Action Council (CAC), Grassroots and FIRN. Residents must live in Howard County and provide documentation that the loss of household income is related to COVID-19 to qualify for assistance. Household income limits apply. Details can be found on the Howard County Department of Housing and Community Development (DHCD) [COVID-19 website](#).

CB45-2020 (ZRA 191) was withdrawn at the County Council hearing on September 21st. The Administration is considering next steps for this bill.

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 funding is available to Baltimore City and County governments. I testified before the County Council at the public hearing on September 21st to request approval of the local resolution needed to submit the application to the State. The completed application was posted on the Department's website on September 21st for a 5-day comment period. Only 1 comment was received. The application was submitted to the State on October 1, 2020. The State is planning to make award decisions in the next 60-90 days.

On September 11, 2020, Howard County Executive Calvin Ball joined Senator Guy Guzzone, Department of Housing and Urban Development (HUD) Regional Administrator Joseph DeFelice and Field Office Director Carol Bryant Payne, iHomes President Judi Olinger, Standard Energy Solutions, President & CEO Steve Welsh, along with members of the Department and the Howard County Housing Board for a groundbreaking of the Greenfields Community Living Project in Jessup, MD. This project is an investment of nearly \$1 million dollars (\$990,000). iHomes, Inc. will utilize a variety of funding sources for the construction of three single-family, energy-efficient, net-zero housing units. Each house will contain three bedrooms and provide housing to nine (9) individuals.

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, 5 MIHU buyers received SDLP loans, including 4 Workforce Initiative loan, totaling \$115,890 and 12 non-MIHU buyers received SDLP loans, including 3 Workforce Initiative loan, for a total of \$244,544. 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 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 opened on June 16th and closed on September 28th. More than 2,300 responses were received. The consultant will begin a detailed analysis of the survey responses next month, but preliminary results indicated here:

97% of respondents live in Howard County;

Nearly 36% also work in the County;

Approximately 71% own their home;

6% are receiving housing assistance; and

53% of the respondents do not think there are enough reasonably priced housing options in the County.

Virtual Community Meetings were held with residents on August 25th, 26th and September 10th.

Community Meeting Wrap Up Notes:

68 community members attended in addition to task force members and consultant staff;

51% of the meeting attendees heard about the meeting from a task force member, followed by 39% who heard about it from a County email or web/social media post;

31 % of meeting attendees were renters, and 12% receive housing assistance; and 59% of meeting attendees were from Columbia, followed by 16% from Ellicott City and 8% from North Laurel/Southeast area.

The next meeting of the task force is October 8, 2020, 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. 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

CARES Act Summary

Funding Sources: CDBG-CV and CARES Act (State of Maryland or State CV)

The Howard County Housing Commission and Bridges to Housing Stability have administered this grant of \$770,356. As of September 9, 2020, they have collectively accepted 270 applications, assisted 196 households and helped 584 persons remain housed.

Of the entire amount of rental assistance awarded to 8 partners between CDBG-CV and CARES Act – State CV of \$1,570,356., since July 5th; \$596,221 (36%) has been disbursed to date to help households avoid homelessness.

On September 11, 2020, Howard County was notified by HUD that the County has been awarded an additional **\$1,216,581** in CDBG-CV in response to the ongoing economic impact of the pandemic. The Department will begin the required needs hearing and public comment process in October before these funds can be allocated to nonprofit partners for use in the community.

CDBG PROGRAM HIGHLIGHT

PROJECT: The Arc of Howard County, a 501 (c) (3) nonprofit will use CDBG funds for adding two adult changing tables to the facility; converting three exterior door and four bathroom door with ADA doors; painting exterior of building; repairs to sidewalk and parking lot; and, converting cubical area to secure office space 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

PROGRAM: Downpayment Assistance - The Department of Housing and Community Development will provide downpayment and/or closing cost assistance to eligible homebuyers for the purchase of one dwelling unit in Howard County.

Income eligibility: Howard County residents with severe disabilities that earn between 0% - 80%.

Eligibility requirement: Homebuyer activity.

Projection: The project will create 3 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 September 12, 2020. The next class is scheduled for October 10, 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

The next open enrollment period for MIHU homeownership program is October. 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.
