



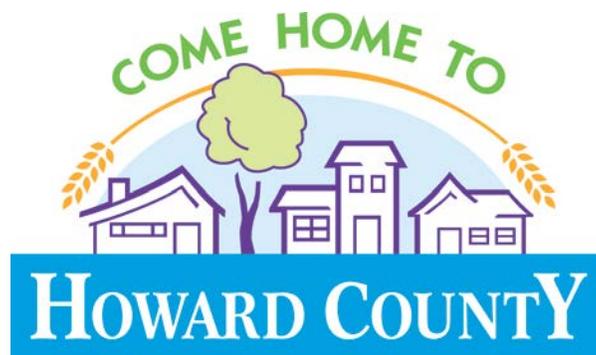
HOWARD COUNTY DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT
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Director's Report

August 2018



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DIRECTOR'S NOTE

Leadership Howard County (LHC) launched the summer week for its high school program Leadership U on Thursday, August 2nd at 8:00 am. The high school students visited the George Howard Building to learn about our local government. I had the pleasure of meeting 51 LU students and assisting them with an interactive BINGO game regarding the roles and responsibilities of County departments. This is the 3rd year I have participated and really enjoy it because the students always ask great questions.

As a member of the Local Children's Board, I learned about the weekend warrior backpack program. During the summer months when school is out, many kids struggle with food insecurity. The backpacks provide food for the weekend and are available to any child registered in the Howard County school system. Our department decided to participate in the packing and distribution of the weekend warrior backpacks on August 9th and 10th. It was a great teambuilding activity and gave us a chance to learn more about the needs and give back to our community.

August 10th was a regular meeting of the Housing and Community Development Board. After the meeting, we gave the members a tour of our new space as part of the Community Resources Campus. We are currently working with County Administration and the co-located agencies to plan an open house event on September 20th. Bringing the health and human service agencies together with the Non-Profit Collaborative and the Department of Social Services will enhance the delivery of services for County residents in need. More details and invitations to follow so stay tuned.

Finally, in response to Council Resolution CR23-2018, I was asked to speak at the Howard County Commission on Disability Issues meeting in August. Council Resolution CR23-2018 tasks the Commission with assessing and providing recommendations for enhancing the County's ability to meet the needs of residents with disabilities in five focus areas: Education, Employment, Transportation, Housing and Peer Relationships. During the meeting, we discussed the housing department's role in assessing the unmet needs or gaps in service for people with disabilities and best practices for addressing those unmet needs. The resolution requires the Commission to submit its report and recommendations to the County Council and County Executive by October 1, 2018.

Kelly Cimino, Director

HOUSING OPPORTUNITIES PROGRAMS DIVISION

MODERATE INCOME HOUSING UNIT PROGRAM (MIHU)

Please see the attached MIHU Report.

SETTLEMENT DOWNPAYMENT LOAN PROGRAM (SDLP)

The Settlement Downpayment Loan Program is funded by the Department's Community Renewal fund. This program is responsible for increasing homeownership in the County and is critical to the success of the MIHU program. Homebuyers must be income-eligible and demonstrate a need for downpayment and closing cost assistance.

We are pleased to announce that FY19 funding is now available. A notice announcing the new funding was sent to all participating lenders on July 2nd. The Department has budgeted \$600,000 for MIHU homebuyer loans. Another \$500,000 has been budgeted for non-MIHU homebuyer loans again this year.

For FY19 so far, 4 MIHU buyers received SDLP loans, including 2 Workforce Initiative loans, totaling \$71,082, and 16 non-MIHU buyers received SDLP loans, including 10 Workforce Initiative loans, for a total of \$266,845. We are cautiously optimistic that funding will be adequate for the entire fiscal year.

REINVEST*RENOVATE*RESTORE HOUSING REPAIR PROGRAM (RRR)

The Reinvest*Renovate*Restore Housing Repair Program is funded by the Department's Community Renewal fund. This program can help income eligible homeowners make repairs to enhance safety, accessibility and livability in their homes. Three (3) applications are in process for loan consideration. One (1) loan is approved and scheduled to close on September 6th.

MARYLAND WHOLE HOME PROGRAM

The Maryland Whole Home Program (formerly known as MHRP) can be used to assist eligible homeowners secure low interest loans to make home repairs and bring properties into compliance with applicable building codes and standards. The program is designed to benefit households with incomes that are at or below 80% of the statewide median income. Homeowners must be current on their mortgage, insurance and property tax payments to be eligible for the program. The State announced the availability of new funding on July 1st. Staff submitted 2 applications to the State for underwriting review this month.

COMMUNITY PLANNING AND GRANTS DIVISION

FFY2017 CONSOLIDATED ANNUAL PERFORMANCE & EVALUATION REPORT (CAPER)

The Community Planning and Grants staff took part in a HUD-sponsored training that focused on the process and requirements for setting up and completing the CAPER in the [eCon Planning Suite](#). The training provided a valuable opportunity for staff to learn the relationship the CAPER has with the Strategic Plan, the Annual Action Plan (AAP), and other Activity Accomplishment screens of HUD's web-based portal, the [Integrated Disbursement and Information System \(IDIS\)](#). IDIS is used to keep HUD informed about how well the County is expending its CDBG and HOME Program funding.

The CAPER timeline and deliverable schedule has been set. The report will detail the progress made in the 2nd year of the 4-Year Consolidated Plan (FFY2016-FFY2019 Consolidated Plan).

Future CAPER Dates of Interest:

September 7, 2018 – 15-Day Public Comment Period Begins

September 20, 2018 – Public Hearing – 9820 Patuxent Woods Drive, Suite 224 @ 6:00 p.m.

September 21, 2018 – 15-Day Public Comment Period Ends / All Public Responses due

September 28, 2018 – FFY2017 CAPER due to HUD

CDBG AND HOME PROGRAMS COMBINED EFFORTS

August has been a very busy month for the Grants team. We have been working closely with the Office of Law to finalize agreements for CDBG, HOME and MIHU grant funding for the current fiscal year.

In August, the County successfully met its statutory requirement and committed not only FFY2016 HOME CHDO funds, but also FFY2017 HOME CHDO funds. As mentioned in last month's report, HUD Exchange disseminated the most recent HOME Program Compliance report in late July. The report showed that the County was at risk of having its FFY2016 CHDO program funds returned to the U.S Treasury if program funds were not committed before the August 31, 2018 deadline. Due to the efforts of the Grants team and the Office of Law, all documents were fully executed a week ahead of the deadline.

The HOME Program Specialist has continued to work on environmental reviews in anticipation of the upcoming fiscal year. Ten (10) reviews were completed this month. The environmental reviews are part of "Round 8" of eligible properties that Rebuilding Together Howard County (RTHC) intends to add to their pipeline of properties to be rehabilitated.

Lastly, the Grants team has been working on the final edits to the Consolidated Annual Performance Evaluation Report (CAPER). The document summarizes and analyzes the County's performance in accomplishing Action Plan goals over the fiscal year. The CAPER will be completed by the end of September.

COUNTY FUNDED PROJECTS

RENEW HOWARD PROGRAM

August 15, 2018 Announcement. The Real Estate Charitable Foundation of Maryland, Inc., a 501 (c)(3) non-profit corporation (the "Administrator"), a supporting organization of the Community Foundation of Howard County, also a 501(c)(3) nonprofit corporation ("Cfhoco") announces that it is soliciting competitive applications from eligible mortgage lending institutions ("Lenders") to participate in a neighborhood revitalization loan program, Revitalizing Neighborhoods EveryWhere in Howard County "RENEW Howard" (referred to as the "Program") whereby Lenders will be incentivized to make low-interest loans to homebuyers to acquire and improve aging homes in Howard County, Maryland. The purpose of the Program is to encourage new investment in and revitalization of neighborhoods throughout the County.

Available Funds. To incentivize Lenders, Howard County, Maryland (the "County") has provided grant funds to the Administrator to be used as a Loan Loss Reserve Fund for this proposed mortgage program

in the amount of approximately \$2,000,000. It is anticipated that this level of funding will be sufficient to induce a private Lender or Lenders to contribute loan funds of as much as \$20 million to the Program.

Dates. Applications must be received by the Administrator by 4:00 p.m. EPT, October 15, 2018. Notification of the successful applicant should be made by mid-November.

ACQUISITION/REHAB PROGRAM

There are funds in the Department's FY19 budget for the acquisition and rehabilitation of existing scattered site properties to be leased to low-income individuals and families in Howard County. For the second year, the Department will grant the funds directly to Bridges. Bridges will acquire units to lease them to households earning up to 60% of Howard County area median income as part of their Bridges Alliance program. Last year Bridges acquired 4 units for the Bridges Alliance. We expect the Bridges Alliance to acquire at least 4 units with FY19 funding. Two units are currently under contract with proposed settlement dates in September.

RENTAL ASSISTANCE FOR SPECIAL POPULATIONS

The Department can use MIHU fee in lieu funds to provide rental assistance to populations at risk of homelessness such as youths aging out of foster care and inmates leaving the County's detention center. In 2017, the Department funded the acquisition of a property by Bridges to Housing Stability to house ex-offenders when they are released from the detention center. The home is currently occupied by the full-time staff person and potential tenants will be moving in soon.

Staff met with the Department of Social Services and Bridges to Housing Stability this past spring to continue discussions regarding potential housing options for youths aging out of foster care. Options currently being discussed include providing rent subsidies or purchasing a house for single room occupancy. Bridges is continuing discussions with all partners to determine next steps.

OUTREACH

HOMEBUYER EDUCATION WORKSHOP

This month's Homebuyer Education Workshop was held on Saturday, August 11, 2018. The next workshop led by Making Change is scheduled for Saturday, September 8, 2018, from 9:00 a.m. – 3:00 p.m. at the George Howard building. Pre-registration is required. The Department's website provides ongoing workshop dates through 2018 and FAQs. Prospective homebuyers can register to attend a workshop by sending an email to homebuyerclass@howardcountymd.gov.

MIHU WORKSHOP

October is the next open enrollment period for the MIHU homeownership program. The Department will hold informational workshops for potential MIHU renters and homebuyers during that time. Applications for MIHU rental units are available throughout the year. Staff is available to partner with employers, builders and nonprofits to present MIHU workshops throughout the year. Interested partners or applicants should visit our website for more information at www.howardcountymd.gov/housing.

Attachment: MIHU Report
