

State of Maryland

Five Year Consolidated Plan

2020-2024



Maryland

DEPARTMENT OF HOUSING
AND COMMUNITY DEVELOPMENT

Community Development Block Grants

HOME Investment Partnerships

National Housing Trust Fund

Emergency Solutions Grants

Housing Opportunities for Persons with AIDS

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Executive Summary

ES-05 Executive Summary - 91.300(c), 91.320(b)

1. Introduction

This Consolidated Plan (CP) is in effect from July 2020 through June 30, 2024. The State of Maryland recently conducted a housing needs assessment (HNA) to review housing needs in Maryland and its jurisdictions through 2030. Findings outline a vision and guiding principles that may be used to coordinate housing decisions statewide in allocating federal funds for Community Development Block Grants (CDBG), Emergency Shelter Grants (ESG), HOME Investment Partnership (HOME) and Housing Opportunities for People with AIDS funds. These awards are expected to leverage private funds to help attain some of the housing goals laid out in the 2020-2024 Consolidated Plan. As a planning tool, HUD's three basic goals are:

Goal 1. To provide decent housing

Goal 2. To provide a suitable living environment, and

Goal 3. To expand economic opportunities

Goal 1 includes: Assisting homeless persons to obtain housing, retaining the affordable housing stock, increasing the availability of permanent housing that is affordable to low-income Americans without discrimination, improving access to housing credit, and increasing supportive housing that includes structural features and services to enable persons with special needs to live in dignity.

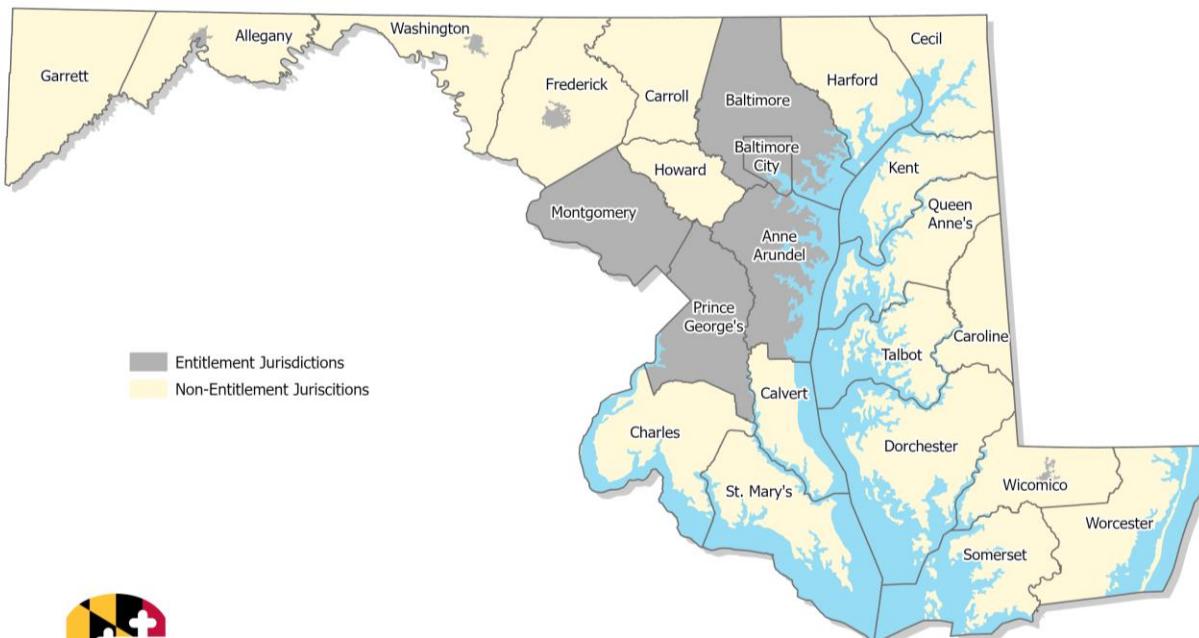
Goal 2 includes: Improving the safety and livability of neighborhoods, increasing access to quality facilities and services, reducing the isolation of income groups within areas by de-concentrating housing opportunities and revitalizing deteriorating neighborhoods, restoring, enhancing and preserving natural and physical features of special value for historic, architectural, or aesthetic reasons, and conserving energy resources.

Goal 3 includes: Creating jobs accessible to low-income persons, providing access to credit for community development that promotes long-term economic and social viability, and empowering low-income persons to achieve self-sufficiency in federally-assisted and public housing.

Efforts to achieve each of these goals must primarily benefit low-income persons. The Consolidated Plan must be developed in accordance with the following statutory goals: Elimination of slums and blight, elimination of conditions that are detrimental to health, safety and public welfare, conservation and expansion of the nation's housing stock, expansion and improvement of the quantity and quality of community services, better utilization of land and other natural resources, reduction of the isolation of income groups within communities and geographic areas, restoration and preservation of properties of special value, alleviation of physical and economic distress, and conservation of the nation's scarce energy resources.

It should be noted that the State's Consolidated Plan primarily focuses on the State's **non-entitlement** jurisdictions, with the exception of the National Housing Trust Fund (HTF). The non-entitlement jurisdictions are areas, primarily rural, which do not receive direct allocations of Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Shelter Grants (ESG) and Housing Opportunities for Persons With AIDS (HOPWA) funds directly from HUD. Rather, the State administers these funds on their behalf. The State's entitlement jurisdictions which are NOT covered by the State's Plan – because they receive direct funding from HUD - are Anne Arundel, Baltimore, Harford, Howard, Montgomery and Prince George's Counties, and the Cities of Annapolis, Baltimore, Bowie, Cumberland, Frederick, Gaithersburg, Hagerstown and Salisbury. All other areas in the State fall under the State's Consolidated Plan. See map below.

Non-entitlement Jurisdictions of Maryland for Fiscal Year 2020



Maryland Department of Housing
& Community Development
Secretary Kenneth C. Holt
Deputy Secretary Owen McEvoy

pub. date: 03/17/2021

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

In developing its Plan, the State determined it would focus on four main areas:

1. Increasing Affordable Rental Housing (with an emphasis on rental housing for low and extremely low income households, special needs population including persons with physical and mental disabilities as well as those living with HIV/AIDs) – outcomes will be based on the number of units produced as well as leveraging to provide additional housing resources to provide services.
2. Promoting homeownership for first time homebuyers (including families with student debt and veterans) – outcomes will be measured by units as well as new homebuyers in designated Sustainable Communities.
3. Community Revitalization (with an emphasis on small business expansion and lending) – outcomes will include economic impact on neighborhoods assisted, number of new small businesses assisted/created.
4. Reducing homelessness, with a particular emphasis on supportive housing for vulnerable populations, including the chronically homeless, youth, and veterans and those living with HIV/AIDs – outcomes will include reduced homelessness counts and services provided to those living with HIV/AIDs.

3. Evaluation of past performance

DHCD was generally very successful in carrying out the goals identified in its last Plan. The State's goals in that plan were to provide affordable housing, promote homeownership, revitalize communities and reduce homelessness. DHCD met its goals for both rental assistance and providing housing under the "Special Needs" programs. It also met its goals for producing units of affordable rental housing. The Department continues to be an industry leader for homeownership in the state and has exceeded its goals for the past five years.

In terms of community revitalization efforts, DHCD was also successful in this area. Notable achievements include project C.O.R.E. and the continuum of work in Sustainable Communities with the legislation that was previously passed. In addition, the Department's received several rounds of CARES funding to respond to the pandemic and was able to quickly pivot and adapt to utilize the funding to meet the needs of the citizens of the state during these difficult times. The department also successfully transferred the State's Continuum of Care for homeless needs to the department and continues to work with its partners to address homelessness in the state.

4. Summary of citizen participation process and consultation process

Summary from citizen participation section of plan.

DHCD carried out its citizen participation process through a combination of different efforts. This included holding numerous public hearings on the Plan, placing newspaper advertisements regarding the development of the Plan (both before and after it was written in draft form), mass mailings on the Plan to potentially interested parties and public surveys; among other avenues.

The first set of public hearings was held before the draft Plan was developed. These were on Tuesday, January 28, 2020 at 7:00 p.m. in Towson; Wednesday, January 29, 2020 at 11:30 a.m at the Denton Public Library, Thursday, January 30, 2020 at 10:30 a.m. at Fairview Library in Owings, Maryland Friday, January 31 at 1:30 p.m. at the Allegany County Office Complex in Cumberland. The second set of public hearings were held virtually due to COVID precautions on Monday, April 19, 2020, at 6:00 p.m. and on Tuesday, April 20, 2020, at 2:00 p.m. , DHCD carried out its citizen participation process through a combination of different efforts. This included holding numerous public hearings on the Plan, placing newspaper advertisements regarding the development of the Plan (both before and after it was written in draft form), mass email on the Plan to potentially interested parties, and public surveys, among other avenues.

All of these locations are handicapped accessible, and translation services were offered for those who requested it, either through interpretive services for the hearing impaired and/or for persons who speak English as a second language. The virtual hearings were presented in visual form and participants could also join via phone.

Notices of these hearings and the development of the Plan in pre-development and draft form were placed in numerous newspapers throughout the State, including the Baltimore Sun, Annapolis Capital Gazette, Hagerstown Daily Mail, and the Kent County Times. In addition, DHCD did mass mailings to over 800 individuals and organizations who were potential stakeholders or where interested in the Plan, including nonprofit and for-profit developers, municipal and county executives, public housing authorities, community action agencies, faith-based organizations, homeless services providers, advocacy organization, AIDS/HIV organizations, and local housing and community development contacts, among others. DHCD also sent notification through email to our agency wide list of contacts and posted the notice on our website.

After the draft Plan was completed, the State published the Plan for 5 days of public comment starting on Monday, April 19, 2021, with written and email comments accepted through ending Friday, April 23, 2021. Notice of availability of the draft Plan was placed in all the newspapers noted above. The draft Plan was also posted on DHCD's website. The public review and comment period for the 2020-2025 Consolidated Plan was in accordance with the U.S. Department of Housing and Urban Development ("HUD") guidance issued April 1, 2020, as part of its COVID-19 response.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan:

DHCD received one comment on the draft plan from Carroll County Department of Citizens Services the County is pleased with the plan and expressed a need for more funding to support permanent housing projects.

6. Summary of comments or views not accepted and the reasons for not accepting them

DHCD is committed to affordable housing and recognizes that there is a need for more funding for permanent supportive housing and look forward to working with our federal partners to raise this issue of need.

7. Summary

During program year 2019, the State received HUD funding through the federal Coronavirus Aid, Relief and Economic Security Act (CARES). Funds were provided to address emergency needs as a result of the Coronavirus pandemic. The State received \$26.1 million of CDBG and \$14.7 million of Emergency Solutions grant funding. Funding from both programs was immediately put to use to provide funding for emergency rental assistance and a multitude of services for the homeless, seniors, disabled persons and others. Details will be provided in the next CAPER.

In HUD Program Year 2020, the State will receive \$1,056,000 of HUD funds under the Recovery Housing Program which was authorized under Section 8071 of the Support for Patients and Communities (Support) Act. These funds will be administered by the CDBG Program. The goals of the program are to provide stable, transitional housing for persons in recovery from substance-use disorder. The specific plan for these funds will be separate from the 2020 Consolidated Plan. The plan must be submitted to HUD by August 16, 2021. Additional information can be found in Federal Register Notice 6625-N-01.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

| Agency Role | Name | Department/Agency |
|---------------------|----------|-------------------|
| CDBG Administrator | MARYLAND | DHCD |
| HOPWA Administrator | | MDH |
| HOME Administrator | MARYLAND | DHCD |
| ESG Administrator | MARYLAND | DHCD |
| | | DHCD |

Table 1 – Responsible Agencies

Narrative

The Maryland Department of Housing and Community Development (DHCD) is the lead agency for the Community Development Block Grant (CDBG), HOME Investments Partnership Program (HOME), National Housing Trust Fund (HTF) and Emergency Solutions Grants (ESG) program. The Maryland Maryland Department of Health (MDH) is the lead agency for the Housing Opportunities for Persons With AIDS (HOPWA) program.

Consolidated Plan Public Contact Information

General questions about the Consolidated Plan should be directed to Ja’Nai Streat at the Department of Housing & Community Development, which acts as the lead agency for the State located at 7800 Harkins Road, Lanham, MD 20706, Phone (301) 429-7445 or via email janai.streat@maryland.gov

Questions about the Housing Trust Fund, LIHTC and Section 811 or related sections should be directed to Gregory Hare at the Department of Housing & Community Development’s Multi-Family Division located at 7800 Harkins Road, Lanham, MD 20706, Phone (301) 429-7775 or via email gregory.hare@maryland.gov

Questions about the Housing Market Analysis or housing related sections should be directed to Bernice Mensah at the Department of Housing & Community Development’s Housing Economic Research Office located at 7800 Harkins Road, Lanham, MD 20706, Phone (301) 429-7446 or via email Bernice.mensah@maryland.gov

Questions about the HOME program and related sections should be directed to Dale Quisgard at the Department of Housing & Community Development's Single Family Division located at 7800 Harkins Road, Lanham, MD 20706, Phone (301) 429-7797 or via email Dale.Quisgard@maryland.gov

Questions about the homelessness related sections should be directed to Stuart Campbell at the Department of Housing & Community Development's Neighborhood Revitalization Division located at 7800 Harkins Road, Lanham, MD 20706, Phone (301) 429-7522 or via email stuart.campbell@maryland.gov

Questions about CDBG or non-housing related sections should be directed to Cindy Stone at the Department of Housing & Community Development's Neighborhood Revitalization Division located at 7800 Harkins Road, Lanham, MD 20706, Phone (301) 429-7519 or via email cindy.stone@maryland.gov

Questions about Housing Opportunities for Persons With AIDS (HOPWA) related sections should be directed to DeArndra Hendricks or Edna Reynolds at the Department of Health located at 500 N. Calvert Street, Baltimore, MD 21202. Phone 410-767-6500 or via email at dearndra.hendricks@maryland.gov or edna.reynolds@maryland.gov

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.200(l) and 91.315(l)

1. Introduction

The Con Plan incorporates the efforts of other agencies, organizations and citizens throughout the state. This report embarks on a needs assessment that reviews housing needs across the state particular in the non-entitlement jurisdictions involving several divisions within multiple agencies as well numerous programs and funding sources. Using housing data from Census.gov as the main source, program data is used to project and establish objectives and measurable outcomes in an attempt to quantify the need and establish a framework to meet the need to provide decent housing for the citizens of Maryland. To attain this objective and outcomes, this plan garners the expertise from different agencies, program personnel, non-profits, advocacy groups (Continuums of Care, homeless and housing service providers) to come up with a plan using reliable data sources to define goals and strategies. This will assist in the distribution of federal funds equitably within its non-entitlement jurisdictions while leveraging private funds to meet its goal of providing decent housing solutions to its citizens.

The State consulted with the Departmental and Housing and Community Development, Department of Health, Department of Disabilities, Department of Planning; all of the State's Counties, PHAs, municipalities, and towns, as well as affiliate organizations such as MAHRA and MACO.

The State also consulted with Nonprofits such as the United Way of Central Maryland, Associated Catholic Charities, various chapters of Habitat for Humanity, various chapters of the YMCA, all of the State's Continuums of Care, all of the State's Community Action Agencies, and many others. A complete listing of the over 600 organizations consulted is available upon request. Additionally, a list of non-profits and other organizations are referenced throughout the plan.

Provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

DHCD has a long history of working with the Maryland Department of Health (MDH) and the Maryland Department of Disabilities (MDoD), as well as other Cabinet Departments to carry out housing and community development efforts.

Specifically, in 2020 the Department entered into a new interagency agreement, which has remained continuous since 2012. The three agencies work together to administer multiple programs that provide integrated and affordable housing opportunities for people with disabilities, including the U.S Department of Housing and Urban Development's Section 811 Project Rental Assistance Program (PRA). The 811 program includes three awards, most recently \$6.9 million in CY20, resulting in approximately \$28 million in rental assistance. These agencies also work together on many other efforts (discussed more fully elsewhere in the Plan), including operating programs such as the Bridge Subsidy, Weinberg

Deeply Affordable, Mainstream, and Non-Elderly Disabled Category II program. Additionally, DHCD, working with MDH and MDOD, and private developers, has worked to ensure that projects financed with federal Low-Income Housing Tax Credits (LIHTC) assist individuals with disabilities. By providing points under the State's Qualified Allocation Plan (QAP), DHCD supports the creation of permanent housing opportunities integrated across the state for targeted populations, particularly those with disabilities who rely primarily on Supplemental Security Income (SSI) or Social Security Disability Income (SSDI).

DHCD also coordinates strategies to address homelessness closely with MDH and MDOD, which are both part of the State Interagency Council on Homelessness as well as board members for the Maryland Balance of State Continuum of Care. Agencies work together to co-fund homeless shelter and permanent housing programs under the Continuum of Care, develop coordinated public health strategy for addressing the mental, physical, and developmental needs of people experiencing homelessness, and work jointly to reduce the number of people that exit from publicly-funded institutions/systems of care into homelessness.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

DHCD grants homeless services funds to all CoCs in Maryland and works closely with them throughout the year to assess needs of homeless households, solicit local input into statewide strategies to address homelessness, provide training and technical assistance to homeless services providers, and align funding priorities.

During 2020, DHCD convened Continuums of Care twice for a statewide meeting and held biweekly calls to solicit information about local homeless needs, gaps in resources/funding, gaps in public health and behavioral health resources, and gather feedback on state policy initiatives. Additionally, five CoCs have designated seats on the State Interagency Council on Homelessness, which DHCD facilitates. Over 20 members from the CoCs across the state participate in committees and workgroups of the Maryland Interagency Council on Homelessness (ICH). The ICH adopted a homeless services framework that prioritizes systems change.

DHCD also serves as the Collaborative Applicant and Lead Agency for the new Maryland Balance of State Continuum of Care, which was created in January 2020 and merged five rural/suburban CoCs into one (Allegany County, Garrett County, Washington County, Cecil County, and Southern Maryland).

DHCD staff attends local CoC meetings and have provided technical assistance with analyzing racial disparities, increasing the representation of people with lived experience of homelessness, increasing the capacity and effectiveness of rapid re-housing, and implementing special population initiatives for veterans and youth. DHCD funds and leads an annual statewide homeless youth count and needs

assessment in coordination with CoCs, who are represented on the steering committee and implement the count locally in their community.

Describe consultation with the Continuum(s) of Care that serves the state in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

In 2017-2018, the State of Maryland consolidated all funding streams available to address homelessness into DHCD, creating a new Homelessness Solutions Program (HSP). HSP funds, which include both Federal ESG and State funds, are granted directly to CoC Collaborative Applicant/Lead Agencies each year. This consolidation process solicited feedback from Continuums of Care across the State on the best method for allocating funds. DHCD ESG funds are primarily awarded to non-entitlement jurisdictions, though there are occasions where ESG may be made available to entitlement jurisdictions - examples include new and urgent funding priorities to address homelessness, need to reallocate from slow spenders, braiding together different funding streams to meet local needs, and meeting State match requirements.

Continuums of Care then work with their board and membership to develop an annual plan for allocating funds based on local needs, housing inventory, and other leveraged resources. Continuums of Care engage regularly (at a minimum biannually) with DHCD to provide feedback on funding priorities, policies, procedures, performance targets, and general grant management and oversight.

DHCD operates the Maryland State Data Warehouse (MSDWH), which collects data from every CoC's Homeless Management Information System on a quarterly basis. The data is used by DHCD to create monthly performance reports for all homeless services projects across the State. DHCD works with each CoC to address project performance concerns and evaluate outcomes as needed and annually during the CAPER process. During the initial creation of the State's performance targets for ESG funds, CoCs provided feedback on key performance metrics, how they should be utilized, and the performance targets that were developed.

DHCD reviews each CoC's policies and procedures for HSP (including ESG funds) annually during the monitoring process. This includes working with the CoC to evaluate the effectiveness of and improvements needed to their policies and procedures, HMIS administration, system performance, project performance, and more. DHCD allows each Continuum of Care to utilize HSP funds for the development, administration, and contribution of data to their local HMIS.

During 2020, DHCD facilitated biweekly calls with CoCs to gather input on program priorities, funding needs, and policies. A formal input session for the Consolidated Plan was held on March 19, 2021 for all Maryland CoCs.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities.

Table 2 – Agencies, groups, organizations who participated

| | | |
|---|--|---|
| 1 | Agency/Group/Organization | WASHINGTON COUNTY COMMUNITY ACTION COUNCIL, INC. |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Balance of State Continuum of Care - Lead Agency for Local Homelessness Coalition. WCCAC is also the local Community Action Agency. The agency provided data and local information on funding needs, resource gaps, coordination of policy and strategies, and measuring progress in addressing homelessness and poverty in its jurisdiction. |

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| 2 | Agency/Group/Organization | Garrett County Community Action Committee, Inc. |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Balance of State Continuum of Care - Lead Agency for Local Homelessness Coalition. GCCAC is also the local Community Action Agency. The agency provided data and local information on funding needs, resource gaps, coordination of policy and strategies, and measuring progress in addressing homelessness and poverty in its jurisdiction. |
| 3 | Agency/Group/Organization | CARROLL COUNTY, BOARD OF COMMISSIONERS |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Other government - County |

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| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Continuum of Care Lead Agency. The agency provided data and local information on funding needs, resource gaps, coordination of policy and strategies, and measuring progress in addressing homelessness and poverty in its jurisdiction. |
| 4 | Agency/Group/Organization | FREDERICK, CITY OF |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Other government - Local |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Continuum of Care Lead Agency. The agency provided data and local information on funding needs, resource gaps, coordination of policy and strategies, and measuring progress in addressing homelessness and poverty in its jurisdiction. |

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| 5 | Agency/Group/Organization | ALLEGANY COUNTY, BOARD OF COMMISSIONERS |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Other government - County |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy |
| 6 | Agency/Group/Organization | HOWARD COUNTY OF MARYLAND |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Other government - County |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy |

| | | |
|---|--|---|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Continuum of Care Lead Agency. The agency provided data and local information on funding needs, resource gaps, coordination of policy and strategies, and measuring progress in addressing homelessness and poverty in its jurisdiction. |
| 7 | Agency/Group/Organization | Somerset County Health Department |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Health Agency Other government - County |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Continuum of Care Lead Agency. The agency provided data and local information on funding needs, resource gaps, coordination of policy and strategies, and measuring progress in addressing homelessness and poverty in its jurisdiction. |

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| 8 | Agency/Group/Organization | Mid Shore Behavioral Health, Inc. |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Health Agency |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Continuum of Care Lead Agency. The agency provided data and local information on funding needs, resource gaps, coordination of policy and strategies, and measuring progress in addressing homelessness and poverty in its jurisdiction. |
| 9 | Agency/Group/Organization | Three Oaks Homeless Shelter, Inc. |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless |

| | | |
|----|--|--|
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Balance of State Continuum of Care - Lead Agency for Local Homelessness Coalition. The agency provided data and local information on funding needs, resource gaps, coordination of policy and strategies, and measuring progress in addressing homelessness and poverty in its jurisdiction. |
| 10 | Agency/Group/Organization | Cecil County Health Department |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Health Agency Other government - County |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy |

| | | |
|----|--|--|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Balance of State Continuum of Care - Lead Agency for Local Homelessness Coalition and Local Health Department. The agency provided data and local information on funding needs, resource gaps, coordination of policy and strategies, and measuring progress in addressing homelessness and poverty in its jurisdiction. |
| 11 | Agency/Group/Organization | Harford County Community Action Agency |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Continuum of Care Lead Agency and local Community Action Agency. The agency provided data and local information on funding needs, resource gaps, coordination of policy and strategies, and measuring progress in addressing homelessness and poverty in its jurisdiction. |

| | | |
|----|--|---|
| 12 | Agency/Group/Organization | DEPARTMENT OF SOCIAL SERVICES-PRINCE GEORGE'S COUNTY |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Employment Child Welfare Agency Other government - County |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Continuum of Care Lead Agency and local Department of Social Services. The agency provided data and local information on funding needs, resource gaps, coordination of policy and strategies, and measuring progress in addressing homelessness and poverty in its jurisdiction. |
| 13 | Agency/Group/Organization | MONTGOMERY COUNTY DEPARTMENT OF HEALTH AND HUMAN SERVICES |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Health Agency Other government - County |

| | | |
|----|--|---|
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Continuum of Care Lead Agency and local health department. The agency provided data and local information on funding needs, resource gaps, coordination of policy and strategies, and measuring progress in addressing homelessness and poverty in its jurisdiction. |
| 14 | Agency/Group/Organization | Mayor Office of Human Services |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Other government - Local |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth HOPWA Strategy Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Continuum of Care Lead Agency. The agency provided data and local information on funding needs, resource gaps, coordination of policy and strategies, and measuring progress in addressing homelessness and poverty in its jurisdiction. |

| | | |
|----|--|---|
| 15 | Agency/Group/Organization | Baltimore County Department of Planning |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Other government - County |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Continuum of Care Lead Agency. The agency provided data and local information on funding needs, resource gaps, coordination of policy and strategies, and measuring progress in addressing homelessness and poverty in its jurisdiction. |
| 16 | Agency/Group/Organization Agency/Group/Organization Type | ANNE ARUNDEL COUNTY Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Other government - County |

| | | |
|--|--|---|
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Continuum of Care Lead Agency. The agency provided data and local information on funding needs, resource gaps, coordination of policy and strategies, and measuring progress in addressing homelessness and poverty in its jurisdiction. |

Identify any Agency Types not consulted and provide rationale for not consulting

None

Other local/regional/state/federal planning efforts considered when preparing the Plan

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|-------------------|--|--|
| Continuum of Care | Maryland Department of Housing and Community Development | DHCD's goals for addressing homelessness are directly aligned with HUD's stated goals under the Continuum of Care model to make homelessness rare, brief, and non-recurring. This means (1) reducing first-time homelessness, (2) reducing the length of time people experience homelessness, and (3) reducing returns to homelessness after moving into permanent housing. Working in collaboration with CoCs across Maryland, DHCD actively works to strengthen the Coordinated Entry process to move individuals from homelessness into housing quickly, invest in permanent housing resources to increase long-term household stability, and increase adoption of best practices such as shelter diversion and creative problem-solving with families at risk of entering the homeless system. |

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|--|---|--|
| Federal Strategic Plan to End Homelessness | United States Interagency Council on Homelessness | "Home, Together" outlines key federal funding priorities and strategies to end homelessness across all subpopulations. Key priorities outlined in the plan for CoCs/ESG recipients that align with DHCD's plan are to: (1) Quickly identify and engage people at risk of and experiencing homelessness; (2) Intervene to prevent people from losing their housing and divert people from entering the homelessness services system; (3) Provide people with immediate access to shelter and crisis services without barriers to entry if homelessness does occur; (4) Quickly connect people experiencing homelessness to housing assistance and services tailored to their unique needs and strengths to help them achieve and maintain stable housing. |
| Maryland Homeless Services Framework | Maryland Interagency Council on Homelessness | The Maryland Homeless Services Framework establishes seven goals, with supporting actions and strategies, to address homelessness in Maryland and improve the existing system of services. Goals include (1) increasing permanent supportive housing, (2) reducing barriers to shelter and improving quality of services, (3) reducing discharges from institutional settings into homelessness, (4) strengthen housing and service options for veterans, (5) increase unaccompanied youth housing, employment, and education services, (6) reduce barriers for homeless jobseekers in obtaining employment and access to career training, and (7) increase the representation and leadership roles for people with lived experience of homelessness. |

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(l))

This includes, among many others:

- State Agencies and Boards/Councils - Maryland Department of Health, Maryland Department of Disabilities, Maryland Department of Environment, Maryland Department of Business and Economic Development, Maryland Department of Planning, Governor's Office of Crime Control and Prevention, Maryland Commission on Civil Rights, Governor's Workforce Investment Board, Maryland Interagency Council on Homelessness

- Local Government - Counties, PHAs, municipalities, and towns, as well as affiliate organizations such as MAHRA and MACO
- Non-profits, Continuums of Care, and Community Action Agencies
- The CDBG Program conducted a survey of non-entitlement communities during the preparation of the Con Plan. It requested information about needs, priorities, and about the CDBG Program. Additionally, survey respondents were asked about technical assistance needs.

Narrative (optional):

In this narrative we are addressing the area of describing persons, especially low-income persons, living in areas designated by the State as revitalization area, areas designated by either a local jurisdiction or a state as a slum and blighted area and areas where CDBG funds are proposed to be used. The State has no designated revitalization areas or slum and blight areas

In this narrative we are addressing the area for consolidated plans submitted on or after January 1, 2018, does the plan show consultation with Broadband internet service providers; organizations engaged in narrowing the digital divide; agencies whose primary responsibilities include the management of flood prone areas, public land, or water resources; emergency management agencies. The Office of Statewide Broadband's mission is to ensure that every Marylander has access to broadband services, regardless of their zip code. The Office of Statewide Broadband provided information and insight on the availability of broadband in MD and data collected from consultation with broadband providers in MD. Through partnerships with local jurisdictions and the private sector, the Office offers funding and technical assistance to help entities qualify for federal financing opportunities. The Office also has a broadband funding structure through the Local Government Infrastructure Financing (LGIF) program at the DHCD to assist Local Jurisdictions and ISPs in expanding broadband service. Through these efforts, Maryland will reduce, and eventually eliminate rural communities and residents being underserved by the current internet infrastructure.

In this narrative we are addressing Consultation with PHA and Section 8. DHCD is considered a voucher only PHA. The Department incentivizes funding for projects that develop robust feedback and conflict resolution mechanisms for residents in affordable housing. Additionally, each year, the Department conducts several public listening sessions to take feedback from the public, discuss resources, and provide an opportunity for questions and answers about its programs.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

DHCD carried out its citizen participation process through a combination of different efforts. This included holding numerous public hearings on the Plan, placing newspaper advertisements regarding the development of the Plan (both before and after it was written in draft form), mass mailings on the Plan to potentially interested parties and public surveys; and making draft documents available to the public for review during the comment period. Input received was considered during the development of the 2020-2024 ConPlan and the 2020 Annual Action Plan.

The first set of public hearings was held before the draft Plan was developed. These were on Tuesday, January 28, 2020 at 7:00 p.m. in Towson; Wednesday, January 29, 2020 at 11:30 a.m at the Denton Public Library, Thursday, January 30, 2020 at 10:30 a.m. at Fairview Library in Owings, Maryland Friday, January 31 at 1:30 p.m. at the Allegany County Office Complex in Cumberland. The second set of public hearings were held virtually due to COVID precautions on Monday, April 19, 2020, at 6:00 p.m. and on Tuesday, April 20, 2020, at 2:00 p.m. , DHCD carried out its citizen participation process through a combination of different efforts. This included holding numerous public hearings on the Plan, placing newspaper advertisements regarding the development of the Plan (both before and after it was written in draft form), mass email on the Plan to potentially interested parties, and public surveys, among other avenues.

All of these locations are handicapped accessible, and translation services were offered for those who requested it, either through interpretive services for the hearing impaired and/or for persons who speak English as a second language. The virtual hearings were presented in visual form and participants could also join via phone.

Notices of these hearings and the development of the Plan in pre-development and draft form were placed in numerous newspapers throughout the State, including the Baltimore Sun, Annapolis Capital Gazette, Hagerstown Daily Mail, and the Kent County Times. In addition, DHCD did mass mailings to over 800 individuals and organizations who were potential stakeholders or where interested in the Plan, including nonprofit and for-profit developers, municipal and county executives, public housing authorities, community action agencies, faith-based organizations, homeless services providers, advocacy organization, AIDS/HIV organizations, and local housing and community development contacts, among others. DHCD also sent notification through email to our agency wide list of contacts and posted the notice on our website.

After the draft Plan was completed, the State published the Plan for 5 days of public comment starting on Monday, April 19, 2021, with written and email comments accepted through ending Friday, April 23, 2020. Notice of availability of the draft Plan was placed in all the newspapers noted above. The draft Plan was also posted on DHCD's website. The public review and comment period for the 2020-2025 Consolidated Plan was in accordance with the U.S. Department of Housing and Urban Development ("HUD") guidance issued April 1, 2021, as part of its COVID-19 response.

Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|--------------------|--------------------------------|------------------------------|--|---------------------|
| | | | | | | |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|------------------------------|--|--|--|---------------------|
| 1 | Public Hearing | Non-targeted/broad community | The first set of hearings were well attended. Denton had the largest group of attendees with 10. The second set of hearings had a total of 6 people combined between the two hearings. | DHCD received one comment on the draft plan from Carroll County Department of Citizens Services the County is pleased with the plan and expressed a need for more funding to support permanent housing projects. | DHCD is committed to affordable housing and recognizes that there is a need for more funding for permanent supportive housing and look forward to working with our federal partners to raise this issue of need. | |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|-------------------|-------------------------|------------------------------|--|-------------------------------------|---|----------------------------|
| 2 | Newspaper Ad | Non-targeted/broad community | Notices of these hearings and the development of the Plan in pre-development and draft form were placed in numerous newspapers throughout the State, including the Baltimore Sun, Annapolis Capital Gazette, Hagerstown Daily Mail, and the Kent County Times. These ads announced the availability of the draft 2020-2024 ConPlan and the 2020 Annual Action Plan the dates and times for hearings and start and end dates of the comment periods during which citizens and interested parties would be able to provide written comments on the plan. | No written comments were received. | N/A | |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|-------------------|------------------------------|---|------------------------------|--|---------------------|
| 3 | Internet Outreach | Non-targeted/broad community | <p>Notices of hearings and the development of the Plan in pre-development and virtual hearings for the draft form were placed in numerous newspapers throughout the State, including the Baltimore Sun, Annapolis Capital Gazette, Hagerstown Daily Mail, and the Kent County Times. In addition, DHCD did mass mailings to over 800 individuals and organizations who were potential stakeholders or where interested in the Plan, including nonprofit and for-profit developers, municipal and county executives, public housing authorities, community action agencies, faith-based organizations, homeless services providers, advocacy organization, AIDS/HIV organizations, and local housing and community development contacts, among others. DHCD also sent notification through email to our agency wide list of contacts and posted the notice on our website.</p> | No comments were received | | 34 |

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Con Plan section on needs assessment examines the different facets of housing, homeless, community development and non-homeless special needs utilizing data provided by the Census.gov's American Community Survey (ACS), available housing data sources as well internal agency program reporting data. Analysis in the current plan used the latest ACS data provided by HUD (2011-2015) to dissect housing disparities in Maryland's non-entitlement jurisdictions for the 2020-2024 plan. The ACS and CHAS data provided is used to identify the degree of housing problems, such as overcrowding and cost burden and special needs populations including individuals with physical and mental disabilities, the elderly and those persons with HIV/AIDS.

Based on data provided by HUD and collaboration with other agencies, organizations, and units of State and local government, the State determined that its main priorities for the coming five years would remain as follows:

1. Increasing Affordable Rental Housing (with an emphasis on rental housing for low and extremely low income households, special needs population including persons with physical and mental disabilities as well as those living with HIV/AIDs) – outcomes will be based on the number of units produced as well as leveraging to provide additional housing resources to provide services.
2. Promoting homeownership for first time homebuyers (including families with student debt and veterans) – outcomes will be measured by units as well as new homebuyers in designated Sustainable Communities.
3. Community Revitalization (with an emphasis on small business expansion and lending) – outcomes will include economic impact on neighborhoods assisted, number of new small businesses assisted/created.
4. Reducing homelessness, with a particular emphasis on supportive housing for vulnerable populations, including the chronically homeless, youth, and veterans and those living with HIV/AIDs – outcomes will include reduced homelessness counts and services provided to those living with HIV/AIDs.

NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

Summary of Housing Needs

Based on the latest housing data provided using HUD's latest (2011-2015) American Community Survey (ACS) below on demographics, population increased by 3 percent in Maryland from the base year in 2009 while the number of households and median income grew 4 percent and 7 percent respectively from the base year. The number of households data from the Comprehensive Housing Affordability Strategy (CHAS) show that of those households making less than or equal to 100 percent of HUD Area Median Family Income (HAMFI) make up 64 percent of the 2.2 million households. These income groups are broken out as follows: ≤30% of HAMFI are classified as Extremely low-income; >30% to ≤50% of HAMFI are classified as Very low-income; >50% to ≤80% of HAMFI are classified as Low-income and >80% to ≤100% are classified as Moderate income based on the median income for four-person household in a given area. Of those within the extremely low-income to low-income households, 35 percent are comprised of small households compared to 21 percent in large families.

For housing needs summary, table 1 show a disproportionate share of extremely low-income to low-income households experience at least one housing problem for both renter and owner households. The predominant problem faced is cost-burden – paying more 50 percent of income on housing cost followed by lack of complete plumbing or kitchen facilities.

Table 2 on the housing needs summary - housing problems- show that 90 percent of those within the extremely low-income to low-income experienced at one of the four housing problems according to the CHAS data provided by HUD.

Data points to the need for the State to primarily focus on developing more affordable housing units for those households that fall in the category of extremely low and very low income in order provide decent housing for its disadvantaged citizens.

| Demographics | Base Year: 2009 | Most Recent Year: 2015 | % Change |
|---------------------|------------------------|-------------------------------|-----------------|
| Population | 5,773,552 | 5,930,538 | 3% |
| Households | 2,092,538 | 2,166,389 | 4% |
| Median Income | \$69,475.00 | \$74,551.00 | 7% |

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|---|----------------|------------------|------------------|-------------------|----------------|
| Total Households | 285,485 | 254,170 | 265,635 | 215,345 | 1,145,750 |
| Small Family Households | 87,065 | 90,840 | 103,300 | 89,740 | 607,410 |
| Large Family Households | 18,325 | 23,530 | 23,800 | 20,570 | 102,500 |
| Household contains at least one person 62-74 years of age | 56,615 | 52,425 | 57,820 | 45,725 | 243,065 |
| Household contains at least one person age 75 or older | 51,540 | 47,350 | 34,860 | 21,685 | 75,205 |
| Households with one or more children 6 years old or younger | 48,785 | 47,210 | 45,905 | 35,790 | 125,140 |

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|---------|-----------|-------------|-------------|--------------|---------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 3,480 | 2,585 | 1,460 | 980 | 8,505 | 1,135 | 635 | 1,070 | 465 | 3,305 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 2,445 | 2,140 | 1,665 | 1,075 | 7,325 | 270 | 240 | 255 | 330 | 1,095 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 5,495 | 6,940 | 3,475 | 2,440 | 18,350 | 1,120 | 1,630 | 2,165 | 1,640 | 6,555 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 110,285 | 37,675 | 7,355 | 1,350 | 156,665 | 63,940 | 40,795 | 23,100 | 9,305 | 137,140 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 18,810 | 59,325 | 49,090 | 18,470 | 145,695 | 17,360 | 33,295 | 46,970 | 39,535 | 137,160 |

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|--------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Zero/negative Income (and none of the above problems) | 12,710 | 0 | 0 | 0 | 12,710 | 8,070 | 0 | 0 | 0 | 8,070 |

Table 7 – Housing Problems Table

Data 2011-2015 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|---------|-----------|-------------|-------------|--------------|---------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Having 1 or more of four housing problems | 121,705 | 49,345 | 13,955 | 5,840 | 190,845 | 66,465 | 43,300 | 26,590 | 11,745 | 148,100 |
| Having none of four housing problems | 47,555 | 81,770 | 99,915 | 73,360 | 302,600 | 28,980 | 79,755 | 125,180 | 124,400 | 358,315 |
| Household has negative income, but none of the other housing problems | 12,710 | 0 | 0 | 0 | 12,710 | 8,070 | 0 | 0 | 0 | 8,070 |

Table 8 – Housing Problems 2

Data 2011-2015 CHAS

Source:

3. Cost Burden > 30%

| | Renter | | | | Owner | | | |
|-----------------------------|-----------|-------------|-------------|---------|-----------|-------------|-------------|---------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 52,570 | 46,100 | 25,185 | 123,855 | 20,150 | 25,400 | 29,610 | 75,160 |
| Large Related | 10,750 | 9,085 | 3,750 | 23,585 | 4,800 | 8,590 | 7,885 | 21,275 |
| Elderly | 31,080 | 19,095 | 8,725 | 58,900 | 42,760 | 29,965 | 19,730 | 92,455 |
| Other | 44,305 | 30,775 | 21,015 | 96,095 | 15,385 | 11,850 | 14,165 | 41,400 |
| Total need by income | 138,705 | 105,055 | 58,675 | 302,435 | 83,095 | 75,805 | 71,390 | 230,290 |

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS

Source:

4. Cost Burden > 50%

| | Renter | | | | Owner | | | |
|-----------------------------|-----------|-------------|-------------|---------|-----------|-------------|-------------|---------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 46,245 | 15,770 | 2,705 | 64,720 | 17,315 | 15,255 | 9,140 | 41,710 |
| Large Related | 9,515 | 2,730 | 170 | 12,415 | 4,115 | 3,975 | 2,205 | 10,295 |
| Elderly | 23,515 | 8,785 | 2,480 | 34,780 | 30,595 | 14,665 | 6,725 | 51,985 |
| Other | 38,930 | 12,385 | 2,255 | 53,570 | 13,360 | 7,530 | 5,395 | 26,285 |
| Total need by income | 118,205 | 39,670 | 7,610 | 165,485 | 65,385 | 41,425 | 23,465 | 130,275 |

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS

Source:

5. Crowding (More than one person per room)

| | Renter | | | | | Owner | | | | |
|---------------------------------------|-----------|-------------|-------------|--------------|--------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Single family households | 6,505 | 7,835 | 4,235 | 2,440 | 21,015 | 1,120 | 1,390 | 1,550 | 1,435 | 5,495 |
| Multiple, unrelated family households | 1,190 | 1,160 | 765 | 900 | 4,015 | 275 | 545 | 895 | 565 | 2,280 |
| Other, non-family households | 410 | 165 | 280 | 240 | 1,095 | 70 | 0 | 15 | 15 | 100 |
| Total need by income | 8,105 | 9,160 | 5,280 | 3,580 | 26,125 | 1,465 | 1,935 | 2,460 | 2,015 | 7,875 |

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

| | Renter | | | | Owner | | | |
|----------------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Households with Children Present | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

CHAS data from 2011-2015 provided by HUD show that the single family cohort makes up 80 percent of renter households while owner households also represent 70 percent of households that are categorized as extremely low to moderate income. Among these groups, single households making 30 percent to 50 percent AMI are the highest of this income bracket among renters. In the owner household category, the highest cohort is those making 30 percent to 50 percent bracket with the highest overcrowding housing problem in Maryland. Data also show that both renter (80 percent) and owner (70 percent) single family households represent the largest cohort of households in need of housing assistance.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to data from Maryland Department of Disabilities (MDOD), there are 2,313 individuals with disabilities on our waitlist for our housing programs statewide. These are individuals who are extremely low income (30% AMI or lower) and living on SSI, Medicaid recipients, and recipients of long term supports and services in 2020.

According to data from the Maryland Network Against Domestic Violence, on a single night in September 2019, over 281 people were receiving emergency and transitional shelter services from domestic violence programs. Additionally, the 2020 HUD PIT Count showed 344 persons were homeless and fleeing domestic violence on one night - this data includes domestic violence programs as well as mainstream emergency shelters, transitional housing, and people living in a place not meant for human habitation. Additional data on the prevalence of disability and domestic violence for people receiving homelessness prevention, street outreach, and emergency shelter resources are included below. List is also available by contacting MD-DHCD.

| Available Beds by Continuum of Care Providers in Maryland | | | | | | | | |
|--|-------------------------------|--------------------------------|-----------------------------|-----------------------|------------------------------|----------------|---------------------|--|
| Continuum Of Care Provider | Bed for Families and Children | Bed for Adult only household s | Bed for Unaccompanied Youth | Total Year Round Beds | Total Domestic Violence Beds | Total Seasonal | Total Overflow Beds | |
| Advocate for Homeless Families Inc. | 98 | 0 | 0 | 98 | | | | |
| AIDS Interfaith Residential Services Inc. | 253 | 137 | 0 | 390 | | | | |
| AIRS | 16 | 9 | 0 | 25 | | | | |
| Allegany County HRDC, Inc. | 17 | 16 | 0 | 33 | | | | |
| Alliance | 20 | 18 | 0 | 38 | | | | |
| Anne Arundel County Community Action Agency | 4 | 1 | 0 | 5 | | | | |
| Anne Arundel County Mental Health Agency | 6 | 29 | 0 | 35 | | | | |
| Anne Arundel Partnership for Children, Youth, and Families | 40 | 0 | 0 | 40 | | | | |
| Arundel Community Development Services Inc. | 22 | 40 | 0 | 62 | | | | |
| Arundel House of Hope Inc. | 25 | 37 | 0 | 62 | | 90 | 0 | |
| Associated Catholic Charities | 83 | 415 | 0 | 498 | | 50 | 11 | |
| Associated Catholic Charities Inc. | 139 | 13 | 0 | 152 | | 0 | 10 | |
| At Jacob's Well | 7 | 32 | | 39 | | | | |
| Baltimore County Housing Authority | 0 | 288 | 0 | 288 | | | | |
| Baltimore Outreach Services | 40 | | | 40 | | | | |
| Baltimore Rescue Mission | 29 | 175 | | 204 | | | 0 | |
| Behavioral Health Administration | 9 | 14 | 0 | 23 | | | | |
| Bethesda Cares Inc. | 4 | 11 | 0 | 15 | | | | |
| Bridge Haven | 8 | 70 | | 78 | | | 105 | |
| Bridges to Housing Stability, Inc. | 21 | 12 | 0 | 33 | | | | |
| Calvert County Health Dept | 21 | 1 | | 22 | 22 | | | |
| CAN | 265 | 200 | 0 | 465 | | 45 | 0 | |
| Carroll County Department of Citizen Services | 88 | 10 | 0 | 98 | | | | |
| Carroll County Public Schools | 8 | | | 8 | | | | |
| CASA Inc. | 32 | 8 | 0 | 40 | 40 | 0 | 0 | |
| Catholic Charities | 70 | 74 | 0 | 144 | | 10 | 0 | |
| Catholic Charities, Inc. - Wilmington Diocese | 10 | 7 | 0 | 17 | | | | |
| CCHD | 6 | 20 | 0 | 26 | | | | |
| Cecil County DSS | 22 | 1 | 0 | 23 | 23 | 0 | 0 | |
| Cecil County Housing Agency | 0 | 95 | 0 | 95 | | | | |
| Chesapeake Health Education Program | 0 | 29 | 0 | 29 | | | | |
| Christian Shelter Inc | 23 | 29 | 0 | 52 | | 0 | 0 | |

| Continuum Of Care Provider | Bed for Families and Children | Bed for Adult only household s | Bed for Unaccompanied Youth | Total Year Round Beds | Total Domestic Violence Beds | Total Seasonal | Total Overflow Beds |
|---|-------------------------------|--------------------------------|-----------------------------|-----------------------|------------------------------|----------------|---------------------|
| City of Frederick/Frederick Community Action Agency | 31 | 5 | 0 | 36 | | | |
| City of Gaithersburg | | 19 | | 19 | | | |
| City of Salisbury | 10 | 9 | 0 | 19 | | | |
| Cold Weather Shelter | 0 | 0 | 0 | 0 | | 22 | 0 |
| Community Action Council | 26 | 0 | 0 | 26 | | 0 | 0 |
| Community Crisis Services Inc. | 8 | 25 | 0 | 33 | | 28 | 8 |
| Community Housing Associates | 130 | 53 | 0 | 183 | | | |
| Community Ministries of Rockville | | 11 | 0 | 11 | | | |
| Cumberland YMCA | 24 | 0 | 0 | 24 | | | |
| Dayspring | 255 | | | 255 | | | |
| Deep Roots | 67 | 2 | 0 | 69 | | | |
| Delmarva Community Action Center | 0 | 14 | 0 | 14 | | | |
| Department of Social Services | 0 | 0 | 0 | 0 | | 0 | 7 |
| Diakonia Inc | 41 | 26 | 0 | 67 | | 0 | 0 |
| Diakonia, Inc. | 3 | 4 | 0 | 7 | | | |
| Dorchester County Community Providers Group | 0 | 0 | 0 | 0 | | 28 | 0 |
| DSS | 9 | 10 | 0 | 19 | | | |
| DSS HUD Transitional Housing Program | 0 | 10 | | 10 | | | |
| DSS/Three Oaks Center | | 0 | 0 | 0 | | 25 | |
| Family and Children's Services of Central Maryland | 9 | 2 | | 11 | 11 | | |
| Family Crisis Center | 35 | 0 | 0 | 35 | 35 | 0 | 0 |
| Family Crisis Resource Center | 26 | 2 | 0 | 28 | 28 | 0 | 0 |
| Family Services Agency | 54 | 5 | 0 | 59 | 59 | 0 | 0 |
| FCCAU Inc. | 0 | 33 | 0 | 33 | | 0 | 0 |
| Frederick Rescue Mission | 20 | 40 | 0 | 60 | | 0 | 0 |
| Friends for Neighborhood Progress Inc. | 0 | 20 | 0 | 20 | | | |
| Friendship Place | 6 | 3 | | 9 | | | |
| Fuller House | 0 | 20 | 0 | 20 | | 0 | 0 |
| Garrett County | 2 | 7 | 0 | 9 | | | |
| Gaudenzia | 45 | 0 | 0 | 45 | | | |
| GCCAC | 0 | 1 | 0 | 1 | | 0 | 0 |
| GCCAC-SHP-DIS | 7 | 24 | 0 | 31 | | | |

| Available Beds by Continuum of Care Providers in Maryland | | | | | | | | |
|---|-------------------------------|--------------------------------|-----------------------------|-----------------------|------------------------------|----------------|---------------------|--|
| Continuum Of Care Provider | Bed for Families and Children | Bed for Adult only household s | Bed for Unaccompanied Youth | Total Year Round Beds | Total Domestic Violence Beds | Total Seasonal | Total Overflow Beds | |
| Govans Ecumenical Development Corporation | 0 | 54 | 0 | 54 | | | | |
| Grassroots Crisis Intervention Center Inc. | 39 | 27 | 0 | 66 | | 22 | 0 | |
| H.O.P.E., Inc. | 0 | 0 | 0 | 0 | | 35 | 0 | |
| Hagerstown Rescue Mission | 21 | 20 | 0 | 41 | | 0 | 0 | |
| Harford Community Action Agency | 32 | 3 | 0 | 35 | | 40 | 17 | |
| Harford County Housing Agency | 15 | 9 | | 24 | | | | |
| Harford Family House, Inc. | 124 | 0 | 0 | 124 | | | | |
| Haven Ministries, Inc. | 0 | 0 | 0 | 0 | | 10 | 0 | |
| Health Care Access Maryland | | 55 | | 55 | | | | |
| Healthcare for the Homeless | 91 | 235 | | 326 | | | | |
| Heartly House Inc. | 21 | 8 | 0 | 29 | 29 | 0 | 0 | |
| Helping Other People through Empowerment (HOPE) | | 20 | | 20 | | | | |
| Helping Up Mission | | 487 | | 487 | | | | |
| HIP | 31 | 13 | 0 | 44 | | | | |
| His Hope Haven | 14 | 9 | 0 | 23 | | 35 | 0 | |
| Historic East Baltimore Community Action Coalition | 0 | 10 | 0 | 10 | | 0 | 0 | |
| Hope and Life Outreach | 20 | 49 | 0 | 69 | | 0 | 0 | |
| HopeWorks | 41 | 6 | 0 | 47 | 47 | 0 | 0 | |
| House of Divine Guidance | | | | 0 | | | 20 | |
| House of Ruth | 86 | 12 | 0 | 98 | 98 | 0 | 0 | |
| Housing Authority of Baltimore City | 725 | 1144 | 0 | 1869 | | | | |
| Housing Commission of Anne Arundel County | 31 | 17 | 0 | 48 | | | | |
| Housing Opp. Commission | 256 | 275 | 0 | 531 | | | | |
| Howard County Housing Commission | 10 | 15 | 0 | 25 | | | | |
| Howard County Mental Health Authority | 0 | 10 | 0 | 10 | | | | |
| Human Services Programs of Carroll County Inc. | 49 | 66 | | 115 | | 25 | 10 | |
| Humanim, Inc. | 28 | 27 | 0 | 55 | | | | |
| Interfaith Works | 75 | 138 | 0 | 213 | | 0 | 65 | |
| JHP Inc. | 8 | 9 | 0 | 17 | | | | |
| Joseph House | 0 | 7 | 0 | 7 | | | | |
| LARS Inc | 19 | 18 | 0 | 37 | | | | |
| Life Crisis Inc | 6 | 11 | 0 | 17 | 17 | 0 | 0 | |
| Lifestyles | 8 | 7 | 0 | 15 | 8 | 40 | 8 | |

| Continuum Of Care Provider | Bed for Families and Children | Bed for Adult only household s | Bed for Unaccompanied Youth | Total Year Round Beds | Total Domestic Violence Beds | Total Seasonal | Total Overflow Beds |
|--|-------------------------------|--------------------------------|-----------------------------|-----------------------|------------------------------|----------------|---------------------|
| Lifestyles Inc. | 6 | 1 | | 7 | 7 | 50 | |
| Loving Arms | 0 | 0 | 8 | 8 | | 0 | 0 |
| Marian House | 151 | 68 | | 219 | | | |
| Maryland Center for Veterans Education and training | 0 | 249 | 0 | 249 | | 0 | 60 |
| Maryland Department of Health and Mental Hygiene | 19 | 8 | 0 | 27 | | | |
| Maryland Dept. of Health & Mental Hygiene | 26 | 31 | 0 | 57 | | | |
| Maryland Mental Hygiene Administration | 73 | 53 | 0 | 126 | | | |
| MD Department of Health and Mental Hygiene | 2 | 9 | | 11 | | | |
| Meeting Ground | 23 | 16 | 0 | 39 | | 25 | 0 |
| Mental Hygiene Administration | 91 | 73 | 0 | 164 | | | |
| Mid Shore Behavioral Health Inc. | 57 | 22 | 0 | 79 | | | |
| Montgomery County Coalition for the Homeless (MCCH) | 433 | 406 | 0 | 839 | | 70 | 75 |
| Montgomery County Department of Health and Human Services | 618 | 303 | 0 | 921 | | 0 | 62 |
| Mt. Calvary Baptist Church | 18 | 0 | 0 | 18 | | 0 | 0 |
| National Center for Children and Families | 2 | | | 2 | | | |
| National Center for Children and Families (NCCF) | 210 | 0 | 0 | 210 | 20 | 0 | 0 |
| Neighbor to Neighbor | 8 | 0 | 0 | 8 | | | |
| Neighborhood Service Center | 7 | 12 | 0 | 19 | | | |
| New Vision House of Hope | 0 | 66 | 0 | 66 | | | |
| Night of Peace | 28 | 0 | 0 | 28 | | 0 | 0 |
| Office on Mental Health | 26 | 14 | | 40 | | | |
| Paul's Place | 9 | 3 | 0 | 12 | | | |
| People Encouraging People | 11 | 42 | 0 | 53 | | | |
| People Encouraging People Inc. | 22 | 37 | 0 | 59 | | | |
| Potomac Case Mgmt | 12 | 33 | 0 | 45 | | | |
| Prince George's County Department of Social Services | 245 | 49 | 0 | 294 | | | |
| Prince Georges House | 0 | 47 | 0 | 47 | | | 2 |
| Project ECHO | 16 | 22 | 0 | 38 | | 0 | 0 |
| Project People Lacking Ample Shelter and Employment | 150 | 284 | 0 | 434 | | | |
| Prologue | 96 | 84 | 0 | 180 | | | |
| Promise Place | | 5 | 5 | 10 | | | |
| Queen Anne's County Department of Housing and Community Services | 15 | 0 | 0 | 15 | | | |

| Continuum Of Care Provider | Bed for Families and Children | Bed for Adult only household s | Bed for Unaccompanied Youth | Total Year Round Beds | Total Domestic Violence Beds | Total Seasonal | Total Overflow Beds |
|--|-------------------------------|--------------------------------|-----------------------------|-----------------------|------------------------------|----------------|---------------------|
| REACH Inc | 0 | 12 | 0 | 12 | | 42 | 0 |
| Religious Coalition for Emergency Human Needs Inc. | 15 | 87 | 0 | 102 | | 0 | 11 |
| Remove All Hindrances To Success | 0 | 2 | 0 | 2 | | | |
| Rockville Presbyterian Church | 0 | 0 | 0 | 0 | | 28 | 0 |
| Safe Nights of Calvert County | 0 | 0 | 0 | 0 | | 20 | 0 |
| Salvation Army | 32 | 48 | 0 | 80 | | 0 | 0 |
| Samaritan Ministries Inc. | 2 | 7 | 0 | 9 | | | 0 |
| SARC | 18 | 10 | 0 | 28 | 28 | 0 | 9 |
| Shepherd's Cove | 80 | 20 | | 100 | | | |
| Somerset Committee for the Homeless | 12 | 8 | | 20 | | | 0 |
| Somerset County Health Depart. | 58 | 51 | 0 | 109 | | | |
| Somerset County Health Department | 0 | 8 | 0 | 8 | | | |
| St James AME Zion Church â€“ Zion House | | 0 | | 0 | | | |
| St Vincent de Paul | 398 | 70 | | 468 | | | |
| St. Ambrose | 65 | 16 | 0 | 81 | | | |
| St. Ann's Center for Children, Youth & Families | 45 | 1 | | 46 | | | |
| St. James A.M.E. Zionhouse Church | 0 | 4 | 0 | 4 | | | |
| St. John's Shelter Inc. | 27 | 0 | 0 | 27 | | 0 | 0 |
| St. Martin's Ministries | 31 | 2 | 0 | 33 | | | |
| St. Vincent DePaul | 196 | 0 | 0 | 196 | | 0 | 0 |
| Stepping Stones Shelter | 21 | 0 | 0 | 21 | | 0 | 0 |
| Talbot Interfaith Shelter | 25 | 9 | 0 | 34 | | 0 | 0 |
| The Baltimore Station | | 137 | | 137 | | | |
| The Dove Center | 3 | 11 | 0 | 14 | 14 | 0 | 0 |
| The Dove Center 2 | 6 | 0 | 0 | 6 | 6 | | |
| The Dwelling Place | 30 | 0 | 0 | 30 | | | |
| The Light House, Inc. | 27 | 52 | 0 | 79 | | | |
| Three Oaks Center | 111 | 56 | 0 | 167 | | 0 | 0 |
| Turn Around | 4 | 0 | 0 | 4 | 4 | 0 | 0 |
| U.S. Department of Veterans Affairs | 40 | 43 | 0 | 83 | | | |
| UMC | 0 | 0 | 0 | 0 | | 16 | 0 |
| Union Rescue Mission | 38 | 22 | 0 | 60 | | 0 | 0 |

| Continuum Of Care Provider | Bed for Families and Children | Bed for Adult only household s | Bed for Unaccompanied Youth | Total Year Round Beds | Total Domestic Violence Beds | Total Seasonal | Total Overflow Beds |
|---|-------------------------------|--------------------------------|-----------------------------|-----------------------|------------------------------|----------------|---------------------|
| United Communities Against Poverty | 13 | 22 | 0 | 35 | | | |
| United Ministries | 0 | 29 | 0 | 29 | | | |
| United Way of Central Maryland | 27 | | | 27 | | | |
| United Way of Central MD | | 23 | | 23 | | | |
| VESTA, Inc. | 0 | 17 | 0 | 17 | | | |
| Village of Hope Inc. | 25 | 4 | 0 | 29 | | | |
| VOA Chesapeake | 188 | 9 | 0 | 197 | | | |
| VOAC PG Supportive Housing Org Id | 22 | 2 | | 24 | | | |
| Volunteers of America | 121 | 297 | 0 | 418 | | | 11 |
| Washington County Mental Health Authority | 34 | 20 | 0 | 54 | | | |
| Way Station | 0 | 25 | 0 | 25 | | | |
| We Care and Friends | | | | 0 | | | 17 |
| Women's Housing Coalition | 20 | 79 | | 99 | | | |
| Yess of Charles County, Inc. | | | | 6 | 6 | | |
| YMCA | 36 | 18 | 0 | 54 | | | |
| Youth Empowered Society | 35 | 23 | | 58 | | | |
| YWCA | 8 | 1 | | 9 | 9 | | |
| Grand Total | 8,131 | 8,079 | 19 | 16,229 | 505 | 773 | 491 |

Detailed Continuum of Care Providers by Location

| Continuum of Care | Organization Name | Project Name | Project Type | Street Address | Floor/Suit | City | Stat | Zip | Beds for Families with Children | | | Beds for Adult-Only Household | | Unaccompanie d Children Under 18 | Total Year-Round Bed | Domestic Violence Be | Total Seasonal Beds | Overflow Beds |
|-----------------------------------|--|---|--------------|---------------------------------------|------------|---------------|-------|-------|---------------------------------|-----------|----------|-------------------------------|----------|-------------------------------------|----------------------|----------------------|---------------------|---------------|
| | | | | | | | | | Children | Household | Under 18 | Only Household | Under 18 | Only Household | | | | |
| Annapolis/Anne Arundel County CoC | Anne Arundel County Community Action Agency | Rapid Re-Housing | RRH | | | | MD | 21401 | 4 | 1 | 0 | 0 | 0 | 5 | | | | |
| Annapolis/Anne Arundel County CoC | Anne Arundel County Mental Health Agency | CHES Program | PSH | | | | MD | 21401 | 3 | 9 | | | | 12 | | | | |
| Annapolis/Anne Arundel County CoC | Anne Arundel County Mental Health Agency | Samaritan Housing Program | PSH | 2301 DORSEY RD STE 200 | | GLEN BURNIE | MD | 21061 | 0 | 6 | 0 | 0 | 0 | 6 | | | | |
| Annapolis/Anne Arundel County CoC | Anne Arundel County Mental Health Agency | SHOP Program | PSH | 1 Truman Parkway | Suite 101 | Annapolis | MD | 21401 | 3 | 14 | 0 | 0 | 0 | 17 | | | | |
| Annapolis/Anne Arundel County CoC | Anne Arundel Partnership for Children, Youth, and Families | Shelter Diversion Program (Rapid Re-Housing) | RRH | 1 HARRY S TRUMAN PKWY | | ANNAPOLIS | MD | 21401 | 40 | 0 | 0 | 0 | 0 | 40 | | | | |
| Annapolis/Anne Arundel County CoC | Arundel Community Development Services Inc. | Anne Arundel Partnership for Permanent Housing | PSH | 2666 RIVA RD STE 210 | | ANNAPOLIS | MD | 21401 | 22 | 40 | 0 | 0 | 0 | 62 | | | | |
| Annapolis/Anne Arundel County CoC | Arundel House of Hope Inc. | AHOH-Community Housing Program | PSH | 514 N. Crain Highway | Suite K | Glen Burnie | MD | 21061 | 0 | 6 | 0 | 0 | 0 | 6 | | | | |
| Annapolis/Anne Arundel County CoC | Arundel House of Hope Inc. | Family Program | TH | 514 CRAIN HWY N STE K | | GLEN BURNIE | MD | 21061 | 9 | | | | | 9 | | | | |
| Annapolis/Anne Arundel County CoC | Arundel House of Hope Inc. | Fouse Center - Flex Housing Program | OPH | 6401 Ritchie Hwy | | Glen Burnie | MD | 21061 | | 10 | | | | 10 | | | | |
| Annapolis/Anne Arundel County CoC | Arundel House of Hope Inc. | Patriot House | TH | 4105 RITCHIE HWY | | BROOKLYN PARK | MD | 21225 | 0 | 6 | 0 | 0 | 0 | 6 | | | | |
| Annapolis/Anne Arundel County CoC | Arundel House of Hope Inc. | Rapid Re-Housing Program | RRH | 514 N. crain Hwy N | Suite K | Glen Burnie | MD | 21061 | 16 | 2 | 0 | 0 | 0 | 18 | | | | |
| Annapolis/Anne Arundel County CoC | Arundel House of Hope Inc. | Safe Haven I | PSH | 10 SEWARD AVE | | BROOKLYN PARK | MD | 21225 | 0 | 4 | 0 | 0 | 0 | 4 | | | | |
| Annapolis/Anne Arundel County CoC | Arundel House of Hope Inc. | Safe Haven II | PSH | 227 RITCHIE HWY | | SEVERNA PARK | MD | 21146 | 0 | 4 | 0 | 0 | 0 | 4 | | | | |
| Annapolis/Anne Arundel County CoC | Arundel House of Hope Inc. | Winter Relief | ES | 514 CRAIN HWY N STE K | | GLEN BURNIE | MD | 21061 | 0 | 0 | 0 | 0 | 0 | 0 | 90 | 0 | | |
| Annapolis/Anne Arundel County CoC | Arundel House of Hope Inc. | Wish Program | PSH | 23 WALLACE AVE | | BROOKLYN PARK | MD | 21225 | 0 | 5 | 0 | 0 | 0 | 5 | | | | |
| Annapolis/Anne Arundel County CoC | Associated Catholic Charities Inc. | Project North | OPH | 2015 20TH ST | | FORT MEADE | MD | 20755 | 42 | 2 | 1 | 1 | 1 | 44 | | | | |
| Annapolis/Anne Arundel County CoC | Associated Catholic Charities Inc. | Rapid Re-Housing Program | RRH | | | MD | 21401 | 37 | 5 | 1 | 0 | 0 | 42 | | | | | |
| Annapolis/Anne Arundel County CoC | Associated Catholic Charities Inc. | Sarah's House Family Shelter | ES | 2015 20TH ST | | FORT MEADE | MD | 20755 | 60 | 6 | 0 | 0 | 0 | 66 | 0 | 0 | 10 | |
| Annapolis/Anne Arundel County CoC | Housing Commission of Anne Arundel County | County Operation HOME (veterans) | PSH | 7477 | | MD | 21601 | | 6 | 1 | 0 | 0 | 0 | 6 | | | | |
| Annapolis/Anne Arundel County CoC | Housing Commission of Anne Arundel County | HOME - Housing for Chronically Homeless Families | PSH | 7477 Baltimore Annapolis Blvd #201 | | Glen Burnie | MD | 21061 | 27 | 0 | 0 | 0 | 0 | 27 | | | | |
| Annapolis/Anne Arundel County CoC | Housing Commission of Anne Arundel County | Permanent Supportive Housing Program | PSH | Scattered Sites - Anne Arundel County | | MD | 21061 | 4 | 11 | 0 | 0 | 0 | 15 | | | | | |
| Annapolis/Anne Arundel County CoC | Maryland Mental Hygiene Administration | Shelter Plus Care program | PSH | 1 TRUMAN PKWY STE 101 | | ANNAPOLIS | MD | 21401 | 22 | 28 | 0 | 0 | 0 | 50 | | | | |
| Annapolis/Anne Arundel County CoC | People Encouraging People | Housing First Program 1 | PSH | Scattered Site - Anne Arundel County | | MD | 21061 | 0 | 5 | 0 | 0 | 0 | 5 | | | | | |
| Annapolis/Anne Arundel County CoC | People Encouraging People | Housing First Program II | PSH | 2301 DORSEY RD STE 200 | | GLEN BURNIE | MD | 21061 | 0 | 8 | 0 | 0 | 0 | 8 | | | | |
| Annapolis/Anne Arundel County CoC | The Light House, Inc. | Another House | OPH | 160 WEST ST | | ANNAPOLIS | MD | 21401 | 9 | 0 | 0 | 0 | 0 | 9 | | | | |
| Annapolis/Anne Arundel County CoC | The Light House, Inc. | Bistro Apartments | OPH | 10 HUDSON ST | | ANNAPOLIS | MD | 21401 | | 2 | 1 | 0 | 0 | 2 | | | | |
| Annapolis/Anne Arundel County CoC | The Light House, Inc. | Light House Shelter | ES | 10 HUDSON ST | | ANNAPOLIS | MD | 21401 | | 45 | 0 | 0 | 0 | 45 | | | | |
| Annapolis/Anne Arundel County CoC | The Light House, Inc. | The Light House: Family Services | ES | 10 Hudson Street | | Annap | MD | 21401 | | 18 | 1 | 0 | 0 | 18 | | | | |
| Annapolis/Anne Arundel County CoC | The Light House, Inc. | Willow House | OPH | 8 WILLOW ST | | ANNAPOLIS | MD | 21401 | 0 | 5 | 0 | 0 | 0 | 5 | | | | |
| Annapolis/Anne Arundel County CoC | We Care and Friends | Emergency Shelter | ES | 92 W WASHINGTON ST | | ANNAPOLIS | MD | 21401 | | 1 | 0 | 0 | 0 | 1 | 17 | | | |
| Annapolis/Anne Arundel County CoC | YWCA | Arden House | ES | | | MD | 21401 | 8 | 1 | 0 | 0 | 0 | 9 | 9 | 9 | | | |
| Baltimore CoC | AIDS Interfaith Residential Services Inc. | AIRS Inc 5C | PSH | 1800 N CHARLES ST | | BALTIMORE | MD | 21201 | 228 | 0 | 0 | 0 | 0 | 228 | | | | |
| Baltimore CoC | AIDS Interfaith Residential Services Inc. | Geraldine Young Family Life Center | TH | 1621 DRUID HILL AV' | | BALTIMORE | MD | 21217 | 29 | | | | | 29 | | | | |
| Baltimore CoC | AIDS Interfaith Residential Services Inc. | Lakeview | PSH | 2425 Lakeview Avenue | | BALTIMORE | MD | 21217 | 2 | 46 | 0 | 0 | 0 | 48 | | | | |
| Baltimore CoC | AIDS Interfaith Residential Services Inc. | Restoration Gardens 2 | PSH | 4201 YORK RD | | BALTIMORE | MD | 21212 | | 42 | 1 | 0 | 0 | 42 | | | | |
| Baltimore CoC | AIDS Interfaith Residential Services Inc. | Restoration Gardens - Springhill Youth Initiative | PSH | 3702 COTTAGE AVE | | BALTIMORE | MD | 21215 | 0 | 42 | 0 | 0 | 0 | 42 | | | | |
| Baltimore CoC | AIDS Interfaith Residential Services Inc. | Youth Space | PSH | 1800 N. Charles St. ste. 700 | | Baltimore | MD | 21201 | 0 | 7 | 0 | 0 | 0 | 7 | | | | |
| Baltimore CoC | Associated Catholic Charities | Christopher's Place TH | TH | 725 FALLSWAY | | BALTIMORE | MD | 21202 | | 60 | 0 | 0 | 0 | 60 | | | | |
| Baltimore CoC | Associated Catholic Charities | Holden Hall | PSH | 761 W HAMBURG ST | | BALTIMORE | MD | 21230 | | 14 | 0 | 0 | 0 | 14 | | | | |
| Baltimore CoC | Associated Catholic Charities | My Sister's Place Lodge | TH | 111 W MULBERRY ST | | BALTIMORE | MD | 21201 | | 17 | 0 | 0 | 0 | 17 | | | | |
| Baltimore CoC | Associated Catholic Charities | Project Fresh Start - PH | PSH | 228 West Lexington Street | Suite 220 | Baltimore | MD | 21201 | 11 | 4 | 0 | 0 | 0 | 15 | | | | |
| Baltimore CoC | Associated Catholic Charities | Project Ready | PSH | 228 West Lexington Street | Suite 220 | Baltimore | MD | 21201 | 35 | 32 | 0 | 0 | 0 | 67 | | | | |
| Baltimore CoC | Associated Catholic Charities | Weinberg Housing and Resource Center | ES | 620 FALLSWAY | | BALTIMORE | MD | 21202 | 0 | 275 | | | | 275 | 50 | 10 | | |
| Baltimore CoC | At Jacob's Well | At Jacob's Well 5+C | PSH | 323 E 25TH ST | | BALTIMORE | MD | 21218 | 7 | 17 | 0 | 0 | 0 | 24 | | | | |
| Baltimore CoC | At Jacob's Well | At Jacob's Well TH | TH | 323 E 25TH ST | | BALTIMORE | MD | 21218 | | 15 | 0 | 0 | 0 | 15 | | | | |
| Baltimore CoC | Baltimore Outreach Services | Baltimore Outreach Services | ES | 701 S CHARLES ST | | BALTIMORE | MD | 21230 | | 40 | 0 | 0 | 0 | 40 | | | | |
| Baltimore CoC | Baltimore Rescue Mission | Baltimore Rescue Mission | ES | 4 N CENTRAL AVE | | BALTIMORE | MD | 21202 | | 159 | 0 | 0 | 0 | 159 | | | | |
| Baltimore CoC | Baltimore Rescue Mission | Karls House ES | ES | 1228 E BALTIMORE ST | | BALTIMORE | MD | 21202 | 29 | 16 | 0 | 0 | 0 | 45 | | | | |

| Continuum of Care | Organization Name | Project Name | Project Type | Street Address | Floor/Suite | City | Stat | Zip | Beds for | | | | Total Year- | Domestic | Total Seasonal | Overflow |
|----------------------|---|--|--------------|-------------------------------|-------------|------------|------|-------|------------------------|-----------------|---------------------------------|------------------|-------------|----------|----------------|----------|
| | | | | | | | | | Families with Children | Only Households | Unaccompanied Children Under 18 | Total Round Beds | | | | |
| Baltimore CoC | Bridge Haven | Bridge Haven | ES | 1151 E. 36th Street Baltimore | | Baltimore | MD | 21218 | 8 | 70 | 78 | | | | 105 | |
| Baltimore CoC | Community Housing Associates | Sponsor-Based S+C SRA | PSH | 29188 GLENMORE AVE | | BALTIMORE | MD | 21214 | 130 | 53 | 0 | 183 | | | | |
| Baltimore CoC | Dayspring | Dayspring Programs - Tenant-Based S+C | PSH | 1125 N PATTERSON PARK AVE | | BALTIMORE | MD | 21213 | 51 | | | 51 | | | | |
| Baltimore CoC | Dayspring | Dayspring Programs - Tenant-Based S+C | PSH | 1125 N PATTERSON PARK AVE | | BALTIMORE | MD | 21213 | 17 | | | 17 | | | | |
| Baltimore CoC | Dayspring | Dayspring Village at Patterson Park TH | TH | 1125 N PATTERSON PARK AVE | | BALTIMORE | MD | 21213 | 46 | | | 46 | | | | |
| Baltimore CoC | Dayspring | Sponsor Based S+C | PSH | 1125 N. Patterson Ave | | Baltimore | MD | 21213 | 141 | | | 141 | | | | |
| Baltimore CoC | Gaudenzia | Park Heights Women and Children's | PSH | 4613 PARK HEIGHTS AVE | | BALTIMORE | MD | 21215 | 45 | 0 | 0 | 45 | | | | |
| Baltimore CoC | Govans Ecumenical Development Corporation | Harford House | PSH | 5207 YORK RD | | BALTIMORE | MD | 21212 | 0 | 26 | 0 | 26 | | | | |
| Baltimore CoC | Govans Ecumenical Development Corporation | Micah House | PSH | 5207 YORK RD | | BALTIMORE | MD | 21212 | 0 | 28 | 0 | 28 | | | | |
| Baltimore CoC | Health Care Access Maryland | Coc Rapid Re-Housing | RRH | 201 E BALTIMORE ST | | BALTIMORE | MD | 21202 | | 30 | | 30 | | | | |
| Baltimore CoC | Health Care Access Maryland | ESG Rapid Re-Housing | RRH | 201 E BALTIMORE ST | | BALTIMORE | MD | 21202 | | 25 | | 25 | | | | |
| Baltimore CoC | Healthcare for the Homeless | Homeward Bound 1 | PSH | 421 FALLSWAY | | BALTIMORE | MD | 21202 | | 62 | | 62 | | | | |
| Baltimore CoC | Healthcare for the Homeless | Homeward Bound Bonus | PSH | 421 Fallsway | | Baltimore | MD | 21202 | 31 | 55 | | 86 | | | | |
| Baltimore CoC | Healthcare for the Homeless | Medicaid Pilot | PSH | 421 Fallsway | | Baltimore | MD | 21202 | 60 | 73 | | 133 | | | | |
| Baltimore CoC | Healthcare for the Homeless | Project Connect | PSH | 421 Fallsway | | BALTIMORE | MD | 21202 | | 7 | | 7 | | | | |
| Baltimore CoC | Helping Other People through Empowerment (HOPE) | Ethel Elan Safe Haven | SH | 2304 BELAIR RD | | BALTIMORE | MD | 21213 | | 20 | | 20 | | | | |
| Baltimore CoC | Helping Up Mission | HCHV/EH - VA Program | ES | 1025 E BALTIMORE ST | | BALTIMORE | MD | 21202 | | 18 | | 18 | | | | |
| Baltimore CoC | Helping Up Mission | House of Freedom | TH | 1017 E BALTIMORE ST | | BALTIMORE | MD | 21202 | | 65 | | 65 | | | | |
| Baltimore CoC | Helping Up Mission | Johns Hopkins Program | TH | 1020 E BALTIMORE ST | | BALTIMORE | MD | 21202 | | 50 | | 50 | | | | |
| Baltimore CoC | Helping Up Mission | Overnight Guests Program | ES | 1020 E BALTIMORE ST | | BALTIMORE | MD | 21202 | | 60 | | 60 | | | | |
| Baltimore CoC | Helping Up Mission | Spiritual Recovery Program | TH | 1020 E BALTIMORE ST | | BALTIMORE | MD | 21202 | | 294 | | 294 | | | | |
| Baltimore CoC | Historic East Baltimore Community Action Coalition | HEBCAC - The Nest | ES | 1212 N Wolfe St | | Baltimore | MD | 21213 | 0 | 10 | 0 | 10 | 0 | 0 | 0 | |
| Baltimore CoC | House of Ruth | House of Ruth ES | ES | | | | | | | 50 | 5 | 55 | 55 | 0 | 0 | |
| Baltimore CoC | House of Ruth | Safe Homes Strong Communities | RRH | | | | | | | 8 | 7 | 15 | 15 | | | |
| Baltimore CoC | House of Ruth | Transitional Housing | TH | | | | | | | 28 | 0 | 28 | 28 | | | |
| Baltimore CoC | Housing Authority of Baltimore City | Ex-Offender Vouchers | OPH | 7 E REDWOOD ST | | BALTIMORE | MD | 21202 | 68 | 162 | 1 | 230 | | | | |
| Baltimore CoC | Housing Authority of Baltimore City | Homeless Vouchers | OPH | 7 E REDWOOD ST | | BALTIMORE | MD | 21202 | 563 | 495 | 0 | 1058 | | | | |
| Baltimore CoC | Housing Authority of Baltimore City | VASH Program | PSH | 7 E REDWOOD ST | | BALTIMORE | MD | 21202 | 94 | 487 | 1 | 581 | | | | |
| Baltimore CoC | Loving Arms | N.R. House | ES | 3313 OAKFIELD AVE | | GWINN OAK | MD | 21207 | 0 | 0 | 8 | 8 | 0 | 0 | 0 | |
| Baltimore CoC | Marian House | Marian House S+C (S+C Scattered Site) | PSH | 949 GORSUCH AVE | | BALTIMORE | MD | 21218 | 36 | 7 | | 43 | | | | |
| Baltimore CoC | Marian House | Marian House S+C expansion (S+C Serenity Place) | PSH | 932 GORSUCH AVE | | BALTIMORE | MD | 21218 | 6 | 2 | | 8 | | | | |
| Baltimore CoC | Marian House | Marian House S+C TAMAR | PSH | 949 GORSUCH AVE | | BALTIMORE | MD | 21218 | 65 | 20 | | 85 | | | | |
| Baltimore CoC | Marian House | Marian House Section 8 | PSH | 949 GORSUCH AVE | | BALTIMORE | MD | 21218 | | 5 | | 5 | | | | |
| Baltimore CoC | Marian House | Marian House TH | TH | 949 GORSUCH AVE | | BALTIMORE | MD | 21218 | 44 | 34 | | 78 | | | | |
| Baltimore CoC | Maryland Center for Veterans Education and training | GPD-MCVET - THP | TH | 301 N HIGH ST | | BALTIMORE | MD | 21202 | 0 | 120 | 0 | 120 | | | | |
| Baltimore CoC | Maryland Center for Veterans Education and training | MCVET- ES (Non-VA Funded) | ES | 301 N HIGH ST | | BALTIMORE | MD | 21202 | | 50 | | 50 | 0 | 60 | | |
| Baltimore CoC | Maryland Center for Veterans Education and training | MCVET- SRO (Non-VA funded) | PSH | 301 N HIGH ST | | BALTIMORE | MD | 21202 | | 79 | | 79 | | | | |
| Baltimore CoC | New Vision House of Hope | SSVF Rapid Rehousing | RRH | 2001 E LEXINGTON ST STE 605 | | BALTIMORE | MD | 21202 | 0 | 66 | 0 | 66 | | | | |
| Baltimore CoC | Paul's Place | Paul's Place Rapid Rehousing | RRH | 1118 WARD ST | | BALTIMORE | MD | 21230 | 9 | 3 | 0 | 12 | | | | |
| Baltimore CoC | People Encouraging People Inc. | People Encouraging People Inc. - Samaritan Program | PSH | 2002 CLIPPER PARK RD | | BALTIMORE | MD | 21211 | 22 | 37 | 0 | 59 | | | | |
| Baltimore CoC | Project People Lacking Ample Shelter and Employment | 139 Womens Shelter | ES | 139 E NORTH AVE | | BALTIMORE | MD | 21202 | | 12 | | 12 | | | | |
| Baltimore CoC | Project People Lacking Ample Shelter and Employment | 201 Men's Shelter | ES | 201 E NORTH AVE | | BALTIMORE | MD | 21202 | | 24 | | 24 | | | | |
| Baltimore CoC | Project People Lacking Ample Shelter and Employment | 2031 Co Ed Shelter | ES | 1814 MARYLAND AVE | | BALTIMORE | MD | 21201 | | 16 | | 16 | | | | |
| Baltimore CoC | Project People Lacking Ample Shelter and Employment | Calverton Section 8 | PSH | 32 S CALVERTON RD | | BALTIMORE | MD | 21223 | 8 | | | 8 | | | | |
| Baltimore CoC | Project People Lacking Ample Shelter and Employment | Celebration Housing (Veterans) | PSH | 3601 Old Frederick Road | | Baltimore | MD | 21229 | 20 | 55 | | 75 | | | | |
| Baltimore CoC | Project People Lacking Ample Shelter and Employment | Medically Fragile SRO | PSH | 1814 MARYLAND AVE | | BALTIMORE | MD | 21201 | | 10 | | 10 | | | | |
| Baltimore CoC | Project People Lacking Ample Shelter and Employment | Men's GDP | SH | 1814 Maryland Avenue | | Baltimore | MD | 21201 | | 10 | | 10 | | | | |
| Baltimore CoC | Project People Lacking Ample Shelter and Employment | Rental Assistance Program | PSH | 3549 OLD FREDERICK RD | | BALTIMORE | MD | 21229 | 121 | 104 | 0 | 225 | | | | |
| Baltimore CoC | Project People Lacking Ample Shelter and Employment | SSVF Rapid Rehousing | RRH | 3601 OLD FREDERICK RD | | BALTIMORE | MD | 21229 | 9 | 37 | 0 | 46 | | | | |
| Baltimore CoC | Project People Lacking Ample Shelter and Employment | Women's VA Contract Beds | ES | 1814 Maryland Avenue | | Baltimore | MD | 21201 | | 8 | | 8 | | | | |
| Baltimore CoC | St Vincent de Paul | Front Door | RRH | 3445 PARK HEIGHTS AVE | | BALTIMORE | MD | 21215 | 136 | | | 136 | | | | |
| Baltimore CoC | St Vincent de Paul | Home Connections I | PSH | 2305 N CHARLES ST | | BALTIMORE | MD | 21218 | | 32 | | 32 | | | | |
| Baltimore CoC | St Vincent de Paul | Home Connections II | PSH | 402 S BOND ST | | BALTIMORE | MD | 21231 | | 38 | | | | | | |
| Baltimore CoC | St Vincent de Paul | Home Connections Plus | PSH | 402 S Bond St | | Baltimore | MD | 21231 | 117 | | | 117 | | | | |
| Baltimore CoC | St Vincent de Paul | Sarah's Hope | ES | 1114 N MOUNT ST | | BALTIMORE | MD | 21217 | 145 | | | 145 | | | | |
| Baltimore CoC | St. Ambrose | Host HomeSharing | ES | 321 E. 25th Street | | BALTIMORE | MD | 21218 | | 7 | | 7 | | | | |
| Baltimore CoC | St. Ambrose | St. Ambrose Housing Aid Center - S+C | PSH | 321 E. 25th ST | | BALTIMORE | MD | 21218 | 65 | 9 | 0 | 74 | | | | |
| Baltimore CoC | The Baltimore Station | GPD- South Baltimore Station | TH | 140 W WEST ST | | BALTIMORE | MD | 21230 | | 137 | | | | | | |
| Baltimore CoC | United Ministries | Earl's Place TH | TH | 1400 E LOMBARD ST | | BALTIMORE | MD | 21231 | | 17 | | 17 | | | | |
| Baltimore CoC | Unitd Way of Central Maryland | UWCM Family Stability Shelter Diversion | RRH | 3549-3601 Old Frederick Rd. | | Baltimore | MD | 21229 | 27 | | | 27 | | | | |
| Baltimore CoC | Volunteers of America | Emergency Bridge Beds | ES | 5000 E MONUMENT ST | | BALTIMORE | MD | 21205 | | 40 | | 40 | | | | |
| Baltimore CoC | Volunteers of America | Monument Street Men's Shelter | ES | 4601 Monument Street | | Baltimore | MD | 21218 | 0 | 124 | 0 | 124 | 11 | | | |
| Baltimore CoC | Volunteers of America | Paca House | PSH | 116 N PACA ST | | BALTIMORE | MD | 21201 | | 69 | | 69 | | | | |
| Baltimore CoC | Volunteers of America | Paca House | PSH | 116 N PACA ST | | BALTIMORE | MD | 21201 | | 23 | | 23 | | | | |
| Baltimore CoC | Volunteers of America | Pratt House | OPH | 1701 W PRATT ST | | BALTIMORE | MD | 21223 | 121 | | | 121 | | | | |
| Baltimore CoC | Volunteers of America | Rapid Re-Housing | RRH | 5000 E MONUMENT ST | | BALTIMORE | MD | 21205 | 0 | 41 | | 41 | | | | |
| Baltimore CoC | Women's Housing Coalition | Scatter Site | PSH | 14 E FRANKLIN ST | | BALTIMORE | MD | 21202 | 20 | 79 | | 99 | | | | |
| Baltimore CoC | Youth Empowered Society | Governor's Office RRH | RRH | 2315 N CHARLES ST | | BALTIMORE | MD | 21218 | 23 | 6 | | 29 | | | | |
| Baltimore CoC | Youth Empowered Society | Rapid Re-Housing | RRH | 2315 N. Charles Street | | Baltimore | MD | 21218 | 12 | 17 | | 29 | | | | |
| Baltimore County CoC | AIRS | Samaritan | PSH | 1803 North Charles Street | 7th Floor | Baltimore | MD | 21201 | 9 | 9 | 0 | 18 | | | | |
| Baltimore County CoC | AIRS | Shelter Plus Care | PSH | 1803 North Charles Street | 7th Floor | Baltimore | MD | 21201 | 7 | 0 | 0 | 7 | | | | |
| Baltimore County CoC | Alliance | SSVF RRH | RRH | 9150 FRANKLIN SQUARE DR | | Nottingham | MD | 21236 | 20 | 18 | 0 | 38 | | | | |
| Baltimore County CoC | Baltimore County Housing Authority | HUD-VASH | PSH | 6401 York Rd | | Baltimore | MD | 21212 | 0 | 288 | 0 | 288 | | | | |
| Baltimore County CoC | CAN | Arbutus | PSH | 4000 Southwestern Blvd | | Baltimore | MD | 21229 | 0 | 13 | 0 | 13 | | | | |
| Baltimore County CoC | CAN | Eastside Code Blue | ES | 9150 Franklin Square Drive | | Rosedale | MD | 21237 | 0 | 0 | 0 | 0 | 30 | 0 | 0 | |
| Baltimore County CoC | CAN | Eastside Men | ES | 9150 FRANKLIN SQUARE DR | | ROSEDALE | MD | 21237 | 0 | 15 | 0 | 15 | 0 | 0 | | |
| Baltimore County CoC | CAN | Eastside Shelter | ES | 9100 FRANKLIN SQUARE DR | | ROSEDALE | MD | 21237 | 220 | 0 | 0 | 220 | 0 | 0 | | |
| Baltimore County CoC | CAN | Eastside TH | TH | 9100 FRANKLIN SQUARE DR | | ROSEDALE | MD | 21237 | 38 | 0 | 0 | 38 | | | | |

Consolidated Plan

MARYLAND

| Continuum of Care | Organization Name | Project Name | Project Type | Street Address | Floor/Suite | City | Stat | Zip | Beds for Families with Children | Beds for Adults | Beds for Unaccompanie | Total Year. | Domestic Violence Beds | Total Seasonal Beds | Overflow Beds |
|---|--|---------------------------------------|--------------|----------------------------------|------------------|-------------|-------|-------|---------------------------------|-----------------|-----------------------|-------------|------------------------|---------------------|---------------|
| | | | | | | | | | Only Children | Households | Under 18 | Round Beds | | | |
| Baltimore County CoC | CAN | RRH | RRH | | | | 21237 | 7 | 33 | 0 | 40 | | | | |
| Baltimore County CoC | CAN | Samaritan | PSH | 6600 Wycombe Way | Parkville | MD | 21234 | 0 | 14 | 0 | 14 | | | | |
| Baltimore County CoC | CAN | Westside Code Blue | ES | 9150 Franklin Square Drive | Rosedale | MD | 21237 | 0 | 0 | 0 | 0 | 15 | 0 | | |
| Baltimore County CoC | CAN | Westside Shelter | ES | 55 WADE AVE | CATONSVILLE | MD | 21228 | 0 | 125 | 0 | 125 | 0 | 0 | 0 | |
| Baltimore County CoC | Catholic Charities | Hosanna House | PSH | 2829 Lodge Farm Rd | Sparrows Point | MD | 21219 | 0 | 15 | 0 | 15 | | | | |
| Baltimore County CoC | Catholic Charities | Project Promise | PSH | 228 West Lexington St | Suite 220 | Baltimore | MD | 21201 | 15 | 0 | 0 | 15 | | | |
| Baltimore County CoC | DSS | RRH | RRH | 6401 York Rd | | Baltimore | MD | 21212 | 9 | 10 | 0 | 19 | | | |
| Baltimore County CoC | Family Crisis Center | Family Shelter | ES | | | | 21222 | 29 | 0 | 0 | 29 | 29 | 0 | 0 | |
| Baltimore County CoC | Family Crisis Center | TH | TH | | | | 21222 | 6 | 0 | 0 | 6 | 6 | | | |
| Baltimore County CoC | Neighbor to Neighbor | RRH | RRH | 2216 Pot Spring Rd | | Timonium | MD | 21093 | 8 | 0 | 0 | 8 | | | |
| Baltimore County CoC | Night of Peace | Family Shelter | ES | 7509 WINDSOR MILL RD | WINDSOR MILL | MD | 21244 | 28 | 0 | 0 | 28 | 0 | 0 | 0 | |
| Baltimore County CoC | Prologue | Housing | PSH | 3 Millford Mill Rd | Pikesville | MD | 21208 | 29 | 0 | 0 | 29 | | | | |
| Baltimore County CoC | Prologue | RRH | RRH | 3 Millford Mill Rd | | Pikesville | MD | 21208 | 0 | 13 | 0 | 13 | | | |
| Baltimore County CoC | Prologue | S+L (13 unit) | PSH | 3 Millford Mill Rd | Pikesville | MD | 21208 | 17 | 15 | 0 | 32 | | | | |
| Baltimore County CoC | Prologue | S+L (38 unit) | PSH | 3 Millford Mill Rd | Pikesville | MD | 21208 | 50 | 56 | 0 | 106 | | | | |
| Baltimore County CoC | St. Vincent DePaul | Hannah More | ES | 12041 REISTERSTOWN RD | REISTERSTOWN | MD | 21136 | 85 | 0 | 0 | 85 | 0 | 0 | 0 | |
| Baltimore County CoC | St. Vincent DePaul | INNerim Gardens | PSH | 112 SUDBROOK LN | PIKESVILLE | MD | 21208 | 28 | 0 | 0 | 28 | | | | |
| Baltimore County CoC | St. Vincent DePaul | INNerim House | TH | 112 SUDBROOK LN | PIKESVILLE | MD | 21208 | 32 | 0 | 0 | 32 | | | | |
| Baltimore County CoC | St. Vincent DePaul | RRH | RRH | 112 SUDBROOK LN | | PIKESVILLE | MD | 21208 | 51 | 0 | 0 | 51 | | | |
| Baltimore County CoC | Turn Around | Emergency Shelter | ES | | | | 21204 | 4 | 0 | 0 | 4 | 4 | 0 | 0 | |
| Baltimore County CoC | UMC | Streets of Hope | ES | 6903 MORNINGTON RD | DUNDALK | MD | 21222 | 0 | 0 | 0 | 0 | 16 | 0 | | |
| Baltimore County CoC | United Ministries | Prospect Place | PSH | 8720 PHILADELPHIA RD | ROSEDALE | MD | 21237 | 0 | 12 | 0 | 12 | | | | |
| Carroll County CoC | Carroll County Department of Citizen Services | Housing Choice Voucher Program - FUP | OPH | 10 DISTILLERY RD | Ste. 101 | WESTMINSTER | MD | 21157 | 85 | | | 85 | | | |
| Carroll County CoC | Carroll County Department of Citizen Services | Housing Choice Voucher Program - VASH | PSH | 10 DISTILLERY RD | | WESTMINSTER | MD | 21157 | | 10 | | 10 | | | |
| Carroll County CoC | Carroll County Department of Citizen Services | Veterans Service Program | ES | 255 CRANBERRY RD | WESTMINSTER | MD | 21157 | 3 | 0 | 0 | 3 | | | | |
| Carroll County CoC | Carroll County Public Schools | Motel Vouchers from Other Resources | ES | 125 N. Court St. | Westminster | MD | 21157 | 8 | | | 8 | | | | |
| Carroll County CoC | Family and Children's Services of Central Maryland | Domestic Violence Shelter | ES | | | | 21157 | 9 | 2 | 1 | 11 | 11 | | | |
| Carroll County CoC | Human Services Programs of Carroll County Inc. | Cold Weather Shelter | ES | 127 STONER AVE | WESTMINSTER | MD | 21157 | | | 0 | 25 | 25 | 10 | | |
| Carroll County CoC | Human Services Programs of Carroll County Inc. | Family Shelter | ES | 21 W GREEN ST | WESTMINSTER | MD | 21157 | 21 | 2 | | 23 | | | | |
| Carroll County CoC | Human Services Programs of Carroll County Inc. | Men's Shelter | ES | 127 STONER AVE | WESTMINSTER | MD | 21157 | 8 | | 0 | 8 | | | | |
| Carroll County CoC | Human Services Programs of Carroll County Inc. | Permanent Supportive Housing I | PSH | 10 Distillery Drive | Suite G1 | Westminster | MD | 21157 | 3 | 4 | | 7 | | | |
| Carroll County CoC | Human Services Programs of Carroll County Inc. | Permanent Supportive Housing II | PSH | 10 Distillery Drive | | Westminster | MD | 21157 | 4 | | | 4 | | | |
| Carroll County CoC | Human Services Programs of Carroll County Inc. | Permanent Supportive Housing VIII | PSH | 10 Distillery Drive | | Westminster | MD | 21157 | 8 | 3 | | 11 | | | |
| Carroll County CoC | Human Services Programs of Carroll County Inc. | Rapid Re-Housing | RRH | 10 Distillery Drive | | Westminster | MD | 21157 | 17 | | | 17 | | | |
| Carroll County CoC | Human Services Programs of Carroll County Inc. | Safe Haven | SH | 127 Stoner Ave | | Westminster | MD | 21157 | | 25 | | 25 | | | |
| Carroll County CoC | Human Services Programs of Carroll County Inc. | Women's Shelter | ES | 10 Distillery Drive | | Westminster | MD | 21157 | 20 | | | 20 | | | |
| Carroll County CoC | MD Department of Health and Mental Hygiene | Shelter Plus Care | PSH | 290 S CENTER ST | | WESTMINSTER | MD | 21157 | 2 | 9 | | 11 | | | |
| Cecil County CoC | CCHD | Coc Program (5 Unit) | PSH | | | MD | 21921 | 6 | 5 | 0 | 11 | | | | |
| Cecil County CoC | CCHD | Coc Program (7 Unit) | PSH | | | MD | 21921 | 0 | 15 | 0 | 15 | | | | |
| Cecil County CoC | Cecil County DSS | Domestic Violence Shelter | ES | | | | 21921 | 0 | 0 | 0 | 22 | 22 | 0 | 0 | |
| Cecil County CoC | Cecil County DSS | DV Rapid Re-Housing | RRH | | | | 21921 | 0 | 1 | 0 | 1 | 1 | | | |
| Cecil County CoC | Cecil County Housing Agency | VASH | PSH | | | MD | 21903 | 0 | 95 | 0 | 95 | | | | |
| Cecil County CoC | Chesapeake Health Education Program | CHEP | TH | Perry Point VA Medical Center | Perry Point | MD | 21902 | 0 | 29 | 0 | 29 | | | | |
| Cecil County CoC | Deep Roots | Deep Roots RRH | RRH | | | | 21919 | 28 | 2 | 0 | 30 | | | | |
| Cecil County CoC | Deep Roots | Deep Roots TH | TH | 21 VEAZEY COVE RD | EARLEVILLE | MD | 21919 | 39 | 0 | 0 | 39 | | | | |
| Cecil County CoC | Meeting Ground | Meeting Ground RRH | RRH | | | | 21921 | 7 | 1 | 0 | 8 | | | | |
| Cecil County CoC | Meeting Ground | Rotating Winter Shelter Beds | ES | 401 NORTH ST | ELKTON | MD | 21921 | 0 | 0 | 0 | 0 | 25 | 0 | 0 | |
| Cecil County CoC | Meeting Ground | Settlement House | TH | 168 W MAIN ST | ELKTON | MD | 21921 | 0 | 15 | 0 | 15 | | | | |
| Cecil County CoC | Meeting Ground | Wayfarer's House | TH | 107 DELAWARE AVE | ELKTON | MD | 21921 | 16 | 0 | 0 | 16 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Calvert County Health Dept | Safe Harbor Shelter | ES | | | | 21157 | 1 | | 22 | 22 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Catholic Charities | Angel's Watch Program | ES | 8395 Leonardtown Rd | HUGHESVILLE | MD | 20637 | 18 | 8 | 0 | 26 | 10 | 0 | | |
| Charles, Calvert, St. Mary's Counties CoC | Catholic Charities | Fortitude Housing | PSH | 8395 Leonardtown Rd | HUGHESVILLE | MD | 20637 | 0 | 10 | 0 | 10 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Catholic Charities | Neighbors of St. Sebastian Town Homes | PSH | 8395 Leonardtown Rd | HUGHESVILLE | MD | 20637 | 37 | 2 | 0 | 39 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | DSS/Three Oaks Center | Warm Nights | ES | 46905 LEI DR | LEXINGTON PK | MD | 20653 | 0 | 0 | 0 | 0 | 25 | | | |
| Charles, Calvert, St. Mary's Counties CoC | Fuller House | Fuller House | TH | 3470 ROCKEFELLER CT | WALDORF | MD | 20602 | 0 | 16 | 0 | 16 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Fuller House | Fuller House Program | ES | 3470 ROCKEFELLER CT | WALDORF | MD | 20602 | 0 | 4 | 0 | 4 | 1 | 0 | 0 | |
| Charles, Calvert, St. Mary's Counties CoC | Lifestyles | Emergency Stay | ES | 101 CATALPA DR | LA PLATA | MD | 20646 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Charles, Calvert, St. Mary's Counties CoC | Lifestyles | ESG-Rehousing | RRH | 101 Catalpa Drive, Suite 103 | | MD | 20646 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | |
| Charles, Calvert, St. Mary's Counties CoC | Lifestyles | Gayles House | ES | | | | 21157 | 3 | 2 | 0 | 5 | 5 | 0 | 0 | |
| Charles, Calvert, St. Mary's Counties CoC | Lifestyles | Gayle's Transitional | TH | | | | 21157 | 2 | 1 | 0 | 3 | 3 | | | |
| Charles, Calvert, St. Mary's Counties CoC | Lifestyles | Martha's | TH | 101 CATALPA DR | LA PLATA | MD | 20646 | 3 | 2 | 0 | 5 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Lifestyles | Matha's Emergency | ES | 101 CATALPA DR | LA PLATA | MD | 20646 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | |
| Charles, Calvert, St. Mary's Counties CoC | Lifestyles | Safe Nights | ES | 101 CATALPA DR | LA PLATA | MD | 20646 | 0 | 0 | 0 | 0 | 40 | 5 | | |
| Charles, Calvert, St. Mary's Counties CoC | Lifestyles Inc. | Lifestyles-Haven of Hope | PSH | | | | 21157 | 6 | 1 | 7 | 7 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Lifestyles Inc. | Safe Nights 2 | ES | 10453 Theodore Green Boulevard | White Plains | MD | 20695 | | | 0 | | 50 | | | |
| Charles, Calvert, St. Mary's Counties CoC | Mental Hygiene Administration | Shelter + Care Homes | PSH | 2315 Leonard Hall Drive | Leontondale | MD | 20650 | 9 | 14 | 0 | 23 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Mental Hygiene Administration | Shelter + Care Homes Prog | PSH | PO BOX 980 | PRNC FREDERICK | MD | 20678 | 18 | 14 | 0 | 32 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Mental Hygiene Administration | Shelter + Care Homes Program | PSH | PO BOX 2150 | LA PLATA | MD | 20646 | 58 | 24 | 0 | 82 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Project ECHO | Project ECHO | ES | 484 Main Street | PRINCE FREDERICK | MD | 20678 | 16 | 22 | 0 | 38 | 0 | 0 | | |
| Charles, Calvert, St. Mary's Counties CoC | Safe Nights of Calvert County | Safe Nights | ES | 9870 Old Solomon & E's Island Rd | Owings | MD | 20736 | 0 | 0 | 0 | 0 | 20 | 0 | | |
| Charles, Calvert, St. Mary's Counties CoC | Three Oaks Center | Aldridge Permanent Supportive Housing | PSH | 46905 LEI DR | LEXINGTON PK | MD | 20653 | 6 | 2 | 0 | 8 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Three Oaks Center | Canner | PSH | PO BOX 776 | LEXINGTON PK | MD | 20653 | 14 | 0 | 0 | 14 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Three Oaks Center | Emergency Men | ES | 46905 LEI DR | LEXINGTON PK | MD | 20653 | 0 | 4 | 0 | 4 | 0 | 0 | 0 | |
| Charles, Calvert, St. Mary's Counties CoC | Three Oaks Center | ESG | RRH | PO BOX 776 | LEXINGTON PK | MD | 20653 | 6 | 0 | 0 | 6 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Three Oaks Center | Families with Children Shelter | ES | 46905 LEI DR | LEXINGTON PK | MD | 20653 | 20 | 0 | 0 | 20 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Three Oaks Center | Geirrud | PSH | PO BOX 776 | LEXINGTON PK | MD | 20653 | 0 | 1 | 0 | 1 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Three Oaks Center | Haina | PSH | 46905 LEI DR | LEXINGTON PK | MD | 20653 | 10 | 1 | 0 | 11 | | | | |

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| Continuum of Care | Organization Name | Project Name | Project Type | Street Address | Floor/Suite | City | Stat e | Zip | Beds for | | | | Total Year- Round Beds | Domestic Violence Beds | Total Seasonal Beds | Overflow Beds |
|---|---|-----------------------------------|--------------|----------------------------------|-------------|--------------|--------|-------|------------------------|-----------------|---------------------------|-------------|------------------------|------------------------|---------------------|---------------|
| | | | | | | | | | Families with Children | Only Households | Adul- d Children Under 18 | Unacompanie | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Three Oaks Center | Harding | PSH | PO BOX 776 | | LEXINGTON PK | MD | 20653 | 0 | 1 | 0 | 1 | 1 | | | |
| Charles, Calvert, St. Mary's Counties CoC | Three Oaks Center | Horne | PSH | 46905 LEI DR | | LEXINGTON PK | MD | 20653 | 0 | 16 | 0 | 16 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Three Oaks Center | Joyner | PSH | PO BOX 776 | | LEXINGTON PK | MD | 20653 | 0 | 9 | 0 | 9 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Three Oaks Center | Marek | PSH | PO BOX 776 | | LEXINGTON PK | MD | 20653 | 0 | 6 | 0 | 6 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Three Oaks Center | Marsh Rapid-Rehousing | RRH | 46905 LEI DR | | LEXINGTON PK | MD | 20653 | 0 | 0 | 0 | 0 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Three Oaks Center | McCauley | PSH | PO BOX 776 | | LEXINGTON PK | MD | 20653 | 0 | 2 | 0 | 2 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Three Oaks Center | Nicholson | PSH | PO BOX 776 | | LEXINGTON PK | MD | 20653 | 25 | 4 | 0 | 29 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Three Oaks Center | Owens Rapid Re-housing | RRH | 46905 LEI DR | | LEXINGTON PK | MD | 20653 | 20 | 1 | 0 | 21 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Three Oaks Center | Russell Rapid Re-housing | RRH | 46905 LEI DR | | LEXINGTON PK | MD | 20653 | 0 | 0 | 0 | 0 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Three Oaks Center | Single Crisis Women | ES | 46839 S SHANGRI LA DR | | LEXINGTON PK | MD | 20653 | 0 | 5 | 0 | 5 | | 0 | 0 | |
| Charles, Calvert, St. Mary's Counties CoC | Three Oaks Center | SSVF Program | RRH | PO BOX 776 | | LEXINGTON PK | MD | 20653 | 10 | 1 | 0 | 11 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Three Oaks Center | Three Oaks Center Medical Respite | ES | 46905 LEI DR | | LEXINGTON PK | MD | 20653 | 0 | 3 | 0 | 3 | | 0 | 0 | |
| Charles, Calvert, St. Mary's Counties CoC | Three Oaks Center | Waring Rapid Re-housing | RRH | 46905 LEI DR | | LEXINGTON PK | MD | 20653 | 0 | 0 | 0 | 0 | | | | |
| Charles, Calvert, St. Mary's Counties CoC | Yess of Charles County, Inc. | Sonya's House | ES | 4480 LIVINGSTON RD | | INDIAN HEAD | MD | 20640 | 6 | 6 | 0 | 6 | | | | |
| Cumberland/Allegany County CoC | Allegany County HRDC, Inc. | Laura's Anchor | TH | 16 ARCH ST | | CUMBERLAND | MD | 21502 | 6 | 6 | 0 | 12 | | | | |
| Cumberland/Allegany County CoC | Allegany County HRDC, Inc. | Rapid Re-Housing | RRH | 114 Virginia Ave | | CUMBERLAND | MD | 21502 | 11 | 8 | 0 | 19 | | | | |
| Cumberland/Allegany County CoC | Allegany County HRDC, Inc. | Supportive Housing Project | PSH | 114 Virginia Ave | | CUMBERLAND | MD | 21502 | 0 | 2 | 0 | 2 | | | | |
| Cumberland/Allegany County CoC | Cold Weather Shelter | Cold Weather Shelter | ES | 16 QUEEN CITY PAVEMENT | | CUMBERLAND | MD | 21502 | 0 | 0 | 0 | 0 | | 22 | 0 | |
| Cumberland/Allegany County CoC | Cumberland YMCA | Baltimore Avenue Apartments | TH | 205 BALTIMORE AVE | | CUMBERLAND | MD | 21502 | 24 | 0 | 0 | 24 | | | | |
| Cumberland/Allegany County CoC | Department of Social Services | Emergency Hotel Placements | ES | 1 FREDERICK ST | | CUMBERLAND | MD | 21502 | 0 | 0 | 0 | 0 | | 0 | 7 | |
| Cumberland/Allegany County CoC | Family Crisis Resource Center | FCRC | ES | | | | | | 26 | 2 | 0 | 28 | 28 | 0 | 0 | |
| Cumberland/Allegany County CoC | Maryland Department of Health and Mental Hygiene | MHA Shelter Plus Care Housing | PSH | 12501 WILLOWBROOK RD | | CUMBERLAND | MD | 21502 | 19 | 8 | 0 | 27 | | | | |
| Cumberland/Allegany County CoC | Union Rescue Mission | Hope House | ES | 16 QUEEN CITY PAVEMENT | | CUMBERLAND | MD | 21502 | 38 | 0 | 0 | 38 | 0 | 0 | | |
| Cumberland/Allegany County CoC | Union Rescue Mission | Men's Shelter | ES | 16 QUEEN CITY PAVEMENT | | CUMBERLAND | MD | 21502 | 0 | 22 | 0 | 22 | 0 | 0 | 0 | |
| Cumberland/Allegany County CoC | YMCA | Family Leasing Project | PSH | 205 BALTIMORE AVE | | CUMBERLAND | MD | 21502 | 36 | 18 | 0 | 54 | | | | |
| Frederick City & County CoC | Advocate for Homeless Families Inc. | Rapid Re-Housing | RRH | 216 ABRECHT PL | | FREDERICK | MD | 21701 | 68 | 0 | 0 | 68 | | | | |
| Frederick City & County CoC | Advocate for Homeless Families Inc. | Transitional Housing Program | TH | 216 ABRECHT PL | | FREDERICK | MD | 21701 | 30 | 0 | 0 | 30 | | | | |
| Frederick City & County CoC | City of Frederick/Frederick Community Action Agency | Frederick PSH Apartments | PSH | 301 S MARKET ST | | FREDERICK | MD | 21701 | 0 | 5 | 0 | 5 | | | | |
| Frederick City & County CoC | City of Frederick/Frederick Community Action Agency | Frederick Transitional Shelter | TH | 300 S MARKET ST | | FREDERICK | MD | 21701 | 31 | 0 | 0 | 31 | | | | |
| Frederick City & County CoC | Frederick Rescue Mission | Beacon House | TH | 419 W SOUTH ST | | FREDERICK | MD | 21701 | 0 | 30 | 0 | 30 | | | | |
| Frederick City & County CoC | Frederick Rescue Mission | Faith House | ES | 731 North Market Street | | FREDERICK | MD | 21701 | 20 | 0 | 0 | 20 | 0 | 0 | 0 | |
| Frederick City & County CoC | Frederick Rescue Mission | Transition Houses | TH | 419 W SOUTH ST | | FREDERICK | MD | 21701 | 0 | 10 | 0 | 10 | | | | |
| Frederick City & County CoC | Friends for Neighborhood Progress Inc. | Housing First Program | PSH | 100 S MARKET ST | | FREDERICK | MD | 21701 | 0 | 20 | 0 | 20 | | | | |
| Frederick City & County CoC | Hearty House Inc. | Hearty House Emergency Shelter | ES | | | | | | 21 | 8 | 0 | 29 | 29 | 0 | 0 | |
| Frederick City & County CoC | Mental Hygiene Administration | Shelter Plus Care Program | PSH | 22 S MARKET ST | | FREDERICK | MD | 21701 | 6 | 21 | 0 | 27 | | | | |
| Frederick City & County CoC | Religious Coalition for Emergency Human Needs Inc. | Emergency Family Shelter | ES | 27 DEGRANGE ST | | FREDERICK | MD | 21701 | 15 | 0 | 0 | 15 | 0 | 0 | 0 | |
| Frederick City & County CoC | Religious Coalition for Emergency Human Needs Inc. | Linton Emergency Shelter | ES | 27 DEGRANGE ST | | FREDERICK | MD | 21701 | 0 | 87 | 0 | 87 | 0 | 0 | 11 | |
| Garrett County CoC | Garrett County | Rose Terrace | TH | 104 E CENTER ST | | OAKLAND | MD | 21550 | 2 | 7 | 0 | 9 | | | | |
| Garrett County CoC | GCCAC | Motel Stays | ES | 104 E CENTER ST | | OAKLAND | MD | 21550 | 0 | 1 | 0 | 1 | | | | |
| Garrett County CoC | GCCAC-SHP-DIS | scattered sites | PSH | 104 E CENTER ST | | OAKLAND | MD | 21550 | 7 | 24 | 0 | 31 | | | | |
| Garrett County CoC | The Dove Center | DOVE | ES | | | | | | 3 | 11 | 0 | 14 | 14 | 0 | 0 | |
| Garrett County CoC | The Dove Center 2 | Dove | ES | | | | | | 6 | 0 | 0 | 6 | 6 | | | |
| Hagerstown/Washington County CoC | Alliance | SSVF | RRH | | | | | | 1 | 21740 | 0 | 0 | 40 | 40 | 0 | 0 |
| Hagerstown/Washington County CoC | CASA Inc. | CASA Shelter | ES | | | | | | 32 | 8 | 0 | 40 | 40 | 0 | 0 | |
| Hagerstown/Washington County CoC | Community Action Council | CAC ES | ES | 614-616 W. Washington Street | | HAGERSTOWN | MD | 21740 | 26 | 0 | 0 | 26 | 0 | 0 | | |
| Hagerstown/Washington County CoC | Community Action Council | CAC RRH | RRH | | | HAGERSTOWN | MD | 21740 | 0 | 0 | 0 | 0 | | | | |
| Hagerstown/Washington County CoC | Hagerstown Rescue Mission | Emergency Mission | ES | 125 N PROSPECT ST | | HAGERSTOWN | MD | 21741 | 21 | 10 | 0 | 31 | 0 | 0 | | |
| Hagerstown/Washington County CoC | Hagerstown Rescue Mission | Transitional Mission | TH | 125 N PROSPECT ST | | HAGERSTOWN | MD | 21740 | 0 | 10 | 0 | 10 | | | | |
| Hagerstown/Washington County CoC | Potomac Case Mgmt | PCMS Individuals | PSH | | | | | | 21740 | 0 | 33 | 0 | 33 | | | |
| Hagerstown/Washington County CoC | Potomac Case Mgmt | PSH Families | PSH | | | | | | 12 | 0 | 0 | 12 | | | | |
| Hagerstown/Washington County CoC | REACH Inc | Cold Weather Shelter | ES | 140 W. Franklin St. | Ste. 300 | HAGERSTOWN | MD | 21740 | 0 | 0 | 0 | 0 | | 42 | 0 | |
| Hagerstown/Washington County CoC | REACH Inc | REACH RRH | RRH | | | HAGERSTOWN | MD | 21740 | 0 | 12 | 0 | 12 | | | | |
| Hagerstown/Washington County CoC | Salvation Army | SA: Women's Shelter | ES | 534 W FRANKLIN ST | | HAGERSTOWN | MD | 21740 | 28 | 34 | 0 | 62 | 0 | 0 | | |
| Hagerstown/Washington County CoC | St. John's Shelter Inc. | St. John's Shelter | ES | 14 RANDOLPH AVE | | HAGERSTOWN | MD | 21740 | 27 | 0 | 0 | 27 | 0 | 0 | | |
| Hagerstown/Washington County CoC | Washington County Mental Health Authority | WCMHA CoC Project | PSH | | | | | | 21740 | 34 | 20 | 0 | 54 | | | |
| Hagerstown/Washington County CoC | Way | North Point Veterans Home | TH | 25 E NORTH AVE | | HAGERSTOWN | MD | 21740 | 0 | 25 | 0 | 25 | | | | |
| Harford County CoC | Associated Catholic Charities | Anna's House PSH I | PSH | 605 N TOLLGATE RD | | BEL AIR | MD | 21014 | 13 | 0 | 0 | 13 | | | | |
| Harford County CoC | Associated Catholic Charities | Anna's House PSH II | PSH | 605 N TOLLGATE RD | | BEL AIR | MD | 21014 | 10 | 1 | 0 | 11 | | | | |
| Harford County CoC | Associated Catholic Charities | Anna's House PSH IV Chronic | PSH | 108 Idlewild | IA | BEL AIR | MD | 21014 | 0 | 10 | 0 | 10 | | | | |
| Harford County CoC | Associated Catholic Charities | Anna's House Rapid Re-housing | RRH | | | BEL AIR | MD | 21014 | 0 | 0 | 1 | 0 | | | | |
| Harford County CoC | Associated Catholic Charities | Anna's House Transitional Housing | TH | 605 N TOLLGATE RD | | BEL AIR | MD | 21014 | 7 | 1 | 0 | 8 | | | | |
| Harford County CoC | Associated Catholic Charities | Emergency Shelter | ES | 607 N TOLLGATE RD | | BEL AIR | MD | 21014 | 7 | 1 | 0 | 8 | 0 | 1 | | |
| Harford County CoC | FCCAU Inc. | Welcome One Emergency Shelter | ES | 1221C BRASS MILL RD | | BELCAMP | MD | 21017 | 0 | 33 | 0 | 33 | 0 | 0 | | |
| Harford County CoC | Harford Community Action Agency | Emergency Motel Vouchers | ES | 1010 GATEWAY RD | | EDGEWOOD | MD | 21040 | 0 | 0 | 0 | 0 | | 17 | | |
| Harford County CoC | Harford Community Action Agency | Emergency Rotating Shelter | ES | 1321-B Woodbridge Station Way | | EDgewood | MD | 21040 | 0 | 0 | 0 | 0 | | 40 | | |
| Harford County CoC | Harford Community Action Agency | HCAA Rapid Re-Housing | RRH | | | | | | 21040 | 32 | 3 | 0 | 35 | | | |
| Harford County CoC | Harford County Housing Agency | VASH | PSH | 15 S MAIN ST | | BEL AIR | MD | 21014 | 15 | 9 | 0 | 24 | | | | |
| Harford County CoC | Harford Family House, Inc. | PSH I | PSH | 53 E BELAIR AVE APT 3 | | ABERDEEN | MD | 21001 | 32 | 0 | 0 | 32 | | | | |
| Harford County CoC | Harford Family House, Inc. | Transitional Housing | TH | 53 E BELAIR AVE APT 3 | | ABERDEEN | MD | 21001 | 92 | 0 | 0 | 92 | | | | |
| Harford County CoC | Office on Mental Health | CoC PSH (S+C) | PSH | 125 N MAIN ST | | BEL AIR | MD | 21014 | 26 | 14 | 0 | 40 | | | | |
| Harford County CoC | SARC | SARC Safehouse | ES | | | | | | 18 | 10 | 0 | 28 | 28 | 0 | 0 | |
| Harford County CoC | SARC | SARC Safehouse | ES | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 9 | |
| Harford County CoC | United Way of Central MD | UW PSH I | PSH | 108 S BOND ST | | BEL AIR | MD | 21014 | 12 | 1 | 0 | 13 | | | | |
| Harford County CoC | United Way of Central MD | UW PSH II | PSH | 108 S BOND ST | | BEL AIR | MD | 21014 | 1 | 11 | 0 | 11 | | | | |
| Howard County CoC | Bridges to Housing Stability, Inc. | HSSP | OPH | 6751 Columbia Gateway Drive, 300 | | COLUMBIA | MD | 21046 | 18 | 10 | 0 | 28 | | | | |
| Howard County CoC | Bridges to Housing Stability, Inc. | HSSP - Chronic | PSH | 9520 Berger Rd | Suite 311 | COLUMBIA | MD | 21046 | 3 | 2 | 0 | 5 | | | | |
| Howard County CoC | Grassroots Crisis Intervention Center Inc. | Cold Weather Shelter | ES | 6700 FREEPORT RD | | COLUMBIA | MD | 21044 | 0 | 0 | 0 | 0 | | 22 | | |

Consolidated Plan

MARYLAND

| Continuum of Care | Organization Name | Project Name | Project Type | Street Address | Floor/Suite | City | Stat e | Zip | Beds for | | | | Total Year- round Beds | Domestic Violence Beds | Total Seasonal Beds | Overflow Beds |
|---|---|--|--------------|-------------------------------|-------------|--------------------------|--------|-------|------------------------|-----------------|---------------------|------------------------------|------------------------|------------------------|---------------------|---------------|
| | | | | | | | | | Families with Children | Only Households | d Children Under 18 | Beds for Adult- Unaccompanie | | | | |
| Montgomery County CoC | Montgomery County Department of Health and Human Services | Rapid Re-Housing Program | RRH | Germantown | | Germantown | MD | 20874 | 68 | 0 | 0 | 68 | | | | |
| Montgomery County CoC | Montgomery County Department of Health and Human Services | State RAP | RRH | | | | | 20850 | 49 | | | 49 | | | | |
| Montgomery County CoC | Mt. Calvary Baptist Church | Helping Hands Shelter | ES | 622 N HORNERS LN | | ROCKVILLE | MD | 20850 | 18 | 0 | 0 | 18 | | 0 | 0 | |
| Montgomery County CoC | National Center for Children and Families | State RAP | RRH | 12345 Georgia Avenue, Suite J | | Silver Spring | MD | 20906 | 2 | | | 2 | | | | |
| Montgomery County CoC | National Center for Children and Families (NCCF) | Betty's House I and II | TH | | | | | | | 20 | 0 | 0 | 20 | 20 | | |
| Montgomery County CoC | National Center for Children and Families (NCCF) | Family Stabilization Program | OPH | 11552 FEBRUARY CIR APT 402 | | SILVER SPRING | MD | 20904 | 48 | 0 | 0 | 48 | | | | |
| Montgomery County CoC | National Center for Children and Families (NCCF) | Greentree Shelter | ES | 6301 GREENTREE RD | | BETHESDA | MD | 20817 | 42 | 0 | 0 | 42 | | | 0 | |
| Montgomery County CoC | National Center for Children and Families (NCCF) | Rapid Re-Housing | RRH | | | Silver Spring | MD | 20904 | 50 | 0 | 0 | 50 | | | | |
| Montgomery County CoC | National Center for Children and Families (NCCF) | Rapid Re-Housing for Young Adult Households | RRH | February Circle | | Silver Spring | MD | 20904 | 50 | 0 | 0 | 50 | | | | |
| Montgomery County CoC | Rockville Presbyterian Church | Rainbow Place | ES | 215 W MONTGOMERY AVE | | ROCKVILLE | MD | 20850 | 0 | 0 | 0 | 0 | | 28 | 0 | |
| Montgomery County CoC | Stepping Stones Shelter | Stepping Stones Shelter | ES | 1070 COPPERSTONE CT | | ROCKVILLE | MD | 20852 | 21 | 0 | 0 | 21 | | 0 | 0 | |
| Montgomery County CoC | The Dwelling Place | Permanent Housing | OPH | 620 E DIAMOND AVE | | GAITHERSBURG | MD | 20877 | 30 | 0 | 0 | 30 | | | | |
| Prince George's County CoC | Community Crisis Services Inc. | Rapid Rehousing | RRH | 4316 FARRAGUT ST | | HYATTSVILLE | MD | 20781 | 0 | 8 | 0 | 8 | | | | |
| Prince George's County CoC | Community Crisis Services Inc. | Warm Nights I | ES | 4316 FARRAGUT ST | | HYATTSVILLE | MD | 20781 | 0 | 0 | 0 | 0 | | 28 | 0 | |
| Prince George's County CoC | DSS HUD Transitional Housing Program | Youth Development Program | TH | 805 Brightseat Road | | Hyattsville | MD | 20785 | 0 | 10 | | 10 | | | | |
| Prince George's County CoC | Friendship Place | Family First | RRH | 8957 Edmonston Road | Suite B | Greenbelt | MD | 20770 | 6 | 3 | | 9 | | | | |
| Prince George's County CoC | HIP | Success II | RRH | 6525 BELCREST RD | | HYATTSVILLE | MD | 20782 | 31 | 13 | 0 | 44 | | | | |
| Prince George's County CoC | JHP Inc. | PSH (187) | PSH | 6113 Breezewood Court | #204 | Greenbelt | MD | 20770 | 8 | 9 | 0 | 17 | | | | |
| Prince George's County CoC | LARS Inc | Permanent Supportive Housing (116) | PSH | 311 LAUREL AVE | | LAUREL | MD | 20707 | 9 | 18 | 0 | 27 | | | | |
| Prince George's County CoC | LARS Inc | PSH II (192) | PSH | 311 LAUREL AVE | | LAUREL | MD | 20707 | 10 | 0 | | 10 | | | | |
| Prince George's County CoC | Maryland Mental Hygiene Administration | 5+CPH I 16 | PSH | 7901 Annapolis Road | | Lanham | MD | 20706 | 23 | 14 | 0 | 37 | | | | |
| Prince George's County CoC | Maryland Mental Hygiene Administration | 5+CPH II 14 | PSH | 7901 Annapolis Road | | Lanham | MD | 20706 | 28 | 11 | 0 | 39 | | | | |
| Prince George's County CoC | People Encouraging People | ACTI | PSH | 1836 Metzerott Road | | Adelphi | MD | 20783 | 0 | 11 | 0 | 11 | | | | |
| Prince George's County CoC | People Encouraging People | ACT II | PSH | 1836 Metzerott Road | | Adelphi | MD | 20783 | 11 | 8 | 0 | 19 | | | | |
| Prince George's County CoC | People Encouraging People | ACT III | PSH | 1836 Metzerott Road | | Adelphi | MD | 20783 | 1 | 10 | | 10 | | | | |
| Prince George's County CoC | Prince George's County Department of Social Services | DSS THP | TH | 805 BRIGHTSEAT RD | | LANDOVER | MD | 20785 | 84 | 1 | | 85 | | | | |
| Prince George's County CoC | Prince George's County Department of Social Services | FES @ Oxon Hill | ES | 805 BRIGHTSEAT RD | | LANDOVER | MD | 20785 | 47 | | | 47 | | | | |
| Prince George's County CoC | Prince George's County Department of Social Services | HELP | PSH | 805 BRIGHTSEAT RD | | LANDOVER | MD | 20785 | 26 | 29 | 0 | 55 | | | | |
| Prince George's County CoC | Prince George's County Department of Social Services | Success | RRH | 805 BRIGHTSEAT RD | | LANDOVER | MD | 20785 | 88 | 19 | 0 | 107 | | | | |
| Prince George's County CoC | Prince Georges House | PGH Dorm B-E5 | ES | 603 ADDISON RD S | | CAPITAL HGTS | MD | 20743 | | 24 | | 24 | | | 2 | |
| Prince George's County CoC | Prince Georges House | PGH RH 1 203 | RRH | 603 Addison Road-South | | Capitol Heights | MD | 20743 | 0 | 7 | 0 | 7 | | | | |
| Prince George's County CoC | Prince Georges House | PGH RH 2 204 | RRH | 603 Addison Road - South | | Capitol Heights | MD | 20743 | 0 | 4 | 0 | 4 | | | | |
| Prince George's County CoC | Prince Georges House | PGH Transitional Housing Project 1 | TH | 603 ADDISON RD S | | CAPITAL HGTS | MD | 20743 | | 8 | | 8 | | | | |
| Prince George's County CoC | Prince Georges House | PGH Transitional Housing Project 2 | TH | 603 ADDISON RD-South | | CAPITAL HGTS | MD | 20743 | 0 | 4 | 0 | 4 | | | | |
| Prince George's County CoC | Promise Place | Promise Place | ES | 1400 DOEWOOD LN | | CAPITAL HGTS | MD | 20743 | 5 | 5 | 0 | 10 | | | | |
| Prince George's County CoC | Shepherd's Cove | Shepherd's Cove - Family Dorm | ES | 1400 DOEWOOD LN | | CAPITAL HGTS | MD | 20743 | 80 | 0 | | 80 | | | | |
| Prince George's County CoC | Shepherd's Cove | Shepherds Cove - Single Women's Dorm | ES | 1400 Doewood Lane | | Capitol Heights | MD | 20743 | | 20 | | 20 | | | | |
| Prince George's County CoC | St. Ann's Center for Children, Youth & Families | Faith House | TH | 4901 EASTERN AVE | | HYATTSVILLE | MD | 20782 | 16 | | | 16 | | | | |
| Prince George's County CoC | St. Ann's Center for Children, Youth & Families | Hope House | TH | 4901 EASTERN AVE | | HYATTSVILLE | MD | 20782 | 29 | 1 | | 30 | | | | |
| Prince George's County CoC | United Communities Against Poverty | Path 1 | PSH | 1400 DOEWOOD LN | | CAPITAL HGTS | MD | 20743 | 11 | 8 | 0 | 19 | | | | |
| Prince George's County CoC | United Communities Against Poverty | PATH 2 | PSH | 1400 DOEWOOD LN | | CAPITAL HGTS | MD | 20743 | | 7 | | 7 | | | | |
| Prince George's County CoC | United Communities Against Poverty | PATH 3 | PSH | 1400 DOEWOOD LN | | CAPITAL HGTS | MD | 20743 | 2 | 7 | | 9 | | | | |
| Prince George's County CoC | VESTA, Inc. | VESTA Emergency Housing | ES | 9301 Indianapolis Road | | Lanham | MD | 20706 | | 15 | | 15 | | | | |
| Prince George's County CoC | VESTA, Inc. | Vesta Permanent Supportive Housing | PSH | 3600 Maywood Lane | | Suitland | MD | 20746 | 0 | 2 | 0 | 2 | | | | |
| Prince George's County CoC | VOA Chesapeake | Eastern Avenue Apartments | OPH | 506 62nd Place | | Capitol Heights | MD | 20743 | 188 | 9 | 0 | 197 | | | | |
| Prince George's County CoC | VOAC PG Supportive Housing Org Id | VOAC PG Supportive Hsg | PSH | 8450 Dorsey Run Road | | Jessup | MD | 20794 | 22 | 2 | | 24 | | | | |
| Wicomico, Somerset, Worcester Counties Co | Catholic Charities, Inc. - Wilmington Diocese | Seton Center HSP Rapid Rehousing - Somerset | RRH | 30632 HAMPDEN AVE | | PRINCESS ANNE | MD | 21853 | 7 | 4 | 0 | 11 | | | | |
| Wicomico, Somerset, Worcester Counties Co | Catholic Charities, Inc. - Wilmington Diocese | Seton Center HSP RRH - Wicomico | RRH | 30632 HAMPDEN AVE | | PRINCESS ANNE | MD | 21853 | 3 | 3 | 0 | 6 | | | | |
| Wicomico, Somerset, Worcester Counties Co | Christian Shelter Inc | Christian Shelter | ES | 334 BARCLAY ST | | SALISBURY | MD | 21804 | 23 | 29 | 0 | 52 | | 0 | 0 | |
| Wicomico, Somerset, Worcester Counties Co | City of Salisbury | Salisbury HSP Rapid Rehousing Program | RRH | 125 N DIVISION ST | | SALISBURY | MD | 21801 | 0 | 1 | 0 | 1 | | | | |
| Wicomico, Somerset, Worcester Counties Co | City of Salisbury | Salisbury Permanent Supportive Housing Program | PSH | 125 N DIVISION ST | | SALISBURY | MD | 21801 | 10 | 8 | 0 | 18 | | | | |
| Wicomico, Somerset, Worcester Counties Co | Diakonia Inc | Diakonia Emergency Shelter | ES | 12747 OLD BRIDGE RD | | OCEAN CITY | MD | 21842 | 20 | 20 | 0 | 40 | | 0 | 0 | |
| Wicomico, Somerset, Worcester Counties Co | Diakonia Inc | Diakonia HSP RRH Program - Wicomico | RRH | 12747 Old Bridge Road | | Ocean City | MD | 21842 | 6 | 5 | 0 | 11 | | | | |
| Wicomico, Somerset, Worcester Counties Co | Diakonia Inc | Diakonia HSP RRH Program - Worcester | RRH | 12747 Old Bridge Road | | Ocean City | MD | 21842 | 15 | 1 | 0 | 16 | | | | |
| Wicomico, Somerset, Worcester Counties Co | Diakonia, Inc. | Diakonia SSVF Program | RRH | 12747 OLD BRIDGE RD | | OCEAN CITY | MD | 21842 | 3 | 4 | 0 | 7 | | | | |
| Wicomico, Somerset, Worcester Counties Co | H.O.P.E., Inc. | Community Emergency Shelter Project | ES | 129 BROAD ST. | | SALISBURY | MD | 21801 | 0 | 0 | 0 | 0 | | 35 | 0 | |
| Wicomico, Somerset, Worcester Counties Co | H.O.P.E., Inc. | HALO - Men's Shelter | ES | 119B SOUTH BLVD | | SALISBURY | MD | 21804 | 0 | 35 | 0 | 35 | | 0 | 0 | |
| Wicomico, Somerset, Worcester Counties Co | Hope and Life Outreach | HALO Women and Children Shelter | ES | 119B SOUTH BLVD | | SALISBURY | MD | 21804 | 20 | 14 | 0 | 34 | | 0 | 0 | |
| Wicomico, Somerset, Worcester Counties Co | Joseph House | Joseph House Workshop | TH | 316 BOUNDARY STREET | | SALISBURY | MD | 21801 | 0 | 7 | 0 | 7 | | | | |
| Wicomico, Somerset, Worcester Counties Co | Life Crisis | Life Crisis | ES | | | SALISBURY | MD | 21801 | 6 | 11 | 0 | 17 | | 17 | 0 | |
| Wicomico, Somerset, Worcester Counties Co | Maryland Dept. of Health & Mental Hygiene | Somerset S+C | PSH | 55 Wade Avenue | | Catonsville | MD | 21228 | 8 | 9 | 0 | 17 | | | | |
| Wicomico, Somerset, Worcester Counties Co | Maryland Dept. of Health & Mental Hygiene | Wicomico S+C | PSH | 55 WADE AVENUE | | DIX BUILDING CATONSVILLE | MD | 21228 | 9 | 18 | 0 | 27 | | | | |
| Wicomico, Somerset, Worcester Counties Co | Maryland Dept. of Health & Mental Hygiene | Worcester S+C | PSH | 55 WADE AVENUE | | DIX BUILDING CATONSVILLE | MD | 21228 | 9 | 4 | 0 | 13 | | | | |
| Wicomico, Somerset, Worcester Counties Co | Remove All Hindrances To Success | RAHTS Ministries | TH | 625 SHORT ST. | | SALISBURY | MD | 21804 | 0 | 2 | 0 | 2 | | | | |
| Wicomico, Somerset, Worcester Counties Co | Samaritan Ministries Inc. | Samaritan Shelter | ES | 814 4TH ST | | POCONOKE CITY | MD | 21851 | 2 | 7 | 0 | 9 | | | 0 | |
| Wicomico, Somerset, Worcester Counties Co | Somers Committee for the Homeless | Lower Shore Shelter | ES | 12518 SOMERSET AVE | | PRINCESS ANNE | MD | 21853 | 12 | 8 | | 20 | | | | |
| Wicomico, Somerset, Worcester Counties Co | Somers Committee for the Homeless | Project 1 | PSH | 7920 CRISFIELD HWY | | WESTOVER | MD | 21871 | 18 | 16 | 0 | 34 | | | | |
| Wicomico, Somerset, Worcester Counties Co | Somers Committee for the Homeless | Project 2/3 | PSH | 7920 CRISFIELD HWY | | WESTOVER | MD | 21871 | 40 | 27 | 0 | 67 | | | | |
| Wicomico, Somerset, Worcester Counties Co | Somers Committee for the Homeless | Somerset Chronic | PSH | 7920 CRISFIELD HWY | | WESTOVER | MD | 21871 | 0 | 3 | 0 | 3 | | | | |
| Wicomico, Somerset, Worcester Counties Co | Somers Committee for the Homeless | Wicomico Chronic | PSH | 7920 CRISFIELD HWY | | WESTOVER | MD | 21871 | 0 | 3 | 0 | 3 | | | | |
| Wicomico, Somerset, Worcester Counties Co | Somers Committee for the Homeless | Wicomico Chronic 2 | PSH | 7920 CRISFIELD HWY | | WESTOVER | MD | 21871 | 0 | 2 | 0 | 2 | | | | |
| Wicomico, Somerset, Worcester Counties Co | Somers Committee for the Homeless | Bonus Project FY 16 | PSH | 7920 CRISFIELD HWY | | WESTOVER | MD | 21871 | 0 | 8 | 0 | 8 | | | | |
| Wicomico, Somerset, Worcester Counties Co | St. James A.M.E. Zionhouse Church | St. James SSVF Lower Shore - RRH | RRH | 521 Mack Avenue | | Salisbury | MD | 21801 | 0 | 4 | 0 | 4 | | | | |
| Wicomico, Somerset, Worcester Counties Co | U.S. Department of Veterans Affairs | HUD VASH Vouchers | PSH | | | Salisbury | MD | 21801 | 40 | 43 | 0 | 83 | | | | |
| Wicomico, Somerset, Worcester Counties Co | Village of Hope Inc. | Village of Hope | TH | 1001 LAKE STREET | | SALISBURY | MD | 21804 | 25 | 4 | 0 | 29 | | | | |

Consolidated Plan

MARYLAND

What are the most common housing problems?

Housing problems in a broad sense include those homes lacking indoor plumbing, kitchen and severely cost burdened issues for extremely low and low-to moderate households who are paying up to 50 percent of their income on housing costs. While other housing issues continue to persist in most jurisdictions, the most common housing problem is being rent burdened. This is consistent for all occupancy types (renter or owner) and all types of families/households.

For households entering shelters or engaging with street outreach programs in SFY2020, the most common characteristics, needs, and prior housing situations are:

- 21% of households are families with children and 79% are adult-only households (typically single adults or couples)
- The average family size was 3.29 people
- 23% of adults were age 55 or older
- 18% were chronically homeless
- 74% of persons served reported a disability or problem with their physical health, mental health, or substance use
- 20% of persons reported a domestic violence history and 5% of persons were currently fleeing a domestic violence situation
- 20% of adults were employed and had earned income and 29% were receiving permanent disability income or retirement

Of those entering shelter or streets from a housed situation:

- 59% had been living with family or friends
- 18% were living in a hotel/motel they paid for themselves
- 14% had been living in their own rental/owned home with no subsidy
- 4% were coming their own home that had rent or mortgage subsidy

Are any populations/household types more affected than others by these problems?

Based on the 2011-2015 data provided by HUD, small families and single individuals (including those with disabilities) continue to have the greatest need, followed by the elderly and then large families last.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

In State Fiscal Year 2020, over 2,400 people in over 830 households received homelessness prevention services across 19 counties; represented by 7 Continuums of Care (data does not include Baltimore City, Baltimore County, Prince George's County, Montgomery County, or Anne Arundel County). These households were considered at imminent risk of entering shelters or becoming unsheltered. The most common characteristics of these households were:

- 61% of households were families with children
- 75% of families with children had a female head of household
- 23% of families with children had a head of household with a disability
- 79% of adult-only households had an adult with a disability
- 54% of people served were Black or African-American
- 13% of households had experienced domestic violence
- 62% of households were living in their own rental unit with no subsidy
- 16% of households were living with a family or friend, in an institutional setting, or hotel/motel
- 29% had no income and 54% had income less than \$1000 a month
- 57% of households who reported having some kind of income were employed
- 40% of households were receiving permanent disability income or retirement

Households that have received rapid re-housing assistance are formerly homeless - previously residing in shelter or in a place not meant for human habitation. These households are assisted with supportive services, housing identification and move-in assistance, and short to medium-term rental assistance (up to 24 months). In SFY2020, over 900 households (1,823 persons) received rapid re-housing assistance. Approximately 76% of households served remained in their own permanent housing at the termination of their assistance, 12% moved in with family or friends temporarily, and 12% returned to a homeless situation or institutional care setting.

These are families that fall in the category of extremely low income households who earn 30 percent or less of the median income. In Maryland, recent data show the median income is \$74,551 which translates into an annual income of \$22,365. This falls below the \$24,300 poverty line in Maryland by 8 percent. With rising housing costs coupled with shortage in affordable units, these families are considered at risk as they to pay most of their income on housing. Excessive housing costs places these population at risk as well the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and nearing the termination of that assistance is affordable rental housing.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

DHCD uses the HUD at-risk of homeless definition. Households are considered "at-risk" if they:

1. Have an annual income below 30 percent of median family income for the area, as determined by HUD; AND
2. Do not have sufficient resources or support networks, e.g., family, friends, faith-based or other social networks, immediately available to prevent them from moving to an emergency shelter or unsheltered location; AND
3. Meets one of the following conditions:
 - Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;
 - Is living in the home of another because of economic hardship;
 - Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;
 - Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by Federal, State, or local government programs for low-income individuals;
 - Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 persons reside per room, as defined by the U.S. Census Bureau;
 - Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution);

Estimates for the number of persons/households at-risk of homelessness were generated by using data from the following sources:

- Persons assisted with homelessness prevention services (Data collected from CoCs through the Maryland State Data Warehouse)
- Persons assisted with rapid re-housing - short and medium term rental assistance coupled with supportive services (Data collected from CoCs through the Maryland State Data Warehouse)
- HUD/Census data on the number of households who have an area median income below 30% and have severe housing cost burdens, spending over 50% of their income on housing (2011-2015 CHAS Data)

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

As evidenced by the data above, the most common housing characteristics for households with housing instability and at imminent risk of homelessness are:

1. Overcrowding and Lack of Resources to Move - 59% of households entering homelessness have typically been living with family and friends, contributing to the problem of overcrowding in housing. Approximately 9,330 Maryland households (4%) have income less than 30% AMI and report living in overcrowded conditions.
2. Severe Housing Cost Burden - The majority of households at risk for homelessness have income that is not sufficient for housing to be considered "affordable." Most households being assisted by Continuums of Care with homelessness prevention resources, shelter, or street outreach are below 30% AMI and are spending more than 50% of their income on housing when compared to typical Maryland rental unit costs. Approximately 175,000 households in Maryland (8%) have an AMI below 30% and spend more than 50% of their income on housing, and have no other housing problems such as overcrowding or substandard housing.
3. Prior Homelessness - Prior experiences of homelessness are a significant risk factor for experiencing homelessness again.

According to a recent housing needs assessment by the National Center for Smart Growth, nearly 6,600 people experienced homelessness on any given night in Maryland in 2019. The needs among persons experiencing homelessness in Maryland are broad, spanning people experiencing a minor disruption in their ability to pay for housing, people leaving institutions and foster care, people without legal status, and seniors and persons living with a disability. In general, Maryland needs more deeply affordable homes, as well as permanent supportive housing and stronger connections to behavioral and mental health services, for persons experiencing homelessness.

<https://dhcd.maryland.gov/Documents/Other%20Publications/Report.pdf>

Discussion

NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The ACS 5-year estimates for 2011-2015 data tables provided by HUD show that each racial or ethnic group experienced least one housing problem out of the four problems list.

For households, 0%-30% of Area Median Income (AMI), none of the races showed a disproportionately greater need in this category except for Pacific Islander whose sample is very minimal.

For households, 30%-50% of AMI, each race experienced at least one housing problem but Hispanics exhibited a disproportionately greater need in this category along with Pacific Islander whose sample is very minimal.

For households, 50%-80% of AMI, each race experienced at least one housing problem but Asians and Hispanics exhibited a disproportionately greater need in this category along with Pacific Islander whose sample is very minimal.

0%-30% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 224,180 | 40,280 | 20,780 |
| White | 94,894 | 18,136 | 9,020 |
| Black / African American | 95,079 | 17,687 | 8,850 |
| Asian | 9,913 | 1,854 | 1,478 |
| American Indian, Alaska Native | 937 | 141 | 87 |
| Pacific Islander | 37 | 0 | 0 |
| Hispanic | 18,911 | 1,678 | 910 |

Table 13 - Disproportionately Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 185,169 | 68,810 | 0 |
| White | 78,090 | 43,089 | 0 |
| Black / African American | 72,810 | 18,376 | 0 |
| Asian | 8,060 | 2,398 | 0 |
| American Indian, Alaska Native | 558 | 198 | 0 |
| Pacific Islander | 99 | 65 | 0 |
| Hispanic | 21,926 | 3,786 | 0 |

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 136,422 | 128,914 | 0 |
| White | 66,822 | 75,333 | 0 |
| Black / African American | 46,277 | 39,519 | 0 |
| Asian | 6,847 | 4,128 | 0 |
| American Indian, Alaska Native | 242 | 341 | 0 |
| Pacific Islander | 98 | 35 | 0 |
| Hispanic | 13,178 | 7,783 | 0 |

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 75,637 | 139,656 | 0 |
| White | 39,250 | 78,305 | 0 |
| Black / African American | 23,070 | 44,451 | 0 |
| Asian | 4,430 | 4,943 | 0 |
| American Indian, Alaska Native | 110 | 290 | 0 |
| Pacific Islander | 82 | 25 | 0 |
| Hispanic | 6,992 | 9,390 | 0 |

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

As noted above, each household across all income categories below 80% AMI experienced at least one form of housing problem. There is disproportionate need in Asian, Hispanics and Pacific Islander races. Between White and Black/African American households, however, there is disparity in need. For Hispanic households (which can be of any race), the disproportionate need was due primarily to households being cost burdened. Compared with Asian households, it was unclear what caused the disproportionate need, as it was NOT related to cost burden, but the ACS data doesn't break down the data in enough detail to know if the problem was caused by overcrowding, incomplete kitchens/plumbing, or other factors.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The latest ACS 2011-2015 CHAS data provided by HUD analyzes housing problems by income and race/ethnicity. Severe housing problems include incomplete kitchen or plumbing facilities, households that are cost burden over 30 percent, and severe overcrowding which translates to more than 1.5 persons per room. The tables below show the distribution of severe housing problems by race/ethnicity for each of four lower income groups, 0 to 30 percent; 30 to 50 percent; 50 to 80 percent; and 80 to 100 percent of the area median income. The discussion following the tables will identify disproportionately greater need within each income group for particular racial or ethnic group.

0%-30% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------|---|--|---|
| Jurisdiction as a whole | 188,054 | 76,444 | 20,780 |
| White | 77,517 | 35,573 | 9,020 |
| Black / African American | 80,360 | 32,449 | 8,850 |
| Asian | 8,694 | 3,037 | 1,478 |
| American Indian, Alaska Native | 747 | 333 | 87 |
| Pacific Islander | 29 | 8 | 0 |
| Hispanic | 16,890 | 3,672 | 910 |

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------|---|--|---|
| Jurisdiction as a whole | 92,595 | 161,327 | 0 |
| White | 41,561 | 79,724 | 0 |
| Black / African American | 31,649 | 59,510 | 0 |
| Asian | 5,052 | 5,405 | 0 |
| American Indian, Alaska Native | 202 | 555 | 0 |
| Pacific Islander | 54 | 110 | 0 |
| Hispanic | 12,091 | 13,590 | 0 |

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------|---|--|---|
| Jurisdiction as a whole | 40,429 | 224,918 | 0 |
| White | 21,056 | 121,115 | 0 |
| Black / African American | 10,895 | 74,845 | 0 |
| Asian | 2,750 | 8,247 | 0 |
| American Indian, Alaska Native | 38 | 542 | 0 |
| Pacific Islander | 69 | 64 | 0 |
| Hispanic | 4,840 | 16,111 | 0 |

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------|---|--|---|
| Jurisdiction as a whole | 17,566 | 197,694 | 0 |
| White | 8,789 | 108,746 | 0 |
| Black / African American | 4,219 | 63,348 | 0 |
| Asian | 1,667 | 7,708 | 0 |
| American Indian, Alaska Native | 23 | 379 | 0 |
| Pacific Islander | 4 | 103 | 0 |
| Hispanic | 2,645 | 13,694 | 0 |

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Households at 0-30 percent of median income, 66 percent of all households have a severe housing need. The rate is 43 percent for white households, 42 percent of Black/African American households, 8 percent for Hispanic Households, 5 percent of Asian. American Indian/Alaska Native (AI/AN) and Pacific Islander (PI) households represented less than 1 percent facing severe housing problems.

For households at 30 to 50 percent of median income, 37 percent of all households as a group have a housing need compared with a majority that did not. Of these groups, the rate is 48 percent of Asian household experienced severe housing problems followed by 47 percent of Hispanic households. Black/African American households comprised 36 percent compared with 34 percent of White households; 33 percent of Pacific Islanders and 27 percent American Indian/Alaska Native. The data sample for AI/AN and PI groups are relatively small compared to other races

For households at 50 to 80 percent of median income, 15 percent of all households have a housing need compared with 75 percent that did not. Of these groups, 52 percent of Pacific Islanders household experienced severe housing problems followed by 25 percent of Asian; 23 percent of Hispanics. White, Black/African American and American Indian/American Native households each had less than 15 percent facing severe housing problems. The data sample for AI/AN and PI groups are relatively small compared to other races.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Comprehensive Housing Affordability Strategy or CHAS data is provided by HUD to explain housing problems including cost burden of households, paying 30 to 50 percent and greater than 50 percent in housing cost by race/ethnicity. According to the most recent tables, 33 percent of households pay more than 30 percent of their income on housing cost. As noted at the beginning of this section of the Plan, the greatest housing problem most households face is a housing cost burden.

A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience a cost burden at a greater rate (10 percentage points or more) than the income level as a whole.

Housing Cost Burden

| Housing Cost Burden | <=30% | 30-50% | >50% | No / negative income (not computed) |
|--------------------------------|-----------------|---------------|----------------|--|
| Jurisdiction as a whole | 1,428,805 | 397,320 | 317,096 | 21,719 |
| White | 909,000 | 194,268 | 147,467 | 9,392 |
| Black / African American | 352,353 | 140,772 | 119,396 | 9,190 |
| Asian | 72,780 | 19,347 | 16,474 | 1,643 |
| American Indian, Alaska Native | 2,471 | 1,149 | 942 | 97 |
| Pacific Islander | 497 | 213 | 86 | 0 |
| Hispanic | 70,180 | 33,727 | 26,468 | 975 |

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion

Based on the table provided, cost burdened greater than 30 percent show Hispanic households are 46 percent severely cost burdened followed by American Indian/Alaska Native (45 percent); Black/African American (42 percent); Pacific Islander (38 percent); Asian (32 percent) White households are the least housing cost burdened at 27 percent. Inversely, 72 percent of White household pay less than 30 percent in the housing cost burden category followed by 66 percent Asian; 62 percent of Pacific Islander; 57 percent of Black/African American and 53 percent among American Indian/Alaska Native and Hispanic households.

NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

According to the 2011 - 2015 CHAS tables provided by HUD, Hispanic households show a consistently disproportionate housing need across all income groups. This is related largely to cost burden, as they are the only group that has a disproportionate need in this category. Asian households in the lower end of the income spectrum also have a disproportionate need, but it is not related to cost burden. Unfortunately, the ACS data is not detailed enough for us to understand why this is occurring, and it could be related to overcrowding, incomplete kitchen or plumbing, other housing problems, or a combination of all of them.

If they have needs not identified above, what are those needs?

Needs are identified as severe housing problems facing those households that fall in the extremely low to moderate income households.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The State does not do an analysis at a neighborhood level. However, we have determined areas of minority concentration in the Analysis of Impediments to Fair Housing Choice down to the Census Tract level, as well as areas of low-income concentration, also to Census Tract level, but these do not cross-reference with any available data on housing need by neighborhood.

NA-35 Public Housing – (Optional)

Introduction

This section is OPTIONAL and data from HUD is very limited. For informational purposes, DHCD operates as a Public Housing Agency (PHA) in the State's rural areas. The Department is a "Voucher only" PHA and has no physical units. It does, however, operate many different types of Voucher programs to assist Maryland's families, including Mainstream Vouchers, NEDS Vouchers, VASH Vouchers, and Family Reunification Vouchers.

Totals in Use

| | Certificate | Mod-Rehab | Public Housing | Program Type | | | | | | | | |
|----------------------------|-------------|-----------|----------------|-------------------------------------|----------------------------|------------|-------|-----------------|----------------|-------------------------|--|--|
| | | | | Vouchers | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * | | | | | | |
| # of units vouchers in use | 0 | 59 | 0 | 2,052 | 0 | 1,973 | 0 | 41 | 38 | | | |

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

| # Homeless at admission | Certificate | Mod-Rehab | Public Housing | Program Type | | | | | | | | |
|-------------------------|-------------|-----------|----------------|-------------------------------------|----------------------------|------------|-------|-----------------|----------------|-------------------------|---|--|
| | | | | Vouchers | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * | | | | | | |
| # Homeless at admission | 0 | 4 | 0 | 14 | 0 | 12 | 0 | 0 | 12 | 0 | 2 | |

| | Certificate | Mod-Rehab | Public Housing | Program Type | | | | |
|---|-------------|-----------|----------------|--------------|-----------------|----------------|-------------------------|-------------------------------------|
| | | | | Vouchers | | | Special Purpose Voucher | |
| | | | | Total | Project - based | Tenant - based | | Veterans Affairs Supportive Housing |
| # of Elderly Program Participants (>62) | 0 | 4 | 0 | 321 | 0 | 314 | 0 | 0 |
| # of Disabled Families | 0 | 5 | 0 | 572 | 0 | 540 | 0 | 1 |
| # of Families requesting accessibility features | 0 | 59 | 0 | 2,052 | 0 | 1,973 | 0 | 41 |
| # of HIV/AIDS program participants | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| # of DV victims | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

| Race | Certificate | Mod-Rehab | Public Housing | Program Type | | | | |
|-------------------------------|-------------|-----------|----------------|--------------|-----------------|----------------|-------------------------|-------------------------------------|
| | | | | Vouchers | | | Special Purpose Voucher | |
| | | | | Total | Project - based | Tenant - based | | Veterans Affairs Supportive Housing |
| White | 0 | 59 | 0 | 1,074 | 0 | 1,025 | 0 | 31 |
| Black/African American | 0 | 0 | 0 | 964 | 0 | 935 | 0 | 9 |
| Asian | 0 | 0 | 0 | 6 | 0 | 5 | 0 | 1 |
| American Indian/Alaska Native | 0 | 0 | 0 | 6 | 0 | 6 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 | 2 | 0 | 2 | 0 | 0 |

| Race | Certificate | Mod-Rehab | Public Housing | Program Type | | | | | | | | |
|-------|-------------|-----------|----------------|-------------------------------------|----------------------------|------------|-------|-----------------|----------------|-------------------------|--|--|
| | | | | Vouchers | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * | | | | | | |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

| Ethnicity | Certificate | Mod-Rehab | Public Housing | Program Type | | | | | | | | |
|--------------|-------------|-----------|----------------|-------------------------------------|----------------------------|------------|-------|-----------------|----------------|-------------------------|--|--|
| | | | | Vouchers | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * | | | | | | |
| Hispanic | 0 | 1 | 0 | 32 | 0 | 26 | 0 | 0 | 4 | 2 | | |
| Not Hispanic | 0 | 58 | 0 | 2,020 | 0 | 1,947 | 0 | 0 | 37 | 36 | | |

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Maryland DHCD does not operate a public housing program.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

Maryland DHCD does not have access to the list of families on the waiting list for public housing program and section 8 tenant-based rental assistance.

How do these needs compare to the housing needs of the population at large

The Department does not have data to make a comparative assertion.

Discussion:

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

Data in the tables below is drawn from the 2020 Point-in-Time Count (PIT) and the Maryland State Data Warehouse (MSDWH). These reports compile data from all of Maryland's Continuums of Care. The PIT report was used for data on persons experiencing homelessness on a given night in January 2020. Continuums of Care provided annual data for SFY2020.

For data and narratives addressing rural needs in this section, DHCD is using the HUD Youth Homelessness Demonstration Program's list identifying rural Continuums of Care. Since the Garrett County CoC joined the new Maryland Balance of State CoC after HUD established the YHDP list, it is not included here as a rural area. "Rural" data included in this section includes:

- Mid-Shore Continuum of Care (Caroline, Dorchester, Kent, Queen Anne's and Talbot counties)
- Lower Shore Continuum of Care (Wicomico, Somerset, and Worcester counties)

Homeless Needs Assessment

| Population | Estimate the # of persons experiencing homelessness on a given night | | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|--|--|-------------|--|--|---|--|
| | Sheltered | Unsheltered | | | | |
| Persons in Households with Adult(s) and Child(ren) | 156 | 1,774 | 8,353 | 5,854 | 5,306 | 137 |
| Persons in Households with Only Children | 2 | 3 | 54 | 49 | 36 | 5 |
| Persons in Households with Only Adults | 1,078 | 3,347 | 14,927 | 10,920 | 10,342 | 104 |
| Chronically Homeless Individuals | 486 | 717 | 4,451 | 3,399 | 2,926 | 0 |
| Chronically Homeless Families | 52 | 142 | 398 | 309 | 261 | 0 |
| Veterans | 72 | 392 | 1,452 | 724 | 1,052 | 0 |

| Population | Estimate the # of persons experiencing homelessness on a given night | | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|---------------------|---|--------------------|---|---|--|---|
| | Sheltered | Unsheltered | | | | |
| Unaccompanied Child | 41 | 186 | 880 | 589 | 528 | 0 |
| Persons with HIV | 22 | 109 | 416 | 363 | 335 | 0 |

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:
2020 Point-in-Time Count Data

Data Source Comments:

Partially Rural Homeless

Indicate if the homeless population is:

Rural Homeless Needs Assessment

| Population | Estimate the # of persons experiencing homelessness on a given night | | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|--|---|--------------------|---|---|--|---|
| | Sheltered | Unsheltered | | | | |
| Persons in Households with Adult(s) and Child(ren) | 17 | 183 | 1,646 | 754 | 1,107 | 78 |
| Persons in Households with Only Children | 1 | 0 | 1 | 0 | 0 | 0 |
| Persons in Households with Only Adults | 64 | 202 | 1,471 | 951 | 1,083 | 102 |
| Chronically Homeless Individuals | 31 | 46 | 331 | 212 | 132 | 327 |
| Chronically Homeless Families | 0 | 24 | 92 | 43 | 57 | 220 |
| Veterans | 10 | 21 | 203 | 142 | 123 | 105 |
| Unaccompanied Youth | 6 | 13 | 145 | 80 | 90 | 81 |
| Persons with HIV | 0 | 3 | 38 | 11 | 24 | 65 |

Table 27 - Homeless Needs Assessment

Alternate Data Source Name:

2020 Point-in-Time Count Data

Data Source Comments:

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

Of the 467 people and 324 households who experienced homelessness in a rural area on a given night in 2020:

- 18% of persons were unsheltered and 82% were living in an emergency shelter or transitional shelter
- 27% of persons were children under 18
- 73% of persons were adults, 5% of whom were unaccompanied youth ages 18-24

Compared to the rest of the state, there is a higher percentage of the homeless population that are under 18 (27% vs. 19%). The proportion of homeless adults who are veterans (9%) or youth (5%) in rural areas is comparable to the rest of the state.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Due to limited reporting capacities in HMIS, data could not be obtained in a consistent methodology across all CoCs for the “number of days homeless” by subpopulation - chronically homeless households, youth, veterans, and people with HIV. However, data on the number of days persons experience homelessness is available for the overall population as well as by household type (families, single adults, and minor children). Families with children experience slightly longer periods of homelessness at 137 days, compared to adult-only households who experienced homelessness typically for 104 days. The average number of days a household stays in shelter, safe havens, and transitional housing before exiting the homeless system varies by Continuum of Care across the state, from 59 days to 315 days. In 2019, the median number of days a household experienced homelessness statewide was 115 days. This is an 18% reduction from 2016, when the median number of days a household experienced homelessness was 141 days.

Nature and Extent of Homelessness: (Optional)

| Race: | Sheltered: | Unsheltered (optional) |
|----------------------------------|------------|------------------------|
| White | 1,606 | 605 |
| Black or African American | 3,224 | 531 |
| Asian | 53 | 3 |
| American Indian or Alaska Native | 37 | 23 |
| Pacific Islander | 19 | 7 |
| Ethnicity: | Sheltered: | Unsheltered (optional) |
| Hispanic | 279 | 87 |
| Not Hispanic | 4,845 | 1,149 |

Alternate Data Source Name:

2020 Point-in-Time Count Data

Data Source Data in table reflects persons identified as homeless on one night during the 2020 PIT Count. Table does not reflect
Comments: individuals who self-identified with multiple races: Unsheltered - 67 people Sheltered - 185 people

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

On any given night, 616 families with children experience homelessness (1,930 people total):

- 13% of families have a head of household who is between 18-24 (parenting youth, young adults)
- 6% of families are chronically homeless (head of household has permanent disability + 12 months of homelessness in 3 years)
- 83% of families are headed by a single parent
- 17% of families have two or more adults
- 2% of families had a veteran head of household
- The average household size is 3.2 people

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Of the 6,360 people who experienced homelessness on the night of the 2020 PIT Count:

- 59% were Black or African-American (14% were unsheltered, 86% were sheltered)
- 35% were White (27% were unsheltered, 73% were sheltered)
- 4% were Multiracial (11% were unsheltered, 89% were sheltered)
- 2% were Asian, Native American, or Pacific Islander (20% were unsheltered, 80% were sheltered)
- 6% were Hispanic (24% unsheltered, 76% sheltered)

There are significant racial disparities in the people who experience homelessness when compared to the demographics of the general population in Maryland, disproportionately impacting Black and African-American persons. Approximately 31% of the Maryland population is Black, yet over 59% of people experiencing homelessness are Black. Despite 59% of the Maryland population being White, only 35% of people experiencing homelessness are White.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Of the 1,236 persons who were unsheltered on the night of the 2020 PIT Count (19% of all people experiencing homelessness):

- 13% were in families with children
- 87% were in adult-only households (typically single adults, couples, or multigenerational adult households)
- 4% were unaccompanied youth, ages 18-24
- 28% were female
- 71% were male
- 1% were transgender or non-binary (likely undercount)
- 43% were Black or African-American
- 49% were White
- 2.2% were Multiracial
- 44% were chronically homeless (head of household has permanent disability + 12 months of homelessness in 3 years)
- 29% were severely mentally ill
- 29% were chronic substance users
- 6% were veterans

Discussion:

NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

Introduction

This section of the Con Plan examines the housing needs of various populations who are considered to have “special needs”, that is, housing that typically has supportive services.

For the HOPWA discussion below, the State Plan actually covers two service areas. By law, HOPWA funding can only go to a State or a City – not a county. The Montgomery/Frederick service area funding, therefore, is awarded to either the City of Frederick or the City of Gaithersburg. Neither of these towns feels they have the staff and resources to operate the HOPWA program for their service areas. Consequently, they turn their HOPWA funding back to the State (MDH), which subgrants the funds to Montgomery and Frederick Counties to operate. The State of Maryland (MDH and DHCD) administers HOPWA in the rural areas – Allegany, Caroline, Dorchester, Garrett, Kent, Saint Mary’s, Washington, Wicomico, and Worcester Counties.

HOPWA

| Current HOPWA formula use: | |
|--|-------|
| Cumulative cases of AIDS reported | 2,710 |
| Area incidence of AIDS | 96 |
| Rate per population | 0 |
| Number of new cases prior year (3 years of data) | 164 |
| Rate per population (3 years of data) | 0 |
| Current HIV surveillance data: | |
| Number of Persons living with HIV (PLWH) | 5,406 |
| Area Prevalence (PLWH per population) | 325 |
| Number of new HIV cases reported last year | 191 |

Table 28 – HOPWA Data

Data Source Comments:

HIV Housing Need (HOPWA Grantees Only)

| Type of HOPWA Assistance | Estimates of Unmet Need |
|--|-------------------------|
| Tenant based rental assistance | 0 |
| Short-term Rent, Mortgage, and Utility | 0 |
| Facility Based Housing (Permanent, short-term or transitional) | N/A |

Table 29 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

Special needs populations include low-income individuals, the elderly, those with intellectual and developmental disabilities, individuals with mobility or hearing impairments, persons with alcohol or other drug addictions, and individuals diagnosed or affected by HIV/AIDs. The special needs population also includes any characteristic – medical, cultural, cognitive, racial, physical, or a combination thereof, that sets an individual apart from others in terms of need. Maryland Department of Health extends this definition because special needs populations are often unintentionally overlooked.

According to the U.S. 2020 Census Results, in 2019, there is an estimated 6,062,659 people residing in Maryland. By April 1, 2020, there were 6,177,224. Overall, Maryland's (21.5%) population of those diagnosed with a disability is less than that of the United States (25.6%). Adults with disabilities in the State of Maryland experience significant differences in health characteristics and behaviors compared to adults without disabilities. For those adults with functional disabilities that could affect their ability to sustain employment or remain stable in housing, Maryland comes in right under the National average. For example, it is estimated that 10.5% of Marylanders have serious difficulty walking or climbing stairs and 8.8% have serious difficulty remembering or making decisions.

The U.S. Department of Veteran Affairs projected 362,000 veterans in Maryland in the year 2020 with the larger number of veterans residing in Baltimore County/City, Anne Arundel, and Prince Georges County. Minority status is another factor, along with older age and living in poverty that increase the likelihood of living with a disability. In some rural areas of Maryland, those with special needs face challenges to care due to greater distances to travel and lack of transportation services. Great efforts are made to ensure that services are provided in areas to help reduce barriers and challenges to care that could affect the special needs population's ability to become linked and remain engaged in care.

Additionally, the following chart in IDIS under NA-45 cannot be edited on our end. There are currently no waiting lists for our HOPWA program sponsors all figures should be zero.

What are the housing and supportive service needs of these populations and how are these needs determined?

Persons with disabilities in Maryland need affordable and accessible housing located in communities with access to services. They also need supportive services that enable them to fully participate in and enjoy the communities in which they live. The Maryland Department of Health (MDH) is the lead state agency for assessing the housing and supportive service needs for persons with disabilities. MDH administers Medicaid Home and Community-Based Services (HCBS) and supports for people with disabilities. MDH includes the Developmental Disabilities Administration (DDA), the Behavioral Health Administration (BHA), and the Office of Health Services (OHS). BHA was formed by the merger of the Mental Hygiene Administration (MHA) and the Alcohol and Drug Abuse Administration (ADAA) on July 1, 2014.

MDH ensures that there is an independent assessment to determine whether a person is eligible for services. If the assessment indicates eligibility, the person is referred to a case management entity (e.g. Support Planning Agency (SPA) or Coordination of Community Services (CCS) agency). For all programs,

person-centered planning is used to develop an individual's plan for services. The case management agency works with the program participant, family members, and the participant's support team to identify appropriate service providers who are licensed or certified and paid for by MDH. The case management agency does not both determine what services are needed and provide the services. It will, however, assess needs and monitor service providers to ensure that the plan is being met. If a person needs housing, this will be identified by the case management agency and included in the person's plan.

Overall housing and supportive services needs include access to transportation, rental subsidies, and access to home and community-based services (i.e., vocational/employment services and independent life skills). More specifically, there is a need for support programs and services that help low-income individuals diagnosed with HIV/AIDS, and their families, increase their household income through workforce development activities and independent living skills. This need is determined by the number of individuals that receive long-term housing services through Ryan White Part B or HOPWA.

Improving health outcomes for persons with HIV/AIDS remains a goal in the state of Maryland. Proper navigation of support services is key. Supportive services were designed to help those diagnosed with HIV/AIDS manage competing challenges and also facilitate the successful management of HIV disease. By addressing supportive services that promote self-sufficiency and housing stability, the likelihood of improved health outcomes increases. These indicators include:

- Increasing the percentage of newly diagnosed persons linked to HIV medical care within one month of diagnosis to at least 85%; and
- Increase the percentage of persons with diagnosed HIV infection who are retained in HIV medical care to at least 90 percent; and
- Increase the percentage of persons with diagnosed HIV infection who are virally suppressed to at least 80 percent; and
- Reduce the death rate among persons with diagnosed HIV infection by at least 33 percent.

The above indicators are directly linked to the statistic that lack of stable housing equals lack of treatment success. Wrap-around services and/or are readily prepared to link clients to needed services, decreases barriers, and challenges.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

HOPWA

Maryland's current population of those living with HIV varies by race and ethnicity. In Maryland, and nationally, HIV disproportionately impacts non-Hispanic (NH) Black individuals (i.e. persons who report their race as African American or Black and their ethnicity as non-Hispanic). Of the 31,360 Marylanders aged 13+ living with diagnosed HIV (with or without AIDS) at the end of 2019, 74.5% were NH Black

compared to 29.9% of the Maryland population (age 13+). HIV rates are highest among NH Blacks (1,552.1 per 100,000 people), which is 10 times higher than the NH White rate (149.3).

The disproportionate impact of HIV on non-Hispanic Black Marylanders statewide is also found in the Maryland counties and rural regions served by the MDH HOPWA program. In Montgomery County, Maryland, 62.2% of adults/adolescents living with diagnosed HIV at the end of 2019 were NH Black compared to 18.4% of the population (age 13+). In the four counties, including Frederick County, served by HOPWA in Western Maryland, 37.0% of adults/adolescents living with diagnosed HIV at the end of 2019 were NH Black compared to 9.6% of the population (age 13+). In the nine counties on the Eastern Shore of Maryland, 57.4% of adults/adolescents (age 13+) living with diagnosed HIV at the end of 2019 were NH Black compared to 16.1% of the population (age 13+). In Southern Maryland, 71.7% of adults/adolescents living with diagnosed HIV at the end of 2019 were NH Black compared to 29.3% of the population (age 13+). HOPWA serves St. Mary's County in Southern Maryland.

Clients who receive Ryan White services are residents of Maryland; are HIV positive; uninsured or underinsured with incomes at or below 500% of the federal poverty level. Using the clients served under the Ryan White program as a reasonable estimate of individuals likely to be eligible for the HOPWA program, there is a disproportionately greater need among African Americans. Among all eligible persons with HIV served by the MDH program during 2019, 76% reported their race/ethnicity as NH African American/Black compared to 29.7% of the Maryland population.

Discussion:

The HIV Housing need chart (HOPWA grantees only) above is grayed out and information cannot be completed in IDIS. The table has been completed in the word version of the plan. Please see this section in the word version for the data.

NA-50 Non-Housing Community Development Needs - 91.315 (f)

Describe the jurisdiction's need for Public Facilities:

Non-entitlement communities in Maryland need to construct or improve various types of public facilities, including Head Start and child care centers, community health centers, food banks, senior centers and others. Due to geography and the lack of public transit, it is critical to establish local facilities to provide a variety of services.

How were these needs determined?*

The needs were determined through a combination of a public survey sent to parties interested in the community development issues, as well as a review of the past performance of programs such as CDBG.

As part of the preparation of the Consolidated Plan, the CDBG Program conducted a survey of existing and eligible municipal and county grantees. The purpose of the comprehensive survey was to gather opinions related to housing, community and economic development needs in the non-entitlement areas. Additionally, the comments were also to be used to support the priorities of the CDBG program.

The survey was composed of four sections:

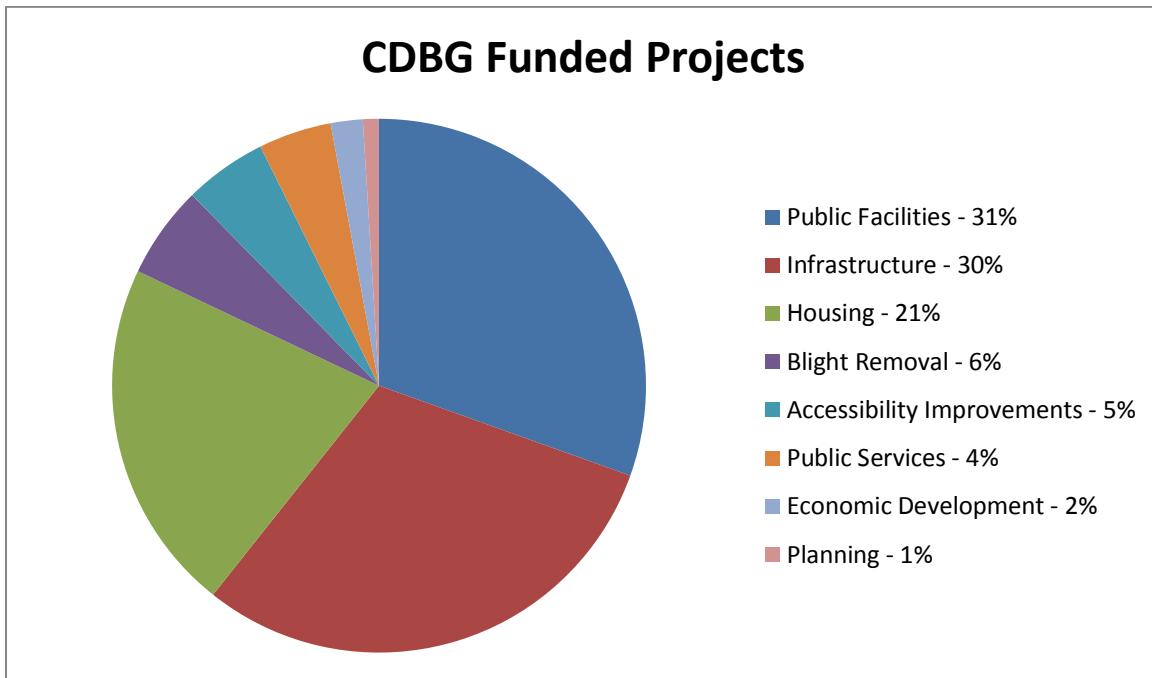
- 1) Housing Needs
- 2) Community and Economic Needs
- 3) Fair Housing Knowledge
- 4) CDBG Specific Questions

The survey was a combination of fill in the blanks and selection of applicable answers. Additional questions asked for responders to provide their opinions.

Of the responses received, the primary non-housing needs were for improvements to water, sewer and stormwater systems, as well as other aging infrastructure such as sidewalks. Additional non-housing concerns were related to downtown revitalization, job training programs, public transit, facilities and planning.

A review of CDBG projects funded during the last Consolidated Plan period - federal program years 2015, 2016, 2017, 2018 and 2019 - shows that \$43,452,670 of CDBG funds were awarded. This included the annual awards, recaptured and repaid funds, and program income. These funds were leveraged with \$129,759,937 of public and private sources.

Funding was provided to 51 county and municipal governments for 124 new projects and additional funding to 34 existing projects. As noted on the graph below, the majority of funds were awarded for projects to improve or construct public facilities and infrastructure. Actual demand was double the amount awarded.



- Public Facilities – Includes constructions or renovations of shelters, housing for the homeless, senior centers, childcare centers, Head Start centers, community centers, food banks, medical facilities and centers for persons with disabilities.
- Infrastructure – Includes construction or improvements to water and sewer systems, streets, sidewalks, bridges, stormwater and drainage systems, parks and playgrounds.
- Housing – Includes rehabilitation of single family housing, renovation of multiple family developments, financial assistance to homebuyers and construction of new housing developments.
- Blight Removal – Includes the demolition and clearance of blighted property and buildings.
- Accessibility Improvements – Includes the removal of architectural barriers and improvements to sidewalks, curbs and public buildings.
- Public Services – Includes operating costs and programs for homeless shelters and facilities and childcare programs as well as direct services such as housing and foreclosure counseling.
- Economic Development – Includes projects that resulted in the creation and retention of jobs.

- Planning – Includes planning for sewer and water systems, housing needs, capital improvement projects and revisions to required community plans.

Additionally, for public improvements, the Maryland Department of the Environment reports that demand for water, sewer and related infrastructure has increased annually. Requests for assistance exceeded \$1.5 billion. The current pipeline maintained by the Rural Development Department of the U.S. Department of Agriculture for projects in the non-entitlement areas exceeds \$131 million.

The demand for funding for services and facilities will increase as a result of the pandemic and for a substantial period afterwards. As governments and organizations were required to do business in different ways, the costs to provide services and to operate facilities will continue to increase. Local funding will be negatively impacted due to unemployment and loss of tax revenue and state and federal funding will be more critical to ensure that services and facilities continue.

Describe the jurisdiction's need for Public Improvements:

In the State's non-entitlement areas, the largest public improvement need is for the construction and improvement of water and sewer systems. Due to the age of systems as well as state and federal compliance and regulatory issues, the costs to construct, improve and maintain these systems are high. When possible, state and federal agencies work together to ensure that costs for utilities are affordable for the end user. Additional needs are for construction and/or improvements of roads, sidewalks and drainage systems.

Special Required Discussion on CDBG Disaster Recovery:

CDBG Disaster Recovery 2 - Public Assistance: Using funds awarded after Hurricane Sandy in 2013, DHCD funded a variety of infrastructure projects and activities determined necessary under the recovery efforts. Projects include road repairs, installation of generators, drainage improvements, improvements to water and sewer systems, flood management systems, dock repairs, and demolition of structures in floodplains. The remaining projects include a drainage project and the decommissioning of a sewer plant and extension of sewer line.

How were these needs determined?

Needs were determined using the same process as outlined above*

Special Required Discussion on CDBG Disaster Recovery:

CDBG Disaster Recovery 2 - Public Assistance: The remaining projects were selected by local government and approved by the State and HUD after a public review process. They were determined to be in compliance with HUD Disaster Recovery goals.

Describe the jurisdiction's need for Public Services:

The need for public services has increased in recent years. Costs are significantly higher for staffing and operations of many government and non-profit service programs. In part, this is due to increased state and federal regulatory issues. In the last months of Federal Program Year 2020, as the Coronavirus surged, many service organizations were understaffed and unprepared for the demand. Planning for the future will be an important component of the post-pandemic future of service organizations.

How were these needs determined?

Needs were determined using the same process as outlined above*

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The housing market in Maryland has continued to experience exceptional growth. Maryland's housing sector sustains its strength in part due to a strong, diversified, and vibrant economy. Foreclosures and short sales have seen significant declines. Supply and inventory of homes for sale have declined while demand remains strong due to historically low interest rates. These factors have been exacerbated through the pandemic as people are less likely to list their home for sale and demand for homes in ex-urban areas increases. This supply/demand dynamic has reduced days on the market and has continued to push sales prices higher. As these factors come to a confluence, housing affordability for both ownership and renter households remain a problem for Marylanders. This is particularly pronounced among households in the extremely low-income to moderate income households, the frail and elderly, the disabled and those living with HIV/AIDs.

MA-10 Number of Housing Units – 91.310(a)

Introduction

The Market Analysis Section delves into the characteristics of the housing market in Maryland to look at the number of housing and type of units, costs, and conditions of housing as well as barriers to affordable housing, and non-housing community development assets. According to a recent study by NCSGR, sponsored by MD-DHCD, Maryland households are projected to reach 2.5 million by 2030 with most growth expected to occur near job centers and among populations that will shape housing demand in the coming years. The report also noted that, extremely and very-low income households; smaller and one person households; seniors; and families with children will drive demand for housing that requires planning to meet this demand.

Extrapolating from the ACS table below show there are 2.4 housing units for 2.1 million households. Owner households make up 67 percent of households compared with 33 of renter households. At a glance it seems there would be unit available for each household but 1-Unit detached structures out numbers the number of owner households in Maryland while 2-4 or greater are 15 percent lower than the number of renter households.

Please see link enclosed for a comprehensive analysis on the housing market in Maryland.

<https://dhcd.maryland.gov/Documents/Other%20Publications/Report.pdf>

All residential properties by number of units

| Property Type | Number | % |
|---------------------------------|------------------|-------------|
| 1-unit detached structure | 1,244,054 | 52% |
| 1-unit, attached structure | 513,570 | 21% |
| 2-4 units | 91,753 | 4% |
| 5-19 units | 321,080 | 13% |
| 20 or more units | 201,636 | 8% |
| Mobile Home, boat, RV, van, etc | 38,163 | 2% |
| Total | 2,410,256 | 100% |

Table 30 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

| | Owners | | Renters | |
|--------------------|------------------|-------------|----------------|-------------|
| | Number | % | Number | % |
| No bedroom | 2,412 | 0% | 24,404 | 3% |
| 1 bedroom | 25,178 | 2% | 192,311 | 27% |
| 2 bedrooms | 189,725 | 13% | 274,652 | 38% |
| 3 or more bedrooms | 1,230,347 | 85% | 227,360 | 32% |
| Total | 1,447,662 | 100% | 718,727 | 100% |

Table 31 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Housing Programs administered by MD-DHCD are competitive and requires application from residents, non-profits, developers, housing agencies prior to awards. Applications are received for owner-occupied rehabilitation, group homes, supportive as well as rental housing. Most of these awards are guided by income limits set by HUD. For all HUD-funded programs, the focus is on those households at or below 80% of area median income as well as populations that are disabled, homeless and those living with HIV/AIDS.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

In 2020, DHCD completed a housing needs assessment (link enclosed below) that identified subsidized properties, aging infrastructure, and poor property conditions as the primary threat to the loss of affordable housing without intervention. Additionally, the Department completed a comprehensive review of HUD's subsidized portfolio in 2018. It determined that although many properties have the ability to opt-out of the project-rental assistance program, an overwhelming majority, usually 100%, decide to renew their HAP contracts, and the risk of losing existing subsidized units through this portfolio is immaterial.

Similarly, DHCD requires low-income housing tax credit properties to maintain their affordability between 30-40 years, exceeding the requirements outlined in the code. This, along with strong support for DHCD's subordinate programs and a property's ability to re syndicate after fifteen (15) years, has resulted in additional years of extended affordability that has positively benefited Maryland, resulting in housing production that significantly outpaces loss affordability.

<https://dhcd.maryland.gov/Documents/Other%20Publications/Report.pdf>

Does the availability of housing units meet the needs of the population?

In Maryland, most counties lack enough affordable rental units for extremely low-income renters; however, there are enough affordable rental units affordable to renters earning 80 percent of AMI, with variations by county. The affected populations are those households below 80% of area median income as well as populations that are disabled, homeless and those living with HIV/AIDs.

The 5-year average shortage of affordable and available rental housing units at 30 percent income threshold for the period 2011-15 is 121,667 units in Maryland, up 8.8 percent from 111,814 units reported for the 2009-13 period. The shortage increases to 136,670 units as income threshold rises to 50 percent of HAMFI, representing an increase of 5.9 percent from 129,076 units that were reported for the 2009-13 period. The shortage declines to 47,719 units at 80 percent of HAMFI, but was up 3.2 percent from 46,233 units reported for this income group in the 2009-13 period. For every 100 Maryland renter households at 30 percent of HAMFI, there were 33 housing units affordable and available to them. As a result, there was a shortage of 67 affordable and available units per 100 renter households for that income group. The number of affordable and available units per 100 renter households increases to 56 for families at 50 percent of HAMFI threshold and to 89 for those at 80 percent of HAMFI. The results show a severe shortage of available rental housing units affordable to low income families, particularly those with incomes between 0-30 percent and 0-50 percent of HAMFI.

**Shortage of Affordable and Available Rental Units in Maryland
by Income Threshold**

| | Percent of HAMFI | Renter Households | Units Affordable and Available | Shortage of Rental Units Affordable to Income Group | Affordable/ Available Units per 100 Renter Households | Shortage of Rental Units per 100 Renter Households |
|-------------------|---------------------|----------------------|---|---|---|--|
| 2011-15 | 30% | 181,975 | 60,308 | 121,667 | 33 | 67 |
| | 50% | 313,090 | 176,420 | 136,670 | 56 | 44 |
| | 80% | 426,960 | 379,241 | 47,719 | 89 | 11 |
| 2009-13 | 30% | 169,842 | 58,028 | 111,814 | 34 | 66 |
| | 50% | 291,119 | 162,043 | 129,076 | 56 | 44 |
| | 80% | 397,046 | 350,813 | 46,233 | 88 | 12 |
| Percent Change | 30% | 7.1% | 3.9% | 8.8% | -2.5% | 1.3% |
| | 50% | 7.5% | 8.9% | 5.9% | 0.6% | -0.8% |
| | 80% | 7.5% | 8.1% | 3.2% | 0.9% | -6.9% |

Describe the need for specific types of housing:

DHCD continues to leverage limited federal, state and private funds in the development of affordable rental housing and sustainable homeownership to help Marylanders who are in the extremely low to low income households.

MA-15 Cost of Housing – 91.310(a)

Introduction

In this section of the Con Plan, HUD asks about the housing market in Maryland. Surging median home prices and rental rates, unfavorable affordability indices, lack of new construction of smaller homes as well as a broader lack of inventory of existing homes are factors contributing to price increases that are nearing pre-recessionary levels. The current pricing landscape imposes limits on affordable units as well as financial difficulties for current home owners to move on from their “starter homes” to secondary or much bigger homes to make room for first time home buyers to purchase homes. Another difficulty facing low income first time home buyers is the lack of savings for down payment and closing costs. A recent study of the housing market shows a steady growth in indicators being fueled by diverse population a steady job market. Despite steady economic growth in Maryland, for those populations that fall in the extremely low-income to moderate income groups, as well special needs population, housing cost in Maryland disproportionately affects housing choice availabilities.

Increasing housing cost continues to trend upwards in Maryland. The median home price reached pre-recessionary levels at \$324,249 in 2020 compared with the national average of \$293,927 according to data from Moody's economy.com and Maryland Association of Realtors. Rental costs in Maryland have increased over time. Current median rent is \$1,311.00 which represents a 7 percent increase from 2010 compared with a national median of \$980.00.

Cost of Housing

| | Base Year: 2009 | Most Recent Year: 2015 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value | 326,400 | 286,900 | (12%) |
| Median Contract Rent | 896 | 1,082 | 21% |

Table 32 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

| Rent Paid | Number | % |
|-----------------|----------------|---------------|
| Less than \$500 | 103,324 | 14.4% |
| \$500-999 | 226,332 | 31.5% |
| \$1,000-1,499 | 236,163 | 32.9% |
| \$1,500-1,999 | 103,615 | 14.4% |
| \$2,000 or more | 49,293 | 6.9% |
| Total | 718,727 | 100.0% |

Table 33 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

| % Units affordable to Households earning | Renter | Owner |
|--|----------------|----------------|
| 30% HAMFI | 61,610 | No Data |
| 50% HAMFI | 183,045 | 90,895 |
| 80% HAMFI | 391,130 | 240,335 |
| 100% HAMFI | No Data | 397,935 |
| Total | 635,785 | 729,165 |

Table 34 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | 0 | 0 | 0 | 0 | 0 |
| High HOME Rent | 0 | 0 | 0 | 0 | 0 |
| Low HOME Rent | 0 | 0 | 0 | 0 | 0 |

Table 35 – Monthly Rent

Data Source Comments: As a State Grantee the table above does not apply to our agency. For information regarding HOME Rents please refer to our State Website at: <https://dhcd.maryland.gov/HousingDevelopment>

Is there sufficient housing for households at all income levels?

In Maryland, most counties lack enough rental housing affordable to extremely low-income renters; however, there are enough affordable rental units for renters earning 80 percent of AMI or higher although with variations by county. The supply gap for owners and renters have some level of mismatch between the number of units available to very low-income owners (0-50 percent AMI) and the number of households at that income level.

As shown in the rental supply analysis by household income table below, household in the 0-30 percent as well as 0-50 AMI category face affordable supply constraints in the housing market in Maryland. In contrast, those making 0-80 percent AMI has a surplus of units in almost all jurisdictions including all non-entitlement areas in the state.

Rental Supply Analysis by Household Income and County

| Rental Supply Analysis by Household Income and County (2016) | | | |
|--|----------------|----------------|----------------|
| | 0–30% AMI | 0–50% AMI | 0–80% AMI |
| Allegany | (800) | 1,580 | 1,915 |
| Anne Arundel | (1,790) | (4,285) | 6,370 |
| Baltimore | (13,275) | (7,460) | 29,530 |
| Baltimore City | (20,175) | 3,265 | 25,785 |
| Calvert | (555) | (10) | 980 |
| Caroline | (170) | (55) | 700 |
| Carroll | (805) | 1,150 | 3,085 |
| Cecil | (1,185) | 130 | 3,220 |
| Charles | (1,380) | (635) | 1,565 |
| Dorchester | (330) | (35) | 1,110 |
| Frederick | (2,425) | 1,120 | 5,075 |
| Garrett | 340 | 940 | 990 |
| Harford | (2,155) | (145) | 6,175 |
| Howard | (2,955) | (4,485) | 175 |
| Kent | 5 | 175 | 670 |
| Montgomery | (15,570) | (22,965) | (930) |
| Prince George's | (17,920) | (2,735) | 27,610 |
| Queen Anne's | 155 | 315 | 645 |
| Somerset | (345) | (26) | 424 |
| St. Mary's | (625) | 200 | 4,115 |
| Talbot | (571) | (411) | 1,089 |
| Washington | (1,060) | 1,490 | 5,630 |
| Wicomico | (1,460) | (2,245) | 2,490 |
| Worcester | (10) | 1,745 | 4,215 |
| Statewide Total | -85,061 | -33,382 | 132,633 |

Note: Numbers in red represent a deficit in the number of rental units available at the given income category. Numbers in black indicate a surplus of rental units at a given income category.

In the owner supply analysis by household income table below, household in the 0-50 percent AMI category faces affordable supply constraints totaling -42,064 in most non-entitlement jurisdictions. Compared to households in the 0-80 or 0-100 percent AMI group, they had surplus affordable units totaling 395,701 units in almost all jurisdictions including all non-entitlement areas in the state.

Owner Supply Analysis by Household Income and County

| Owner Supply Gap (or Surplus) by AMI, Maryland (2017) | | | |
|--|------------------|------------------|-------------------|
| | 0-50% AMI | 0-80% AMI | 0-100% AMI |
| Allegany | 1,770 | 5,895 | 8,725 |
| Anne Arundel | (10,585) | (1,845) | 16,645 |
| Baltimore | (7,805) | 24,905 | 57,755 |
| Baltimore City | 20,080 | 45,730 | 61,575 |
| Calvert | (1,835) | 40 | 3,525 |
| Caroline | (390) | 760 | 2,390 |
| Carroll | (3,840) | (600) | 6,430 |
| Cecil | (1,000) | 4,485 | 9,030 |
| Charles | (1,215) | 2,240 | 8,145 |
| Dorchester | (127) | 828 | 1,801 |
| Frederick | (2,410) | 3,075 | 12,970 |
| Garrett | (100) | 1,865 | 3,085 |
| Harford | (3,815) | 5,275 | 17,500 |
| Howard | (3,655) | (3,880) | 30 |
| Kent | (452) | 343 | 1,113 |
| Montgomery | (19,265) | (15,535) | (25) |
| Prince George's | (875) | 20,565 | 53,695 |
| Queen Anne's | (1,270) | (350) | 1,895 |
| Somerset | 295 | 1,590 | 2,265 |
| St. Mary's | (1,660) | 510 | 5,025 |
| Talbot | (990) | (740) | 533 |
| Washington | (1,545) | 4,255 | 10,155 |
| Wicomico | (280) | 3,715 | 6,528 |
| Worcester | (1,095) | (430) | 2,215 |
| Statewide Total | -42,064 | 102,696 | 293,005 |

*Note: Numbers in red represent a deficit in the number of rental units available at the given income category.
Numbers in black indicate a surplus of rental units at a given income category.*

How is affordability of housing likely to change considering changes to home values and/or rents?

Housing affordability is not expected to change in favor of the majority low income population due growing costs associated with construction of housing units. In Maryland, as in most parts of the U.S. the government does not have control over land prices which is a major component of construction cost. As these costs (labor, materials, and management fees) continue trend upwards, government can only implement supplemental financial awards such down payment assistances and vouchers to help its low income population.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Generally, the Fair Market Rent is less than the Area Median Rent. This is by design by the Federal Government; Fair Market Rents are set for "modest" apartments. HOME rents are also typically lower than Area Median rents, again, because HOME rents are set for lower-income families/households.

DHCD's strategy has been for many years to produce and/or preserve affordable housing. We use both Federal and State resources for this purpose.

MA-20 Condition of Housing – 91.310(a)

Introduction:

The condition of housing stock estimates the number of substandard units in need of rehabilitation or replacement. The age of the housing stock in Maryland is an important component in reviewing current housing units. This information will help governments in developing appropriate housing policies and prioritizing housing resources.

Vacant Units in Maryland

The housing stock in Maryland is impacted by the vacant and abandoned properties. A portion of the vacant buildings may be due to foreclosures. In DHCD's second quarter 2020 analysis of the "Zombie" The state's 298 zombie properties accounted for 7.5% of its total properties in foreclosure. Maryland was ranked 7th highest in the U.S. this quarter with a zombie rate of 1.2 per 10,000 households compared to the national rate of 1.1 foreclosure data (see link below in the "discussion" section below).

On the other hand, other properties may be vacant and abandoned due to hazardous conditions and remain so because of higher replacement costs. Vacant buildings are not necessarily abandoned. Although the Vacant Units table is included in this Plan, it does not reflect numbers regarding vacant units as there is currently no updated federal or local data which provides these estimates for the State on vacant abandoned.

Definitions

Substandard housing exists to an extent when the dwelling endangers the life, limb, property, safety or welfare of the occupants or general public.

Substandard condition but suitable for rehabilitation are those dwellings that can be rehabilitated and brought to a decent standard for costs not to exceed 50 percent replacement cost. Some of the suitable replacements include the addition of foundation repairs, wall repairs, windows, doors, roof, electrical rewiring, disability access, lead-based paint mediation and ceiling repairs.

Condition of Units

| Condition of Units | Owner-Occupied | | Renter-Occupied | |
|--------------------------------|------------------|-------------|-----------------|------------|
| | Number | % | Number | % |
| With one selected Condition | 385,260 | 27% | 334,101 | 46% |
| With two selected Conditions | 6,497 | 0% | 20,861 | 3% |
| With three selected Conditions | 977 | 0% | 1,597 | 0% |
| With four selected Conditions | 0 | 0% | 30 | 0% |
| No selected Conditions | 1,054,928 | 73% | 362,138 | 50% |
| Total | 1,447,662 | 100% | 718,727 | 99% |

Table 36 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

| Year Unit Built | Owner-Occupied | | Renter-Occupied | |
|-----------------|------------------|-------------|-----------------|-------------|
| | Number | % | Number | % |
| 2000 or later | 209,442 | 14% | 94,638 | 13% |
| 1980-1999 | 466,239 | 32% | 200,314 | 28% |
| 1950-1979 | 544,771 | 38% | 289,705 | 40% |
| Before 1950 | 227,210 | 16% | 134,070 | 19% |
| Total | 1,447,662 | 100% | 718,727 | 100% |

Table 37 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

| Risk of Lead-Based Paint Hazard | Owner-Occupied | | Renter-Occupied | |
|---|----------------|-----|-----------------|-----|
| | Number | % | Number | % |
| Total Number of Units Built Before 1980 | 771,981 | 53% | 423,775 | 59% |
| Housing Units build before 1980 with children present | 166,115 | 11% | 107,570 | 15% |

Table 38 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

| | Suitable for Rehabilitation | Not Suitable for Rehabilitation | Total |
|--------------------------|-----------------------------|---------------------------------|-------|
| Vacant Units | 0 | 0 | 0 |
| Abandoned Vacant Units | 0 | 0 | 0 |
| REO Properties | 0 | 0 | 0 |
| Abandoned REO Properties | 0 | 0 | 0 |

Table 39 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Recent ACS and CHAS data show that more than 50 percent of both owner and renter units were built before 1980. Of these units, renters are 59 percent compared with 53 percent of owner of units. While these units were built before the 1980s, a majority of owners of homes and rental units may have upgraded their units to bring it to par. For those that are in the state of disrepair that are being rented to the extremely low-income to moderate income families/households using government assistance, strict measures must be enforced requiring rehabilitation those units before renting them.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

According to ACS data provided by HUD, the estimated number of housing units occupied by low to moderate income families with LBP Hazards show that 53 percent of owner occupied homes may have children present compared with 59 percent of renter units. Since units built before 1980 run the risk of having lead-based paint data suggests that a more than 50 percent of Maryland housing units are occupied by low or moderate families.

Discussion:

Link to Zombie foreclosure buildings in Maryland

<https://maryland-housing-beat-q2-2020-maryland.hub.arcgis.com/>

As noted earlier, although the Vacant Units table is included in this Plan, it does not reflect numbers regarding vacant units as there is currently no updated federal or local data which provides these estimates for the State.

MA-25 Public and Assisted Housing – (Optional)

Introduction:

The State of Maryland does not own or operate any Public Housing Development anywhere in the state.

Totals Number of Units

| | Certificate | Mod-Rehab | Public Housing | Program Type | | | | Vouchers | | | Special Purpose Voucher | | |
|-------------------------------|-------------|-----------|----------------|--------------|---------------|--------------|--|----------|---|-------------------------------------|----------------------------|------------|--|
| | | | | Total | Project-based | Tenant-based | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * | |
| | | | | | | | | | | | | | |
| # of units vouchers available | 0 | 64 | | 2,319 | 0 | 2,319 | | 0 | 0 | | 0 | 479 | |
| # of accessible units | | | | | | | | | | | | | |

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 40 – Total Number of Units by Program Type

Data PIC (PIH Information Center)
Source:

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The State of Maryland does not own or operate any Public Housing Development anywhere in the state. However, the link below provides a means for households searching for participating public housing units.

<https://mdhousingsearch.org/>

Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:

The State of Maryland does not own or operate any Public Housing Development anywhere in the state and does not have this information

Describe the public housing agency's strategy for improving the living environment of low-and moderate-income families residing in public housing:

The State of Maryland does not own or operate any Public Housing Development anywhere in the state.

MA-30 Homeless Facilities – 91.310(b)

Introduction

Continuums of Care oversee local and regional efforts to develop emergency shelter, transitional housing, and permanent housing resources to address homelessness. On any given night in Maryland in 2019, there were:

- 5,303 beds dedicated to emergency shelter, safe haven, and transitional housing (available year-round)
- 1,214 seasonal and overflow beds that open only during the winter months
- 10,896 permanent housing beds year-round for people who have transitioned out of homelessness and into community housing

Facilities Targeted to Homeless Persons

| | Emergency Shelter Beds | | Transitional Housing Beds | Permanent Supportive Housing Beds | |
|---|------------------------------------|------------------------------------|---------------------------|-----------------------------------|-------------------|
| | Year Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New | Current & New | Under Development |
| Households with Adult(s) and Child(ren) | 1,624 | 0 | 693 | 3,481 | 6 |
| Households with Only Adults | 1,890 | 1,214 | 1,077 | 3,887 | 24 |
| Chronically Homeless Households | 0 | 0 | 0 | 4,068 | 1 |
| Veterans | 111 | 0 | 311 | 1,432 | 23 |
| Unaccompanied Youth | 41 | 0 | 36 | 99 | 0 |

Table 41 - Facilities Targeted to Homeless Persons

Alternate Data Source Name:

2019 Housing Inventory Count

Data Source Comments: Data for seasonal and overflow beds is not available for specific households types or subpopulations. Total seasonal/overflow beds listed under "households with only adults in table" may be used for multiples types of households.

| | Rapid Re-Housing Beds | Other Permanent Housing Beds (Dedicated vouchers, public housing, LIHTC, etc) |
|---|------------------------------|--|
| Households with Adult(s) and Child(ren) | 1,080 | 1,247 |
| Households with Only Adults | 462 | 462 |
| Veterans | 180 | 0 |
| Unaccompanied Youth | 113 | 0 |

Table 42 - Other Permanent Housing Beds

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Continuums of Care develop partnerships with local behavioral health providers, health care facilities, and workforce development programs in their county/region. Services include inpatient and outpatient substance abuse treatment, psychiatric care, preventive and treatment-based medical care, job training and placement assistance, and career development programs. These partnerships and strategies are documented through the annual Continuum of Care NOFA process. Where community-based supportive services are not adequately available for free, ESG- and State-funded programs may utilize funds to pay for services and/or hire staff to perform services. Of the 11 Maryland CoCs, four have lead agencies that are local health departments. Additionally, many of the CoC-funded projects across the state are administered by the Maryland Department of Health in partnership with their local health departments. DHCD works with the Maryland Interagency Council on Homelessness to coordinate State agency efforts specifically on workforce development and health through established workgroups.

HOPWA

At this time, the HOPWA program is not funding any facility-based projects.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Over 435 programs across Maryland provide sheltering and permanent housing services dedicated primarily to people who are currently homeless or are formerly homeless (a full list of programs by Continuum of Care is available on the HUD website: <https://www.hudexchange.info/programs/coc/coc-housing-inventory-count-reports/>). Approximately 45% of available housing inventory in Maryland is permanent supportive housing, which prioritizes chronically homeless individuals and families.

Chronically ill individuals living with HIV/AIDS, who meet eligibility and income standards, are eligible for housing services and related supportive services to help maintain housing, avoid homelessness, and improve access to HIV treatment and other healthcare. Beneficiaries also remain in stable housing during the time in which the HOPWA eligible individual receives services. Services are not provided via special needs facilities, but rather through various sources that address the eligible client's needs (i.e. long-term/short-term rental assistance, transportation, permanent housing placement service, etc.). Therefore, special needs facilities and services do not apply to the HOPWA program.

MA-35 Special Needs Facilities and Services – 91.310(c)

Introduction

Persons with Special Needs are individuals with disabilities including physical, sensory, mental illness, individuals with developmental delays; frail elderly, persons with addictions, and persons with HIV/AIDS. The Con Plan places emphasis on persons with HIV/AIDs but our response will provide a discussion on the various Special Needs population where data is available and applicable.

HOPWA Assistance Baseline Table

| Type of HOWA Assistance | Number of Units Designated or Available for People with HIV/AIDS and their families |
|-------------------------|---|
| TBRA | 153 |
| PH in facilities | 0 |
| STRMU | 25 |
| ST or TH facilities | 0 |
| PH placement | 16 |

Table 43 – HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The HOPWA program does not target services for people transitioning from institutional settings. We offer STRMU services to assist people living with HIV/AIDS to remain stably housed.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The HOPWA program does not target services for people transitioning from institutional settings. We offer STRMU services to assist people living with HIV/AIDS to remain stably housed.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

In the Frederick/Montgomery EMSA we will utilize funds to increase STRMU services in the area; however, in the other jurisdictions of the program not served, we will leverage other state funds to provide services for persons living with HIV/AIDS who are not homeless.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

This is not applicable to the HOPWA program.

MA-40 Barriers to Affordable Housing – 91.310(d)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Marylanders face a series of barriers, including cost burdens, barriers to purchasing a home or finding a rental home that meets their needs, housing discrimination and housing quality problems. There are many state level programs designed to serve homeowners and renters, but the need continues to exceed the resources. For homeowners, programs aimed to serve even lower-income households face additional barriers to homeownership, such as meeting down payment or credit score requirements to qualify for a mortgage.

Similarly for renters, lack of new resources, limitations on project-based vouchers as a percentage of overall budgets, and similar housing policy that don't address the supply side are unnecessarily restrictive. Additionally, the affirmatively furthering fair housing rule meant to encourage local governments and meet the obligations under the Fair Housing Act was suspended, and eventually decimated, resulting in misaligned policies and housing inequities. In addition to systemic barriers affecting affordable housing, the State has no control of the following policies that negatively affect investments in affordable housing substantially.

- Local Government Zoning and Land Use Policy - Units of local government regulate the use of land in their jurisdiction. Each local government zoning policy and practice influences the availability and development of affordable housing including lot sizes and setbacks.
- Administration and processing - Timing is an important issue in the development of affordable housing. Securing permits (building, environmental, etc.), multiple layers of reviews, and lengthy approval processes can increase housing costs.
- Local Code Enforcement - Unified building codes or local codes are a significant factor in the quality and quantity of the available housing stock.
- Local land development and site planning costs - Since there is no statewide subdivision and site plan standard, policies are the responsibility of the local government including standards for streets, sidewalks, drainage, parking, water and sewer requirements and fees, landscape, and other costs.
- Infrastructure - Before housing can be constructed, basic infrastructure must be in place. The land must have road access, sanitary water supply, and wastewater treatment. Infrastructure costs can be significant and may prohibit some production of affordable housing units.
- Lack of Resources – The State lacks adequate federal, state, local or private resources to address all housing needs. Greater resources are required to assist low- and very low-income households and to address housing, particularly in rural areas.

Despite these obstacles, the State has been pro-active in supporting affordable housing and residential investment, using its numerous programs to provide fair housing choice to all of Maryland's citizens.

MA-45 Non-Housing Community Development Assets -91.315(f)

Introduction

The following tables and data are provided by HUD and provide a picture of non-housing community development assets in Maryland. There are three broad objectives and outcomes for the community development programs. The goal is to provide decent housing, living environment and economic opportunities for citizens. Non-housing community development addresses outcomes that improve public facilities that impact the lives of communities in general.

Economic Development Market Analysis

Business Activity

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---|-------------------|----------------|--------------------|-----------------|---------------------|
| Agriculture, Mining, Oil & Gas Extraction | 4,136 | 4,685 | 1 | 1 | 0 |
| Arts, Entertainment, Accommodations | 64,307 | 53,076 | 14 | 16 | 2 |
| Construction | 43,786 | 32,285 | 10 | 10 | 0 |
| Education and Health Care Services | 85,780 | 58,624 | 19 | 18 | -1 |
| Finance, Insurance, and Real Estate | 28,226 | 17,170 | 6 | 5 | -1 |
| Information | 8,072 | 3,367 | 2 | 1 | -1 |
| Manufacturing | 33,576 | 29,373 | 7 | 9 | 2 |
| Other Services | 21,607 | 14,150 | 5 | 4 | -1 |
| Professional, Scientific, Management Services | 59,628 | 30,777 | 13 | 9 | -4 |
| Public Administration | 0 | 0 | 0 | 0 | 0 |
| Retail Trade | 68,507 | 56,009 | 15 | 17 | 2 |
| Transportation and Warehousing | 17,618 | 15,821 | 4 | 5 | 1 |
| Wholesale Trade | 20,976 | 14,231 | 5 | 4 | -1 |
| Total | 456,219 | 329,568 | -- | -- | -- |

Table 44- Business Activity

Data 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)
Source:

Labor Force

| | |
|--|---------|
| Total Population in the Civilian Labor Force | 697,158 |
| Civilian Employed Population 16 years and over | 652,078 |
| Unemployment Rate | 6.56 |
| Unemployment Rate for Ages 16-24 | 19.28 |
| Unemployment Rate for Ages 25-65 | 4.17 |

Table 45 - Labor Force

Data Source: 2011-2015 ACS

| Occupations by Sector | Number of People |
|--|------------------|
| Management, business and financial | 168,434 |
| Farming, fisheries and forestry occupations | 24,481 |
| Service | 65,420 |
| Sales and office | 152,179 |
| Construction, extraction, maintenance and repair | 65,726 |
| Production, transportation and material moving | 37,572 |

Table 46 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

| Travel Time | Number | Percentage |
|--------------------|----------------|-------------|
| < 30 Minutes | 322,161 | 52% |
| 30-59 Minutes | 187,117 | 30% |
| 60 or More Minutes | 105,113 | 17% |
| Total | 614,391 | 100% |

Table 47 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment | In Labor Force | | |
|---|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | Not in Labor Force |
| Less than high school graduate | 27,588 | 4,086 | 23,363 |
| High school graduate (includes equivalency) | 155,359 | 11,232 | 54,676 |
| Some college or Associate's degree | 167,027 | 9,252 | 38,793 |
| Bachelor's degree or higher | 182,003 | 4,989 | 25,641 |

Table 48 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

| | Age | | | | |
|---|-----------|-----------|-----------|-----------|---------|
| | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade | 2,078 | 3,444 | 3,285 | 6,716 | 13,031 |
| 9th to 12th grade, no diploma | 12,396 | 10,135 | 7,814 | 23,387 | 21,971 |
| High school graduate, GED, or alternative | 40,112 | 43,144 | 45,863 | 132,545 | 75,942 |
| Some college, no degree | 51,131 | 34,866 | 38,015 | 85,502 | 32,328 |
| Associate's degree | 6,387 | 12,670 | 14,610 | 30,740 | 8,784 |
| Bachelor's degree | 11,808 | 32,164 | 33,868 | 66,266 | 23,696 |
| Graduate or professional degree | 829 | 13,544 | 22,878 | 45,827 | 22,028 |

Table 49 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate | 8,124,544 |
| High school graduate (includes equivalency) | 15,764,784 |
| Some college or Associate's degree | 17,870,620 |
| Bachelor's degree | 21,568,599 |
| Graduate or professional degree | 24,481,046 |

Table 50 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within the state?

Based on the 2011-2015 ACS data, the major employment sectors within the State include Education and Health Care, Retail, Professional Services, and Arts and Entertainment. The data is likely lagging may not reflect the actual share of sector as Maryland has a significant number of Federal employees (cover 145,000) due to the close presence of Washington, D.C. See link below for details.

<https://www.opm.gov/policy-data-oversight/federal-employees/>

Describe the workforce and infrastructure needs of business in the state.

Maryland has one of the most highly educated workforces in the Nation. The State ranks first in employed PhD scientists, third in PhD engineers, first in biological scientists per capita, first in mathematical sciences per capita, etc. It also ranks first in median annual income for full-time year-round employment for women, first in employed women in managerial or professional occupations, second in percent of women living above poverty, fourth in percent of women 25 year or older with four

or more years of college, etc. This high educational level, as well as the stability of federal employment, has consistently resulted in Maryland being names either the wealthiest state, or one of the top three wealthiest State's in the nation.

Be that as it may, there are gaps where there is need for job training and/or increased educational attainment for those at the lower end of the income scale, including persons in poverty.

Describe any major changes that may have an economic impact, such as planned public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

As of 2020, the State is examining the possibility of building several light rail lines that could significantly impact transportation options and commute times. In addition, the State actively promotes transit oriented development that will promote a transit-housing-jobs nexus. With the introduction of opportunity zones in the last few years, most jurisdictions will see targeted development of non-housing structures to help revitalize communities in Maryland.

As noted by Maryland Department of Commerce, accessing capital and securing financing are essential to start or grow a business as well as driving innovation and creating jobs are the benefits. Programs being offered include venture capital investments and tax credits, direct loans, grants and loan guarantees. These programs work together to attract new companies to the state, encourage expansions and job creation, and revitalize our economy. Link below offers detailed information on business resources available to investors in Maryland.

<https://commerce.maryland.gov/fund>

How do the skills and education of the current workforce correspond to employment opportunities in the state?

Based on 2011-2015 ACS data provided, the unemployment rate statewide is 6.5 percent. The majority of current workers in the State have the skills and education necessary to find employment in the State, hence the 4.1 percent unemployment rate for adults between the ages of 25 – 65 years, below the statewide and national rate. Despite low rates for those between ages 16-24 years, there is a gap between the desire for employment and the availability of employment for less educated workers in this group.

Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.

As of 2020, the Maryland Department of Labor operates multiple programs designed to train workers, as well as link employers and employees to jobs. The Division of Workforce Development and Adult Learning (DWDAL) within the Maryland Department of Labor is the State's main workforce development

entity. The Governor's Workforce Development Board (GWDB) is responsible for developing policies and strategies to form a coordinated workforce system from a variety of education, employment, and training programs. The GWDB provides guidance and oversees Maryland's 12 Local Workforce Development Boards (LWDB). DWDAL and the LWDBs oversee the operation of Maryland's 30 American Job Centers, which serve as the primary tool for both adults and dislocated workers to access a vast array of resources, including training, focused on employment needs within that region. DWDAL also oversees numerous federal and state workforce programs, including: Registered Apprenticeships, which give employees the opportunity to have a full-time job, learn through a combination of on-the-job training and classroom instruction, and earn a salary; Maryland Business Works, which provides businesses with training funds to upgrade the skills of current employees; EARN Maryland, a state-funded grant program that invests in strategic industry partnerships from key economic sectors that will develop plans to train and educate workers to place them in meaningful employment.

Describe any other state efforts to support economic growth.

The Maryland Department of Commerce, (formerly Department Business and Economic Development-DBED) operates numerous programs that support economic growth. These include the BioMaryland Center which works to expand biotechnology innovation and enterprises, the Maryland Venture Fund, which funds direct investment in Maryland companies needing venture capital, the Maryland Economic Adjustment Fund, which provides funding to businesses to adapt to modernize or adapt, or compete in new markets, the Maryland Industrial and Development Financing Authority, which insures conventional loans made by banks to support Maryland businesses, and the Maryland Small Business Development Financing Authority, which provides funding, loan guarantees, and other assistance to small businesses, including funding to socially and economically disadvantaged persons. Other programs operated by Commerce include those that promote international investment and trade, tourism, film, and the arts (a significant area of employment in the State as per the HUD data above) among others.

Enclosed is a link to Maryland Department of Commerce showcasing the difference business resources available to help businesses in their quest to invest in Maryland.

<https://open.maryland.gov/why-maryland/>

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Housing problems concentration refers to areas in the state in a city, county, zip codes, census tracts or neighborhoods that show significant occurrences of the same or multiple housing problems. There are no areas in Maryland that show households with a concentration of multiple housing problems although data show there are events within low income and racial groups.

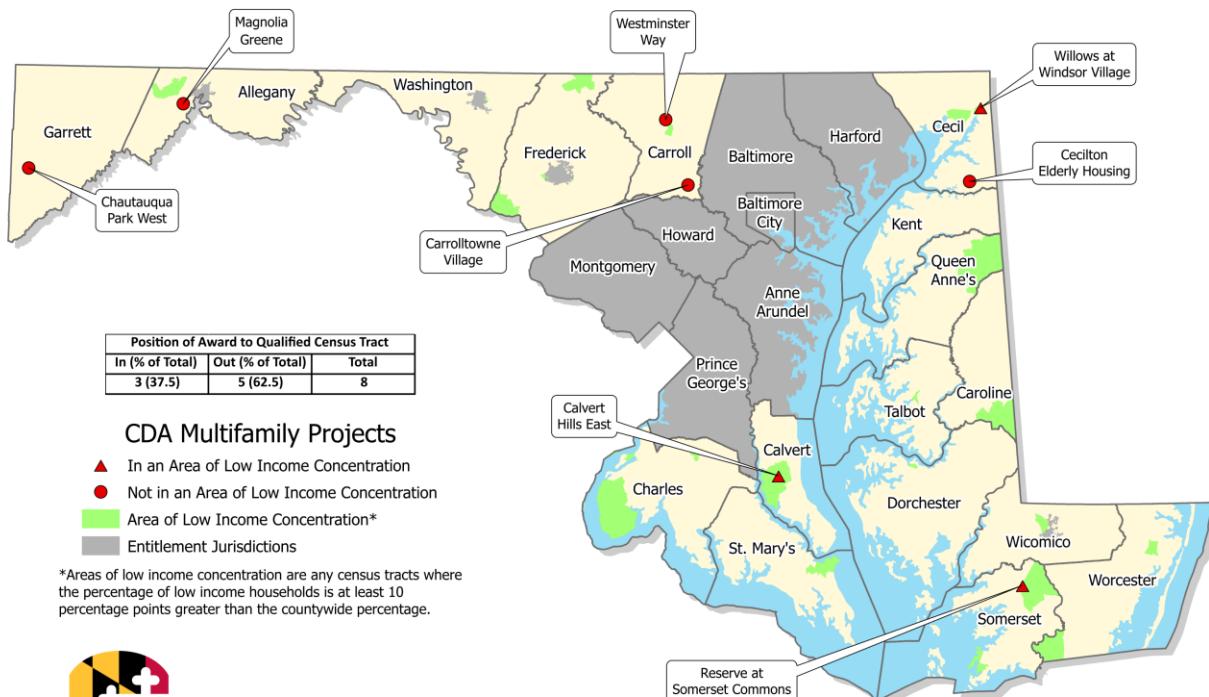
Housing problem concentrations in this context refers to areas of racial and ethnic concentrations as well as inconstant percentages of median income are shown in the Needs Assessment section of the Plan. This is laid out in the NA-10 Housing Needs Assessment and discusses housing needs by tenure (owner vs. renter) for housing problems including substandard housing, overcrowding, severe overcrowding and varying levels of housing cost burden. Section NA-15 to 20 of the plan also presents similar housing data by ethnicity and income for those considered to have disproportionately greater housing needs for those considered to have severe housing problems.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Yes, there are areas of racial concentrations, as well as area where low-income families are concentrated. A concentration is defined as a census tract that has a minority population that is 10% higher than the jurisdiction as a whole. For example, if Allegany County was 20% minority, then a concentration would be a census tract that had a minority population of 30% or more. However, if Charles County had a minority population of 50%, then a concentration would occur when the population in a given census tract was 60% of more minority.

Maps below show areas of a concentration of racial or ethnic minorities and low income families.

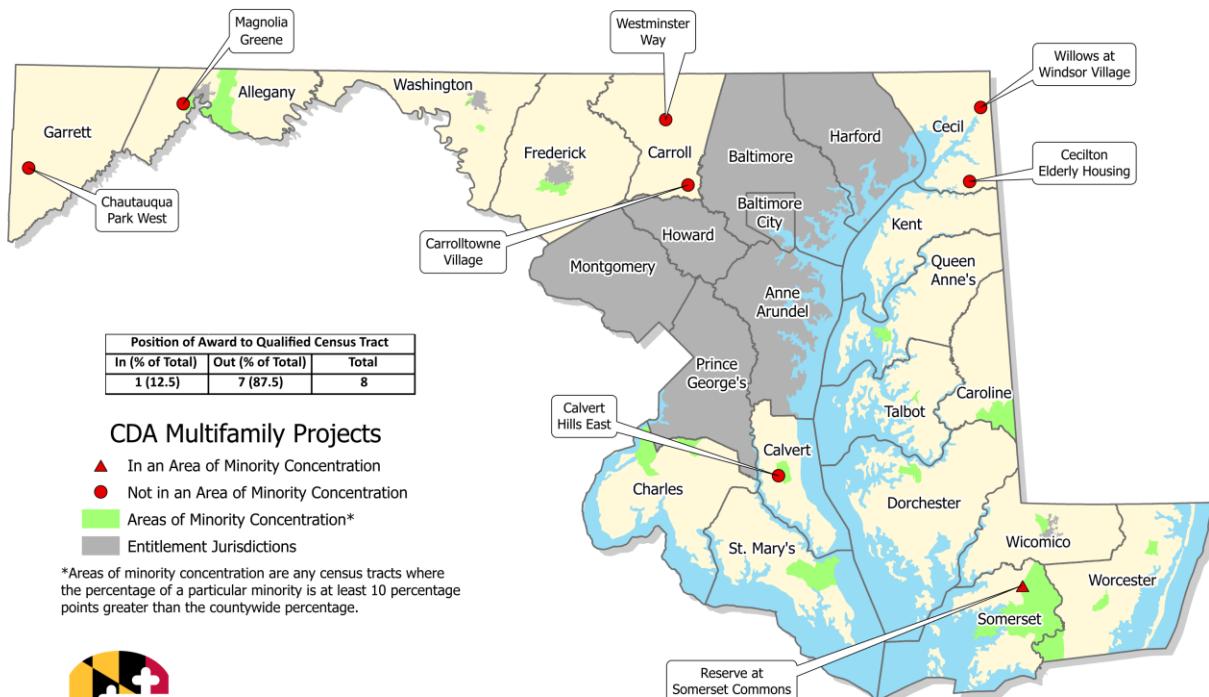
**Community Development Administration (CDA) Multifamily Projects
Located in a Low Income Population Concentration by Qualified Census Tract (QCT)
for Non-entitlement Jurisdictions of Maryland for Fiscal Year 2020**



**Maryland Department of Housing
& Community Development**
Secretary Kenneth C. Holt
Deputy Secretary Owen McEvoy

pub. date: 03/16/2021

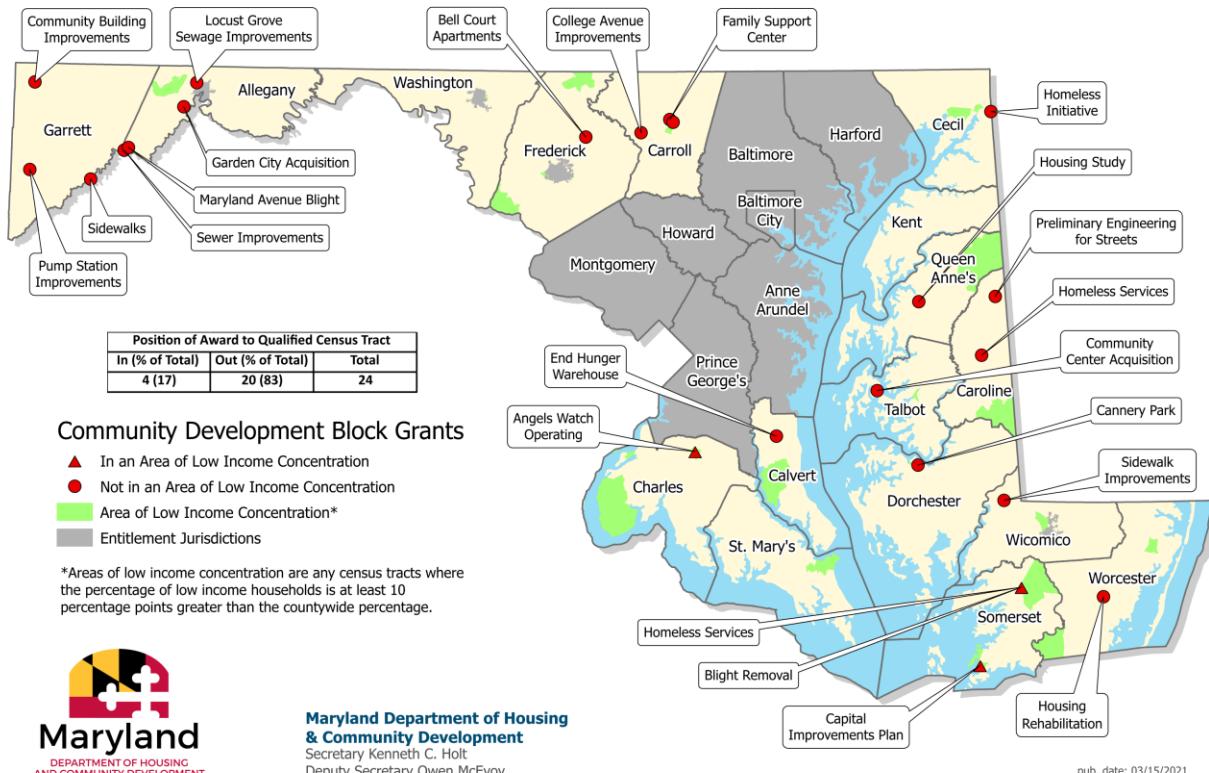
**Community Development Administration (CDA) Multifamily Projects
Located in a Minority Population Concentration by Qualified Census Tract (QCT)
for Non-entitlement Jurisdictions of Maryland for Fiscal Year 2020**



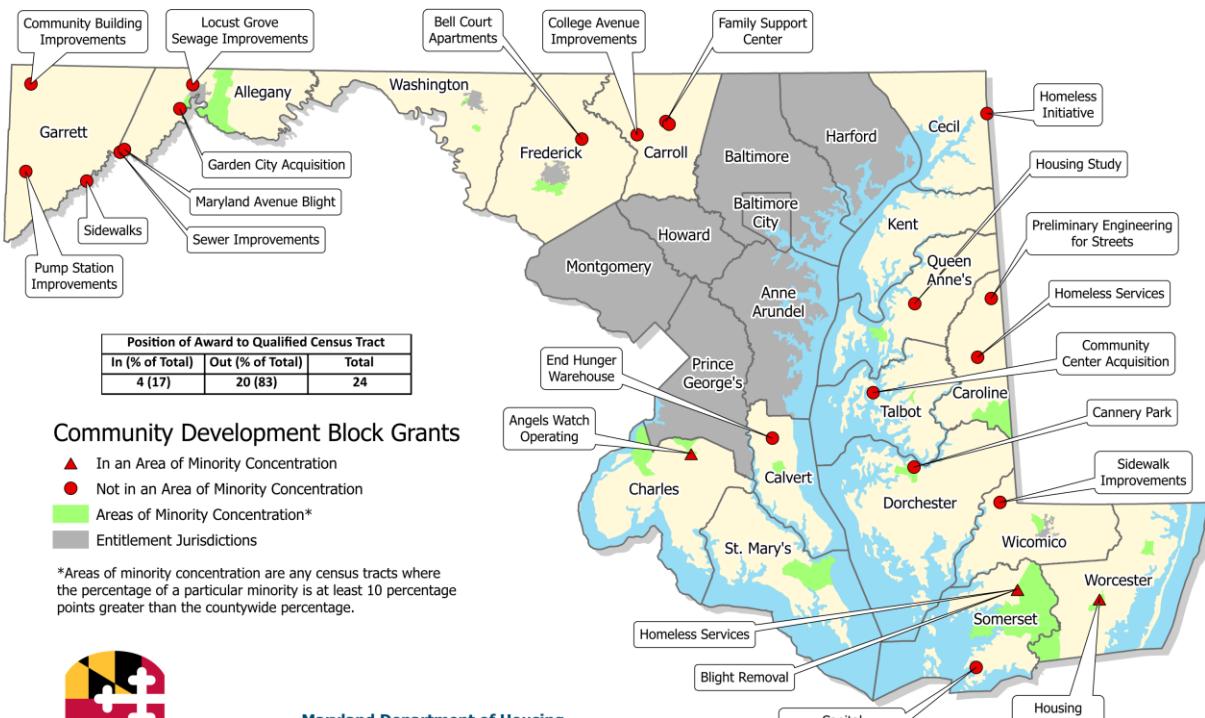
Maryland Department of Housing & Community Development
Secretary Kenneth C. Holt
Deputy Secretary Owen McEvoy

pub. date: 03/16/2021

**Community Development Block Grant Program (CDBG) Awards
Located in a Low Income Population Concentration by Qualified Census Tract (QCT)
for Non-entitlement Jurisdictions of Maryland for Fiscal Year 2020**

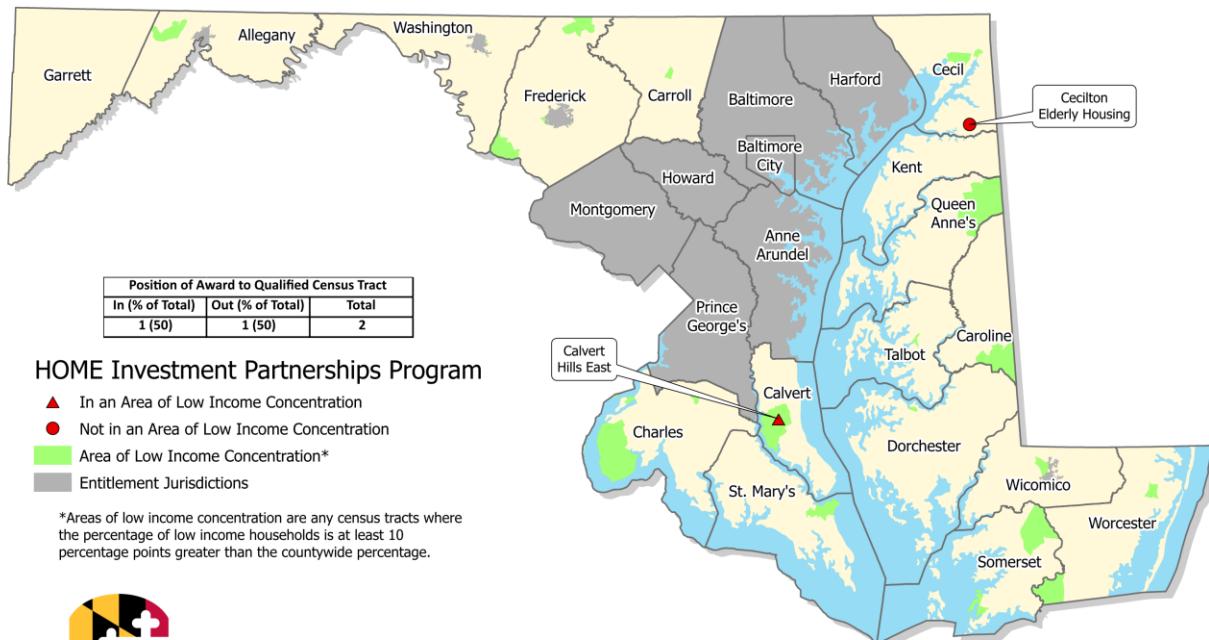


**Community Development Block Grant Program (CDBG) Awards
Located in a Minority Population Concentration by Qualified Census Tract (QCT)
for Non-entitlement Jurisdictions of Maryland for Fiscal Year 2020**



Maryland Department of Housing & Community Development
Secretary Kenneth C. Holt
Deputy Secretary Owen McEvoy

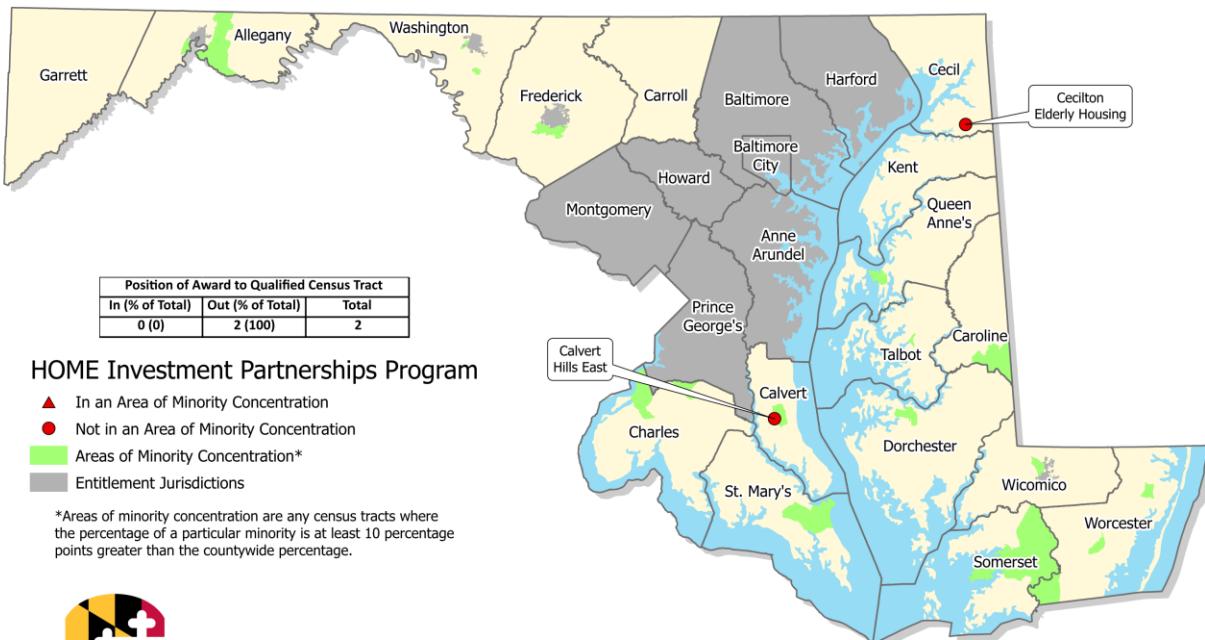
**HOME Investment Partnerships Program (HOME) Projects
Located in a Low Income Population Concentration by Qualified Census Tract (QCT)
for Non-entitlement Jurisdictions of Maryland for Fiscal Year 2020**



Maryland Department of Housing & Community Development
Secretary Kenneth C. Holt
Deputy Secretary Owen McEvoy

pub. date: 03/16/2021

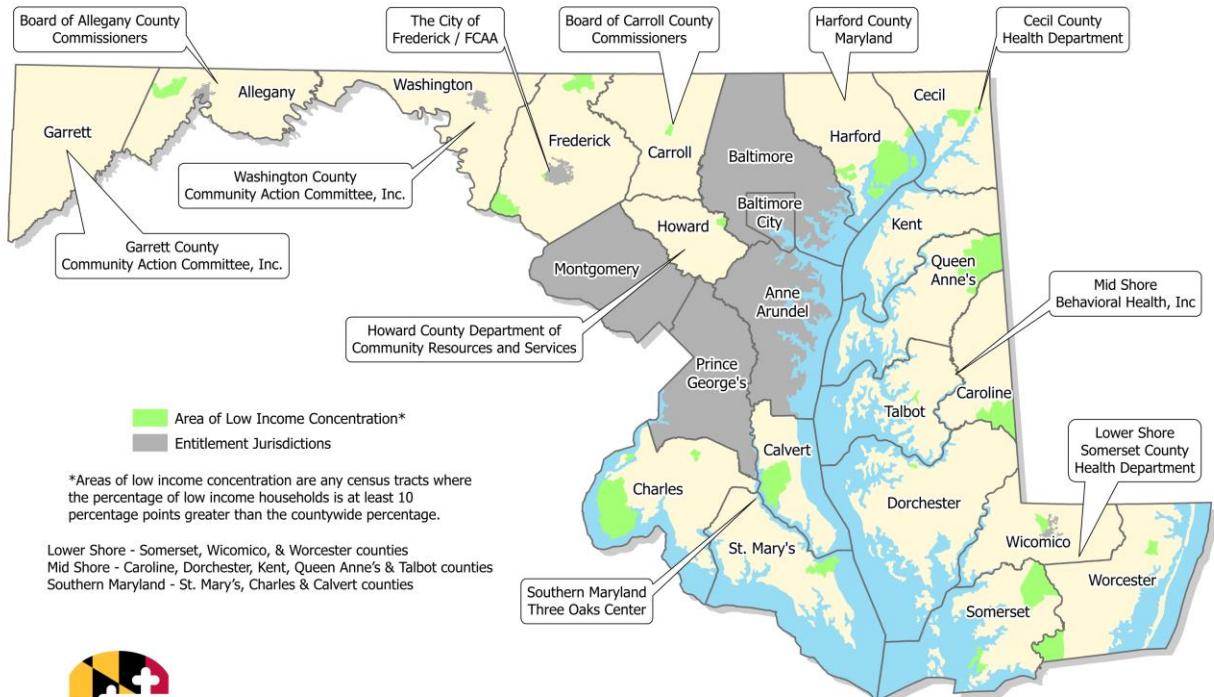
**HOME Investment Partnerships Program (HOME) Projects
Located in a Minority Population Concentration by Qualified Census Tract (QCT)
for Non-entitlement Jurisdictions of Maryland for Fiscal Year 2020**



Maryland Department of Housing & Community Development
Secretary Kenneth C. Holt
Deputy Secretary Owen McEvoy

pub. date: 03/16/2021

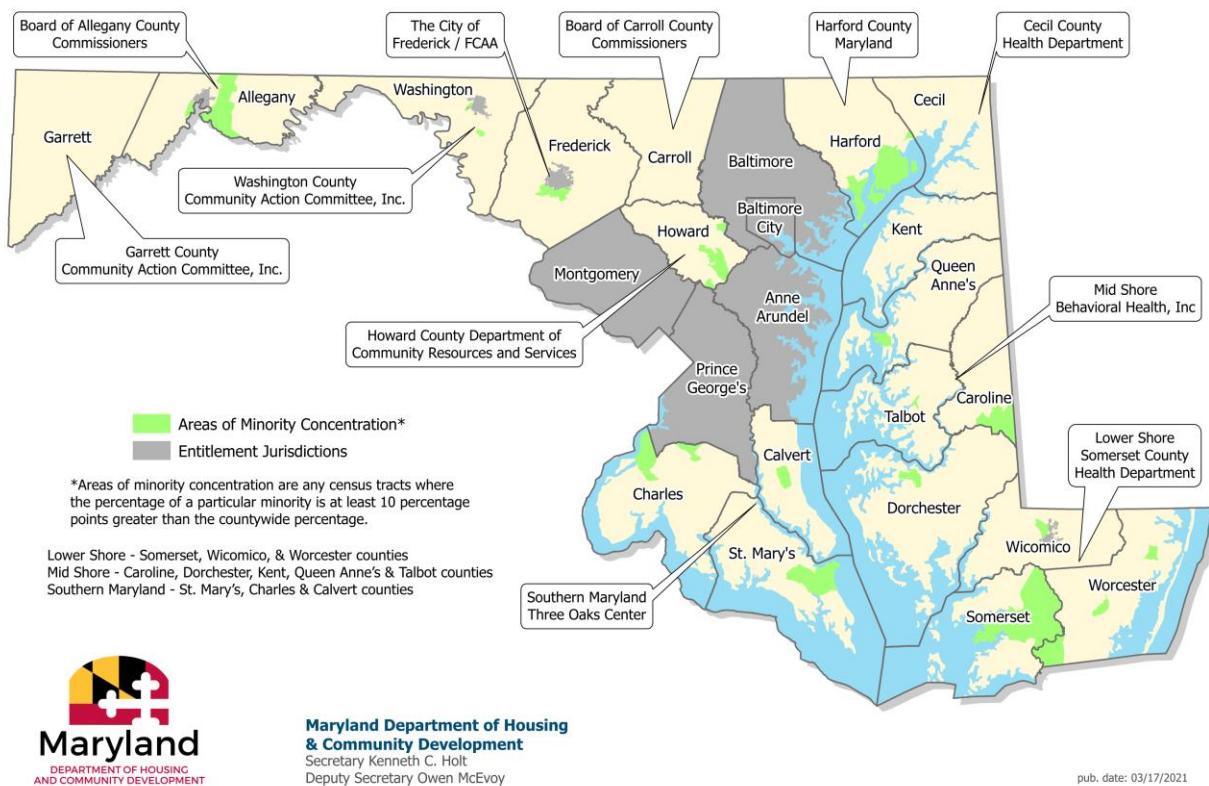
**Homelessness Solutions Program (HSP) Awards
Located in a Low Income Population Concentration by Qualified Census Tract (QCT)
for Non-entitlement Jurisdictions of Maryland for Fiscal Year 2020**



Maryland Department of Housing & Community Development
Secretary Kenneth C. Holt
Deputy Secretary Owen McEvoy

pub. date: 03/17/2021

**Homelessness Solutions Program (HSP) Awards
Located in a Minority Population Concentration by Qualified Census Tract (QCT)
for Non-entitlement Jurisdictions of Maryland for Fiscal Year 2020**



What are the characteristics of the market in these areas/neighborhoods?

The characteristics of the markets in these areas/neighborhoods are usually challenged in terms of income, educational attainment; employment and economic opportunity as well as low performing schools. These areas are also plagued with few resources to address public infrastructure, public facilities and services as well medical facilities. Consequently, most of these areas find it difficult to provide an adequate quality of life for their residents and economic opportunity and access to services and facilities that are located in larger more prosperous areas.

Are there any community assets in these areas/neighborhoods?

There are usually characteristics of the markets in these areas/neighborhoods are usually challenged in terms of income, educational attainment; employment and economic opportunity as well as low performing schools. These areas are also plagued with few resources to address public infrastructure, public facilities and services as well medical facilities. Consequently, most of these areas find it difficult to provide an adequate quality of life for their residents and economic opportunity and access to services and facilities that are located in larger more prosperous areas.

Are there other strategic opportunities in any of these areas?

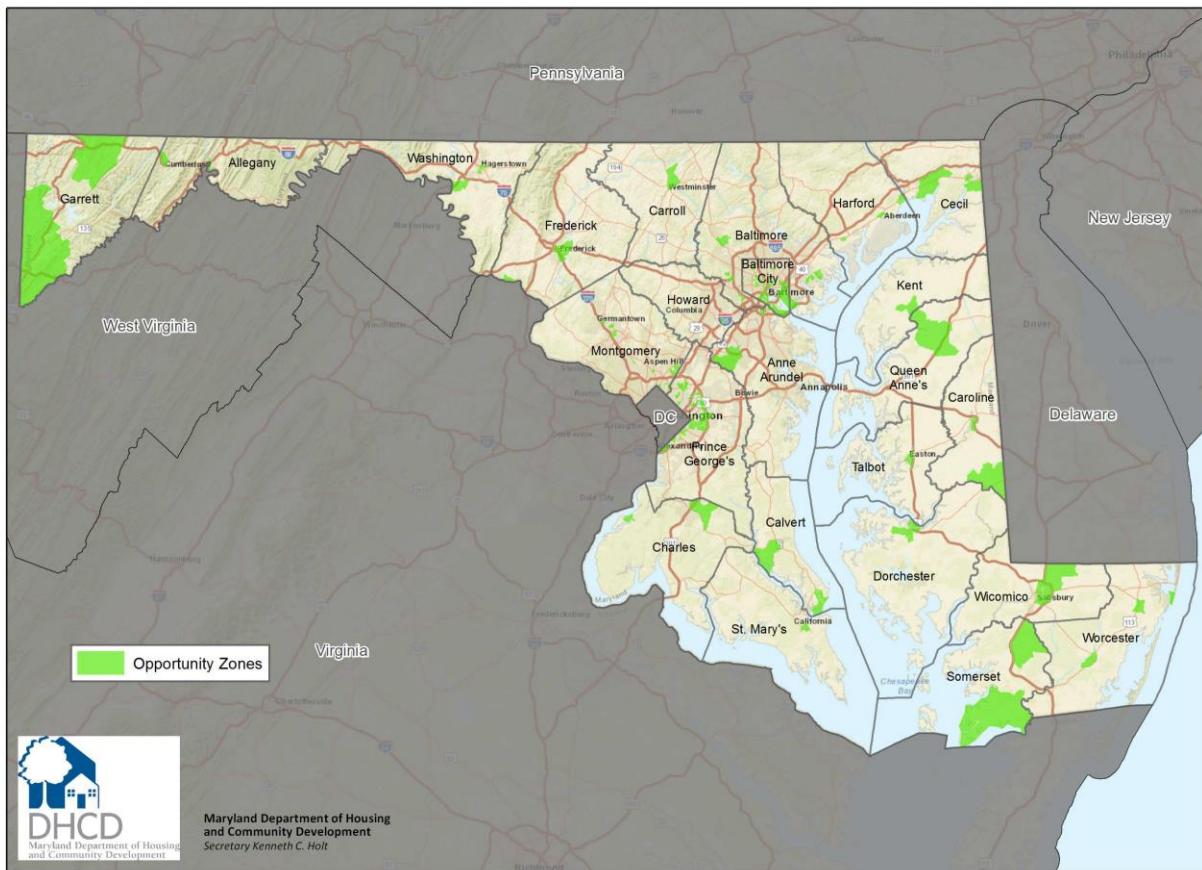
Every jurisdiction in Maryland has unique opportunities in numerous ways to bolster its economy. It's largely delegated to the local community and economic development officials in partnership with private as well non-profit organization to employ state and federal funding that are available to help identify these opportunities and build on them in order to create a more vibrant and sustainable quality of life and economic opportunity for its residents.

While each jurisdiction is unique the need for access to transportation, public infrastructure and facilities, job centers, workforce development programs, childcare facilities, medical facilities, quality public education and vibrant neighborhoods for its residents. Local leaders continue to work towards make these opportunities possible with the help of state, private and federal funds aimed at helping jurisdictions attain its goal.

One of the programs targeted at improving life in both entitlement and non-entitlement communities in Maryland is the Opportunity Zone program being administered by the U.S. Treasury created under the 2017 Tax Cuts and Jobs Act. The program provides federal tax incentives for investment in distressed communities over the next 10 years. Areas designated as Opportunity Zones will be able to reap the benefits of new capital investment to help redevelop underserved communities. The map link below offers detailed information on the opportunities available.

<https://dhcd.maryland.gov/Pages/OZ/OpportunityZones.aspx>

Maryland Opportunity Zones



MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Maryland ranks in the top 10 states for broadband speeds across the nation and very high in connectivity. The General Assembly created the Task Force on Rural Internet, Broadband, Wireless and Cellular Service under the Connecting Rural Maryland Act of 2017. The Task Force conducted an assessment of connectivity to determine the challenges, issues and potential actions to address broadband access to the un-served and underserved in all rural areas of Maryland. Subsequently, the State created the Office of Rural Broadband whose mission is to ensure that every Marylander has access to broadband services. The office provides technical assistance and funding for new broadband networks and extension of service to most underserved, rural households as well to low-moderate income households.

In 2019, 76.7 percent of all Maryland households subscribed to a high speed internet service which is above the national figure of 70.8 percent. Despite progress, the state populous faces challenges in access to broadband due to affordability and accessibility similar to other states. In January 2021, the Abell Foundation published a report entitled "Disconnected in Maryland: Statewide Data Show the Racial and Economic Underpinnings of the Digital Divide." Per their findings, over 520,000 households in the State do not subscribe to wireline broadband service at home. Of those, 178,000 households are located in the non-entitlement counties. Much of the rural areas lack true broadband service with only antiquated DSL service or cellular service being available and many cannot afford broadband service.

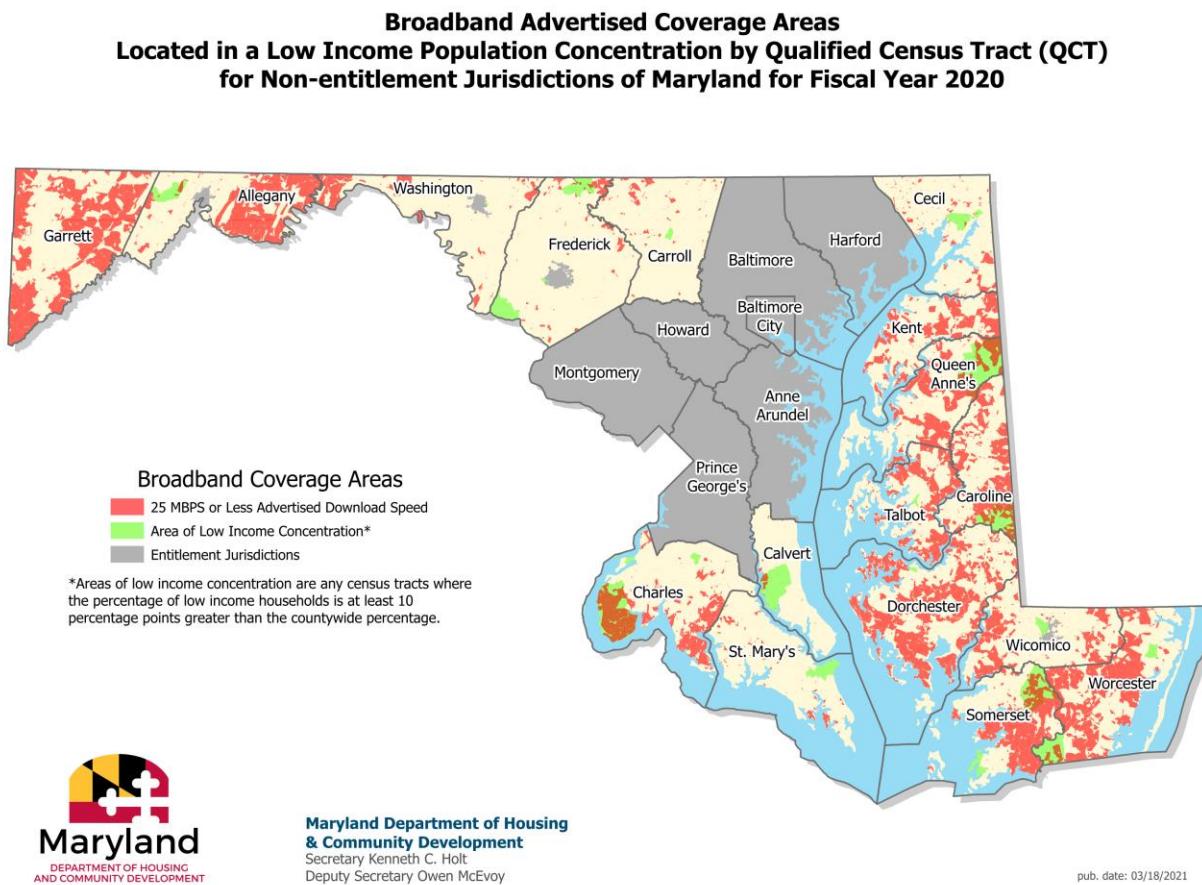
In the rural counties of Allegany, Caroline, Cecil, Dorchester, Garrett, Queen Anne's, Somerset, Talbot, Washington, Wicomico and Worcester, the average household income is below the statewide average. Collectively, 33.6 percent of houses in these counties do not have service. Additionally, 25.5 percent of these households lack a computer. The rural counties of Calvert, Carroll, Charles, Frederick, Harford and St. Mary's, have higher than average incomes and 22.2 percent of households do not have service and 14.5 percent do not have a computer.

State and local initiatives have been created or are in process to address affordability and availability. At the same time, private efforts are required to ensure that housing is able to utilize available services. The lack of modern, wired infrastructure restricts broadband technology that can be delivered. As an example of private efforts, for new construction or substantial rehabilitation of multi-family rental units assisted with HUD funding under the CDBG, HOME, HOPWA and the Housing Trust Fund programs, developers must install broadband infrastructure to provide access to internet connections in individual housing units. This is required per the 12/20/2016 final rule, "Narrowing the Digital Divide Through Installation of Broadband Infrastructure in HUD Funded New Construction and

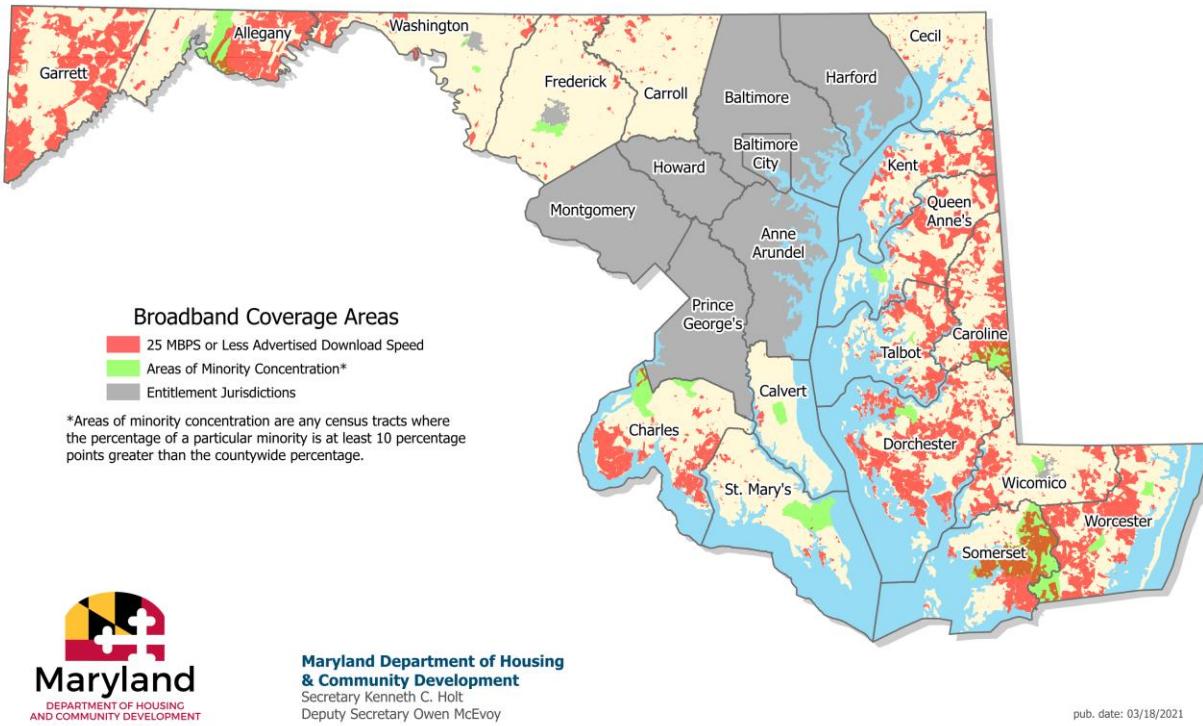
Substantial Rehabilitation of Multi-family Rental Housing.” Additional initiatives and requirements are required to continue to close the gap.

A copy of the report “Disconnected in Maryland: Statewide Data Show the Racial and Economic Underpinnings of the Digital Divide” By John B. Horrigan, Ph.D is attached in IDIS.

Please see enclosed link to Abell Foundation for further information: <https://abell.org/publications/disconnected-maryland>



**Broadband Advertised Coverage Areas
Located in a Minority Population Concentration by Qualified Census Tract (QCT)
for Non-entitlement Jurisdictions of Maryland for Fiscal Year 2020**



Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

There are many broadband providers in Maryland, however, because of the expense required to reach low density areas, many areas lack competition. Often rural residents have no real choice due to limitations of geographic location. Many cable franchise agreements, and agreements between local governments for access to public rights-of-way, often specify which areas will be served although most generally cover areas that have at least 20 homes per linear mile, some agreements go down as far as 15. In those areas below the prescribed density per linear mile, homeowners are often required to cover installation costs for broadband or cable services.

While large providers have declined to service rural areas with less than the prescribed density, some smaller providers have taken up the charge. Encouraging competition in both rural and urbanized areas is the best method for all residents to obtain affordable broadband service. While Maryland has multiple broadband providers, they generally do not overlap in their rural service territories and only moderately in the urbanized areas.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The effects of climate change are already apparent in Maryland. Rising seas, increased temperatures and more frequent and intense storm events are among the natural hazards affecting citizens, their livelihoods, the state's economy and the environment. Scientists predict that changes will become more serious in the future.

While flood hazards are just one of many hazards, it has become the most important over recent years. As a coastal state with 3,190 miles of coastline, Maryland has always been impacted by the water along the Atlantic Ocean and the Chesapeake Bay. Global sea level rise and land subsidence have increased sea levels by one foot during the last 100 years. Continuing climate changes will result in sea levels rising at a much faster rate. Nontidal flooding has also increased due to increased wind, snow and rain. Over 12% of the surface area of the state is in floodplains. Most of the counties and the City of Baltimore are vulnerable to flooding and erosion resulting in damage to properties and infrastructure.

There are many studies and reports identifying future impacts related to flooding and sea level rise. Per the University of Maryland Center for Environmental Science, over 440,000 acres of land, \$42.3 billion in property and 94,000 homes will be in increased danger of inundation by 2050. The CoreLogic Storm Surge Report, released in 2018, did an analysis of storm surge vulnerability of Mid-Atlantic States. The report identified 125,417 houses along the Atlantic coast of the state that are at risk of moderate to extreme danger with potential reconstruction costs of more than \$29 billion.

The State's Hazard Mitigation Plan is prepared every 5 years by the Maryland Emergency Management Agency. It is prepared in collaboration with federal, state and local agencies and is a tool to ensure there is a shared understanding of issues, efforts and best practices related to protecting people and places from natural hazards. The plan identifies and assesses current and future hazards, provides current mapping and updates state mitigation policies and plans.

Many organizations and stakeholders routinely work in partnership on climate change issues. They leverage funding, personnel and projects to support efforts to integrate hazard mitigation, floodplain management, and coastal and climate resiliency. Additionally, in 2007, the State established the Maryland Commission on Climate Change who advise the Governor and General Assembly on ways to mitigate the causes of, prepare for, and adapt to the consequences of climate change.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Flooding is the hazard most likely to occur and to impact the greatest number of both homeowners and rental tenants. Houses and property are impacted by nuisance flooding, high tides, storm surges, and flooding from excessing rain or snow melt. Repairs to damage can be expensive and failure to make repairs could result in health and safety issues.

Most insurance for renters and homeowners excludes damage caused by flood waters or inadequate draining. While National Flood insurance is available, it is costly. According to FEMA, the average amount of flood insurance is \$500 a year depending on location and flood zone. In 2017, only 3% of Maryland households in flood zones were participating in the National Flood Insurance Program (NFIP). A 2018 NFIP study found that nationwide, people with flood insurance had higher incomes and that lower income households were more likely to live in a high-risk flood zone.

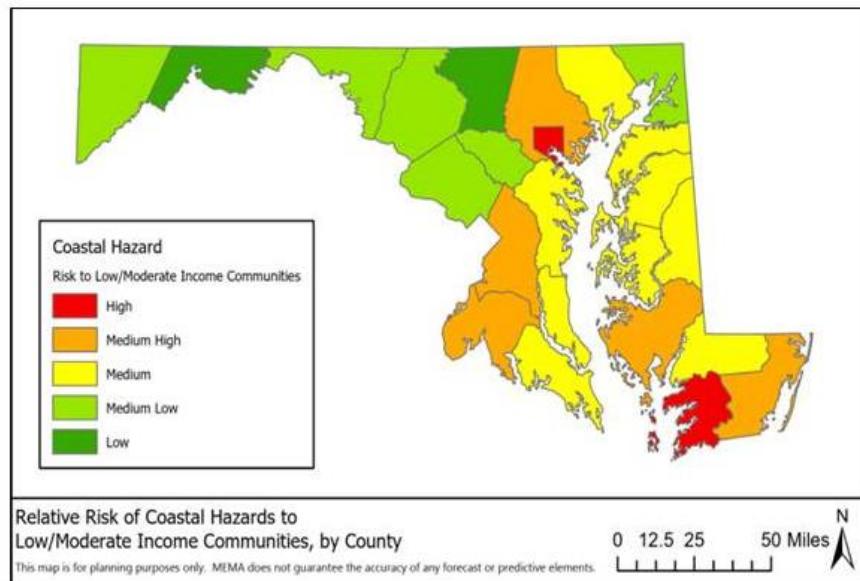
The State and county governments encourage homeowners and property owners to prepare for the potential impacts of flooding by retrofitting, elevating or moving structures but these avenues are costly. In most cases, selling is not an option as property values are also impacted by flood risk. Climate change predictions related to future flooding and sea level rise will negatively impact all homeowners and property owners located in flood zones, particularly those occupied by low and moderate income persons.

For this plan, the Maryland Emergency Management Agency did an analysis of various hazards by county combined with the percentage of low and moderate income persons in that county, to create a relative risk rating of the likelihood that a specific hazard will impact low and moderate income communities. The specific hazards reviewed were coastal, dam failure, drought, human caused hazards, public health, soil movement, thunderstorm, tornado, wildfires, wind and winter storms. The hazard risk data for this analysis was derived from the Hazard Identification & Risk Assessment portion of the State of Maryland 2021 Hazard Mitigation Plan update, as provided through the analysis performed by AECOM, Inc. The low and moderate income data was provided by DHCD as supplied to them by HUD.

A single metric was created to display the relative risk rating of each hazard to low/moderate income communities in a given county. To do this, the hazard risk rating was given a numerical value, based on a scale of 0-100 (where low = 20, medium low = 40, medium = 60, medium high = 80, and high = 100). The low/moderate income community data is the number of low/moderate income people in each county, expressed as the percentage of the total county population, and is therefore on a scale of 0-100. The two values were then added to create a combined low/moderate income hazard risk rating, on a scale of 0-200. A standard deviation calculator was used to divide the resulting set of county risk values for each hazard into five risk groups: low, medium low, medium, medium high, and high. The “medium” risk group was centered on the mean (average) risk rating for each hazard, with each group containing the values in a range equal to one standard deviation.

The analysis of data in Map #1 shows that the majority of the State's population and the majority of low and moderate income persons are at a medium to high risk of impact by coastal hazards.

Map #1: Concentration of Low and Moderate Income Person



A review of other hazard maps with a regional focus specific to medium to high risks for the non-entitlement counties identifies the following:

Western Maryland – Low and moderate income persons living in Allegany, Garrett and Washington counties are at a higher risk to be impacted by wildfires, soil movement, winter storms, tornados and dam failures.

Lower Shore – Low and moderate income persons living in Dorchester, Wicomico, Worcester and Somerset counties are at a higher risk to be impacted by flooding, soil movement, drought, wind and dam failures.

Southern Maryland – Low and moderate income persons living in Calvert, Charles and St. Mary's counties are at a higher risk to be impacted by wind, tornadoes and thunderstorms.

Upper Shore – Low and moderate income persons living in Cecil, Caroline, Kent, Queen Anne's and Talbot counties are at a higher risk to be impacted by wind, drought, and dam failures

Central Maryland – Low and moderate income persons living in Frederick and Carroll counties are at a higher risk to be impacted by wildfires, wind, winter storms, thunderstorms, tornados, drought, and soil movement.

Hazard vs. Low/Moderate Income Community Risk Assessment

Risk Rating Procedure

The link below show maps of risks for various hazards by county, combined with the percentage of low/moderate income people in that county, to create a relative risk rating of the likelihood that a specific hazard will impact low/moderate income communities.

<https://dhcd.maryland.gov/Pages/ConsolidatedPlan.aspx>

The hazard risk data for this analysis was derived from the Hazard Identification & Risk Assessment portion of the State of Maryland 2021 Hazard Mitigation Plan update, as provided through the analysis performed by AECOM, Inc. The low/moderate income data was provided by the Maryland Department of Housing & Community Development, as supplied to them by the U.S. Department of Housing and Urban Development.

A single metric was created to display the relative risk rating of each hazard to low/moderate income communities in a given county. To do this, the hazard risk rating was given a numerical value, based on a scale of 0-100 (where low = 20, medium low = 40, medium = 60, medium high = 80, and high = 100). The low/moderate income community data is the number of low/moderate income people in each county, expressed as the percentage of the total county population, and is therefore on a scale of 0-100. The two values were then added to create a combined low/moderate income hazard risk rating, on a scale of 0-200. A standard deviation calculator was used to divide the resulting set of county risk values for each hazard into five risk groups: low, medium low, medium, medium high, and high. The “medium” risk group was centered on the mean (average) risk rating for each hazard, with each group containing the values in a range equal to one standard deviation.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

As noted in the Executive and Overview section of the 2020-2024 Con Plan, the State will focus its efforts over the next five years to:

1. Increasing Affordable Rental Housing (with an emphasis on rental housing for low and extremely low income households, special needs population including persons with physical and mental disabilities as well as those living with HIV/AIDs) – outcomes will be based on the number of units produced as well as leveraging to provide additional housing resources to provide services.
2. Promoting homeownership for first time homebuyers (including families with student debt and veterans) – outcomes will be measured by units as well as new homebuyers in designated Sustainable Communities.
3. Community Revitalization (with an emphasis on small business expansion and lending) – outcomes will include economic impact on neighborhoods assisted, number of new small businesses assisted/created.
4. Reducing homelessness, with a particular emphasis on supportive housing for vulnerable populations, including the chronically homeless, youth, and veterans and those living with HIV/AIDs – outcomes will include reduced homelessness counts and services provided to those living with HIV/AIDs.

SP-10 Geographic Priorities – 91.315(a)(1)

Geographic Area

Table 51 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Consistent with prior years, housing data provided by HUD revealed a similarity of needs from one jurisdiction to the other in Maryland. For example, if the percentage of "small, very low-income renter families" with housing needs was 65 percent statewide, virtually every jurisdiction within the State was within a few percentage points of the statewide average. As noted in the survey from prior years completed for the five-year Plan, questions about infrastructure community investment and economic development needs also indicated a similarity of need from all jurisdictions statewide.

As similar needs are identified throughout the State, the State will usually not target its funds to certain areas except as established by law. For instance, the State's allocation of CDBG funds may only be used in non-competitive areas. Since there is a major emphasis on directing resources to growth areas and areas in need of revitalization, the State will generally be targeting funds to projects located in Priority Funding Area (PFAs) as well when needed. The information below provides an outline of how funds will be targeted.

Programs (or parts of programs) that are not required to fund projects located only in PFAs:

- Federal and State Lead Paint Reduction Programs
- Weatherization for Low Income Persons
- Indoor Plumbing Program
- Single Family Rehabilitation (MHRP 1-4 Units)
- Accessible Housing Grand and Loan Program (AHGLP)
- Group Home Financing
- Community Development Block Grant
- HOME - for single family existing homes only
- Maryland Mortgage Program - for existing homes
- Local Government Infrastructure Financing
- Rental Allowance
- Emergency Solutions Grants
- Maryland Appalachian Housing
- Accessory Shared and Shelter Housing
- Section 8 Voucher/Certificate
- Section 8 Moderate Rehabilitation

Programs required by law to fund projects only in Smart Growth Areas

The Smart Growth - Priority Funding Areas Act of 1997 requires that the following DHCD programs be used exclusively in Priority Funding Areas (PFAs). Moreover, the Sustainable Communities Act of 2010 requires that certain programs must be located in a sub-area concentration known as Sustainable Communities (SCs).

Neighborhood Revitalization

- Community Investment Tax Credits - in PFAs
- Main Street Maryland/Main Street Improvement Programs - in SCs
- Community Legacy Program - in SCs
- Neighborhood Business Works - SCs

Homeownership

- Maryland Mortgage Program (MMP) - excluding O.B.O. - for new construction
- Maryland Home Financing Program - *for new construction*
- Preferred Interest Rate Loan Program - *for new construction*
- HOME - *for new construction*

Rental Housing

- Elderly Rental Housing - *for new construction*
- Rental Housing Production - *for new construction*
- Multifamily Housing Revenue Bond Financing - *for new construction*
- HOME - *for new construction*

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

Table 52 – Priority Needs Summary

| | | |
|----------|------------------------------------|--|
| 1 | Priority Need Name | Street Outreach |
| | Priority Level | High |
| | Population | Extremely Low Elderly Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth |
| | Geographic Areas Affected | |
| | Associated Goals | Reduce Homelessness |
| | Description | Street Outreach provides critical outreach, case management, and supportive services to people living in unsheltered locations or places not meant for human habitation. These services are critical to meeting basic needs, connecting to mainstream services for mental health and substance use, and supporting individuals with moving to shelter or permanent housing as quickly as possible. |
| | Basis for Relative Priority | |
| 2 | Priority Need Name | Rapid Re-Housing |
| | Priority Level | High |

| | | |
|----------|------------------------------------|---|
| | Population | Extremely Low Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth |
| | Geographic Areas Affected | |
| | Associated Goals | Reduce Homelessness |
| | Description | Rapid Re-Housing provides supportive services, housing identification and move-in assistance, and short to medium term rental assistance to homeless households. The program focuses on quickly restabilizing families in community-based housing and connecting them to the supports and resources they need to remain there - employment, benefits, mainstream services. Due to the continued lack of sufficient affordable housing, increasing the number of households served with rapid re-housing will be a high priority goal. Additional rapid re-housing capacity is needed for all household types and populations. |
| | Basis for Relative Priority | |
| 3 | Priority Need Name | Emergency Shelter |
| | Priority Level | High |

| | | |
|---|------------------------------------|---|
| | Population | Extremely Low Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Victims of Domestic Violence Unaccompanied Youth |
| | Geographic Areas Affected | |
| | Associated Goals | Reduce Homelessness |
| | Description | Emergency shelter provides housing and services to households experiencing homelessness. The focus of emergency shelter is to prevent unsheltered homelessness and quickly move households into permanent housing options. ESG is a critical resource for maintaining core staffing and operational costs of emergency shelters across the State. While most homeless shelters are at 100% capacity each night, there is a particular need to increase shelter for unaccompanied youth, families with children, and people fleeing domestic violence. |
| | Basis for Relative Priority | |
| 4 | Priority Need Name | Homelessness Prevention |
| | Priority Level | High |

| | | |
|---|------------------------------------|---|
| | Population | Extremely Low Low Large Families Families with Children Elderly Rural Individuals Families with Children Victims of Domestic Violence Unaccompanied Youth |
| | Geographic Areas Affected | |
| | Associated Goals | Reduce Homelessness |
| | Description | Homelessness prevention provides rental assistance and housing relocation and stabilization services to households who are at-risk of homelessness and either entering a shelter or becoming unsheltered. Households may be living with family and friends, staying in a hotel/motel, or in their own housing. Homelessness prevention will continue to be a high priority due to rising housing costs and the number of households who are low-income and have severe housing cost burden. |
| | Basis for Relative Priority | |
| 5 | Priority Need Name | Public Facilities Senior Centers |
| | Priority Level | High |
| | Population | Low Elderly Elderly Frail Elderly Non-housing Community Development |
| | Geographic Areas Affected | |
| | Associated Goals | Community Revitalization |
| | Description | Acquisition, construction, or renovation of facilities used for seniors. |

| | | |
|---|------------------------------------|---|
| | Basis for Relative Priority | Per survey of units of general local government and an analysis of funded activities in the previous Consolidated Plan period, there is a consistent need for this activity. (See NA-50 Non-Housing Community Development Needs) |
| 6 | Priority Need Name | Public Facilities Disabled Persons |
| | Priority Level | High |
| | Population | Low Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development |
| | Geographic Areas Affected | |
| | Associated Goals | Community Revitalization |
| | Description | Acquisition, construction or renovation of facilities serving disabled persons. |
| | Basis for Relative Priority | Per survey of units of general local governments and an analysis of funded activities in the previous Consolidated Plan period, there is a consistent need for this activity. (See NA 50 Non-Housing Community Development Needs) |
| 7 | Priority Need Name | Public Facilities Homeless Persons |
| | Priority Level | High |
| | Population | Extremely Low Large Families Families with Children Elderly Rural Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence |
| | Geographic Areas Affected | |

| | | |
|----------|------------------------------------|--|
| | Associated Goals | Reduce Homelessness |
| | Description | Acquisition, construction or renovation of centers serving homeless persons. |
| | Basis for Relative Priority | Per survey of units of general local government and an analysis of funded activities in the previous Consolidated Plan period, there is a consistent need for this activity. (See NA 50 Non-Housing Community Development Needs) |
| 8 | Priority Need Name | Public Facilities Childcare and Youth Programs |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Families with Children Non-housing Community Development |
| | Geographic Areas Affected | |
| | Associated Goals | Community Revitalization |
| | Description | Acquisition, construction or renovation of facilities used for childcare and youth programs. This includes programs such as Head Start, Early Head Start and Boys and Girls Clubs. |
| | Basis for Relative Priority | Per survey of units of general local government and an analysis of funded activities in the previous Consolidated Plan period, there is a consistent need for this activity. (See NA 50 Non-Housing Community Development Needs) |
| 9 | Priority Need Name | Blight Removal |
| | Priority Level | Low |
| | Population | Non-housing Community Development |
| | Geographic Areas Affected | |
| | Associated Goals | Community Revitalization |
| | Description | Clearance and demolition of blighted property and buildings to eliminate blighted conditions. |

| | | |
|-----------|------------------------------------|--|
| | Basis for Relative Priority | Per survey of units of local general local government and an analysis of funded activities in the previous Consolidated Plan period, there is a consistent need for this activity. (See NA 50 Non-Housing Community Development Needs) |
| 10 | Priority Need Name | Public Infrastructure - Water and Sewer |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Non-housing Community Development |
| | Geographic Areas Affected | |
| | Associated Goals | Community Revitalization |
| | Description | Acquisition, construction or improvements for water and sewer systems. |
| | Basis for Relative Priority | Per survey of units of general local government and an analysis of funded activities in the previous Consolidated Plan period, there is a consistent need for this activity. (See NA 50 Non-Housing Community Development Needs) |
| 11 | Priority Need Name | Public Infrastructure - Streets and Drainage |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Non-housing Community Development |
| | Geographic Areas Affected | |
| | Associated Goals | Community Revitalization |
| | Description | Acquisition, construction and improvements for street and drainage projects. |
| | Basis for Relative Priority | Per survey of units of general local government and an analysis of funded activities in the previous Consolidated Plan period, there is a consistent need for this activity. (See NA 50 Non-Housing Community Development Needs) |

| | | |
|-----------|------------------------------------|--|
| 12 | Priority Need Name | Public Infrastructure - Sidewalks and Curbs |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Non-housing Community Development |
| | Geographic Areas Affected | |
| | Associated Goals | Community Revitalization |
| | Description | Construction or improvements to sidewalks and curbs including ADA improvements. |
| | Basis for Relative Priority | Per survey of units of general local government and an analysis of funded activities in the previous Consolidated Plan period, there is a consistent need for this activity. (See NA 50 Non-Housing Community Development Needs) |
| 13 | Priority Need Name | Public Facilities Other |
| | Priority Level | Low |
| | Population | Extremely Low Low Moderate Non-housing Community Development |
| | Geographic Areas Affected | |
| | Associated Goals | Community Revitalization |
| | Description | Acquisition, construction or renovation of facilities used as medical centers, food banks, community centers or other qualifying use as determined by a unit of general local government. |
| | Basis for Relative Priority | Per survey of units of general local government and an analysis of funded activities in the previous Consolidated Plan period, there is a consistent need for this activity. (See NA 50 Non-Housing Community Development Needs) |

| | | |
|-----------|------------------------------------|--|
| 14 | Priority Need Name | Housing - New Construction |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly |
| | Geographic Areas Affected | |
| | Associated Goals | Increase Affordable Rental Housing Promote Homeownership |
| | Description | Construction of new affordable rental housing or units for homeownership. |
| | Basis for Relative Priority | Annual data maintained by DHCD demonstrates the continued need for more affordable housing across the State. This includes construction of affordable rental housing units as well as providing opportunities for homeownership. |
| 15 | Priority Need Name | Housing - Rehabilitation - Single Family |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly |
| | Geographic Areas Affected | |
| | Associated Goals | Community Revitalization |
| | Description | Rehabilitation of single family owner-occupied housing and single family rental housing units. |

| | | |
|-----------|------------------------------------|---|
| | Basis for Relative Priority | Annual data maintained by DHCD demonstrates the continued need for funding to assist with rehabilitation of single family housing units. Aged and deteriorated housing stock becomes too expensive for elderly and lower income households to rehabilitate to ensure the units meet current livability codes and requirements. |
| 16 | Priority Need Name | Housing - Rehabilitation - Multi Family |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly |
| | Geographic Areas Affected | |
| | Associated Goals | Community Revitalization |
| | Description | Rehabilitation of multi family rental housing units. |
| | Basis for Relative Priority | Annual data maintained by DHCD demonstrates the continued need for funding to assist with rehabilitation of multi family housing units. Retention of affordable rental units is critical to ensure that there is sufficient available units for lower income families. Units must meet current livability codes and requirements. |
| 17 | Priority Need Name | Housing - Direct Homeownership Assistance |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly |
| | Geographic Areas Affected | |
| | Associated Goals | Promote Homeownership |

| | | |
|-----------|------------------------------------|---|
| | Description | Direct assistance includes housing counseling or financial assistance to qualifying homebuyers to be used for downpayment and closing costs. |
| | Basis for Relative Priority | Annual data maintained by DHCD demonstrates the continued need for providing funding to homebuyers to assist with these additional costs and to require housing counseling |
| 18 | Priority Need Name | Economic Development - Business Assistance |
| | Priority Level | Low |
| | Population | Extremely Low Low Moderate Non-housing Community Development |
| | Geographic Areas Affected | |
| | Associated Goals | Community Revitalization - Economic Development |
| | Description | Assist businesses with costs associated with acquisition of equipment or construction or improvements to buildings and infrastructure on private property. |
| | Basis for Relative Priority | Per survey of units of general local government and an analysis of funded activities in the previous Consolidated Plan period, there is a consistent need for this activity. (See NA 50 Non-Housing Communit Development Needs) |
| 19 | Priority Need Name | Economic Development - Infrastructure |
| | Priority Level | Low |
| | Population | Extremely Low Low Moderate Non-housing Community Development |
| | Geographic Areas Affected | |
| | Associated Goals | Community Revitalization - Economic Development |

| | | |
|----|------------------------------------|--|
| | Description | Construction or improvement of infrastructure to support new and expanding businesses. |
| | Basis for Relative Priority | Annual data maintained by DHCD demonstrates the continued need for funding to assist with rehabilitation of single family housing units. Aged and deteriorated housing stock becomes too expensive for elderly and lower income households to rehabilitate to ensure the units meet current livability codes and requirements. |
| 20 | Priority Need Name | Public Services - Seniors |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Elderly Elderly Frail Elderly Non-housing Community Development |
| | Geographic Areas Affected | |
| | Associated Goals | Community Revitalization |
| | Description | Services for seniors which includes but is not limited to food programs, programming and health care. |
| | Basis for Relative Priority | Per survey of units of general local government and an analysis of funded activities in the previous Consolidated Plan period, there is a consistent need for this activity. (See NA 50 Non-Housing Community Development Needs) |
| 21 | Priority Need Name | Public Services - Other |
| | Priority Level | High |

| | | |
|-----------|------------------------------------|---|
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development |
| | Geographic Areas Affected | |
| | Associated Goals | Community Revitalization |
| | Description | Other public service activities which include but are not limited to those that provide benefit to the disabled, victims of domestic violence and abused children. |
| | Basis for Relative Priority | Per survey of units of general local government and an analysis of funded activities in the previous Consolidated Plan period, there is a consistent need for this activity. (See NA 50 Non-Housing Community Development Needs) |
| 22 | Priority Need Name | Fair Housing Activities |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development |
| | Geographic Areas Affected | |

| | | |
|-----------|------------------------------------|--|
| | Associated Goals | Community Revitalization Increase Affordable Rental Housing Promote Homeownership |
| | Description | Activities that promote and support fair housing education. |
| | Basis for Relative Priority | The State of Maryland promotes fair housing education, compliance of all applicable state and federal laws and requirements and the identification and elimination of impediments to housing choice. |
| 23 | Priority Need Name | Planning |
| | Priority Level | Low |
| | Population | Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development |
| | Geographic Areas Affected | |

| | | |
|--|------------------------------------|--|
| | Associated Goals | Community Revitalization Community Revitalization - Economic Development Increase Affordable Rental Housing Promote Homeownership Reduce Homelessness |
| | Description | Planning activities include community planning, capacity building for organizations, specific project planning and others determined to be necessary for implementation of community activities. |
| | Basis for Relative Priority | Planning is a priority as it allows DHCD to assist governments, non-profit organizations, businesses and developers with the determination of need, determination of costs, assessing capacity and other relevant items that are critical to implementing projects and activities. |

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.315(b)

Influence of Market Conditions

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|---------------------------------------|---|
| Tenant Based Rental Assistance (TBRA) | Maryland will continue to leverage ESG, HOME and HOPWA funds to help individuals with housing needs that are among the extremely low and very low income cost burdened households, up 5,000 units. ESG will use funds to provide rapid-rehousing for individuals and families who are homeless while HOPWA funds will provide aid and services to house those currently living with HIV/AIDS with affordable units. |
| TBRA for Non-Homeless Special Needs | Maryland will used funding to assist the extremely low and very low income and special needs population find housing for up 500 families. |
| New Unit Production | Maryland will continue to leverage HOME, LIHTC, HTF with private funding to help fund up to 10,000 units of new affordable housing construction units to help make a dent in the lack of supply of units for those households in the extremely low-income to low-income cost burdened households. Units may be a combination of new construction and rehabilitated units. |

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|-------------------------------------|--|
| Rehabilitation | Maryland will continue to leverage HOME, LIHTC, HTF with private funding to help fund up to 10,000 units of affordable housing units to help make a dent in the lack of supply of units for those households in the extremely low-income to low-income cost burdened households, up 10,000 units. Units may be rehabilitated units. |
| Acquisition, including preservation | Maryland DHCD will continue to work with its partners leverage HOME, LIHTC, HTF with private funding to help in the acquisition of land, abandoned/condemned sites to fund new affordable housing units as deficit for these units deepens in the state. This will help provide additional units for those households in the extremely low-income to low-income cost burdened households, up 10,000 units. |

Table 53 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)

Introduction

Anticipated resources for the 2020-2024 Con Plan is projected to be \$250,062,154 million of HUD funding that will be disseminated through CDBG, ESG, HOME, HOPWA and NHTF programs to help meet the following goals:

1. Grow the number of affordable housing units
2. Increase the number of affordable housing units for special needs population
3. Provide rapid-rehousing to reduce the number of people experiencing homelessness
4. Foster healthy competition among sustainable and other designated communities to meet goals set in the plan

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 7,987,425 | 400,000 | 500,000 | 8,887,425 | 30,000,000 | Estimates are based on the FFY 20 allocation which is subject to change. Actual numbers are provided each year in the annual performance report. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|---|----------------------------------|--------------------|--------------------------|------------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| HOME | public - federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | 6,278,725 | 2,977,141 | 12,607,914 | 21,863,780 | 34,441,820 | Estimates are based on the FFY 20 allocation which is subject to change. Actual numbers are provided each year in the annual performance report. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|---|----------------------------------|--------------------|--------------------------|-----------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| HOPWA | public - federal | Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA | 2,144,706 | 0 | 1,709,257 | 3,853,963 | 8,000,000 | HOPWA program is formula funded by HUD each year. Estimated allocations for 2020-2024 are based on flat-funded \$2.0M per year. TBRA, STRMU, PHP and Supportive Services (case management) |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| ESG | public - federal | Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing | 1,169,121 | 0 | 0 | 1,169,121 | 18,064,860 | Estimated allocations for 2020-2024 are based on flat funding for the remaining 4 years of the plan. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| HTF | public - federal | Acquisition Admin and Planning Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership | 4,420,359 | 0 | 3,391,627 | 7,811,986 | 17,681,436 | The HTF annual allocation will be used for the production, preservation and rehabilitation of affordable rental housing through the acquisition, new construction, reconstruction, or rehabilitation of non-luxury housing with suitable amenities. The HTF Program will serve ELI households. ELI households are defined as households with incomes at the greater of 30% of the applicable Area Median Income (AMI); or Households with incomes at or below the poverty line. Estimated allocations for 2020-2024 are based on flat funding for the remaining 4 years of the plan. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|-------------------|------------------|--|----------------------------------|--------------------|--------------------------|------------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| Continuum of Care | public - federal | Supportive services TBRA | 4,516,215 | 0 | 0 | 4,516,215 | 18,064,860 | The State receives HUD funding for 16 Continuum of Care Program projects across the State that provide permanent rental assistance and supportive services to chronically homeless households. |
| LIHTC | public - federal | Acquisition Housing Multifamily rental new construction Multifamily rental rehab | 17,000,000 | 0 | 0 | 17,000,000 | 68,000,000 | The Federal Low Income Housing Tax Credit Program finances the new construction or the acquisition and rehabilitation of existing housing to provide affordable rental housing to low-income families and individuals. The amount of funding the State receives is based on its population. Funding is awarded to developers on a competitive basis. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|-------------|------------------|---|----------------------------------|--------------------|--------------------------|-----------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| Section 811 | public - federal | Acquisition Housing Multifamily rental new construction Multifamily rental rehab Permanent housing placement Rental Assistance | 5,580,000 | 0 | 0 | 5,580,000 | 22,320,000 | DHCD has received three competitive demonstration grants from HUD under the Section 811 program. This funding is used to provide affordable rental housing for disabled persons. The funding noted above will actually be spent out over the next five years. It is unclear whether HUD will provide competitive 811 funding in future years, if so, the State expects to apply for it. The funding represents five (5) years of rental assistance and the template anticipates annual renewal funding with the initial demonstration is complete. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|------------------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|---|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| Other CDBG-DR #1 | public - federal | Admin and Planning Economic Development Homeowner rehab Other Broadband Study / Economic Development Study | 500,000 | 0 | 0 | 500,000 | 0 | The State received CDBG Disaster Grant after Hurricane Sandy in 1/2013. There are several activities that are in final phases. It is anticipated that all funds will be spent by the end of FFY 20. Additional information on the grant and funded activities can be found on the DHCD website. |
| Other CDBG-DR #2 | public - federal | Admin and Planning Public Improvements | 5,000,000 | 0 | 0 | 5,000,000 | 750,000 | The State received CDBG Disaster Grant for several disaster events in November 2013. There are several activities that are in final phases and one that is about to begin. Additional information on the grant and funded activities can be found on the DHCD website. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|--------------------------------------|------------------|--|----------------------------------|--------------------|--------------------------|------------|---|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| Other Community Services Block Grant | public - federal | Financial Assistance Housing Public Services Rental Assistance Supportive services | 16,976,325 | 0 | 0 | 16,976,325 | 47,000,000 | CSBG provides funding to Community Action Agencies across the State for anti-poverty programs. Many CAAs provide direct homeless services and operate/develop affordable housing. |

Table 54 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The federal funds DHCD receives through the Con Plan are actually only a small part of the resources the Department has available to provide housing and community development efforts. As noted in the above table, DHCD allocates Federal LIHTC for the State of Maryland. These funds are awarded jointly and competitively with HOME funds through a uniform application process that also includes significant funding from the State. In addition, DHCD receives substantial funding from the State for Community Revitalization efforts as well. All told, DHCD typically receives about \$100 million per year in State funding to carry out housing and community development efforts.

In addition to these funds, DHCD is also the State's Housing Finance Agency, allocating bond funds for both rental housing and homeownership efforts. This often exceeds \$300 million per year, or about \$1.5 billion over the life of the Con Plan. The State is also a Public Housing Authority, operating the Section 8 Housing Choice Voucher Program, as well as serving as a Section 8 Contract Administrator for HUD. In the former capacity, DHCD operates "regular", mainstream, VASH, NEDS, and other Voucher programs to assist persons with disabilities, youth, homeless veterans, and others obtain affordable housing.

Matching funds required for programs such as HOME, CDBG and ESG come from the State. The HOME matching requirement is met through the Rental Allowance Program, which provides short term rental assistance to persons who are at risk of homelessness or homeless. ESG funding is matched with State Homelessness Solutions Program funds. The State will match the two-percent administrative allowance with State general funds.

If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan

Maryland DHCD does not own public land or properties with the state that may be used to address needs identified in the plan.

SP-40 Institutional Delivery Structure – 91.315(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|---|--------------------------------|---|-------------------------------|
| Maryland Department of Housing and Community Development (DHCD) | Government | Economic Development Homelessness Non-homeless special needs Ownership Public Housing Rental neighborhood improvements public facilities public services | State |
| Maryland Department of Health and Mental Hygiene | Government | Homelessness | State |

Table 55 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The State has a strong institutional delivery system in financing affordable housing, as well as assisting persons with special needs. DHCD, as a “combined agency” has all of the State’s housing programs within a single department. Funds for activities such as funding affordable rental housing are significantly easier than in other States. In addition, DHCD has a strong record of working cooperative with MDH and MDOT in helping persons with disabilities.

The Department has also been generally successful in working with agencies such as the Maryland Department of Transportation and the Maryland Department of Planning on activities such as Plan Maryland, and working together to promote transit oriented development. These efforts will also continue in the coming years.

DHCD works through our sister agencies to provide available funding to various groups to assist in plan deliverables. These organizations such as community and faith based organizations can apply for funding through the network of providers that work with our sister agencies.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

| Homelessness Prevention Services | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|---|----------------------------|----------------------|-----------------------------|
| Homelessness Prevention Services | | | |
| Counseling/Advocacy | X | X | |
| Legal Assistance | X | X | |
| Mortgage Assistance | X | X | |
| Rental Assistance | X | X | |
| Utilities Assistance | X | X | |
| Street Outreach Services | | | |
| Law Enforcement | X | X | |
| Mobile Clinics | X | X | |
| Other Street Outreach Services | X | X | |
| Supportive Services | | | |
| Alcohol & Drug Abuse | X | X | X |
| Child Care | X | X | |
| Education | X | X | X |
| Employment and Employment Training | X | X | X |
| Healthcare | X | X | |
| HIV/AIDS | X | | X |
| Life Skills | X | X | X |
| Mental Health Counseling | X | | |
| Transportation | X | X | X |
| Other | | | |
| | | | |

Table 56 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction

The State has hundreds of homeless shelters assisting persons who are homeless, including persons with HIV and mental health issues. See the attached appendices for a discussion of services provided by the agency and jurisdiction.

Maryland does not have shelters specifically for persons with HIV/AIDS; however, there are non-profit organizations that specialize in providing various housing and supportive services to individuals living with HIV/AIDS.

Montgomery County Health Department is an example of an organization with targeted housing services for persons with HIV/AIDS. MCHD provides comprehensive supportive housing services for low-income individuals and families living with HIV/AIDS or other disabilities. MCHD also provides case management that helps link clients to key social services and other community-based organizations. They ensure that their clients are offered the opportunity to secure the needed services maintain and sustain housing, independently. Montgomery County Health Department case management services are wrap-a-round and focus on person-centered planning and ensuring access to healthcare, mental health, substance abuse recovery, and the goals of strengthening self-sufficiency.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Although there are few organizations that *specifically* target individuals living with HIV/AIDS who may be experiencing homelessness, the Maryland Department of Health, partners with organizations that provide support services that include housing in their wrap-around services. Though not specialized, these organizations are equipped with subject matter experts that are trained and readily able to provide myriad services. There are grassroots organizations that cater to veterans and their families, who may also be living with or affected by HIV/AIDS. Programs such as these are able to prioritize the need for services without having to provide referrals to several other community-based organizations. One-stop-shops are organizations are typically often seen as convenient and, therefore, may increase access to care and retention in care.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

DHCD will continue to work with its partner agencies through the Governor's Advisory Board on homeless to improve data collection efforts and to address the gap between what many homeless persons can afford in rent and the rents for low-income housing.

SP-45 Goals Summary – 91.315(a)(4)

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|------------------------------------|------------|----------|---|-----------------|-----------------|--|--|
| 1 | Increase Affordable Rental Housing | 2020 | 2024 | Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development | | | CDBG: \$4,000,000 HOME: \$39,282,196 HTF : \$22,000,000 | Rental units constructed: 227 Household Housing Unit Rental units rehabilitated: 261 Household Housing Unit |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|---|-----------------|-----------------|--|---|
| 3 | Community Revitalization | 2020 | 2024 | Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development | | | CDBG: \$28,287,425 HOME: \$12,034,801 CDBG-DR #1: \$500,000 CDBG-DR #2: \$5,000,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 205215 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted Rental units rehabilitated: 44 Household Housing Unit Homeowner Housing Rehabilitated: 100 Household Housing Unit Other: 3 Other |
| 4 | Community Revitalization - Economic Development | 2020 | 2024 | Non-Housing Community Development | | | CDBG: \$500,000 | Jobs created/retained: 100 Jobs |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|-----------------------|------------|----------|--------------------|-----------------|-----------------|--|--|
| 5 | Promote Homeownership | 2020 | 2024 | Affordable Housing | | | CDBG: \$3,600,000 HOME: \$1,016,548 | Public service activities for Low/Moderate Income Housing Benefit: 400 Households Assisted Homeowner Housing Added: 53 Household Housing Unit Homeowner Housing Rehabilitated: 25 Household Housing Unit Direct Financial Assistance to Homebuyers: 100 Households Assisted |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---------------------|------------|----------|----------|-----------------|---|---|---|
| 6 | Reduce Homelessness | 2020 | 2024 | Homeless | | Street Outreach Rapid Re-Housing Emergency Shelter Homelessness Prevention | CDBG: \$2,500,000 HOPWA: \$1,652,601 ESG: \$5,845,605 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 5000 Households Assisted Homeless Person Overnight Shelter: 11,000 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 250 Beds Homelessness Prevention: 11,000 Persons Assisted |

Table 57 – Goals Summary

Goal Descriptions

| | | |
|---|-------------------------|---|
| 1 | Goal Name | Increase Affordable Rental Housing |
| | Goal Description | <p>Provide funding for low and moderate income affordable housing projects including single family and multi-family rental projects, as well as housing for the homeless and special needs populations.</p> <ul style="list-style-type: none">• 2020 HOME Program five year goals for Low/Income Rental housing units. Approximately <u>27</u> Multi-Family rental units constructed, <u>155</u> Multi-Family units rehabilitated and <u>6</u> Group Home Single Family Units for a total of 188 Low/Income Rental Housing Units• 2020 CDBG Program five year goals under the following indicators: Approximately 200 Rental Units constructed, 100 rental units rehabilitated• 2020 HTF Program five year goals under the following indicators: Approximately <u>100</u> Rental Units constructed, <u>150</u> rental units rehabilitated |

| | | |
|---|---|---|
| 3 | Goal Name Community Revitalization | <p>Goal Description</p> <p>Provide funding for public infrastructure, public facilities, private facilities, rehabilitation/reconstruction of existing owner-occupied units, and rehabilitation of existing rental units, new housing construction, blight removal, technical assistance and public services.</p> <p>2020 HOME anticipated activity includes the rehabilitation and/or reconstruction of 44 Single owner-occupied housing units and 3 loans to Community Housing Development Organizations for technical assistance</p> <p>2020 CDBG and CDBG DR 1 and 2 anticipated activity includes the construction or improvement of 50 public improvement projects, the construction or improvement of 10 public facilities, rehabilitation of 100 single family households, removal of architectural barriers for 5 projects, removal of 5 blighted properties and non-housing services to 200 persons.</p> |
| 4 | Goal Name Community Revitalization - Economic Development | <p>Goal Description</p> <p>Provides funding for economic development projects which result in job creation and job retention.</p> <p>2020 - CDBG will fund projects that will result in the creation or retention of 100 jobs.</p> |
| 5 | Goal Name Promote Homeownership | <p>Goal Description</p> <p>Provide financial assistance and counseling for low and moderate income homebuyers and promote homeownership for first time homebuyers. Funding for additional activities such as acquisition and rehabilitation of existing units to be sold to eligible homebuyers.</p> <p>2020 - HOME Program anticipates the funding of 3 units for acquisition/rehab and or new construction of units to be sold to low/moderate income homebuyers</p> <p>2020 - CDBG anticipates constructing 50 new housing units for homeownership, rehabilitating 25 new housing units for homeownership, direct financial assistance to 100 homebuyers and housing services to 400 persons.</p> |

| | |
|---|---|
| 6 | <p>Goal Name</p> <p>Reduce Homelessness</p> <p>Goal Description</p> <p>Funds will be used to meet the immediate safety and shelter needs of people experiencing homelessness and provide the services and rental assistance needed to stabilize them in permanent housing. Planned activities include street outreach, emergency shelter, and rapid re-housing. Funds will also be utilized to divert households imminently at-risk of homelessness from the shelter system and assist them in maintaining their current permanent housing or relocating to alternative housing.</p> <p>2020 HOPWA -- anticipates assisting 194 households through STRMU and PHP programs</p> <p>2020 CDBG anticipates constructing or improving 3 shelters and providing homeless services to 1000 persons.</p> <p>2020 ESG anticipates assisting annually:</p> <ul style="list-style-type: none"> • Homeless Persons Overnight Shelter - 2300 persons per year • Tenant-based rental assistance / Rapid Rehousing - 900 households per year • Homelessness Prevention - 2300 persons per year • Overnight/Emergency Shelter/Transitional Housing Beds added - 50 per year |
|---|---|

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The HOME Program will provide affordable housing to approximately 188 units of rental housing, 44 units of single family homeowner rehabilitation/reconstruction, 3 acquisition/rehab/resale to homebuyers and 3 technical assistance loans within the next 5 years (2020 - 2024).

SP-50 Public Housing Accessibility and Involvement – 91.315(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not Applicable

Activities to Increase Resident Involvements

All projects must provide or coordinate resident access to community services as outlined in the Threshold Criteria under the Departments tax credit and state-funded programs, DHCD recognizes the value that more robust resident services coordination and/or direct services bring to tenants' lives. With that, the Department incentivizes funding for projects that develop robust feedback and conflict resolution mechanisms for residents in affordable housing. Additionally, each year, the Department conducts several public listening sessions to take feedback from the public, discuss resources, and provide an opportunity for questions and answers about its programs.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

Not applicable

SP-55 Barriers to affordable housing – 91.315(h)

Barriers to Affordable Housing

In updating its Analyses of Impediments to Fair Housing Choice, the State determined it did not have policies that had negative effects on affordable housing and residential investment. The State does not control areas such as zoning, nor does it establish fees or other obstacles to development. Rather, the State has been pro-active in supporting affordable housing and residential investment, using its numerous programs to provide fair housing choice to all of Maryland citizens.

For a full discussion of fair housing issues and needs, as well as strategies to overcome identified barriers to fair housing choice, see the States Analysis of Impediments to Fair Housing Choice.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Note: This section includes Barriers to Affordable Housing the above section will not delete.

Barriers to Affordable Housing

One of the biggest barriers to affordable housing in Maryland is the lack of supply, particularly for the most vulnerable populations such as persons with disabilities. DHCD also identified barriers to affordable housing that included the lack of knowledge about fair housing requirements, the need for expanded efforts for Persons of Limited English Proficiency (beyond Spanish) and working with the federal government on fair housing data.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

DHCD will use its resources to help expand the supply of affordable housing, particularly rental housing. One of the major goals for the coming year will be to implement the Section 811 demonstration program in order to help persons with disabilities move to affordable rental housing. The State will also continue to provide bonus points in its Qualified Allocation Plan to developments which provide housing for persons with disabilities, and work with the Weinberg Foundation to address this population as well.

DHCD will also work to expand fair housing education, and address persons of Limited English Proficiency (LEP). DHCD made huge advances in working with persons who were of LEP in Spanish, but the changing demographics of the State will require outreach (See our Analysis of Impediments to Fair Housing Choice for actions and timetables related to this effort).

In terms of data, DHCD has been working with HUD and other agencies to improve data and planning efforts related to fair housing. HUD recently published a notice in the Federal Register that it was re-thinking and re-issuing its proposed Fair Housing Tool for States, and will work to make it more effective

for them in response to comments by DHCD and other State agencies. DHCD also continues to press the federal government to improve data such as Home Mortgage Disclosure Act Data to better examine, understand, and respond to issues in fair housing lending that may or may not be discriminatory.

Lastly, the Department has entered into a contract with BNI to undertake fair housing training, education, and testing in the State's rural areas to address gaps in fair housing knowledge and to determine if discrimination in renting exists.

SP-60 Homelessness Strategy – 91.315(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The State reaches out to people experiencing homelessness, including those living in unsheltered locations, primarily through the Continuum of Care network to assess their individual needs. DHCD provides State funding and ESG funding to over 40 street outreach programs, drop-in centers, and emergency shelters. These programs provide immediate crisis stabilization services and case management to assist households with identifying their housing and service needs, address housing barriers, completing assessments for Coordinated Entry to gain access to permanent housing resources, and connect homeless persons to community-based services such as mental health treatment, substance use treatment, food and basic needs resources, education and workforce development services, and affordable housing opportunities. DHCD and CoCs actively work with other Federally-funded programs to coordinate outreach and shelter for people experiencing homelessness such as VA Supportive Services for Veteran Families (SSVF), the U.S. Department of Health and Family Services Runaway and Homeless Youth (RHY) programs, and PATH. DHCD also provides State funding to each Continuum of Care for their Point-in-Time Count and Homeless Resource Days, increasing their operational capacity to cover more geographic area, recruit more outreach staff and volunteers to participate, and provide incentives to people experiencing homelessness to complete surveys and Coordinated Entry assessments.

In addition to funding, DHCD coordinates closely with a variety of State agencies and community partners to share information about available housing and services across Maryland, ensure that people experiencing homelessness know where and how to access the Coordinated Entry System, and that people being discharged from institutional settings have support in accessing emergency shelter immediately at exit. Partners include the Maryland Department of Health (MDH), local health departments, the Maryland Department of Human Services, and Maryland 211.

To reduce barriers to shelter for people experiencing unsheltered homelessness, DHCD has provided CoCs and homeless shelters with training through the National Alliance to End Homelessness Emergency Shelter Learning Series, training on Housing First and Low-Barrier Shelter practices, and provided clinical social work trainings on harm reduction strategies.

Addressing the emergency and transitional housing needs of homeless persons

DHCD allocates approximately 40-45% of ESG and State Homelessness Solutions Grant funding to Continuums of Care for staffing and operational costs of emergency shelters. Capital funds for construction and renovation of shelter and transitional housing facilities is available through other State grants administered by DHCD. Continuing to sustain emergency crisis beds while expanding rapid re-housing and other permanent housing options is key to ensuring that unsheltered homelessness is reduced. DHCD will continue to require all shelters to be low barrier and Housing-First oriented, in

addition to being accessible to households of all types - such as different family compositions and having culturally competent shelter options for unaccompanied youth, veterans, domestic violence survivors, and people that are LGBTQ+. Continuums of Care assess local shelter needs and identify shelter and housing inventory gaps each year in their application to DHCD for funding. The State has a significant number of VA Grant and Per Diem (GPD) shelter and transitional housing beds available for veterans. DHCD also allocates over \$1 million annually across the State to support programs specifically for unaccompanied homeless youth, many of which are shelter.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

DHCD has increased the portion of ESG and State funding available for rapid re-housing each year. Rapid re-housing is a best practice model for helping individuals and families transition quickly out of homelessness and into independent, community-based permanent housing. The goal is to use housing relocation, stabilization services or short-term rental assistance to "re-house" individuals and families living in shelters or unsheltered situations. This involves assistance to help move them, as quickly as possible, out of homelessness into a more stable housing situation and to set them up for future success. Providers can use funds to assist with short-term rental assistance, rental arrears, rental application fees, security and utility deposits, utility payments, moving costs, and a range of services including housing search and placement, case management, tenant legal services, landlord-tenant mediation and credit repair. DHCD encourages the use of rapid re-housing for chronically homeless households, and has supported CoCs in partnering with local SSVF rapid re-housing programs and implementing unaccompanied youth rapid re-housing, which offers longer lengths of assistance than a typical adult household).

To increase the effectiveness and capacity of ESG and State-funded rapid re-housing, DHCD provided a collaborative learning opportunity for rapid re-housing providers through the National Alliance to End Homelessness. DHCD supports CoCs in implementing progressive engagement models, increasing connections between the homeless and workforce systems to increase employment opportunities for people in rapid re-housing, and building the capacity of Coordinated Entry to quickly match households to permanent housing opportunities and when necessary, help them transition into permanent supportive housing (CoC PSH, VASH, LIHTC, Section 811, etc) to avoid becoming homeless again. Rapid re-housing providers are encouraged to establish partnerships with subsidized housing in their community to increase the availability of permanently affordable housing to households nearing the end of their assistance.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

DHCD makes ESG and State funds available for preventive services, to help eligible individuals and families avoid homelessness. Funds are available for housing relocation, stabilization services and short term rental assistance, as necessary to prevent the individual or family from moving to an emergency shelter, onto the streets or into other places not meant for human habitation. Recipients may use funding to assist with short-term rental assistance, rental arrears, rental application fees, security and utility deposits, utility payments, moving costs, and a range of services including housing search and placement, case management, tenant legal services, landlord-tenant mediation and credit repair. The goal is to prevent an individual or family from moving to an emergency shelter or into an unsheltered situation and to achieve housing stability.

DHCD and CoCs work collaboratively to establish strategies and tools for preventing discharges from publicly funded institutions and systems of care - strategies are carried out at both the local and state levels, depending on the system of care. The Maryland Interagency Council on Homelessness has healthcare and youth workgroups which have strategically worked in the past three years on policies and strategies to reduce patient discharges from hospitals to unsheltered settings, reducing the number of youth who age out of foster care and become homeless, and reduce the number of youth that exit juvenile and adult corrections into homelessness. Additionally, DHCD sponsors YouthREACH, Maryland's homeless youth count, which has a steering committee of representatives from all major systems interacting with youth and young adults. Count results are used to better understand how youth become homeless and identify where discharge practices can be improved. CoCs ensure that local systems of care are aware of the Coordinated Entry System and how to refer their clients and offer cross-training opportunities with other system leaders.

SP-65 Lead based paint Hazards – 91.315(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The State of Maryland requires all rental housing funded by the State to be lead free and/or to undergo lead abatement. This is regardless of the use or source of funds – HOME, CDBG, State funding, LIHTC, Bond funding, etc. In addition, DHCD operates a Lead Hazard Control program which provides funding for abatement in single family housing, both renter and owner occupied.

How are the actions listed above integrated into housing policies and procedures?

MDE and DHCD have worked in concert for years to reduce lead hazards and lead exposure in children. In addition to the policies outlined above (which are explicitly outlined in the State's rules and regulations when applying for funding) the two Departments have worked together on legislation such as the "Reduce of Lead Risk in Housing Act" (the Act), which changed the law to test all pre-1978 rental housing, as well as allow MDE to administer the Environmental Protection Agency's rules that regulates renovations, repairs, and painting in homes that were built before 1978, whether they were rental or owner occupied facilities, as well as monitor pre-1978 facilities that "house" young children such as day care centers, schools, etc. The legislation also requires contractors who do work on these properties to receive training and use safe work practices.

SP-70 Anti-Poverty Strategy – 91.315(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The State of Maryland remains committed to reducing the number of households living in poverty. The State's anti-poverty strategy is founded on the coordination of resources and strong partnerships at the state and local levels. These efforts are geared toward helping individuals and families move from poverty to self-sufficiency and toward addressing the causes and conditions of poverty in communities across the state.

The Department administers the Community Services Block Grant Program (CSBG) program which is funded through the U.S. Department of Health and Human Services (HHS). Annually, the Department receives approximately \$10 million in CSBG funding – 90 percent of which is distributed to the state's network of 17 locally-designated Community Action Agencies (CAAs). Another 5 percent of CSBG funding is awarded on a competitive basis to CAAs and other nonprofit organizations to support asset-building programs, to address gaps in services for low-income households, and to support innovative approaches that alleviate poverty. CSBG funds also support communication and coordination among the CAA network and other capacity building activities that strengthen the impact of the network. The remaining 5 percent of annual CSBG funding is utilized by the Department for administrative costs, including providing training and technical assistance to recipients of these funds.

Key components to the success of the State's strategy are creating and maintaining linkages and coordination at the state level, as well as, supporting similar efforts at the local community level. Through effective coordination, the Department ensures increased access to CSBG-funded services and helps to avoid duplication of services. As required by the federal Workforce Innovation and Opportunities Act (WIOA), the Department of Housing and Community Development and Community Action Agencies are partners in the strategy to strengthen the state's workforce development system. The Department participates in policy development efforts led by the state's WIOA Alignment Group. The Department also assists in the development of training and resource materials for frontline workforce development staff. At the local level, Community Action Agencies participate in their jurisdiction's workforce development board. They also coordinate with local agencies to ensure an effective delivery of employment and training programs.

Similarly, both the Department and CAAs are engaged in the implementation of a Two Generation/Whole Family Approach to service delivery. The Department coordinates with the Maryland Department of Human Services at the state level through participation in the Governor's 2-Gen Commission. At the local level, CAAs work with their jurisdiction's Department of Social Services to ensure coordination of safety net services (e.g. TANF, SNAP), to fill gaps in services and to avoid duplication of services so that their mutual clients are served effectively and efficiently.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

With support from the Community Services Block Grant programs, CAAs connect households in poverty with affordable housing, job training, education, and other services to help move individuals and families from poverty to self-sufficiency. In addition, DHCD's emphasis on providing rental housing for very low and extremely low income households also helps persons living in poverty by providing them an affordable place to live.

SP-80 Monitoring – 91.330

Describe the standards and procedures that the state will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

ESG Monitoring

DHCD conducts annual monitoring of each Continuum of Care (CoC) receiving State ESG funds. HSP reserves the right to conduct a compliance review at any time during the term of grant agreement. Monitoring reviews cover quality of housing and services, financial statements, recordkeeping and files, compliance with Federal regulations, and adherence to program policies and procedures as detailed in the regulations for ESG. After the monitoring review, sub-recipients receive a written response to any issues discovered during the review. These issues are divided into findings (issues that affect program regulations or federal laws) and concerns (issues which do not). Sub recipients must respond in writing to all findings within a specified time frame, usually 30 days. ESG nonprofit sub-recipients are also required to submit copies of their audited financial statements, conducted in accordance with the Single Audit Act if they expend more than \$750,000 of federal funds in a fiscal year. DHCD reviews sub-recipient expenditures and supporting documentation monthly and project performance data quarterly. All ESG-funded projects must participate in the Maryland State Data Warehouse, which imports HMIS data from each CoC. ESG projects are required to submit annual reports for the CAPER. CoCs are required to conduct an annual risk analysis for each of the ESG-funded projects within their jurisdiction and complete monitoring for all projects that score at a “High” risk level, and a selection of projects that score at a “Medium” or “Low” risk level. CoCs utilize monitoring forms and exhibits developed by DHCD. Due to COVID-19, 2020 monitoring visits were suspended, 2021 will be conducted remotely.

HOPWA Monitoring

Monitoring and evaluation activities continue to include regular program oversight of performance through review of quarterly reports, in addition to monitoring telephone calls. These quarterly reports include a narrative of the program's successes, challenges, barriers, as well as their budget expenditures. MDH also monitors the coordination of services between HOPWA and Ryan White funded programs (i.e. attendance of HIV Case Managers at Regional Advisory Committee Meetings). COVID-19 has affected the implementation of the meetings; however, the purpose continues to play a major role in the monitoring. It also serves as professional development and a time to receive feedback to increase the efficiency and effectiveness of program activities. PHPA conducts sub-grantee site visits on an annual basis to monitor adherence to programmatic and fiscal standards and guidelines, client confidentiality, quality, and accessibility to services; however, due to COVID-19, site visits have been suspended.

The program's evaluation plan examines process indicators and quality improvement measures to assess each program's performance. The evaluation plan also evaluates the outcomes and impact of HOPWA assistance on the housing stability and health status of participating consumers. Qualitative and quantitative data is extracted from quarterly reports submitted by program sponsors.

Outcomes measured include:

1. Increased client access to HIV medical care and housing-related community services and resources;
2. Project sponsors' demonstrated ability to comply with HOPWA and other housing-related laws and regulations;
3. Program sponsors' access to HIV/AIDS-related resources and information;
4. HOPWA resources leveraged by additional HIV/AIDS-related funding to address community housing-related needs; and
5. HOPWA grantee and local partner collaboration efforts to assess housing needs recognize barriers and identify solutions and achievable strategies.

CDBG Monitoring

Every CDBG grant is officially monitored at least once during the lifetime of the project. DHCD staff performs risk analysis of each grant to determine when it should be monitored. Prior to monitoring, staff provides training and technical assistance to grantees to assist them with implementing their grant and how to comply with the various state and federal regulations. DHCD is responsible for the monitoring of all CDBG funded projects.

Monitoring of planning grants is accomplished through a desk monitoring in which grantees submit a completed checklist and supporting documentation. All other CDBG grants are monitored through a visit to the grantee and review of the records on-site. Monitoring of a grantees' capacity to meet compliance, project performance and national objective requirements includes an assessment of the following:

- Overall CDBG management structure;
- Internal procedures and controls;
- Capacity to track projects and activities from the planning stage through applicable major milestones (e.g., release of funds, contract bid and award, etc.) to completion;
- Consistency of the implemented project with the approved plan (as reflected in the grant application, Grant Agreement, and any amendments);
- Capacity of the grantee (and/or its sub-recipients, businesses or developers) to ensure compliance with the applicable programmatic and compliance requirements.

24 CFR 570.490 and 24 CFR 570.506 describe the Federal recordkeeping requirements in general terms. In addition, the Grant Agreement provides additional guidance to grantees on records to be maintained. At a minimum, the grantee's records must provide a full description of each activity assisted, including its location, the amount of funds budgeted, obligated and expended, and the category of eligible activity(ies) being undertaken (pursuant to Subpart C of 24 CFR 570). The records must also be sufficient to document compliance with all other applicable State and Federal requirements. Grantees must have the capacity to provide the various reports periodically required by DHCD, particularly those specified in Exhibit D of the Grant Agreement. The CDBG project records must be maintained for a period of five years after the close-out date of the State CDBG grant from HUD; in the event of litigation, claims, or other unresolved legal or audit issues, however, the five-year period is extended.

The on-site review typically will involve the following types of activities:

- Interview grantee's management, program, and administrative staff (and/or those of their sub-recipients, as relevant).
- Inspect project sites, both for completed and on-going CDBG activities.
- Conduct a review of the project records.

DHCD staff must review the files of the grantee to determine whether adequate documentation is being maintained to show compliance with the applicable Federal and State laws, policies and requirements. This review will also include the files of a sub-recipient, developer or business if applicable. In regard to the local record-keeping system, the Reviewer should, at a minimum, look for the following:

- The recordkeeping system should be divided into categories that logically correspond to the key components and compliance areas of the project (e.g., citizen participation, environment review, documentation of national objectives, etc.); it should be updated regularly, and maintained in an orderly manner.
- Files should be maintained by the grantee as the responsible party. The designated CDBG contact person is to ensure that any other parties involved with the grant provide copies of all relevant documents to be included in the "master files." All CDBG files must be secure and safeguarded.
- The records must be easily accessible to appropriate and authorized grantee (or sub-recipient) staff, as well as State and Federal officials or their designees (e.g., the files may not be kept in someone's home or automobile).
- The files must contain adequate source documentation.

As part of their review, DHCD staff complete checklists to document their review and conclusions concerning projects and activities. A report is issued which discusses project progress and the grantee's compliance or lack of compliance with required state and/or federal requirements. Staff may issue findings or matters of concern and provide the grantee with appropriate corrective action.

A written report is issued to the Chief Elected Official within 60 days of the visit. The report stipulates the required corrective actions and the time frame for completion. Follow up continues until all findings and matters of concern are adequately addressed and resolved.

All projects are considered "open" until they have been fully monitored and all issues are resolved. The State will issue a Close Out letter to the grantee when it has been formally closed. Grant files and records must be retained by the grantee for a five (5) year period after close out of the State's grant by HUD.

For CDBG Disaster #1 and #2, the monitoring has been on-going throughout the life of the grants. Issues and concerns are identified early and remedied immediately. Specific monitoring forms were created for each type of project funded.

HOME Monitoring

The Division of Credit Assurance (DCA) is responsible for monitoring housing loans and grants made by the Department with both State and Federal (including HOME) funds. DCA is responsible for the income monitoring of tenants and physical and financial condition of properties. DCA performs annual audits and reviews of grantees in the delivery of rental subsidies, as well as annual audits for compliance with tenant income and rent restrictions of properties with HOME funding. DCA will also perform additional audits, if needed, to ensure that problems are corrected. HOME funded projects are subject to HUD audits. Reviews and audits will ensure that all State and Federal regulations are being followed.

DCA undertakes physical inspections of DHCD-financed properties, as well as ensuring the financial subsidy of loans and assets management by the Department. Generally, DCA is responsible for conducting annual inspections on all properties during the applicable affordability period. On sight inspections of rental housing projects are conducted within 12 months following completion of the project and every three years thereafter during the period of affordability. Some inspections may be completed by the Contract Services. The financial condition of HOME assisted rental projects with ten units or more will be examined annually to determine the continued financial viability of the housing. Action(s) must be taken to correct problems to the extent feasible. In addition, annual physical inspections are performed on projects that do not meet all of the following criteria:

- The loan is current and has not been delinquent in the prior twelve months.
- The debt service coverage ratio for the loan including any superior debt, if applicable is greater than 1.0
- The vacancy is less than 10%
- There are no significant outstanding violations of the Regulatory Agreement or other loan or program requirements
- The project does not exhibit deferred maintenance. Deferred maintenance is defined as a condition exhibiting the continued failure by a management agent or an owner to perform routine or day-to-day tasks associated with the repair or upkeep of the property.

HOME PROGRAM POLICIES AND PROCEDURES

These policies govern the use of the HOME funds administered by the Maryland Department of Housing and Community Development (DHCD).

Income Levels to be served

HOME funds will be used to increase the number of housing units for very low income individuals and households. HOME funds will be targeted for the lowest income households as follows:

For rental housing projects, HOME funds will be targeted to serve households at or below 80 percent of the area median household income, adjusted for household size, and determined annually by HUD.

For homeownership projects, HOME funds will be targeted to serve households at or below 80 percent of the area median household income, adjusted for household size, and determined annually by HUD.

Terms of HOME Funds

Under federal regulations, the State has flexibility in the use of HOME funds. Funds may be awarded as non-interest bearing or deferred loans, or other flexible terms. HOME funds may also be provided as amortizing loans or as recoverable grants which require repayment of the principal amount of the HOME funds at such time as the property is sold or discontinued for use as low income housing. At the States discretion HOME funds can be used as grants. In addition, equity sharing for rental projects may be required when low income usage is discontinued, with the State sharing in proportion to the amount of HOME funds involved in the project financing. Federal regulations set forth equity restrictions for use of HOME funds for homeownership which will govern use of these funds.

Use of HOME Funds

HOME funds will be used for projects in conjunction with the existing housing programs of DHCD as well as for projects without other State financing. Through the HOME Special Reserve Fund, HOME funds will be used to fill a need not met by existing housing programs or when an existing CDA program has encumbered the majority of all available funding. HOME funds may also be used in conjunction with the Community Legacy Program. HOME funds may also be used to refinance existing debt under HUD guidelines.

HOME funds may be requested by sponsors and/or local governments as part of a project application. CDA staff may also propose the use of HOME funds during project underwriting. HOME funds will be awarded to projects either as individual projects or as part of a financing package. All projects using HOME funds are presented to DHCD's Housing Finance Review Committee (HFRC) with the exception of STAR Loans for less than \$100,000

Modest Housing

Homeownership units assisted with HOME funds must be "modest housing." The State defines housing to be modest if the sale price (when a property is purchased) or the after-rehabilitation value (when a homeowner property is rehabilitated) is within the HOME Homeownership Value Limits established by HUD.

1. HOME Special Reserve Fund

The HOME Special Reserve Fund has replaced the HOME Initiative Program which was terminated in 2013. The Special Reserve Fund will be used for special projects or programs that further the mission of DHCD. DHCD will announce the availability of these funds and the funds will be allocated on a first-come, first-serve basis with priority given to Community Housing Development Organizations (CHDOs) that produce CHDO reserve eligible projects.

The HOME Special Reserve Fund will be used to finance programs, projects and activities that fill a need not met by other DHCD housing programs or for any other existing CDA program which has fully encumbered the majority or all of the available funds for that particular activity, but which promotes the development of affordable, safe and sustainable housing for homeowners, renters, and special populations.

Local governments, non-profit sponsors and developers may propose projects or programs for the use of these funds or DHCD may have projects and program concepts it may wish to test.

Special Reserve Fund applications will be reviewed and funds will be allocated on a first- come, first-serve basis, with awards recommended to the Director of the Community Development Administration and HFRC for approval (if the applications are part of a competitive round). Applications from Community Housing Development Organizations (CHDOs) and non-profit organizations as well as local governments applying in conjunction with non-profits will be given priority. Other rating criteria will be readiness to proceed, demonstrated ability, matching contributions, geographic distribution and performance and disbursements on prior HOME awards. DHCD may fund up to 5% of the award to be used for administrative cost.

2. Other DHCD Programs

HOME funds will be used in conjunction with on-going DHCD housing programs to fill gaps in funding, make projects feasible and increase the number of low income persons able to be served in State-funded projects.

HOME funds will be disbursed among DHCD program areas listed below:

Multifamily Housing Programs
Single Family Programs

The HOME funds will be allocated to these uses for up to eight months. After that time, unencumbered funds may be moved to any other HOME uses to meet additional demand for funds or for special projects.

A. Multifamily Housing Programs

Rental housing projects will use HOME funds in conjunction with the Rental Housing Fund. HOME funds will be used in projects utilizing any combination of State funds, bond funds, or low income tax credits administered by DHCD or may be used with no other State funds. HOME funds may be requested by

sponsors and/or local governments as part of the project application or DHCD staff may, in consultation with sponsors and local governments, propose the use of HOME funds during project evaluation. HOME and any other DHCD funds will be awarded to projects at the time of reservation of Rental Housing Funds.

HOME funds may be used as broadly and flexibly as is permitted by federal regulations to address the unique underwriting needs of each project and the number of very low-income tenants to be served. The ratio of HOME units to total units will generally be proportional to the ratio of HOME funds used in a project to total costs. However, in some cases proportionality may not be feasible, such as when there are high development costs or an area with low median incomes. In these cases, HOME funds will be used to produce the maximum number of lower income units that are feasible.

B. Single Family Programs

HOME funds will be used in conjunction with DHCD's forward reservation programs for home ownership projects as well as for home ownership projects such as the Maryland Mortgage Program (MMP). HOME funds may be used for "soft seconds" to reduce the cost of the home to the borrower, for land or for other development costs, and for construction financing. Just as with rental housing projects, project applications may include requests for HOME funds or DHCD staff may propose the use of HOME funds during underwriting.

HOME funds may also be used for the development of group home projects that assist income-eligible persons with special housing needs. The HOME funds may be used in conjunction with State funds, or bond-funded group homes made under the Special Housing Opportunity Program (SHOP). HOME funds will help ensure that group home projects, with their limited repayment ability, are made feasible.

In addition, HOME funds will be used in conjunction with the Single Family Programs' rehabilitation and special purpose programs. Although these programs; Maryland Housing Rehabilitation Program (MHRP), Indoor Plumbing Program (IPP), Accessible Home for Seniors Programs (AHSP) and Lead Paint Programs (LHRGLP) have flexible loan terms, there are still applicants who cannot be served due to underwriting requirements associated with those programs. In some cases, combining HOME with these programs could make assistance possible by providing more favorable financing terms than permitted by State-funded programs. HOME funds may be used for replacement house projects in cases where rehabilitation is not possible or cost effective. HOME may also be used as stand-alone funding when other sources are not available.

Community Housing Development Organizations (CHDO) may also use HOME funds for acquisition of a property for resale or rental in conjunction with these Special Programs i.e. HOME funds for acquisition and Special Program funding for rehabilitation.

The State of Maryland may use HOME funds for tenant based rental assistance on a limited basis, including using HOME funds for security deposit assistance and to help victims of disaster.

3. DHCD Administrative Fees and CHDO Operating Assistance

10% of HOME funds received each year will be set aside for Administrative Expenses. These funds will be used by DHCD for administrative expenses associated with administering the HOME program. 10% of any program income received may also be allocated to Administrative Expenses.

Up to 5% of the annual allocation may be set-aside for CHDO operating assistance. Under federal law, a CHDO may not receive HOME support that provides more than 50% of its operating budget in any fiscal year, or \$50,000, whichever is greater. Under DHCD policy, operating assistance funds available to CHDOs in any fiscal year will be capped at \$50,000. This amount does not include funds for operating expenses and pass-through funds provided through intermediary organizations exclusive of the State of Maryland selected by HUD.

All current State certified CHDO's will require re-certification prior to any operating assistance being awarded.

HOME Funds as Grants

Certain types of financial assistance may be offered as grant assistance and not as a loan. DHCD may offer HOME financial assistance as grants for the following purposes: (1) HOME Special Reserve Fund projects sponsored by non-profit organizations, local governments, or State agencies; (2) projects for which federal or other funding agencies do not permit loans subordinate to their funds; (3) rehabilitation of owner-occupied housing; (4) activities which have a high public purpose, but do not result in an appreciably higher value in the property after the improvements, i.e., lead paint hazard reduction or abatement, modifications required by the Maryland Historical Trust, accessibility modifications, or furnace and roof replacement; or (5) other eligible projects, activities or costs as approved by DHCD including operating assistance to CHDOs. In determining whether to provide HOME financial assistance as grants, DHCD will reserve the right to make a conditional grant providing for repayment if there is a reasonable expectation of repayment. Grants will be awarded at the discretion of the Department

Required Set Asides

Under federal law at least 15 percent of the State's HOME formula allocation must be reserved for use by CHDOs. Included within that amount, up to 10% may be used for predevelopment costs for CHDOs.

The required set aside will be met within the HOME program uses described in the previous section as part of the existing programs of DHCD or with the HOME Special Reserve Fund. If set asides are being committed more slowly than necessary to use the required annual amount, extra measures will be taken. The measures may include aggressive marketing, expedited processing and ultimately, if need be, reservation of the balance of uncommitted HOME funds to be used only to meet the required set-asides.

Geographic Areas for Use of State HOME Funds

HOME funds will be used primarily in jurisdictions throughout the State, which are not Participating Jurisdictions. Non-Participating Jurisdictions include the entire State except for Baltimore City and Anne Arundel (except for the City of Annapolis), Baltimore, Harford, Howard, Montgomery, and Prince George's counties. These jurisdictions receive a direct allocation of HOME funds. The State has the option to provide funds in these jurisdictions as deemed necessary.

Monitoring Responsibilities

The federal requirements for the HOME program establish an extensive set of monitoring and reporting requirements, including site inspections and tenant certifications. When HOME funds are used in conjunction with other State resources, DHCD already has oversight and monitoring responsibilities for the State resources. When HOME funds are used without other State funds, DHCD will ensure that all HOME administrative and monitoring requirements are met in accordance with the HOME Monitoring Plan.

HTF Monitoring

The Division of Credit Assurance is responsible for monitoring the income of tenants and physical and financial condition of DHCD-financed properties, including those assisted with HTF.

The Department performs management reviews of grantees for compliance with tenant income and rent restrictions of properties with HTF funding. The Division of Credit Assurance will perform quality assurance reviews or audits, if needed, to ensure that problems are corrected. Reviews and audits will ensure that all State and Federal regulations are being followed.

Additionally, Credit Assurance undertakes physical inspections of DHCD-financed properties, as well as ensuring the financial subsidy of loans and assets management by the Department. Generally, Asset Management is responsible for conducting annual inspections on properties during the applicable affordability period. On sight inspections of rental housing projects are conducted within 12 months following completion of the project and every three years thereafter during the period of affordability. Some inspections may be completed by the Contract Services. The financial condition of HTF assisted rental projects with ten units or more will be examined annually to determine the continued financial viability of the housing. Action(s) must be taken to correct problems to the extent feasible.

In addition, annual physical inspections are performed on projects that do not meet all of the following criteria:

- The loan is current and has not been delinquent in the prior twelve months.
- The debt service coverage ratio for the loan including any superior debt, if applicable is greater than 1.0

- The vacancy is less than 10%
- There are no significant outstanding violations of the Regulatory Agreement or other loan or program requirements
- The project does not exhibit deferred maintenance. Deferred maintenance is defined as a condition exhibiting the continued failure by a management agent or an owner to perform routine or day-to-day tasks associated with the repair or upkeep of the property.

HTF PROGRAM POLICIES AND PROCEDURES

These policies govern the use of the HOME funds administered by the Maryland Department of Housing and Community Development (DHCD).

Income Levels to be served

The HTF Program will serve ELI households. ELI households are defined as households with incomes at the greater of:

- 30% of the applicable Area Median Income (AMI); or
- Households with incomes at or below the poverty line.

Terms of HTF

HTF funds may be used as broadly and flexibly as is permitted by federal regulations to address the unique underwriting needs of each project and the number of ELI tenants to be served. Forms of assistance may include:

- Equity Investments;
- Interest-bearing loans or advances;
- Non-Interest bearing loans or advances;
- Deferred payment loans;
- Grants; or
- Other forms of assistance approved by HUD.

Use of HTF

HTF funds may only be used for the following eligible costs:

- Development hard costs;
- Acquisition costs;
- Related soft costs;
- Relocation costs; and
- Operating/rental assistance, but no more than one-third of the states annual HTF allocation and may be used for operating cost assistance and/or an operating cost assistance reserve but must be fully utilized within 5 years of the award. Such assistance can be subsequently renewed, as long as it's within the 30-year affordability period. It is anticipated that such assistance would be limited and in the form of grants.

Operating cost assistance and/or an operating cost assistance reserve may be provided only to rental housing acquired, rehabilitated, reconstructed, or newly constructed with HTF funds. [Section 200(a)(1)].

Eligible use of HTF for operating cost assistance and operating cost assistance reserve in accordance with Section 201(e).

- Operating costs are costs for insurance, utilities, real property taxes, and maintenance and scheduled payments to a reserve for replacement of major systems (provided that the payments must be based on the useful life of each major system and expected replacement cost) of an HTF-assisted unit.
- The eligible amount of HTF funds per unit for operating cost assistance is determined based on the deficit remaining after the monthly rent payment for the HTF-assisted unit is applied to the HTF-assisted unit's share of monthly operating costs.
- The maximum amount of the operating cost assistance to be provided to an HTF-assisted rental project must be based on the underwriting of the project and must be specified in a written agreement between the grantee and the recipient. The written agreement may commit, from a fiscal year HTF grant, funds for operating cost assistance for a multiyear period provided that the grantee is able meet its expenditure deadline in 93.400(d).
- The grantee may renew operating cost assistance with future fiscal year HTF grants during the affordability period [Section 302(d)(1) establishes a 30-year minimum affordability period] and the amount must be based on the need for the operating cost assistance at the time the assistance is renewed.

Tenant Selection

There must be a written lease between the tenant and owner of HTF-assisted rental housing for a period of not less than 1 year, unless a shorter period is mutually agreed upon. The lease may not contain any of the following provisions:

- Agreement to be sued;
- Treatment of property;
- Excusing owner from responsibility;
- Waiver of notice to be sued;
- Waiver of legal proceedings;
- Waiver of a jury trial;
- Waiver of right to appeal court decision;
- Tenant chargeable with cost of legal actions regardless of outcome; and
- Mandatory supportive services.

Other Additional Requirements

HTF projects must also meet the following requirements:

- *Initial Rents and Utility Allowances.* The Department will establish maximum monthly allowances for utilities and services and annually review and approve rents proposed by HTF-assisted project owners;
- *Tenant Income and Over-Income Tenant.* Project owners must determine tenant eligibility by calculating the household's annual income using the definition of income, 24 CFR part 5.609. Income determinations are conducted at initial occupancy and the project owner must re-examine each tenant's annual income each year during the period of affordability. For HTF units that also receive project-based rental assistance, annual income must be reexamined based on the rules applicable to the project-based assistance. HTF –assisted units continue to qualify as affordable housing despite a temporary non-compliance caused by increases on the income of the existing tenants. When that occurs, grantees must make every effort to bring the units back into income compliance as soon as it is feasible; and
- *Fixed and Floating HTF Units.* In a project containing both HTF-assisted and other units, the grantee will designate fixed or floating HTF units at the time of project commitment in the written agreement between the grantee and the recipient. The actual HTF units must be

identified not later than the time of project completion. Fixed units remain the same throughout the affordability period and floating units are changed to maintain compliance with the requirements of 24 CFR §93.302(g) during the affordability period.

- Referrals. DHCD intends to establish a web-based process for service providers to connect their target population-eligible clients to available unit's set-aside for that specific targeted population. When such a system is created by DHCD, applicants seeking HTF funding for any and all set-aside target population units must agree to provide notice of unit availability and accept tenant referrals from such a DHCD system.

2. Other DHCD Programs

HTF funds will be used in conjunction with on-going DHCD housing programs to fill gaps in funding, make projects feasible and increase the number of low-income persons able to be served in State-funded projects.

HTF funds will be disbursed among DHCD program areas listed below:

Multifamily Housing Programs

Single Family Programs

A. Multifamily Housing Programs

Rental housing projects will use HTF in conjunction with the Rental Housing Fund. HOME funds will be used in projects utilizing any combination of State funds, bond funds, or low-income tax credits administered by DHCD or may be used with no other State funds. HTF may be requested by sponsors and/or local governments as part of the project application or DHCD staff may, in consultation with sponsors and local governments, propose the use of HTF funds during project evaluation. HTF and any other DHCD funds may be awarded to projects at the time of reservation of Rental Housing Funds.

The Department will require that all applications for HTF funds must contain a description of the eligible activities to be conducted with the HTF funds.

HTF projects must also comply with Site and Neighborhood Standards requirements as established in the HTF interim rule published by HUD (Exhibit A). The Site and Neighborhood Standards at § 93.150 apply to new construction of rental projects receiving HTF funds.

All rehabilitation projects must meet the applicable HTF rehabilitation standards and the requirements of 24 CFR §93.301(b).

The Department will not use HTF funds for refinancing of existing debt.

Geographic Areas for Use of HTF

3.3.1 HTF Program funds will be available on a State-wide basis. Ideally, housing opportunities for ELI household will be reasonably dispersed across the state, allowing physical mobility based on a household's own needs and preferences, and in doing so, promoting social and economic mobility for those same households. Achieving this end requires that the State invest in improving neighborhoods that already serve low income residents and providing new housing options in historically less affordable communities that provide residents access to a broad array of jobs, services and amenities.

Some projects not only provide needed affordable housing, but provide synergy, contributing to and expanding upon broader State and local community development investments. In order to ensure that HTF funds are reasonably dispersed across the State, an eligible HTF project must be located within one of the areas below:

1. HTF funds may be awarded to any elderly or family project, new construction or rehabilitation, in a Qualified Census Tract (QCT) or Difficult Development Area (DDA) (this does not include any State-designated DDA under the authority granted in §42, more commonly referred to as a “state-designated basis boost”) that contributes to a concerted community revitalization plan.

To qualify for points in this category, a concerted community revitalization plan must meet the following requirements:

- a) Officially adopted or endorsed by a Local Government or created with Local Government involvement;
- b) Established to increase investment in the community or build from an existing community asset;
- c) Developed and approved in accordance with local planning requirements;
- d) Includes evidence of community and stakeholder engagement;
- e) Has a defined geographic boundary, that includes the proposed site or is focused within a single municipality, jurisdiction, or targeted area;

- f) If there is a housing component in the plan, the plan should include rehabilitation or new construction of rental housing as a goal for the community;
- g) Includes details of implementation measures along with specific time frames for the achievement of such policies and housing activities; and
- h) Provides a list of other investment occurring or planned within the immediate area.

Monitoring Responsibilities

The federal requirements for the HTF program establish an extensive set of monitoring and reporting requirements, including site inspections and tenant certifications. When HTF is used in conjunction with other State resources, DHCD already has oversight and monitoring responsibilities for the State resources. When HTF used without other State funds, DHCD will ensure that all HTF administrative and monitoring requirements are met in accordance with the HTF Plan.

Expected Resources

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

Anticipated resources for the 2020-2024 Con Plan is projected to be \$250,062,154 million of HUD funding that will be disseminated through CDBG, ESG, HOME, HOPWA and NHTF programs to help meet the following goals:

1. Grow the number of affordable housing units
2. Increase the number of affordable housing units for special needs population
3. Provide rapid-rehousing to reduce the number of people experiencing homelessness
4. Foster healthy competition among sustainable and other designated communities to meet goals set in the plan

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|---|----------------------------------|--------------------|--------------------------|-----------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 7,987,425 | 400,000 | 500,000 | 8,887,425 | 30,000,000 | Estimates are based on the FFY 20 allocation which is subject to change. Actual numbers are provided each year in the annual performance report. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|---|----------------------------------|--------------------|--------------------------|------------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| HOME | public - federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | 6,278,725 | 2,977,141 | 12,607,914 | 21,863,780 | 34,441,820 | Estimates are based on the FFY 20 allocation which is subject to change. Actual numbers are provided each year in the annual performance report. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|---|----------------------------------|--------------------|--------------------------|-----------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| HOPWA | public - federal | Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA | 2,144,706 | 0 | 1,709,257 | 3,853,963 | 8,000,000 | HOPWA program is formula funded by HUD each year. Estimated allocations for 2020-2024 are based on flat-funded \$2.0M per year. TBRA, STRMU, PHP and Supportive Services (case management) |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| ESG | public - federal | Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing | 1,169,121 | 0 | 0 | 1,169,121 | 18,064,860 | Estimated allocations for 2020-2024 are based on flat funding for the remaining 4 years of the plan. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| HTF | public - federal | Acquisition Admin and Planning Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership | 4,420,359 | 0 | 3,391,627 | 7,811,986 | 17,681,436 | The HTF annual allocation will be used for the production, preservation and rehabilitation of affordable rental housing through the acquisition, new construction, reconstruction, or rehabilitation of non-luxury housing with suitable amenities. The HTF Program will serve ELI households. ELI households are defined as households with incomes at the greater of 30% of the applicable Area Median Income (AMI); or Households with incomes at or below the poverty line. Estimated allocations for 2020-2024 are based on flat funding for the remaining 4 years of the plan. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|-------------------|------------------|---|----------------------------------|--------------------|--------------------------|------------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| Continuum of Care | public - federal | Supportive services TBRA | 4,516,215 | 0 | 0 | 4,516,215 | 18,064,860 | The State receives HUD funding for 16 Continuum of Care Program projects across the State that provide permanent rental assistance and supportive services to chronically homeless households. |
| LIHTC | public - federal | Acquisition Housing Multifamily rental new construction Multifamily rental rehab | 17,000,000 | 0 | 0 | 17,000,000 | 68,000,000 | The Federal Low Income Housing Tax Credit Program finances the new construction or the acquisition and rehabilitation of existing housing to provide affordable rental housing to low-income families and individuals. The amount of funding the State receives is based on its population. Funding is awarded to developers on a competitive basis. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|-------------|------------------|---|----------------------------------|--------------------|--------------------------|-----------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| Section 811 | public - federal | Acquisition Housing Multifamily rental new construction Multifamily rental rehab Permanent housing placement Rental Assistance | 5,580,000 | 0 | 0 | 5,580,000 | 22,320,000 | DHCD has received three competitive demonstration grants from HUD under the Section 811 program. This funding is used to provide affordable rental housing for disabled persons. The funding noted above will actually be spent out over the next five years. It is unclear whether HUD will provide competitive 811 funding in future years, if so, the State expects to apply for it. The funding represents five (5) years of rental assistance and the template anticipates annual renewal funding with the initial demonstration is complete. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|--------------------------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|---|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| Other CDBG-DR #2 | public - federal | Admin and Planning Public Improvements | 5,000,000 | 0 | 0 | 5,000,000 | 750,000 | The State received CDBG Disaster Grant for several disaster events in November 2013. There are several activities that are in final phases and one that is about to begin. Additional information on the grant and funded activities can be found on the DHCD website. |
| Other Housing Trust Fund | public - federal | Multifamily rental new construction Multifamily rental rehab Other | 3,000,000 | 0 | 0 | 3,000,000 | 12,000,000 | The HTF annual allocation will be used for the production, preservation and rehabilitation of affordable rental housing through the acquisition, new construction, reconstruction, or rehabilitation of non-luxury housing with suitable amenities. The HTF Program will serve ELI households. ELI households are defined as households with incomes at the greater of 30% of the applicable Area Median Income (AMI); or Households with incomes at or below the poverty line. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|--------------------------------------|------------------|--|----------------------------------|--------------------|--------------------------|------------|---|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| Other Community Services Block Grant | public - federal | Financial Housing Rental Assistance Rental and Supportive services | 16,976,325 | 0 | 0 | 16,976,325 | 47,000,000 | CSBG provides funding to Community Action Agencies across the State for anti-poverty programs. Many CAAs provide direct homeless services and operate/develop affordable housing. |

Table 58 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The federal funds DHCD receives through the Con Plan are actually only a small part of the resources the Department has available to provide housing and community development efforts. As noted in the above table, DHCD allocates Federal LIHTC for the State of Maryland. These funds are awarded jointly and competitively with HOME funds through a uniform application process that also includes significant funding from the State. In addition, DHCD receives substantial funding from the State for Community Revitalization efforts as well. All told, DHCD typically receives about \$100 million per year in State funding to carry out housing and community development efforts.

In addition to these funds, DHCD is also the State's Housing Finance Agency, allocating bond funds for both rental housing and homeownership efforts. This often exceeds \$300 million per year, or about \$1.5 billion over the life of the Con Plan. The State is also a Public Housing Authority, operating the Section 8 Housing Choice Voucher Program, as well as serving as a Section 8 Contract Administrator for HUD. In the former capacity, DHCD operates "regular", mainstream, VASH, NEDS, and other Voucher programs to assist persons with disabilities, youth, homeless veterans, and others obtain affordable housing.

Matching funds required for programs such as HOME and ESG come from the State. The HOME matching requirement is met through the Rental Allowance Program, which provides short term rental assistance to persons who are at risk of homelessness or homeless. ESG funding is matched with State Homelessness Solutions Program funds. The State will match the two-percent administrative allowance with State general funds. The one percent Technical Assistance funds will be used to provide technical assistance to grantees and potential CDBG recipients.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Maryland DHCD does not own public land or properties with the state that may be used to address needs identified in the plan.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|------------------------------------|------------|----------|--|-----------------|-----------------|--|--|
| 1 | Increase Affordable Rental Housing | 2020 | 2024 | Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development | | | CDBG: \$0 HOME: \$13,907,196 CDBG-DR #1: \$0 CDBG-DR #2: \$0 | Rental units rehabilitated: 64 Household Housing Unit |
| 2 | Community Revitalization | 2020 | 2024 | Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development | | | CDBG: \$7,787,425 HOME: \$6,648,162 CDBG-DR #1: \$500,000 CDBG-DR #2: \$5,000,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 45215 Persons Assisted Homeowner Housing Rehabilitated: 11 Household Housing Unit |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|-----------------------|------------|----------|--------------------|-----------------|-----------------|--|---|
| 3 | Promote Homeownership | 2020 | 2024 | Affordable Housing | | | CDBG: \$1,100,000 HOME: \$580,549 | Public service activities for Low/Moderate Income Housing Benefit: 250 Households Assisted Homeowner Housing Rehabilitated: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 20 Households Assisted |
| 4 | Reduce Homelessness | 2020 | 2024 | Homeless | | | ESG: \$1,169,121 | Tenant-based rental assistance / Rapid Rehousing: 900 Households Assisted Homeless Person Overnight Shelter: 2300 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 50 Beds Homelessness Prevention: 2300 Persons Assisted |

Table 59 – Goals Summary

Goal Descriptions

| | | |
|----------|-------------------------|--|
| 1 | Goal Name | Increase Affordable Rental Housing |
| | Goal Description | <p>7/1/2020 - 6/30/2021 HOME anticipates funding 4 multi-family rental housing projects with 64 HOME units and a total of 151 units.</p> <p>7/1/2020 - 6/30/2021 - CDBG does not anticipate funding any rental housing projects.</p> <p>7/1/2020 - 6/30/2021 - HOPWA does not anticipate funding any rental housing projects.</p> <p>7/1/2020 - 6/30/2021 - HTF anticipates funding <u>50</u> units annually.</p> |
| 3 | Goal Name | Community Revitalization |
| | Goal Description | <p>7/1/2020 - 6/30/2021 - HOME - planning on funding approximately 11 single family homeowner rehabilitation/reconstruction loans</p> <p>7/1/2020 - 6/30/21 - CDBG anticipates spending the majority of funding on community revitalization projects including rehabilitation of owner-occupied housing, construction of new housing for homeownership, removal of architectural barriers, construction or improvement of infrastructure, construction or improvement of public facilities and blight removal.</p> <p>7/1/2020 - 6/30/21 - CDBG-DR 1 and 2 will complete previous approved public improvements and facilities projects.</p> |
| 4 | Goal Name | Community Revitalization - Economic Development |
| | Goal Description | 7/1/20 - 6/30/2021 - CDBG does not anticipate funding any economic development projects. |

| | | |
|----------|-------------------------|--|
| 5 | Goal Name | Promote Homeownership |
| | Goal Description | <p>7/1/2020 - 6/30/2021 HOME Funds remaining from previous funding years for Special Funding to promote homeownership for the HOME Program. Due to Covid do not anticipate any closing during this period</p> <p>7/1/2020 - 6/30/2021 - CDBG anticipates funding 3 projects that will promote homeownership \$1,100,000.</p> |
| 6 | Goal Name | Reduce Homelessness |
| | Goal Description | <p>7/1/2020- 6/30/2021 - CDBG does not anticipate funding projects which will result in the reduction of homelessness.</p> <p>7/1/2020- 6/30/2021 - ESG anticipates assisting annually:</p> <ul style="list-style-type: none"> • Homeless Persons Overnight Shelter - 2300 persons per year • Tenant-based rental assistance / Rapid Rehousing - 900 households per year • Homelessness Prevention - 2300 persons per year • Overnight/Emergency Shelter/Transitional Housing Beds added - 50 per year |

AP-25 Allocation Priorities – 91.320(d)

Introduction:

The State award funds through an application process based on the method of distribution provided for each program. Programs estimate the amounts they will fund for the identified goals and priorities in the plan. At the end of each program year, the State prepares a report identifying the actual use of the funds.

Funding Allocation Priorities

| | Increase Affordable Rental Housing (%) | Community Revitalization (%) | Community Revitalization - Economic Development (%) | Promote Homeownership (%) | Reduce Homelessness (%) | Total (%) |
|--------------------------|--|------------------------------|---|---------------------------|-------------------------|------------|
| CDBG | 12 | 88 | 0 | 0 | 0 | 100 |
| HOME | 66 | 31 | 0 | 3 | 0 | 100 |
| HOPWA | 0 | 0 | 0 | 0 | 100 | 100 |
| ESG | 0 | 0 | 0 | 0 | 100 | 100 |
| HTF | 100 | 0 | 0 | 0 | 0 | 100 |
| Continuum of Care | 0 | 0 | 0 | 0 | 0 | 0 |
| LIHTC | 0 | 0 | 0 | 0 | 0 | 0 |
| Section 811 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other CDBG-DR #1 | 0 | 100 | 0 | 0 | 0 | 100 |
| Other CDBG-DR #2 | 0 | 100 | 0 | 0 | 0 | 100 |
| Other Housing Trust Fund | 0 | 0 | 0 | 0 | 0 | 0 |

Table 60 – Funding Allocation Priorities

Reason for Allocation Priorities

The Method of Distribution will directly impact priority needs and will assist with accomplishing the goals and objectives established in the Consolidated Plan. CDBG, HOME, ESG, HOPWA and HTF programs for FY 2020 are designed to address the three priority needs -- Decent Housing, Suitable Living Environment, and Economic Opportunity. Allocation priorities are based on expected funding and program evaluation of relative need among the related objectives identified in the Plan. HOME funding will be made available for short term rental assistance and tenant-based rental assistance (TBRA). TBRA will be available for special needs and non special needs households. HOME will also provide short term rental assistance in the form of security deposits. HTF fund will address rental development through rehabilitation and/or new construction rental projects. HOPWA allocates funding for TBRA, Facility-based Supportive Housing, STM RU, PHP, and Supportive Housing. Each of these are successful in preventing homelessness of persons with HIV. There are no allocation priorities for CDBG. The percentages are based on anticipated awards. The CDBG program accepts applications for all eligible activities. The communities submit applications for their priorities.

How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?

See reason for allocation priorities.

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

The CDBG, ESG, HOME, HTF and HOPWA programs included in the Consolidated Plan all distribute funds in a different way. The methods of distribution can be found in this section and in the downloaded version of the Plan as the information exceeds the maximum amount of allowable space in this section. No method of distribution is provided for CDBG DR #1 and #2 grants as these funds were awarded to specific projects under previous Action Plans and Action Plan Amendments. Further information as to these funds can be found on the DHCD website.

Distribution Methods

Table 61 - Distribution Methods by State Program

| | | |
|----------|--|---|
| 1 | State Program Name: | CDBG |
| | Funding Sources: | CDBG |
| | Describe the state program addressed by the Method of Distribution. | The Maryland Community Development Block Grant Program (CDBG) assists county and municipal governments with activities directed toward neighborhood revitalization, housing opportunities, economic development and improved public facilities and services. Congress initiated the program in Title I of the Housing and Community Development Act of 1974 and provides funds to the State for non-entitlement areas. Non-entitlement areas are non-urban counties with populations less than 200,000 (minus entitlement cities) and municipalities of less than 50,000 in population. |

| | |
|---|---|
| <p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p> | <p>Please see the downloaded report for an answer to this question.</p> |
| <p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p> | <p>Please see the downloaded report for an answer to this question.</p> |

| | | |
|--|--|---|
| | <p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p> | Not applicable to CDBG |
| | <p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p> | Not applicable to CDBG |
| | <p>Describe how resources will be allocated among funding categories.</p> | Please see the downloaded report for an answer to this question |

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| | Describe threshold factors and grant size limits. | Please see the downloaded report for an answer to this question |
| | What are the outcome measures expected as a result of the method of distribution? | Please see the downloaded report for an answer to this question |
| 2 | State Program Name: | ESG |
| | Funding Sources: | ESG |
| | Describe the state program addressed by the Method of Distribution. | ESG is designed for the rehabilitation or conversion of buildings for use as emergency shelter for the homeless, for the payment of certain expenses related to operating emergency shelters, for essential services related to emergency shelters and street outreach for the homeless, and for homelessness prevention and rapid re-housing assistance. Funds support households who are currently or imminent risk of homelessness to meet their immediate shelter and safety needs and transition into stable permanent housing. |

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| <p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p> | <p>DHCD requires each Continuum of Care to submit an application annually describing their jurisdiction's plan for addressing homelessness, applicant organizational capacity, community coordination efforts, local needs, implementation of best practices such as Housing First, implementation of their Coordinated Entry System, how they will address and eliminate fair housing impediments, and what projects they will undertake with ESG funding. The application includes demonstrating progress on DHCD and HUD project and system performance outcomes in addition to maintaining compliance with program regulations and HMIS data entry. DHCD scores applications competitively based on these factors, and CoCs with the highest scores are awarded additional funding. Due to COVID-19, 2020 ESG funds will be awarded non-competitively due to additional ESG-CV funds being available to each Continuum of Care.</p> |
| <p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p> | <p>Not applicable to ESG</p> |

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| <p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p> | <p>Eligible grantees for ESG funds are Continuums of Care, primarily those operating in non-entitlement ESG jurisdictions. Continuums of Care then subgrant those funds to nonprofit organizations in their geographic area, including those that are faith-based. Most Continuum of Care lead agencies are local government agencies.</p> |
| <p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p> | <p>Not applicable to ESG</p> |

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| | <p>Describe how resources will be allocated among funding categories.</p> | <p>Anticipated allocations by eligible activity for 2020-2024 are:</p> <ul style="list-style-type: none"> • Street Outreach - 5% • Emergency Shelter - 40% • Rapid Re-Housing - 35% • Homelessness Prevention - 20% <p>DHCD uses matching State funds to provide administrative and HMIS funds to Continuums of Care. Note: Allocation among ESG funding categories may significantly change due to anticipated federal COVID19 relief available for specific activities.</p> |
| | <p>Describe threshold factors and grant size limits.</p> | <p>Not applicable - Funds are awarded to CoCs according to need based on annual PIT Count and HMIS data.</p> |
| | <p>What are the outcome measures expected as a result of the method of distribution?</p> | <ul style="list-style-type: none"> • Reduced length of time people experience homelessness • Reduced rate of first-time homelessness • Increased placement of people experiencing homelessness into permanent housing • Reduced number of formerly homeless persons losing permanent housing and returning to the homeless system |

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| 3 | <p>State Program Name: HOME</p> <p>Funding Sources: HOME</p> <p>Describe the state program addressed by the Method of Distribution. HOME funds will be used to increase the number of housing units for very low income individuals and households. HOME funds will be targeted for the lowest income households as follows: For rental housing projects, HOME funds will be targeted to serve households at or below 80 percent of the area median household income, adjusted for household size, and determined annually by HUD.</p> <p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria. Please see the downloaded report for an answer to this question. Single family projects for rehabilitation/reconstruction assistance through the HOME Program are awarded on a first come first serve basis. Applications for rehabilitation/reconstruction assistance are available on our website. Single Family rehabilitation/reconstruction loans, acquisition/rehab/resale loans and loans for Homeownership assistance will be targeted to households at or below 80percent of the area median household income, adjusted for household size and determined annually by HUD. Multi-Family HOME Projects are awarded through a competitive round that occurs once a year. Information regarding these competitive founds and application for such are located on the State's website. Rental assistance will be targeted to households at or below 80percent of the area median household income, adjusted for household size and determined annually by HUD.</p> <p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only) Not applicable to HOME.</p> |
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| | <p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p> | Not applicable to HOME. |
| | <p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p> | Not applicable to HOME |
| | <p>Describe how resources will be allocated among funding categories.</p> | Please see the downloaded report for an answer to this question. |

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| | Describe threshold factors and grant size limits. | Please see the downloaded report for an answer to this question. |
| | What are the outcome measures expected as a result of the method of distribution? | Please see the downloaded report for an answer to this question. |
| 4 | State Program Name: | HOPWA |
| | Funding Sources: | HOPWA |
| | Describe the state program addressed by the Method of Distribution. | The Housing Opportunities for Persons with AIDS (HOPWA) was established to provide housing assistance and related supportive services for low-income persons living with HIV/AIDS and their families. The HOPWA funds are appropriated annually through the U.S. Department of Housing and Urban Development (HUD) by formula to eligible states that meet the minimum number of cumulative AIDS cases. |

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| | <p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p> <p>The awarding of HOPWA funds is based on the number of households with people living with HIV/AIDS. This is in addition to the location, availability, and access of services. Agencies are awarded funds based upon their demonstrated capacity to achieve program goals. Program outcomes include: (1) providing the supports necessary to achieve affordable, safe housing for low-income persons living with HIV/AIDS, (2) enhancing housing stability and support retention in HIV care, and (3) assisting participants to find and then maintain stable housing (supportive housing case management). HOPWA funds are used to help individuals living with HIV/AIDS avoid homelessness, therefore, special consideration is given to those agencies who have experience providing various services to PLWHA and demonstrated effective use of funds.</p> |
| <p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p> | <p>Not applicable to HOPWA</p> |

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| <p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p> | <p>Not applicable to HOPWA</p> |
| <p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p> | <p>Project Sponsors are currently government agencies with programs that target services to people living with HIV/AIDS (PLWHA). In the future, MDH will conduct an RFA to include faith-based and other community-based organizations. Current, and future, project sponsors must demonstrate the ability to manage a HOPWA program and all applicable State and Federal policies and procedures including compliance with Federal and State non-discrimination laws.</p> <p>Additionally, to be awarded funds, sponsors must have established internal controls and fiscal accounting procedures along with the demonstrated ability to coordinate client services with other services providers and leverage, where possible, other resources toward meeting overall client needs and program goals. Lastly, Program Sponsors must demonstrate the ability to meet all reporting and record-keeping requirements including maintaining the confidentiality of client records.</p> |

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| | <p>Describe how resources will be allocated among funding categories.</p> | <p>HOPWA</p> <p>Anticipated allocations by eligible activity for 2020-2024 are:</p> <ul style="list-style-type: none"> • Tenant-Based Rental Assistance (TBRA) - 87% • Short-Term Rent Mortgage Utility Assistance (STRMU) - 1% • Permanent Housing Placement Assistance (PHP) - 1% • Housing Case Management - 11% • Transportation - <1% |
| | <p>Describe threshold factors and grant size limits.</p> | <p>There are no limits or threshold factors in the awarding of HOPWA funds.</p> |

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| | What are the outcome measures expected as a result of the method of distribution? | (1) to provide the supports necessary to achieve affordable, safe housing for low-income persons living with HIV/AIDS; (2) enhance housing stability and support retention in HIV care; and (3) to assist participants to find and then maintain stable housing (supportive housing case management). |
| 5 | State Program Name: | HTF |
| | Funding Sources: | HTF |
| | Describe the state program addressed by the Method of Distribution. | <p>The HTF Program priority will be to increase the supply of decent, safe and sanitary affordable housing for ELI households, including homeless families. HTF funds may be used for the production, preservation and rehabilitation of affordable rental housing through the acquisition, new construction, reconstruction, or rehabilitation of non-luxury housing with suitable amenities.</p> <p>In its method of distribution, Ninety percent (90%) of the HTF annual allocation will be used for the production, preservation and rehabilitation of affordable rental housing through the acquisition, new construction, reconstruction, or rehabilitation of non-luxury housing with suitable amenities. The Department will retain ten percent (10%) of the HTF annual allocation for allowable administrative and planning expenses.</p> <p>The HTF program requires the Department to commit funds within 24 months of HUD's execution of the HTF grant Agreement.</p> <p>See link for additional information on the 2020 HTF Plan - https://dhcd.maryland.gov/Pages/ConsolidatedPlan.aspx</p> |

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| <p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p> | <p>HTF projects will be selected by the Department for funding consideration, subject to availability of funds. Applications will be reviewed for eligibility and evaluated using the Threshold Criteria set forth below. HTF funds will be awarded to eligible projects through a non-competitive, first-ready first-served basis and will be used to complement and in conjunction with on-going Department housing programs to leverage other project funding, make projects financially feasible and increase the number of ELI households served in state-funded projects. HTF funds may be used in projects utilizing RHFP, LIHTC, MBP, Shelter and Transitional Housing Grant Program (STHGP) and any other programs administered by the Department. HTF may also be used with projects receiving non-Department housing program funds such as other state, federal, local/public or private sources. HTF may not be used with any funding sources that cannot be combined with HTF (e.g., Public Housing per 24 CFR §93.203). HTF funds may be requested by a Sponsor as part of a project application or Department staff may, in consultation with a sponsor, propose the use of HTF funds during project review and underwriting. Successful recipients will receive a Notice of Award, which will state the Department's intent to award HTF funds.</p> <p>See link for additional information on the 2020 HTF Plan - https://dhcd.maryland.gov/Pages/ConsolidatedPlan.aspx</p> |
| <p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p> | <p>Not applicable to HTF</p> |

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| <p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p> | <p>Not applicable to HTF</p> |
| <p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p> | <p>Not applicable to HTF</p> |

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| | <p>Describe how resources will be allocated among funding categories.</p> | <p>HTF projects will be selected by the Department for funding consideration, subject to availability of funds. Applications will be reviewed for eligibility and evaluated using the Threshold Criteria set forth below. HTF funds will be awarded to eligible projects through a non-competitive, first-ready first-served basis and will be used to complement and in conjunction with on-going Department housing programs to leverage other project funding, make projects financially feasible and increase the number of ELI households served in state-funded projects. HTF funds may be used in projects utilizing RHFP, LIHTC, MBP, Shelter and Transitional Housing Grant Program (STHGP) and any other programs administered by the Department. HTF may also be used with projects receiving non-Department housing program funds such as other state, federal, local/public or private sources. HTF may not be used with any funding sources that cannot be combined with HTF (e.g., Public Housing per 24 CFR §93.203). HTF funds may be requested by a Sponsor as part of a project application or Department staff may, in consultation with a sponsor, propose the use of HTF funds during project review and underwriting. Successful recipients will receive a Notice of Award, which will state the Department's intent to award HTF funds.</p> <p>See link for additional information on the 2020 HTF Plan - https://dhcd.maryland.gov/Pages/ConsolidatedPlan.aspx</p> |
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| Describe threshold factors and grant size limits. | <p>HTF funds may only be used for the following eligible costs:</p> <ul style="list-style-type: none"> • Development hard costs; Acquisition costs; Related soft costs; Relocation costs; and Operating/rental assistance, but no more than one-third of the states annual HTF allocation and may be used for operating cost assistance and/or an operating cost assistance reserve but must be fully utilized within 5 years of the award. Such assistance can be subsequently renewed, as long as it's within the 30-year affordability period. It is anticipated that such assistance would be very limited and in the form of grants.Operating cost assistance and/or an operating cost assistance reserve may be provided only to rental housing acquired, rehabilitated, reconstructed, or newly constructed with HTF funds. [Section 200(a)(1)]. <p>Eligible use of HTF for operating cost assistance and operating cost assistance reserve in accordance with Section 201(e).</p> <ul style="list-style-type: none"> • Operating costs are costs for insurance, utilities, real property taxes, and maintenance and scheduled payments to a reserve for replacement of major systems (provided that the payments must be based on the useful life of each major system and expected replacement cost) of an HTF-assisted unit. • The eligible amount of HTF funds per unit for operating cost assistance is determined based on the deficit remaining after the monthly rent payment for the HTF-assisted unit is applied to the HTF-assisted unit's share of monthly operating costs. • The maximum amount of the operating cost assistance to be provided to an HTF-assisted rental project must be based on the underwriting of the project and must be specified in a written agreement between the grantee and the recipient. The written agreement may commit, from a fiscal year HTF grant, funds for operating cost assistance for a multiyear period provided that the grantee is able meet its expenditure deadline in 93.400(d). • The grantee may renew operating cost assistance with future fiscal year HTF grants during the affordability period [Section 302(d)(1) establishes a 30-year minimum affordability period] and the amount must be based on the need for the operating cost assistance at the time the assistance is renewed. <p>The Department will require that all applications for HTF funds must contain a description of the eligible activities to be conducted with the HTF funds.HTF projects must also comply with Site and Neighborhood Standards requirements as established in the HTF interim rule published by HUD (Exhibit A). The Site and Neighborhood Standards at § 93.150 apply to new construction of rental projects receiving HTF funds.</p> <p>All rehabilitation projects must meet the applicable HTF rehabilitation standards and the requirements of 24 CFR §93.301(b).</p> <p>The Department will not use HTF funds for refinancing of existing debt.</p> <p>See link for additional information on the 2020 HTF Plan -https://dhcd.maryland.gov/Pages/ConsolidatedPlan.aspx</p> |
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| <p>What are the outcome measures expected as a result of the method of distribution?</p> | <p>The Department has determined that a broader set of priorities is necessary to ensure the availability of important resources to all areas and populations in the State. The following outcomes are expected from allocated funding priorities to provide:</p> <ul style="list-style-type: none"> 1. Family Housing in Communities of Opportunity 2. Housing in Community Revitalization and Investment Areas 3. Integrated Permanent Supportive Housing Opportunities 4. Preservation of Existing Affordable Housing 5. Elderly Housing in Rural Areas of the State Outside Communities of Opportunity 6. Housing for the Homeless <p>It is the Department's intent to ensure that Maryland's affordable housing development resources, including HTF funding, are fairly deployed in a manner that best serves Maryland residents; including families, seniors, and persons with disabilities or special needs, and the continuing demand for quality, affordable rental housing across the State.</p> <p>Funds available through the HTF Program will be targeted to provide permanent rental housing to extremely low income (ELI) households. The need for permanent rental housing for ELI households in Maryland is significant, with the latest estimates indicating that there are over 180,000 households in the State with incomes at or below 30% AMI, and 86% of these households pay in excess of 50% of their income for housing. Additionally, ELI households in Maryland have a high occurrence of disabilities and other special needs.</p> <p>The HTF Program priority will be to increase the supply of decent, safe and sanitary affordable housing for ELI households, including homeless families. HTF funds may be used for the production, preservation and rehabilitation of affordable rental housing through the acquisition, new construction, reconstruction, or rehabilitation of non-luxury housing with suitable amenities.</p> <p>See link for additional information on the 2020 HTF Plan - https://dhcd.maryland.gov/Pages/ConsolidatedPlan.aspx</p> |
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EXHIBIT 1: CDBG Methods of Distribution

The Maryland Community Development Block Grant Program (CDBG) assists county and municipal governments with activities directed toward neighborhood revitalization, housing opportunities, economic development and improved public facilities and services. Congress initiated the program in Title I of the Housing and Community Development Act of 1974 and provides funds to the State for non-entitlement areas. Non-entitlement areas are non-urban counties with populations less than 200,000 (minus entitlement cities) and municipalities of less than 50,000 in population.

The State has assumed the responsibility for the administration of the program from HUD and is the responsible entity for ensuring that the program is managed in compliance with regulations and requirements. HUD provides the State with “maximum feasible deference” to create additional policies, be more restrictive than HUD in policies and interpretation of regulations, and to determine how funds will be distributed. Additionally, the State may choose not to fund certain types of projects though they are eligible.

The State provides CDBG funds primarily as gap funding for projects selected by jurisdictions to meet their needs. The funds will be awarded through two categories - Community Development and Special Projects. DHCD will award funds for projects from the Community Development category through an annual competition. DHCD will award funds for projects from the Special Projects category on a “first come, first serve” basis. The majority of funding must benefit low and moderate income persons.

The primary objectives of the Maryland CDBG program are to provide decent housing and necessary supporting infrastructure; to preserve and develop viable communities through the expansion of economic opportunities; and, to meet the critical needs of Maryland's communities. The program provides public funds for activities that meet at least one of the following national objectives as required by Title I of the Housing and Community Development Act of 1974, as amended (HCD Act):

- gives maximum feasible priority to activities that will benefit low and moderate (LMI) persons and households;
- aids in the prevention or elimination of slums or blight; or
- meets community needs that are of an urgent nature or an immediate threat to community health and welfare

Additional Maryland CDBG program objectives include:

- revitalizing older neighborhoods and established communities;
- leveraging CDBG funds with other public assistance programs and private resources;
- directing growth to existing population centers;
- providing essential public services to low and moderate income persons;
- encouraging collaboration with state, federal and local programs focused on community development, economic development and planning efforts;
- supporting initiatives that preserve affordable homeownership;
- supporting capital and non-capital investments that support the homeless; and
- supporting initiatives and activities that benefit those serving or who have served in the U.S. armed forces.

The federal CDBG program regulations can be found in Title 24 of the Code of Federal Regulations Part 570 (24 CFR Part 570).

FEDERAL FISCAL YEAR 2020 / STATE FISCAL YEAR 2021 ALLOCATION

The State will receive \$7,987,425 for FFY 2020 (SFY 2021). The award will be divided into the following categories:

| STATE OF MARYLAND CDBG ALLOCATION – FFY 2020 | |
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| State Administration (2% + \$100,000) | \$259,748 |
| Technical Assistance (1%) | \$79,874 |
| Community Development (84% - \$100,000) | \$6,647,803 |
| Special Projects (13%) | \$1,000,000 |
| TOTAL | \$7,987,425 |

The State will match the 2% administrative allowance with State general funds as required. The 1% Technical Assistance funds will be used to pay for program administrative costs related to providing technical assistance to grantees and potential CDBG recipients. The State may also use 3% of program income returned during the program year for administration and technical assistance. In the annual Performance Report, the State will calculate the amount used and determine the State's required match.

In FFY 2020, the State will use approximately \$400,000 of program income received from the Neighborhood Stabilization Program that can be used for the CDBG Program as needed. Throughout the year, any funds that become available, including funds received due to monitoring findings, recaptures or the return of program income, will be awarded to projects as needed under Special Projects. Additionally, the State may award program income received from loans made from a CDBG Disaster Grant that was awarded after Hurricane Isabelle. All funds awarded in excess of the FFY 2020 (SFY 2021) award will be included in the annual Performance Report.

NATIONAL OBJECTIVE AND ELIGIBLE ACTIVITIES

Title I of the Housing and Community Development Act of 1974 requires that any project funded with Community Development Block Grant funds must meet a national objective and the activities must be eligible. There are three national objectives: 1) benefit to persons of low and moderate income (LMI); 2) prevention or elimination of slum and blight; or 3) meet an urgent need that is an immediate threat to community health, safety or welfare. More detailed information will be made available to potential applicants for funding in the program policies and procedures manual and at application and training workshops.

NATIONAL OBJECTIVE

Benefit to LMI Persons Thru Area Benefit Activities – For projects that benefit an entire town/city or a primarily residential service area, neighborhood or street that has an LMI population that is 51% or greater. LMI information is provided by HUD using American Community Survey data for towns and cities. Communities must undertake surveys using methodology provided by the State to determine the LMI population of a specific project area. Examples of projects include: construction of new water or sewer service, installation of sidewalks, construction of flood and drainage improvements, and construction or renovation of a community center.

Benefit to LMI Persons Thru Limited Clientele Activities – For projects that benefit LMI persons that are “presumed” to be LMI or are qualified based on data about family size and income. Presumed clientele are: abused children, elderly persons, battered spouses, homeless persons, migrant farm workers, persons living with AIDS, and adults meeting the Census definition of severely disabled. Examples of projects include: construction of senior centers, renovation of Head Start centers, ADA improvements to public buildings or streets, construction or renovation of housing for disabled adults, and operating costs for a new homeless shelter.

Benefit to LMI Persons Thru Housing Activities – For projects that benefit an LMI household that is qualified based on data about household size and income. Examples of projects include: construction of new rental housing, renovation and resale of housing units, single family housing rehabilitation, household connections to new water or sewer services, and downpayment assistance for LMI homebuyers.

Benefit to LMI Persons Thru Job Creation Activities – For projects that result in the creation of new jobs and at least 51% of the created jobs are taken by LMI persons. Examples of projects include: construction of infrastructure to support a new business, extension of rail service to an industrial park, building improvements, and acquisition of manufacturing equipment.

Benefit to LMI Persons Thru Job Retention Activities – For projects that result in the retention of jobs and at least 51% of the retained jobs are held by LMI persons. Use of this objective requires evidence that permanent jobs would be lost without CDBG assistance. Examples of projects include: construction or extension of utilities, building construction, construction or improvements of public infrastructure, and acquisition of a building.

Prevention or Elimination of Slum and Blight on an Area Basis

Meeting an Urgent Need – For projects that pose a serious and immediate threat to the health and welfare of a community, are of recent origin, and other funding sources are not available.

ELIGIBLE ACTIVITIES

Activities assisted under the State CDBG program may include the following as defined more specifically in Section 105(a) of Title I of the Housing and Community Development Act of 1974 ("HCD Act of 1974"), 42 U.S.C. § 5305(a), as amended. More detailed information may be found in the HUD Guide to National Objectives and Eligible Activities (State and Small Cities Program) which is available on the HUD Exchange website or from program staff.

- A. Acquisition of real property.
- B. Acquisition, construction, reconstruction, or installation of public works facilities.
- C. Code enforcement in deteriorating areas.
- D. Clearance, demolition, removal, reconstruction, and rehabilitation of buildings and improvements.
- E. Removal of material and architectural barriers which restrict mobility and accessibility of elderly or handicapped persons.
- F. Provision of a new or quantifiable increase in a public service.
- G. Payment of the non-federal share required in connection with a federal grant in aid program undertaken as part of the program.
- H. Relocation payments for displaced individuals, families, businesses, organizations and farm operations.
- I. Planning.
- J. Payment of reasonable administrative costs.
- K. Assistance including loans and grants for activities carried out by public or private nonprofit entities, including:
 - 1. Acquisition of real property;
 - 2. Acquisition, construction, reconstruction, rehabilitation, or installation of:
 - a. public facilities (except for buildings for the general conduct of government), site improvements, and utilities;
 - b. commercial or industrial buildings or structures.
 - 3. Planning.
- L. Assistance to neighborhood based non-profit organizations, local development corporations, and nonprofit organizations serving the development needs of communities of non-entitlement areas or entities organized under Section 301(d) of the Small Business Investment Act of 1958, 15 U.S.C. § 681(d), to carry out a neighborhood revitalization or community economic development or energy conservation project.
- M. Activities necessary to the development of energy use strategies related to the recipient's development goals.
- N. Provision of assistance to private for profit entities, when the assistance is appropriate to carry out an economic development (ED) project.
- O. Rehabilitation or development of housing assisted under former Section 17 of the United States Housing Act of 1937, 42 U.S.C. § 1437.
- P. Housing services such as housing counseling, energy auditing, preparation of work specifications, loan processing, inspections, tenant selection, management of tenant based rental assistance.
- Q. Direct assistance to facilitate and expand homeownership among LMI persons.

Per federal regulations, the following activities are ineligible for funding: Improvements to buildings used for the general conduct of government such as city halls, county administration buildings, and police stations; political activities; furnishings; and operations, maintenance, or repair of public facilities and works. The exception is ADA improvements to public buildings that are used by the public.

While eligible for funding under CDBG, the State chooses not to fund the construction or renovation of the following projects: Fire Stations and related community spaces; Police Substations; or libraries. Additionally, the State chooses not to provide funding for General Administrative Costs of a grantee or for Indirect Costs which support any administrative costs for grantees or sub recipients. Applicants may request funding to administer the projects included in the request

ELIGIBILITY REQUIREMENTS

To be eligible for CDBG funding, each application submitted for funding must meet the following eligibility requirements:

- The applicant is an eligible non-entitlement jurisdiction which is a municipal government with a population under 50,000 or a county government with a population of less than 200,000 (this count excludes HUD entitlement jurisdictions within the county);
- The proposed activities are eligible under Title I of the Housing and Community Development Act of 1974, as amended;
- The proposed project meets a national objective as required under 24 CFR Part 570;
- The proposed (if any) sub recipient or business is eligible;
- The project is located in a Priority Funding Area, except for public services; single family housing rehabilitation; acquisition, renovation and sale of existing houses; downpayment assistance or where the Secretary of DHCD determines that the project is necessary to protect public health, to alleviate personal economic hardship in an emergency situation, to promote economically integrated housing, is consistent with an overall economic development strategy, or where an exception is necessary and has been granted through the Maryland Department of Planning exception process.

A municipal or county government may submit an application on behalf of a sub recipient or business if they choose to do so. It is recommended, but not required, that municipalities and counties develop written policies which outline their processes to determine if they would submit a CDBG application on behalf of another entity. The jurisdiction is expected to conduct a risk analysis to review and evaluate the financial and administrative capacity of the sub recipient or business to manage and complete a project. This risk analysis should also include a determination that they will be able to support the operations of requested facility, housing, or services to be provided as required by the CDBG Program.

Eligible sub recipients include:

- governmental agencies such as housing authorities or, in the case of a County, it could be a municipality;
- non-profit organizations that are corporations, associations, agencies or faith-based organizations with non-profit status under IRS Section 501(c)(3);
- Community Based Development Organizations (CBDOs) that have been certified by the CDBG Program; and
- Community Housing Development Organizations (CHDOs) that have been certified by the State HOME Program with a geographic area of operation of no more than one neighborhood

Eligible non-profit organizations must have specific information in their organizational by-laws and mission statements that clearly state they primarily serve persons who are of low and moderate income and/or a specific population that is eligible for CDBG assistance.

CBDOS and CHDOs may partner with affordable housing organizations for construction of new housing or renovation of existing housing.

Eligible businesses include:

- for-profit corporations that are in “Good Standing” in the State of Maryland; and
- non-profit organizations that are corporations, associations, agencies or faith-based organizations with non-profit status under the IRS Section 501(c)(3).

If funded, a grantee will be required to execute either a Sub recipient Agreement or a Jobs Agreement with the specific entity. These agreements bind them to the requirements and policies of the CDBG program and the grantee.

PROGRAM REGULATIONS, REQUIREMENTS AND POLICIES

Grants must be implemented in compliance with the requirements found in the HCD Act of 1974, the CDBG program regulations found in 24 CFR 570, other federal regulations, and state policies and procedures. While most are not applicable until a project is funded and underway, some have to be considered when submitting an application for funding as they may impact cost, schedule, staffing, etc. The most notable are listed below:

1. Acquisition - Uniform Relocation Act – Grantees must comply with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (49 CFR Part 24) when acquiring property and permanent easements that are required for a project, or when residents or businesses are displaced as a result of a project. Additional regulations regarding relocation of displaced persons or businesses are found in 24 CFR Part 42 and Section 104(d) of the HCD Act.

2. Audits – If a grantee spends more than \$750,000 of federal funds from any source during their fiscal year, they are required to have a Single Audit prepared in conformance with the Uniform Administrative Requirements, Cost Principles and Audit Requirements for Federal Awards (2 CFR Part 200).

3. Conflict of Interest - Grantees must comply with federal Code of Conduct or Conflict of Interest Standards found in 2 CFR Part 200 and 24 CFR Part 570.489 which includes having a written policy. Additionally, State of Maryland law requires local governments to adopt conflict of interest restrictions and financial disclosure requirements for local elected officials and candidates that are at least as stringent as the requirements for public officials contained in the Public Ethics Law. More information regarding the Local Government Ethics Law can be found at COMAR, Title 19A, Subtitle 04, Local Government Ethics Law. Note that those exempt from this requirement under the State of Maryland law must still comply with federal requirements.

4. Environmental Review – Grantees must comply with the National Environmental Policy Act of 1969 and other federal laws which are specified in 24 CFR Part 58. This review must be completed prior to the initiation of project activities regardless of the funding source. A project is defined as the sum of all

elements or activities, not just those funded with CDBG. No activities are to begin until a Release of Funds has been issued by the CDBG Environmental Officer. Note construction restrictions below under New Construction.

5. Fair Housing and Equal Opportunity – Grantees must demonstrate their compliance with numerous federal laws, regulations, and Executive Orders as a recipient of a CDBG award and in their general conduct of operating a government. The most relevant regulations are related to non-discrimination when using HUD funding programs; non-discrimination and equal opportunity in housing; non-discrimination on the basis of race, color, religion, sex, national origin, handicap or familial status in programs and activities receiving or benefiting from federal assistance; and employment and contracting opportunities for lower income persons or minority businesses. The grant agreements issued for funded projects will identify all that apply and the specific requirements. Note that these requirements must be met by sub recipients and businesses too.

6. Fair Housing and Equal Opportunity – Disadvantaged Businesses – When procuring construction or services, grantees are to take affirmative steps to solicit bids from minority owned businesses (MBE) and women owned businesses (WBE).

7. Fair Housing and Equal Opportunity – Section 3 – When procuring construction or services when it is anticipated that the contracts will exceed \$100,000, grantees must comply with Section 3 of the HCD Act of 1968 which requires that employment and other economic opportunities be made available to low and very low income persons. Note that this regulation will soon undergo major revisions.

8. Financial Management - Grantees must comply with appropriate sections of 2 CFR Part 200, 24 CFR 570.489 and State regulations and requirements in the financial management of their federal grant. CDBG funds should only be spent on costs that are deemed as “reasonable and necessary.” The CDBG Program Financial and Procurement Manual will provide additional information.

9. Generators – If CDBG funds are used for acquisition, construction or renovation of multi-family rental housing developments or facilities owned by the government, such as senior centers, community centers or other multi-use building, then grantees or sub recipients must install generators. The generator should have sufficient capacity to power, at a minimum, lighting in common areas.

10. Housing - Broadband – Per revisions to 24 CFR Part 570.482, the use of HUD funding for the construction or substantial rehabilitation of a building with more than 4 rental housing units requires the installation of broadband infrastructure to provide access to internet connections in individual housing units. It must meet the definition of “advanced telecommunications capability” determined by the Federal Communications Commission under Section 706 of the Telecommunications Act of 1996.

Substantial rehabilitation is defined as: 1) complete replacement of the electrical system or other work for which the pre-construction cost estimate is equal to or greater than 75% of the cost of replacing the entire system in the building undergoing rehabilitation; or 2) rehabilitation of the building undergoing rehabilitation where the pre-construction estimated cost of the rehabilitation is equal to or greater than 75% of the total estimated cost of replacing the housing after the rehabilitation has occurred. The replacement cost is for the building undergoing rehabilitation only.

Exceptions may be granted by the State if it is determined: 1) the location of the new construction or substantial rehabilitation makes installation of broadband infrastructure infeasible; 2) the cost of

installing broadband infrastructure would result in a fundamental alteration in the nature of its program or activity or is an undue financial burden; or 3) the structure of the housing to be substantially rehabilitated makes installation of broadband infrastructure infeasible.

11. Housing – Fair Market Rents - Per 24 CFR Part 570.483(b)(3), the rents charged for rental properties assisted with CDBG funding must be affordable. When funded, a grantee must adopt and make public its standards for determining “affordable rents.”

For projects assisted with other state and/or federal affordable housing funding, the contract rents for those units may not exceed the Fair Market Rents established annually for the county by HUD or the rent standards published by the state or federal funding agencies. The rents for these units must remain affordable for the defined term required by the other funding source or the term set forth below, whichever is greater.

For projects that do not include other state and/or federal affordable housing funding, the contract rents for those units may not exceed the Fair Market Rents established annually for the county by HUD. The rents for these units must remain affordable for the defined term set forth below.

The CDBG grantee shall enforce this requirement with a lien or other legal mechanism between themselves and the developer of the property, if applicable. The terms shall be no less than:

| FUNDING AMOUNT | LENGTH OF TERM |
|---|-------------------------------|
| Up to \$400,000 in CDBG funds | 10 years after occupancy date |
| Between \$400,001 and \$600,000 in CDBG funds | 15 years after occupancy date |
| Above \$600,001 in CDBG funds | 20 years after occupancy date |

Rents may be increased on an annual basis at the time of lease renewal consistent with changes in the rent standard for the project, but in no case, will the project owner be required to reduce rents. Rents must be checked annually by the grantee.

12. Housing – Homeownership Financial Assistance - If CDBG funds are used to provide financial assistance (i.e. down payment and/or closing costs) to homebuyers, the grantee is required to place a lien on each property which receives assistance. The Grantee is required to use either the following terms or their own terms, whichever are stricter:

- Assistance up to \$10,000 will require a lien placed on the property for five (5) years;
- Assistance above \$10,001 will require a lien placed on the property for ten (10) years.

13. Housing – Homeownership Requirements – When using CDBG funds in conjunction with any homeownership activities: 1) no subprime mortgages are allowed for persons acquiring the houses; 2) no adjustable rate mortgages are allowed for persons acquiring the houses; 3) mortgages must be for a fixed rate for a minimum of 30 years; and 4) a minimum of 8 hours of housing counseling from a HUD approved housing counseling agency is required for persons acquiring the houses.

14. Housing – Housing Rehabilitation Program Policy – The CDBG Program has policies that must be followed when using funds for single family, owner occupied housing rehabilitation programs. In general, all housing must be improved and meet local livability code requirements or housing quality standards upon completion of improvements. Grantees are allowed to use funding for emergency repairs if this is an approved activity in their grant agreement. Upon approval of funding, local program policies must be submitted and approved to ensure that all current federal and state policies and requirements are included. Grantees may provide a maximum of \$30,000 as a grant per house. There is no maximum loan amount. Additional policies and specific information about lead-based paint will be provided to grantees. Note that these requirements do not apply for utility connections as part of a water/sewer project.

15. Housing - Housing Rehabilitation Program Restriction – The CDBG Program will only accept applications for housing rehabilitation programs from county governments. The exceptions to this restriction are active municipal programs with open or recent CDBG housing rehabilitation grants and in instances where a municipality is the applicant but the activities are to be administered by the county government.

16. Housing – Loans - If it is the intention of the applicants to use all or any portion of CDBG funding as a loan to a subrecipient and developer, the terms and requirements must be submitted with an application for funding and approved by the CDBG Program Office. As a reminder, any loan funds received by a grantee are considered Program Income and must be returned to the State or used for an approved re-use. The State reserves the right to cancel or alter approved Program Income Plans based on performance of a grantee, subrecipient and developer.

17. Housing - Rental Housing Restrictions – When using CDBG funds for the development or renovation of rental housing, the use of CDBG funding is restricted to: 1) the acquisition of land in compliance with 49 CFR Part 24 and must be acquired after the CDBG funds are awarded; 2) construction activities that are competitively procured after the CDBG funds are awarded using the CDBG procurement policy; or 3) procurement of construction materials using the CDBG procurement policy.

18. Insurance - Flood – Flood insurance is required for all buildings (including housing) acquired, rehabilitated or renovated that are located in the floodplain. The grantee is required to ensure that subrecipients, businesses and homeowners maintain sufficient replacement insurance. Files must contain appropriate documentation. Insurance is to be maintained for the term of use, lien period, or loan term. This does not apply to recipients of funds for utility connections. Failure to enforce the flood insurance requirement will result in repayment of all CDBG funds used for that building.

19. Insurance – Homeowner or Building – Homeowner or building insurance is required for all buildings acquired, constructed or renovated with CDBG funds. The grantee is required to ensure that subrecipients, businesses and homeowners maintain sufficient replacement insurance. Files must contain appropriate documentation. Insurance is to be maintained for the term of use, lien period, or loan term. This does not apply to recipients of funds for utility connections. Failure to enforce the insurance requirement will result in repayment of all CDBG funds used for that building.

20. Labor - Davis Bacon and Related Acts – Funded CDBG projects that result in construction contracts that exceed \$2,000 are subject to the federal Davis-Bacon Act, the Contract Work Hours and Safety Standards Act of 1962, and the Fair Labor Standards Act. This does not apply to the rehabilitation or

renovation of residential structures designed for less than eight units when completed or for contracts impacting seven or less housing units.

21. Labor – Force Account - Grantees may use costs associated with Force Account labor, which is undertaken by employees of the jurisdiction, as leverage for a CDBG funded project. Costs must be documented using guidance and materials provided by the State.

22. Lead Paint – Grantees must comply with 24 CFR Part 35 and 40 CFR Part 745 when undertaking renovation, repair or painting activities that disturb painted surfaces in houses, buildings converted into housing, homeless shelters, and several other types of projects in buildings that were built before 1978. As of April 22, 2010, work performed as identified in the regulations must be completed by certified firms using certified renovators and workers trained in lead-safe work practices established by the Environmental Protection Agency.

23. Maintenance Plans – If CDBG funds are used for acquisition, construction or renovation of public facilities, multi-family rental housing developments or infrastructure projects, grantees must provide an acceptable maintenance plan to be approved prior to completion of construction or activity. The plan must outline steps to be taken to ensure that maintenance is a priority of the project constructed with federal funds. This would include inspection schedules and scope of work to be undertaken if there is a warranty, annual inspections and reports, documentation of maintenance actions, etc. Grantees must also identify how funding for short-term and long-term maintenance and replacement costs will be addressed.

24. Manufacturing Equipment – If CDBG funds are used for the acquisition of manufacturing equipment for an economic development project, the grantee must secure the equipment with a lien or other mechanism to ensure that it is not sold or removed by the business prior to the end of the retention period and closeout of the grant.

25. New Construction – Prohibition - In accordance with Executive Order 11988 and 24 CFR Part 55, the CDBG Program will not fund projects involving new construction in the following areas: special flood hazard areas, 100 year floodplains, regulatory floodways, and coastal high hazard areas.

Projects involving new construction that are located in 500 year floodplains and non-special flood hazard areas could be eligible depending on compliance with 24 CFR Part 55 and Part 58.

New construction activities related to replacement or improvements to existing infrastructure projects are allowed depending on compliance with 24 CFR Part 55 and Part 58.

26. Preliminary Engineering – If an applicant receives funding for preliminary engineering for infrastructure projects, they must comply with the U.S. Department of Agriculture's preliminary engineering requirements (PER) if they are planning on seeking construction funding from CDBG, USDA or the Maryland Department of the Environment.

27. Procurement - Grantees are to comply with requirements and processes as identified in the CDBG Program Financial and Procurement Manual for all procurement activities. The use of the same policy by all grantees ensures compliance with appropriate sections of 2 CFR Part 200, 24 CFR 570.489 and State regulations and requirements when purchasing materials, products or services with federal funds.

28. Program Income - Program Income is defined as gross income received by the grantee, subrecipient or business directly generated from the use of CDBG funds. The State chooses to classify all funds received as program income and does not recognize the \$35,000 limit identified in the regulations. Program Income includes, but is not limited to, the following:

- proceeds from the disposition by sale or long term lease of real property purchased or improved with CDBG funds;
- proceeds from the disposition of equipment purchased with CDBG funds;
- gross income from the use or rental of real or personal property acquired by the recipient or a subrecipient with CDBG funds, less the costs incidental to the generation of the income;
- gross income from the use or rental of real property owned by the recipient or a subrecipient that was constructed or improved with CDBG funds, less the costs incidental to the generation of the income;
- principal and interest payments on loans made using CDBG funds;
- proceeds from the sale of loans made with CDBG funds;
- proceeds from the sale of obligations secured by loans made with CDBG funds;
- interest earned on funds held in a revolving loan fund account;
- interest earned on program income pending disposition of the income; or
- funds collected through special assessments made against properties owned and occupied by households not of LMI, where the assessments are used to recover all or part of the CDBG portion of a public improvement.

All Program Income funds must be returned to the State unless the grantee has an approved Program Income Re-Use Plan. The State may use 3% of any program income returned to the State during the program year for administration and technical assistance.

A Program Income Re-Use Plan, which includes a description of the proposed fund management method to manage the funds and the capacity of the grantee to comply with State and federal regulations, must be submitted as part of the application and approved by DHCD, depending on the category. The decision to permit retention of program income by the grantee will be made on a case-by-case basis. Program Income Re-Use Plans must be approved for each grant. If there is not an approved Program Income Re-Use Plan, program income is to be returned to the State upon receipt.

If a plan is approved, program income may be retained by the grantee provided the grantee pledges its general funds to reimburse the State for any financial liability related to negative findings by the State and/or HUD with regard to the re-use of income. Grantees must also ensure that:

- the program income is targeted for an eligible CDBG activity(s) that meets a national objective and for which DHCD has given approval;
- all applicable compliance requirements are met;
- reporting is accurate; and
- activities are completed in a timely manner.

Typically, program income is targeted for use for the “same activity” which is defined as an activity with the same purpose and the same location as the activity generating the program income. Grantees will be required to report on activities. Activities funded with program income are subject to the same reporting and monitoring requirements as other projects.

The State reserves the right to cancel or alter approved Program Income Re-Use Plans based on the performance of a grantee or subrecipient.

Any program income that is distributed by the State during the period beginning with the date HUD awards the annual grant to the State is considered to be covered by the current Consolidated Plan.

29. Project Administration Costs – All costs supporting project administration or project delivery costs must be documented. Timesheets must be maintained for all persons paid with CDBG funds. Timesheets must reflect actual hours worked on the project. Grantees will be required to document their paid and in-kind costs committed as leverage.

30. Special Assessment/Recovery of Costs – Grantees will not attempt to recover any capital costs of public improvements assisted in whole or part with CDBG funds by assessing any amount against properties owned and occupied by LMI persons. This includes any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if CDBG funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than with CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds if the State certifies that it lacks CDBG funds to cover the assessment.

31. Term of Use - Buildings and Facilities – Buildings and facilities acquired, constructed or renovated with CDBG funds must remain in the approved use for a specific period of time. For a grantee, the “term of use” shall be identified in the grant agreement. For a grant with a subrecipient or business, the grantee shall enforce this requirement with a lien or other legal mechanism between themselves and the subrecipient or business on the property. The term shall be in effect after the occupancy permit is issued. The terms shall be no less than:

| FUNDING AMOUNT | LENGTH OF TERM |
|---|-------------------------------|
| Up to \$400,000 in CDBG funds | 10 years after occupancy date |
| Between \$400,001 and \$600,000 in CDBG funds | 15 years after occupancy date |
| Above \$600,001 in CDBG funds | 20 years after occupancy date |

If the term cannot be met, the grantee must contact the CDBG Program to discuss future actions and consequences. Options could include changing the use of the building to one that still meets a national objective or the return of funds based on regulatory requirements. All will be considered on case-by-case basis.

During the CDBG Term of Use, the grantee shall not, and shall not allow any subrecipient or business to (a) create, incur, assume or suffer to exist any mortgage, pledge, security interest, encumbrance, lien, charge, conditional sale or other title retention agreement, or lien of any kind on property or improvements (or any part thereof or income therefrom) acquired or constructed/renovated with CDBG

funds; or (b) make, create, permit or consent to any conveyance, sale, assignment or transfer of the property or improvements (or any part thereof) acquired or constructed/renovated with CDBG funds.

32. Water and Sewer Projects – To meet the national objective for projects involving the construction or extension of water and sewer service, it is mandatory that all households and businesses (if an economic development project) in the service area are connected to the system. The national objective will not be met until all persons, households or businesses are receiving the intended benefit. In the event households refuse to connect, the grantee must document that the households are being charged the monthly cost for the benefit they choose not to use.

The physical connection of households to water and sewer systems is an eligible activity for qualifying LMI households under the national objective of benefit to LMI persons through housing activities. As such, the total household income must be considered and verified to determine the eligibility of the household. Liens are required to protect the benefit.

NEW REQUIREMENTS AND POLICIES FOR FFY 2020

The following new requirements and policies will be in effect for FFY 2020 funded grants. In some cases, depending on the activities, these could be required if amendments for older grants are requested and awarded new funds.

1. New Housing Construction – The use of CDBG funds for the construction of new housing is prohibited under CDBG with the exception of following:

- New construction activities can be carried out by a Community Based Development Organization (CBDO) that has been certified by the CDBG Program. They can partner with an affordable housing development organization;
- New construction activities can be carried out by a Community Housing Development Organization (CHDO) that has been certified by the State HOME Program. They can partner with an affordable housing development organizations;
- To support new housing construction, Grantees and non-profit subrecipients can acquire property and resell it to an affordable housing organization;
- To support new housing construction, Grantees may clear a site in preparation for housing; or
- To support new housing construction, Grantees can make public improvements on publicly-owned property or privately-owned land if operated by grantee and an easement is obtained.

Certifications for CBDO's and CHDO's must be completed and approved prior to the submission of an application. Interested organizations must contact the CDBG Program for further discussion and forms.

Grantees may construct housing of “last resort” for persons displaced as a result of a CDBG funded activity and no comparable replacement house is available.

2. Affordability for Beneficiaries – The rating system will be altered to consider if payment is required for services, facilities or housing to ensure affordability for intended beneficiaries. If applicable, for these projects only, the 10 point score possible for Impact on Need under Project Impact will be altered. In this case, there will be 5 points possible under Impact on Need and 5 points possible under the new rating factor of Affordability to Beneficiaries.

Examples of projects which would or could require payment for services or use include, but are not limited to: childcare centers, senior centers, housing, and sewer or water service,

APPLICATION SUBMISSION

The following regulations, requirements and policies apply to submission of a CDBG application regardless of funding category.

1. Citizen Participation Requirements – Governments must comply with citizen participation requirements when seeking CDBG funding and implementing CDBG funded projects. The State requires a jurisdiction to adopt and maintain a written Citizen Participation Plan which outlines and describes their efforts in soliciting citizen input and responding to concerns and questions. A jurisdiction's Citizen Participation Plan is effective for a five year period. The plan must be current at the time of application. If it is not current or the applicant does not have one, the applicant must adopt and submit a new plan with their application.

2. Public Hearing - A jurisdiction is to conduct at least one public hearing prior to submission of an application for a CDBG project. Failure to conduct the hearing as required will result in the rejection of the application as it will not be in compliance with Citizens Participation requirements. Hearings must take place in conjunction with a regularly scheduled meeting of the elected public officials of the municipality or county that is submitting the application(s). At the hearing, the jurisdiction should discuss local community development, economic development and housing needs. While the hearing allows for a jurisdiction to seek input on proposed activities, it should allow for input from the community as to other needs that could be considered.

The public hearing notice must be published in a local newspaper at least five (5) days prior to the date of the hearing. Additionally, the jurisdiction should seek to notify the public with other means such as cable television, posted notices in public places, notices in other local publications, newsletters, government website, etc. The jurisdiction should encourage participation of potential or actual beneficiaries of a project and make accommodations for the disabled. Public hearings shall be conducted in a manner to meet the needs of non-English speaking residents where a significant number of non-English speaking residents can reasonably be expected to participate. A copy of the meeting minutes and the hearing notice must be submitted with the application.

3. Public Review of Application – The public must have the opportunity to review and comment on a draft of the completed application before it is submitted to the State. In the public hearing notice, the applicant must provide the anticipated date the draft application(s) will be available for review as well as the location where it can be found. Failure to advertise and provide the review and comment period will result in rejection of the application during threshold review.

4. Local Resolution - The legislative body of the jurisdiction must pass a resolution authorizing submission of the application, the specific project(s) and the specific amount of funds being requested. The resolution must authorize the application in an amount equal to or greater than the amount requested in the application(s). The resolution must also acknowledge that the signatories understand that repayment of grant funds could be required if the application is funded and the project is not completed or does not meet a CDBG national objective.

If submitting more than one application, the resolution should identify the specific projects and the amount of each project. If the amount identified in a resolution is less than what is identified in the application, the CDBG staff will review the application to determine if it should be accepted, as only the amount authorized in the resolution can be considered. Applications with this issue will be reviewed on a case-by-case basis. Resolutions passed for previously submitted CDBG applications are not valid and will not be accepted. A copy of the resolution must accompany the application or the application will not be reviewed.

5. Residential Anti-Displacement and Relocation Assistance Plan – The State requires jurisdictions to adopt and maintain a written Residential Anti-Displacement and Relocation Assistance Plan. While a jurisdiction should make every effort to minimize the displacement of persons or businesses when using CDBG funds, this plan will describe what the jurisdiction will do in the event that it does occur.

Section 104(k) of the HCD Act of 1974, 42 U.S.C. § 5304(k), requires that reasonable relocation assistance be provided to persons displaced as a result of the use of CDBG assistance to acquire or substantially rehabilitate property. Section 104(d) of the HCD Act of 1974, as amended, 42 U.S.C. § 5304(d), requires one for one replacement of all low and moderate income dwelling units housing the same number of occupants as could have been housed in the units demolished or converted to another use as a result of CDBG assistance.

A jurisdiction's Residential Anti-Displacement and Relocation Assistance Plan is effective for a five year period. The plan must be current at the time of application. If it is not current or the applicant does not have one, the applicant must adopt and submit a new plan with their application. A specific plan will be required for approved grants with projects which will result in displacement.

6. Submission By A County For Project in Municipality - A county may submit applications on behalf of municipalities. In such instances, the municipality may not submit a separate application for the same project. The applicant assumes overall responsibility for ensuring that the entire project will be carried out in accordance with CDBG requirements. The applicant must enter into a legally binding cooperative agreement with the municipality.

7. Program Income - Any gross income that will be derived from the use of CDBG funds is Program Income. It is to be returned to the State unless the re-use of those funds is approved by the State. Applicants must submit a Program Income Re-Use Plan with their application requesting approval to retain funds at the local level for the same activities if they anticipate that their project will result in Program Income. Approved plans will be identified in the grant agreement for approved applications. A new Program Income Re-Use Plan must be submitted with each application. Jurisdictions wishing to retain income must be willing to pass a resolution to repay from general funds any costs that HUD or the State may disallow as a result of the retention and re use of program income. Additional information will be provided in program policies and procedures.

Program income must be re-used in a timely manner. If a jurisdiction has a balance of program income at the time of the application, the State may require that it be used as part of the application if it is determined that funds are not being used in a timely manner.

8. Debarment - The applicant is required to complete Debarment Checks on sub recipients or businesses prior to submission of an application. The completed forms do not need to be included with the application unless there is a problem.

9. Audit – Applicants who have never submitted an application to the CDBG Program must provide a copy of their most recent annual financial report/audit and a copy of their most recent single audit, if one was required, with their application. One copy of each is sufficient.

10. Mission and Bylaws – Sub recipients included in an application must demonstrate that their organization primarily serves persons who are of low and moderate income and/or a specific population that is eligible for CDBG assistance. This should be clearly written in their mission statement and bylaws which should be submitted with the application.

11. Limited English Proficiency – Applicants are to demonstrate that they complied with their Limited English Proficiency Plan if they are an existing grantee or, if new applicant, they researched the available data to determine if any of their outreach efforts required information to be translated into other languages or if other outreach efforts were required. Specific documentation will be provided for applicants to use.

12. Policy for New Funds for Previously Assisted Projects - Over the years, DHCD funding through the Division of Neighborhood Revitalization has assisted with the construction and renovation of many building projects throughout the state. We have always encouraged the use of high quality materials and workmanship. While not mandated, we expected buildings to be maintained to ensure longevity. To that end, as costs increase and funds are limited, we reserve the right to not provide additional funds from the CDBG Program or the State Revitalization Programs (Community Legacy, Strategic Demolition, CORE, Baltimore Regional Neighborhoods Initiative) for previously assisted building projects. Specific documentation will be provided for applicants to use.

In the event this request is funded, maintenance agreements would be required as well as the establishment of maintenance funding accounts. This policy does not apply to the construction of additions or phases previously not funded.

13. Clearinghouse Submission - Applicants must comply with the Maryland Intergovernmental Review and Coordination Process (COMAR 14.24.04). Simultaneous with the submission of any application for CDBG funding, applicants must submit an electronic copy of a project profile to the Maryland State Clearinghouse. The profile must include a cover form; a summary briefly explaining the nature, purpose, scope and justification for the project; a map of the project location and geographic area to be served; a budget identifying all sources and uses of funds; and staffing for the project. It must be submitted by the government applicant, not the sub recipient or business. Comments from this review will be forwarded to the CDBG program.

14. DHCD/Neighborhood Revitalization Project Portal Submission – Applicants must use the Community Development and Services System which is an on-line application system.

FUNDING CATEGORIES, RATING AND AWARDS

For funding under the two categories, DHCD reserves the right to award less than the requested amount. Funding recommendations and approvals may result in a decrease to the size, scope and/or costs of the project. A planning grant may be awarded in lieu of requested project funding where further study is deemed necessary.

In addition to the rating and evaluation criteria; CDBG staff, Rating Committees, the Assistant Secretary for Neighborhood Revitalization or the Secretary of DHCD may consider other factors in making funding determinations, including:

- The State's objectives and priorities;
 - The availability of alternate or contributing funding sources for the total project or some of its components;
 - A reasonable distribution of projects among eligible regions of the State;
 - The ability to respond to a locality's special needs;
 - The degree of community commitment for the project;
 - The previous CDBG investment in a community;
 - The ability of applicant, sub recipient or business to borrow funds;
 - The commitment and/or input from other funders;
 - The cost per person based on the total project cost;
 - The amount of CDBG or other DHCD funds awarded for other phases of a multi-phase project;
- and
- The availability of other resources and/or services in a community.

The State does not provide final scores to applicants but will provide general comments as to strengths and weaknesses.

COMMUNITY DEVELOPMENT CATEGORY

Applications for community development projects are accepted annually on a competitive basis in the spring. The funding round is announced in advance of program opening, and applicants are given a minimum of 45 days to prepare their applications after the application workshop is held. Any funds not awarded in the competition will be added to the other categories.

For the SFY 2021 competitive application round, the maximum amount an applicant may seek is \$800,000.

Application Submission Information

One original and three copies are due by Friday, January 22, 2021 by 2:00 p.m. Those received after the designated date and time will be rejected. Applications are to be mailed or delivered to DHCD.

Applications are evaluated in a three-step process: threshold review, project evaluation, and funding recommendations. At the completion of the threshold review, applicants will be notified by mail if their application(s) will be reviewed. Applications will be rejected if: 1) the application is not complete; 2) the public hearing process was not done correctly; 3) the draft of the application was not available for

public review before submission; 4) the application is not received by the established due date; 5) the proposed project and/or activities do not meet the eligibility requirements; or 6) the applicant does not meet established performance thresholds.

Performance Thresholds

There are performance thresholds related to previous CDBG grants that must be met by applicants. Applicants will be evaluated on their management of existing CDBG grants and must be in compliance with financial, reporting, monitoring, and performance requirements as established each year. This does not apply to CDBG COVID awards.

1. Financial - Due to the national crisis, the CDBG Program will be more flexible when reviewing the progress of grants funded in SFY 2019 and 2020. CDBG Project Managers will contact existing grantees prior to the application due date to discuss progress and issues. All other grants should have drawn 100% of funds unless they were amended.

2. Reporting – Applicants must be current with submission of any reports due to the program for existing grants.

3. Monitoring – Grantees that have grants with open monitoring issues will be reviewed on a case-by-case basis, taking into consideration the significance of the finding(s) or concern(s), the corrective action(s) taken by the grantee or sub recipient or business to resolve the issue(s), and the timeliness of the grantee in responding.

4. Performance – Grantees that have grants that have expended funds but have moved slowly or failed to perform in conformance with their project schedule will be required to submit additional information related to reasons for delays and poor performance as well as a new timeline. The State reserves the right to determine if the response is sufficient.

Additionally, grantees that have revolving loan funds (RLFs) and program income accounts that were capitalized with CDBG funds will be required to submit information regarding the current fund balance and the most recent activity. This applies to economic development RLFs as well as housing rehabilitation RLFs and program income accounts. Grantees may be required to submit additional information to explain large fund balances and lack of activity. In these instances, the State may take additional actions related to ensuring the grantee utilizes these funds.

Project Evaluation

All applications that meet the threshold criteria will be rated and ranked competitively by a review committee composed of Maryland CDBG Program staff and other departmental staff with participation from other government agencies when appropriate. Applicants will be given an opportunity to respond to questions in a timely manner.

Rating is based on a 150-point scale. Point ranges have been established for each criterion to gauge the extent to which the applicant meets the criterion. The following factors will be considered in determining the points assigned. A copy of the rating form may be obtained from the CDBG program staff.

| RANKING FACTOR | MAXIMUM POINTS |
|---|------------------|
| PUBLIC PURPOSE - Consistency (10) - Severity of Need (30) - Community Support (5) | 45 Points |
| PROJECT IMPACT - Affordability (0) or (5) - Impact on Need (10) or (5) - Benefit to LMI Households (10) | 25 Points |
| PROJECT MANAGEMENT - Readiness To Proceed (35) - Accuracy of Costs (10) - Capacity (10) | 55 Points |
| LOCAL COMMITMENT / LEVERAGING - Local Commitment (10) - Debt Service (5) - Leveraging (10) | 25 Points |
| BONUS POINTS | 15 Points |

Applicants may receive up to 15 bonus points for meeting one or more of the following criteria if sufficiently discussed and/or documented within the application:

1. Project will use innovative materials or methods (2 Points);
2. Project activities include the acquisition and reuse of foreclosed properties (2 Points);
3. Project activities include the replacement of utilities in existing buildings with energy saving material (2 Points);
4. Project will use green or energy efficient building materials and practices for new construction or renovation (2 Points);
5. Project activities will eliminate impediments to fair housing in the community (2 Points);
6. Project activities will provide benefit to those serving or have served in the U.S. armed forces (2 Points); or
7. Project activities that benefit the homeless (3 Points).

Public Purpose/Local Need (45 maximum points)

Severity of Need (30 maximum points). Based on the information in the application, the degree of distress and examples provided will determine the number of points awarded. Distress factors considered include the quality and quantity of existing facilities, including the need for rehabilitation or replacement, condition description, age, adequacy or absence of facilities, services, housing etc. Up to twenty (20) points are awarded based on the documented need for new or additional services, new or improved facilities, new or improved infrastructure, or new or improved housing. Up to ten (10) points are awarded where existing physical health and safety conditions of buildings or infrastructure are documented. Please note that documentation in support of the need is the key to receipt of points.

Community Support and Involvement (5 maximum points). Points are awarded based on evidence and description of current community support and involvement in the project development and implementation. Letters of general support and participation may include local interest of neighborhood groups, local public or non-profit agencies and individuals that might directly benefit from the project. Applicants should describe the outreach conducted related to the public hearing and the efforts to obtain input from the public and those that might benefit directly from the project(s) included in the application.

Consistency with Local Needs/Plans/Strategies (10 maximum points). Points are awarded based on the degree to which the project is specifically identified and is consistent with a locally developed revitalization strategy, capital improvements plan or comprehensive plan (up to 5 points). Relevant sections must be provided with the applications. Up to five (5) points may be awarded for proposed projects and activities that re-use existing buildings and infrastructure.

Project Impact (25 maximum points)

Affordability (5 maximum points). Points are awarded based on the description and information provided to demonstrate that the services, facilities and housing will be affordable to beneficiaries. *This is only applicable for projects that require payment from beneficiaries.*

Impact on Need (10 maximum points). Points are awarded based on the extent to which the project will address the needs and alleviate the existing problems described by the applicant. *If the above referenced score under Affordability is applied, then only 5 maximum points may be awarded.*

Benefit to Low and Moderate Income (LMI) Households (15 maximum points). Maximum points will be awarded to projects where there is a direct benefit to LMI households/persons. 5 points will be awarded to projects where there is an area wide benefit to LMI persons. No points will be given for slum/blight projects where there is no benefit to LMI persons, or where benefit cannot be determined. If there is more than one national objective, maximum points will be given for the activity that benefits more people.

Project Management (55 maximum points)

Readiness to Proceed (35 maximum points). Points may be awarded for the extent to which the project is ready to proceed and the implementation schedule is reasonable. The assessment is based on the relative progress of elements such as site control/easements, architectural design or preliminary or final

engineering, commitment of other project financing or the development of rehabilitation guidelines. If the applicant is not able to document that other funds are committed, they will not receive any points under this section because the project is not ready to proceed. This category considers the project as a whole but will consider factors such as phases as long as each phase is able to meet a national objective.

An applicant may receive thirty-five (35) points based on the following factors:

1. Construction Projects: Applicant has completed design and/or engineering, has completed acquisition or will complete if applicable within 90 days (does not include easement acquisition), can bid project within 90 days, and is able to start construction within 120 days.
2. Housing Rehabilitation Projects: Applicant has developed or updated all program materials, selected and completed work write-ups for 30% of properties to be rehabilitated, and can bid work in 60 days.
3. Services/Non-Construction Projects: Applicant can demonstrate that program and/or activities can be implemented within 30 days.

An applicant may receive twenty (20) points based on the following factors:

1. Construction Projects: Applicant has completed design and/or engineering, has completed acquisition or will complete if applicable within 120 days (does not include easement acquisition, can bid project within 120 days, and is able to start construction within 150 days).
2. Housing Rehabilitation Projects: Applicant has developed or updated all program materials, selected and completed work write-ups for 15% of properties to be rehabilitated, and can bid work in 90 days.
3. Services/Non-Construction Projects: Applicant can demonstrate that program and/or activities can be implemented within 60 days.

An applicant may receive ten (10) points based on the following factors:

1. Construction Projects: Applicant will complete design and/or engineering within 90 days of the award, will complete acquisition if applicable, within 120 days, and will bid project within 120 days.
2. Housing Rehabilitation Projects: Applicant has developed or updated all program materials, selected and completed work write-ups for 5% of properties to be rehabilitated, and can bid work in 120 days.
3. Services/Non-Construction Projects: Applicant can demonstrate that program and/or activities can be implemented within 75 days.

No points are awarded if the project is not ready to proceed based on the above criteria or if other funds are not committed.

Accuracy of Costs (10 maximum points). Maximum points may be awarded to projects which best document that project costs have been carefully estimated. Estimates should reflect the applicability and impact of Davis-Bacon wage rates, acquisition requirements, relocation or replacement housing requirements. Estimates should be current within six months. Preliminary professional studies, appraisals, tax assessments, wage rate determinations are some examples of acceptable documentation. No points will be awarded if documentation of costs is not submitted.

Administrative Capacity (10 maximum points). Points may be awarded for projects based on the past performance of the applicant or sub recipient with CDBG grants (5 points maximum). Reviewers will consider previous general grant management, financial management and compliance with meeting a national objective. The adequacy of staff to implement the proposed project based on information in Part G of the application will also be considered (5 points maximum).

Local Commitment and Leveraging (25 points maximum)

Local Commitment (10 maximum points). The Department will consider the extent to which local funds will be contributed to the project. Maximum points (10) may be awarded to applicants whose local contribution exceeds 25% of the total project costs. Local contribution of 15%-24% of total project costs receives 8 points. Where there is some local contribution but less than 15% of the total project costs, 5 points are awarded. No points will be given where there is no local contribution. All funds must be documented.

Local funds include cash, debt service and any in-kind contributions which materially contribute to the project completion. In-kind contributions must be documented and may include the donation or long term lease of land or buildings, appropriation of local revenues, site improvements or installed infrastructure, deferral of real estate taxes, abatement or payment in lieu of taxes. The contribution may be provided by the local government or directly by sub recipient or business. It is required for applications to include costs for administration of the grant.

Debt Service (5 points). Applications will receive 5 points if the funding sources include loans (including federal and state loans) borrowed specifically for the project that have been secured by the local government, sub recipient or business. Applicants shall provide executed copies of loan documents as evidence. This does not apply to forgivable loans or those that are deferred for an extended period of time.

Leveraging (10 maximum points). The Department will consider the extent to which local and CDBG funds are used to leverage other public and private funds (non-local). Points will be awarded based on the documented commitment of funds specifically identified to supplement CDBG funds. Maximum points (10) will be awarded for projects where 50% or more of the project costs are from sources other than local or CDBG. If less than 50% of the project costs are from sources other than CDBG and the locality, five (5) points are awarded. The application will receive no points for leveraging if other funding sources are available but are not sought or approved. Leveraged funds include other public or private grant funds and individual or corporate donations.

Funding Recommendations

The highest rated applications are recommended for funding until the available funding for the round are exhausted or the next highest rated project requests more funds than are available and the project cannot be phased. In that case, the next highest scoring project may be funded. In case of a tie score, the application with the highest combined score on Public Purpose/Local Need and Project Management is funded first. The Maryland CDBG program has established a minimum point standard of 105 (70%). Applications that receive less than 70% of the total points are generally not recommended for funding. As noted at the beginning of this section, the State may consider other factors when making awards. In these cases, the other factors will be documented in the State's records.

The recommendations of the Rating Committee for both approval and rejection of applications are reviewed by the Assistant Secretary for Neighborhood Revitalization and presented to the Secretary of DHCD for final approval. Awards are expected to be announced within approximately 90 days of the application submission deadline.

SPECIAL PROJECTS CATEGORY

Under the Special Projects Category, funds are set aside to fund special projects, planning activities and economic development projects. There are specific criteria and requirements required for each type of project. All applications will be considered on a “first-come, first-serve” basis once received and determined to be complete. Funds will not be “held” or “reserved” for applicants in the process of submitting an application or submitting materials to complete their application.

Grantees that have revolving loan funds (RLFs) and program income accounts that were capitalized with CDBG funds will be required to submit information regarding the current fund balance and the most recent activity. This applies to economic development RLFs as well as housing rehabilitation RLFs and program income accounts. Grantees may be required to submit additional information to explain large program income balances and lack of activity. In these instances, the State may take additional actions related to ensuring the grantee utilizes these funds.

Applicants must submit one original and two copies when applying for Special Projects funds. Applications are to be mailed or delivered to DHCD.

Special Projects

Special Projects applications are those submitted after the annual competitive round has been completed. They are for projects that have become a high priority based on an opportunity or due to a critical or time sensitive need. Applicants must consult with CDBG Program staff and receive written approval to submit an application. Staff will consider whether the proposed project would meet a CDBG national objective, be eligible under the program, be able to be implemented in a timely manner, and if it meets one of the State’s program objectives. Additionally, performance related to existing grants, if any, will be considered by staff in addition to CDBG eligibility requirements when making approvals. The maximum amount an applicant may seek is \$800,000.

A threshold review will be conducted to determine if the application is complete, the requested project will meet a CDBG national objective, and specific activities are eligible. Applications will be rated using the same rating factors used for the Community Development category. The minimum point standard of 105 points applies to Special Projects applications.

The State may also use funds from this category to fund requests for additional funding for existing grants for a variety of reasons. If the request is due to a shortfall for a previously funded project, additional funds will only be considered if there are extenuating circumstances surrounding the shortfall. If the amount needed is greater than \$75,000, grantees must apply for funding through the next Community Development application round unless it is determined that timing is critical. Grantees must provide a written explanation of the reasons for the shortfall, including:

1. the reasons for the request for additional funds;

2. verifiable documentation of a significant increase in beneficiaries;
3. proof that all alternate funding sources have been exhausted; and
4. Documentation of any negative impact on the community if the project is not completed.

Within thirty days of the threshold review approval, a recommendation is made to the Assistant Secretary for Neighborhood Revitalization and to the Secretary of DCHD for final approval.

Applications using the National Objective of Urgent Need must be submitted under Special Projects. A different application will be provided to address how the project meets the national objective. All aspects of the application process will remain the same with the exception of the rating point system. Complete applications will be reviewed and considered based on the extent of the data provided and the impact on the community.

Planning

Planning activities are eligible for CDBG funding. Applicants may seek up to \$50,000 for planning grants. A match is required but no more than 5% can be in-kind. Applicants must consult with CDBG Program staff and receive written approval to submit an application. Staff will consider whether the proposed project would meet a CDBG national objective, be eligible under the program, be able to be implemented in a timely manner, and if it meets one of the State's program objectives. Additionally, performance related to existing grants, if any, will be considered by staff in addition to CDBG eligibility requirements when making approvals.

A threshold review will be conducted to determine if the application is complete, the requested project will meet a CDBG national objective, and specific activities are eligible. Applications will be rated using the same rating factors used for the Community Development category. The minimum point standard of 105 points applies to Planning applications.

Planning activities are traditional planning activities such as comprehensive plans, community development plans, downtown studies, and capital improvements plans. Additional planning activities include feasibility studies, preliminary engineering, preliminary design, and building condition studies. Projects are qualified based on national objective eligibility.

Within thirty days of the threshold review approval, a recommendation is made to the Assistant Secretary for Neighborhood Revitalization and to the Secretary of DHCD for final approval.

Economic Development

Funding may be used for a variety of economic development activities which support local economic development initiatives either by direct public improvements to facilitate new business and/or industry or through direct assistance to businesses. Applicants must consult with CDBG Program staff and receive written approval to submit an application. Staff will consider whether the proposed project would meet a CDBG national objective, be eligible under the program, be able to be implemented in a timely manner, and if it meets one of the State's program objectives. Additionally, performance related to existing grants, if any, will be considered by staff in addition to CDBG eligibility requirements when making approvals. The maximum amount an applicant may seek is \$800,000.

A threshold review will be conducted to determine if the application is complete, the requested project will meet a CDBG national objective, and specific activities are eligible. Applications will be reviewed and rated using factors described later in this section.

The State will accept funding for the following economic development projects:

1. Job Creation – If the applicant is seeking funds to assist an identified business in a project that results in job creation, 51% of all jobs created must be taken by LMI persons. All jobs must be permanent, full-time jobs. The job counting begins once the grant activities are completed. Additionally, the State may impose a retention period for the jobs once created.

The business must provide a written commitment to meet the CDBG job creation standard of creating a specific number of jobs of which 51% or more of them will be taken by persons of low and moderate income. This must be provided with the application. Other application submission materials are described below and within the application document.

2. Job Retention - If the applicant is seeking funds to assist an identified business with job retention, there must be clear and objective evidence that permanent, full-time jobs will be lost without the CDBG assistance. Applications must include:

- evidence that the business has issued a notice to affected employees or made a public announcement to that effect; or
- analysis of relevant financial records which clearly and convincingly shows that the business is likely to have to cut back employment in the near future without the planned intervention.

The business must provide a written commitment to meet the CDBG job retention standard of retaining 51% or more of an agreed upon number of employees that are of low and moderate income at the time of the CDBG assistance. This must be provided with the application. Other application submission materials are described below and within the application document.

Applicants must provide the following information on the business to be assisted. If more than one, please provide information for each.

1. Name of Business
2. Ownership of Business
3. Business Management
4. Company History including start-up date, type of operation, progress and number of employees to date
5. Current Location(s)
6. Product Line or Service
7. Discuss their market area(s) including geography, major customers and other characteristics
8. Certificate of Good Standing from the State of Maryland if an existing business.

For projects which provide CDBG assistance as a financing measure to profit making businesses, discuss the need for financial assistance. Attach three years of historical financial statements and personal financial statement for principal owner(s) and a five year pro-forma. Explain the basis for requesting assistance (e.g., gap financing). Additional financial information may be requested.

Applications will be reviewed and considered based on the following:

1. Costs – All costs must be reasonable and necessary.
2. Leverage – All applications must include the leveraging of other funds. Those applications providing 50% or more of other funds will be provided maximum consideration. In-kind services cannot exceed 10% of the total budget.
3. Readiness to Proceed – Maximum consideration will be given to: 1) applications for construction activities which are able to be bid within 90 days and to start construction within 120 days; or 2) applications for acquisition of land or relevant equipment to be acquired within 120 days.
4. Administrative Capacity - The staffing plan must be sufficient to administer the grant activities.
5. Past Performance - The past performance of the applicant with CDBG grants will be considered with respect to general grant management, financial management and compliance with meeting a national objective.
6. Outcomes – Maximum consideration will be given to those projects that create or retain a high number of jobs.
7. Cost Per Job – The cost per job must not exceed \$20,000. Maximum consideration will be given to those applications where the cost per job does not exceed \$10,000.

Projects may be subject to Public Benefit Standards and Underwriting Guidelines. It depends on the structure of the application.

There is a prohibition on the use of CDBG funds for job-pirating activities. Specifically, funds cannot be used to as an incentive for a business to relocate to another community.

The following types of businesses are not eligible for assistance with CDBG funds: adult bookstores, video shops or other adult entertainment facilities, check cashing facilities, gambling facilities, gun shops, liquor stores, massage parlors, medical marijuana production or distribution businesses, pawn shops, tanning salons, or tattoo parlors. Additionally, assistance to a professional sports team or a privately-owned recreational facility that serves a predominantly higher-income clientele where the recreation benefit to be derived by users or members clearly outweighs the employment of or other benefits to low and moderate income persons is also prohibited. All businesses must be legal under the State and the federal governments.

Within thirty days of the threshold review approval, a recommendation is made to the Assistant Secretary for Neighborhood Revitalization and to the Secretary of DHCD for final approval.

ADDITIONAL PROGRAM POLICIES AND PROCEDURES

1. Funds Transfer - A review of the balance of available funds from the previous fiscal year will occur prior to the award of grants through the annual Community Development competitive round. Available funds will be used prior to the use of 2021 grant funds. Funds not used for the Community Development awards will be used as needed for the Special Projects category. Therefore, amounts funded in each category could exceed what is identified in the policy guide.

2. Grant Periods - Grants are awarded for a twenty four (24) month period, except planning grants, which are expected to be completed in twelve (12) months. The grant period is related to the expenditure of the grant funds only. No formal amendment is required for the additional time necessary for a grantee to satisfy a national objective or to satisfy corrective actions related to monitoring findings

or matters of concern. Time extensions are granted only where circumstances are beyond the grantee's control.

3. Grant Amendments - Circumstances or conditions may develop during project implementation which could prompt the grantee to request, in writing, an amendment to the grant for reasons other than for additional fund in which was discussed under the Special Projects section. Accordingly, grantees must obtain approval for amendments in the following instances:

- if the addition of a new, or deletion of an existing activity or project is proposed;
- if activities in an area other than the approved target or project area are proposed;
- if the scope of the existing project or activities will change (i.e., number of beneficiaries);
- if a budget revision is proposed resulting in a transfer between approved budget line items in excess of ten percent of the grant award;
- in other instances where DHCD determines an amendment to be appropriate, such as where technical changes in legal or administrative terms occur.

The request for a grant amendment shall provide sufficient information to explain and justify the proposed changes. The CDBG Program may determine that an amendment to a grant agreement requires additional actions. The grantees will be notified in writing if they have to complete any of the following requirements:

- additional citizen participation efforts;
- additional review by the State Clearinghouse; or
- additional environmental review.

The request for a grant amendment will be reviewed on the basis of eligibility and the evaluation criteria applicable at the time of the amendment request.

A time extension may be granted, generally for one year, when it is determined by the program that the grantee will not expend grant funds by the completion date established in the grant agreement. The time extension is processed by the program and is not subject to the requirements of project amendments listed above. The program reserves the right to determine the length of time for the amendment.

Note that if an applicant is awarded funds through the Community Development category for another phase of a project which benefits the same beneficiaries as an open grant, that open grant will be amended to include the new award and for time.

4. Financial Penalty - ERR – The Environmental Review and Request for Release of Funds must be submitted for approval by DHCD within 75 days of the grant award date. Failure to do so will result in a 2% financial penalty of the grant award. The penalty will be assessed initially from administrative funds awarded. If no administrative funds were awarded, then project funds will be recaptured. The exception shall be for projects with issues identified through screening letters where the CDBG Environmental Officer has been notified in writing. Further delay in completing the Environmental Review and obtaining a Release of Funds could result in the termination of the grant.

5. Financial Penalty – Minimum Expenditure - For each grant, the grantee must request payment of a minimum of 5% of grant funds within 180 days of the grant award date. Failure to do so will result in a

5% penalty of the grant award each month until funds are drawn. The penalty will be assessed initially from administrative funds awarded. If no administrative funds were awarded, then project funds will be recaptured. Exceptions to this policy will be considered on a case by case basis.

6. Monitoring and Close Out of Grants - Grants will be officially monitored by CDBG Program staff for compliance with federal and state regulations and requirements and to ensure that the national objective has been met. Some grant activities may be monitored by a specific compliance specialist or by their Project Manager at different stages of the implementation of the grant. All projects are considered "open" until they have been fully monitored and all issues are resolved. The State will issue a Close Out letter to the grantee when it has been formally closed. Grant files and records must be retained by the grantee for a five (5) year period after close out of the State's grant by HUD.

7. Recapture and Repayment of Funds - Any funds recaptured through grant termination, repayment due to monitoring findings, or completion of an activity at a cost savings will be available for redistribution to eligible projects. DHCD may retain eligible amounts of repaid or recaptured funds for State administrative and technical assistance costs.

8. Suspension of Method of Distribution for Presidential Disaster Declarations - In the event of a Major Disaster Declaration by the President of the United States for a city, town, or county located in the State of Maryland, the Secretary of DHCD shall have the authority to waive the Method of Distribution or any other State policies for the CDBG program to address emergency needs of impacted communities. This will be done in consultation with HUD and the program will operate within the parameter of the law or laws addressing the CDBG program.

ELIGIBLE NON-ENTITLEMENT GOVERNMENTS

Allegany County – Towns of Barton, Lonaconing, Luke, Midland, Westernport, the City of Frostburg and Allegany County

Anne Arundel County – Town of Highland Beach

Calvert County – Towns of Chesapeake Beach and North Beach and Calvert County

Caroline County – Towns of Denton, Federalsburg, Goldsboro, Greensboro, Henderson, Hillsboro, Marydel, Preston and Ridgely and Caroline County

Carroll County – Towns of Hampstead, Manchester, Mount Airy (part), New Windsor, Sykesville, Taneytown, Union Bridge and Westminster and Carroll County

Cecil County – Towns of Cecilton, Charlestown, Chesapeake City, Elkton, North East, Perryville and Port Deposit and Cecil County

Charles County – Towns of Indian Head, La Plata and Port Tobacco and Charles County

Dorchester County – Towns of Brookview, Church Creek, East New Market, Eldorado, Galestown, Hurlock, Secretary and Vienna, the City of Cambridge and Dorchester County

Frederick County – Towns of Brunswick, Burkittsville, Emmitsburg, Middletown, Mounty Airy (part), Myersville, New Market, Thurmont, Walkersville and Woodsboro, Village of Rosemont and Frederick County

Garrett County – Towns of Accident, Deer Park, Friendsville, Grantsville, Kitzmiller, Loch Lynn Heights, Mountain Lake Park and Oakland and Garrett County

Kent County – Towns of Betterton, Chestertown, Galena, Millington and Rock Hall and Kent County

Montgomery County – Towns of Barnesville, Chevy Chase View and Laytonsville and Chevy Chase Village, Chevy Chase Village (Section 3) and the Village of Martin's Additions

Queen Anne's County – Towns of Barclay, Centreville, Church Hill, Queen Anne (part), Queenstown, Sudlersville and Templeville and Queen Anne's County

St. Mary's County – Town of Leonardtown and St. Mary's County

Somerset County – Town of Princess Anne, City of Crisfield and Somerset County

Talbot County – Towns of Easton, Oxford, Queen Anne (part), St. Michaels and Trappe and Talbot County

Washington County – Towns of Boonsboro, Clear Spring, Funkstown, Hancock, Keedysville, Sharpsburg, Smithburg and Williamsport and Washington County

Wicomico County – Towns of Delmar, Fruitland, Hebron, Mardela Springs, Pittsville, Sharptown and Willards and Wicomico County

Worcester County – Towns of Berlin, Ocean City and Snow Hill, Pocomoke City and Worcester County

EXHIBIT 2: HOME Methods of Distribution

The Maryland HOME Investment Partnerships Program (HOME) can be used for a variety of housing activities, according to local housing needs. Eligible uses of funds include tenant-based rental assistance; housing rehabilitation; assistance to homebuyers; and new construction of housing. HOME funding may also be used for site acquisition, site improvements, demolition, relocation, and other necessary and reasonable activities related to the development of non-luxury housing.

Funds may not be used for public housing development, public housing operating costs, or for Section 8 tenant-based assistance, nor may they be used to provide non-federal matching contributions for other federal programs, for operating subsidies for rental housing, or for activities under the Low-Income Housing Preservation Act.

All housing developed with HOME funds must serve low- and very low-income families. For rental housing, at least 90 percent of the families benefited must have incomes at or below 60 percent of the area median income; the remaining 10 percent of the families benefited must have incomes at or below 80 percent of area median income. Homeownership assistance must be to families with incomes at or below 80 percent of the area median income. Each year, HUD publishes the applicable HOME income limits by area, adjusted for family size.

HOME-assisted rental units must have rents that do not exceed the applicable HOME rent limits. Each year, HUD publishes the applicable HOME rent limits by area, adjusted for bedroom size. For projects with five or more HOME-assisted rental units, 20 percent of the units must be rented to very low-income families.

HOME-assisted homebuyer and rental housing must remain affordable for a long-term affordability period, determined by the amount of per-unit HOME assistance or the nature of the activity. HOME-assisted homebuyer housing is also subject to resale or recapture requirements.

The State of Maryland must provide a 25 percent match of their HOME funds. In addition to this a also set aside at least 15 percent of our allocations for housing to be owned, developed, or sponsored by community housing development organizations (CHDO).

The State of Maryland HOME funds will be used to increase the number of housing units for very low income individuals and households. HOME funds will be targeted for the lowest income households as follows:

For rental housing projects, HOME funds will be targeted to serve households at or below 80 percent of the area median household income, adjusted for household size, and determined annually by HUD.

Single Family rehabilitation/reconstruction loans, acquisition/rehab/resale loans and loans for Homeownership assistance will be targeted to households at or below 80percent of the area median household income, adjusted for household size and determined annually by HUD.

For homeownership projects, HOME funds will be targeted to serve households at or below 80 percent of the area median household income, adjusted for household size, and determined annually by HUD.

DHCD will use the HOME affordable homeownership sales price limits provided annually by HUD when determining the maximum mortgage/loan amount for projects.

Maryland HOME funds will generally be used for projects in conjunction with the existing housing programs of DHCD as well as for projects without other State financing. Through the HOME Special Reserve Fund, HOME funds will be used to fill a need not met by existing housing programs. HOME funds can also be used when an existing CDA program has encumbered the majority of all available funding.

FEDERAL FISCAL YEAR 2020 / STATE FISCAL YEAR 2021 ALLOCATION

The State will receive \$ 6,278,625.00, for FFY 2020 (SFY 2021). The award will be divided into the following categories:

| STATE OF MARYLAND HOME ALLOCATION –FFY 2020 SFY 2021 | |
|--|-----------------------|
| Administrative Allowance | \$ 627,872.50 |
| CHDO Operating Assistance | \$ 100,000.00 |
| Multi-Family Projects | \$ 4,800,000.00 |
| Single Family Projects | \$750,852.50 |
| TOTAL | \$6,278,725.00 |

As noted above, in addition to the regular HOME allocation, DHCD expects to receive approximately \$2,900,000 million in HOME program income in the coming year. DHCD will continue to use the 10 percent of program income received for administrative costs as allowed under HUD regulations.

Use of HOME Funds

HOME funds will be used for projects in conjunction with the existing housing programs of DHCD as well as for projects without other State financing. Through the HOME Special Reserve Fund, HOME funds will be used to fill a need not met by existing housing programs. HOME funds will also be used when an existing CDA program has encumbered the majority of all available funding

1. HOME Special Reserve Fund

The HOME Special Reserve Fund has replaced the HOME Initiative Program which was terminated in 2013. The Special Reserve Fund will be used for special projects or programs that further the mission of DHCD. DHCD will announce the availability of these funds and the funds will be allocated on a first-come, first-serve basis with priority given to Community Housing Development Organizations (CHDOs) that produce CHDO reserve eligible projects.

The HOME Special Reserve Fund will be used to finance programs, projects and activities that fill a need not met by other DHCD housing programs or for any other existing CDA program which has fully encumbered the majority or all of the available funds for that particular activity, but which promotes the development of affordable, safe and sustainable housing for homeowners, renters, and special populations.

Local governments, non-profit sponsors and developers may propose projects or programs for the use of these funds or DHCD may have projects and program concepts it may wish to test.

Special Reserve Fund applications will be reviewed and funds will be allocated on a first- come, first- serve basis, with awards recommended to the Director of the Community Development Administration and HFRC for approval (if the applications are part of a competitive round). Applications from Community Housing Development Organizations (CHDOs) and non-profit organizations as well as local governments applying in conjunction with non-profits will be given priority. Other rating criteria will be readiness to proceed, demonstrated ability, matching contributions, geographic distribution and performance and disbursements on prior HOME awards. DHCD may fund up to 5% of the award to be used for administrative cost.

2. Other DHCD Programs

FFY 2020 HOME funds in the amount of \$ 5,510,852.50 will be used in conjunction with on-going DHCD housing programs to fill gaps in funding, make projects feasible and increase the number of low income persons able to be served in State-funded projects.

HOME funds will be disbursed among DHCD program areas listed below:

Multifamily Housing Programs

Single Family Programs

The HOME funds will be allocated to these uses for up to eight months. After that time, unencumbered funds may be moved to any other HOME uses to meet additional demand for funds or for special projects.

A. Multifamily Housing Programs

Rental housing projects will use HOME funds in conjunction with the Rental Housing Fund. HOME funds will be used in projects utilizing any combination of State funds, bond funds, or low income tax credits administered by DHCD or may be used with no other State funds. HOME funds may be requested by sponsors and/or local governments as part of the project application or DHCD staff may, in consultation with sponsors and local governments, propose the use of HOME funds during project evaluation. HOME and any other DHCD funds will be awarded to projects at the time of reservation of Rental Housing Funds.

HOME funds may be used as broadly and flexibly as is permitted by federal regulations to address the unique underwriting needs of each project and the number of very low-income tenants to be served. The ratio of HOME units to total units will generally be proportional to the ratio of HOME funds used in a project to total costs.

Multifamily Rental Housing Projects are solicited through an annual round of funding. When projects have met the requirements of the round HOME funds are requested to fill any funding gap.

B. Single Family Programs

HOME funds will be used in conjunction with DHCD's forward reservation programs for home ownership projects as well as for home ownership projects such as the Maryland Mortgage Program (MMP). HOME funds may be used for "soft seconds" to reduce the cost of the home to the borrower, for land or for other development costs, and for construction financing. Just as with rental housing projects, project applications may include requests for HOME funds or DHCD staff may propose the use of HOME funds during underwriting.

HOME funds may also be used for the development of group home projects that assist income-eligible persons with special housing needs. The HOME funds may be used in conjunction with State funds, or bond-funded group homes made under the Special Housing Opportunity Program (SHOP). HOME funds will help ensure that group home projects, with their limited repayment ability, are made feasible.

In addition, HOME funds will be used in conjunction with the Single Family Programs' rehabilitation and special purpose programs. Although these programs; Maryland Housing Rehabilitation Program (MHRP), Indoor Plumbing Program (IPP). Accessible Home for Seniors Programs (AHSP) and Lead Paint Programs (LHRGLP) have flexible loan terms, there are still applicants who cannot be served due to underwriting requirements associated with those programs. In some cases, combining HOME with these programs could make assistance possible by providing more favorable financing terms than permitted by State-funded programs. HOME funds may be used for replacement house projects in cases where rehabilitation is not possible or cost effective. HOME may also be used as stand-alone funding when other sources are not available.

Community Housing Development Organizations (CHDO) may also use HOME funds for acquisition of a property for resale or rental in conjunction with these Special Programs i.e. HOME funds for acquisition and Special Program funding for rehabilitation.

The State of Maryland may use HOME funds for tenant based rental assistance on a limited basis, including using HOME funds for security deposit assistance and to help victims of disaster.

3. DHCD Administrative Fees and CHDO Operating Assistance

The balance of the HOME funds - \$ 6,278,725.00 will be allocated as follows:

- \$ 627,872.50 will be used by DHCD for administrative expenses associated with administering the HOME program. The amount set-aside for administrative expenses includes 10% of the FFY2018 regular HOME allocation and 10% of any program income received.

\$ 140,000.00 will be set-aside for CHDO operating assistance. Guidelines for awarding HOME operating assistance to certified CHDOs conducting business in communities designated as HOME non-Participating Jurisdictions (non-PJs) are outlined in Attachment I. Under federal law, a CHDO may not receive HOME support that provides more than 50% of its operating budget in any fiscal year, or \$50,000, whichever is greater. Under DHCD policy, operating assistance funds available to CHDOs in any fiscal year will be capped at \$50,000*. This amount does not include funds for operating expenses and pass-through funds provided through intermediary organizations exclusive of the State of Maryland selected by HUD.

*The \$ 50,000.00 HUD rule has been waived for FY 2020 due to Covid.

All current State certified CHDO's will require re-certification prior to any operating assistance being awarded.

Eligible Activities

- Housing Rehabilitation
- Homebuyer Assistance
- New Construction
- Acquisition/Rehab Resale
- Acquisition/Rehab/Rental
- Reconstruction

- Demolition
- Relocation
- Tenant-based rental assistance

Eligibility Requirements

- Homeowners and tenants must meet the area median household income limits published annually by HUD. All household income will be considered for eligibility purposes.
- Homeownership Sales Value Limits may not exceed the values for the area as published annually by HUD.
- Rents for HOME units must adhere to the Fair Market Rents published by HUD annually.
- Rental projects must meet the subsidy limits published by HUD
- All projects must meet the occupancy requirements during the affordability period

Application Process

- Single Family homeowner projects are submitted to the State directly or through one of our participating local agencies. These applications are reviewed on a first come first serve basis and must meet the eligibility requirements.
- Multifamily applications are submitted through an annual round of funding announced by our department. Application will be reviewed to ensure compliance with the threshold requirements.

PROGRAM REGULATIONS, REQUIREMENTS AND POLICIES

Submission of application

1. Acquisition - Uniform Relocation Act – Grantees must comply with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (49 CFR Part 24) when acquiring property and permanent easements that are required for a project, or when residents or businesses are displaced as a result of a project. Additional regulations regarding relocation of displaced persons or businesses are found in 24 CFR Part 42 and Section 104(d) of the HCD Act.

2 Environmental Review – Grantees must comply with the National Environmental Policy Act of 1969 and other federal laws which are specified in 24 CFR Part 58. This review must be completed prior to the initiation of project activities regardless of the funding source. Where required no activities are to begin until a Release of Funds has been issued by HUD.

3. Fair Housing and Equal Opportunity – All agencies must comply with numerous federal laws, regulations, and Executive Orders. The most relevant regulations are related to non-discrimination when using HUD funding programs; non-discrimination and equal opportunity in housing; non-discrimination on the basis of race, color, religion, sex, national origin, handicap or familial status in programs and activities receiving or benefiting from federal assistance; and employment and contracting opportunities for lower income persons or minority businesses.

4 Fair Housing and Equal Opportunity – Disadvantaged Businesses – When procuring construction or services, grantees are to take affirmative steps to solicit bids from minority owned businesses (MBE) and women owned businesses (WBE).

5. Fair Housing and Equal Opportunity – Section 3 – When procuring construction or services when it is anticipated that the contracts will exceed \$200,000, grantees must comply with Section 3 of the HCD Act of 1968 which requires that employment and other economic opportunities be made available to low and very low income persons. Note that this regulation will soon undergo major revisions.

6. Housing - Broadband – Per revisions to 24 CFR Part 570.482, the use of HUD funding for the construction or substantial rehabilitation of a building with more than 4 rental housing units requires the installation of broadband infrastructure to provide access to internet connections in individual housing units. It must meet the definition of “advanced telecommunications capability” determined by the Federal Communications Commission under Section 706 of the Telecommunications Act of 1996.

Substantial rehabilitation is defined as: 1) complete replacement of the electrical system or other work for which the pre-construction cost estimate is equal to or greater than 75% of the cost of replacing the entire system in the building undergoing rehabilitation; or 2) rehabilitation of the building undergoing rehabilitation where the pre-construction estimated cost of the rehabilitation is equal to or greater than 75% of the total estimated cost of replacing the housing after the rehabilitation has occurred. The replacement cost is for the building undergoing rehabilitation only.

Exceptions may be granted by the State if it is determined: 1) the location of the new construction or substantial rehabilitation makes installation of broadband infrastructure infeasible; 2) the cost of installing broadband infrastructure would result in a fundamental alteration in the nature of its program

or activity or is an undue financial burden; or 3) the structure of the housing to be substantially rehabilitated makes installation of broadband infrastructure infeasible.

7. Housing – Homeownership Financial Assistance - If HOME funds are used to provide financial assistance (i.e. down payment and/or closing costs) to homebuyers a lien will be placed on each property which receives assistance as follows The length of the affordability periods are as follows:

- Assistance up to \$15,000 five (5) years;
- Assistance \$ 15,000- \$ 40,000 \$10,001 ten (10) years.
- More than \$ 40,000.00 fifteen (15) years

8. Housing – Housing Rehabilitation Program Policy –for single family, owner occupied housing rehabilitation all housing must be improved and meet local livability code requirements or housing quality standards upon completion of improvements

9. Housing - Rental Housing Affordability Periods:

- Assistance up to \$15,000 five (5) years;
- Assistance \$ 15,000- \$ 40,000 \$10,001 ten (10) years.
- More than \$ 40,000.00 fifteen (15) years
- New Construction of rental housing twenty (20) years
- Refinancing of rental housing fifteen (15) years

The State may institute stricter affordability periods

10. Insurance - Flood – Flood insurance is required for all buildings (including housing) acquired, rehabilitated or renovated that are located in the floodplain. Insurance is to be maintained for the term of use, lien period, or loan term.

11. Insurance – Homeowner or Building – Homeowner or building insurance is required for all buildings acquired, constructed or renovated with HOME funds. The grantee is required to ensure that sub recipients, businesses and homeowners maintain sufficient replacement insurance. Files must contain appropriate documentation. Insurance is to be maintained for the term of use, lien period, or loan term.

12. Labor - Davis Bacon and Related Acts – Funded HOME projects Federal (Davis-Bacon) wage requirements are made applicable to the HOME program by Section 286 of the NAHA which provides, in part, as follows:

"Any contract for the construction of affordable housing with 12 or more units assisted with funds made available under this subtitle shall contain a provision requiring that not less than the wages prevailing in the locality, as predetermined by the Secretary of Labor pursuant to the Davis-Bacon Act...,

shall be paid to all laborers and mechanics employed in the development of affordable housing involved,...."

HUD regulations (24 CFR 92.354) paraphrase the statutory provision and clarify that the contract for construction must contain these wage provisions if HOME funds are used for any project

costs, including construction or no construction costs, for housing with 12 or more HOME-assisted units. The regulations further explain that a construction contract that includes a total of 12 or more HOME-assisted units is covered by Davis-Bacon requirements even if the contract covers more than one HOME "project" and prohibits arranging multiple construction

contracts within a single project for the purpose of avoiding Davis-Bacon coverage. Once triggered, the wage provisions apply to the construction of the entire project - HOME-assisted and non-assisted portions, alike.

13. Lead Paint – Grantees must comply with 24 CFR Part 35 and 40 CFR Part 745 when undertaking renovation, repair or painting activities that disturb painted surfaces in houses, buildings converted into housing, homeless shelters, and several other types of projects in buildings that were built before 1978. As of April 22, 2010, work performed as identified in the regulations must be completed by certified firms using certified renovators and workers trained in lead-safe work practices established by the Environmental Protection Agency.

14. New Construction – Prohibition New construction sites must not be located in an area of minority concentration and must not be located in a racially mixed area if the project will cause a significant increase in the proportion of minority to non-minority residents in the area.

15. Program Income - The State may receive program income from time to time as a result of the prepayment of loans or from debt service payments. Any program income received will be used in accordance with the requirements of 24 CFR Part 92

Resale/Recapture Pursuant to Section 92.2574(a)(4)(ii) of the regulations, the State has selected the option to recapture the full HOME Investment from the net proceeds of the sale of a house, which was purchased with the assistance of HOME funds.

Compliance during the affordability period is achieved through monitoring of all borrowers to confirm the property is still their primary residence.

Should a homeowner want to refinance their first mortgage during the term of the HOME loan, the request will be reviewed to ensure that it meets the requirements of Subordination Policies.

The Department shall determine whether the loan of HOME funds has been forgiven because the homeowner has owned and occupied the house for a required minimum period of 5, 10, or 15 years in accordance with the terms of the loan.

If the homeowners has not owned and occupied the property during the minimum affordability period, payment will be required as discussed further under “Guidelines” below.

Guideline - Recapture of HOME Funds:

HOME loan funds are used for direct subsidy to assist homebuyers with down payment and closing costs, as well as mortgage write-down assistance, to enable them to purchase a home. Each homebuyer assisted with HOME funds is required to sign a written agreement detailing the terms and conditions of their HOME loan, prior to receiving the loan. A deed of trust is recorded against the purchased property securing the HOME funds. This lien is non-interest bearing loan. The loans contain an affordability period of 5, 10 and 15 years. The Loan shall be forgiven if the Borrower owns and occupies the Property during the affordability period. Repayment of the loan is required if the property is no longer the borrower's primary residence. In the event of sale or transfer of all or any portion of the Property by the Borrower or a holder of a senior lien through a foreclosure the entire amount borrowed will be due. However, the repayment may be limited to net proceeds if the amount of the net proceeds is

lesser than the original amount borrowed. The term “net proceeds” means the proceeds from the sale of the Property less the unpaid principal balance of any superior and subordinate non-governmental or private loans to the Loan.

Recapture may only be made if there are sufficient net proceeds. The net proceeds from the sale of a house will be distributed as follows:

- 1)
 - a) To pay the balance due on any superior loan and to pay any required closing costs;
 - b) To pay the HOME funds, subject to (2) below;
 - c) To pay the balance due on any subordinate loan;
 - d) To repay the homeowner for the amount of any homeowner payments; and
 - e) To pay the remaining balance to the homeowner.
- 2) If there are insufficient proceeds from the sale of the house to repay the amount of HOME funds and to pay the homeowner for the amount of any homeowner payments, the State may forgive a portion of the loan made with HOMNE funds, calculated by multiplying the amount of the HOME loan by the fraction equal to the number of years the homeowner owned and occupied the house times the affordability period, where HOME funds per unit equal:
 - a) Under \$15,000, 1/5 per year
 - b) \$15,000 - \$40,000, 1/10 per year; and
 - c) Over \$40,000, 1/15 per year.
- 3) With respect to loans made with HOME funds to assist homebuyers, “Homeowner Payments” means the following:
 - a) The amount of the down payment made by the homeowner of the house;
 - b) The amount of any principal payments or prepayments on any loan on the property; and
 - c) The cost of all capital improvements to the house made by the homeowner.

Additionally, the State will consider more restrictive terms for recapture and forgiveness provided it determines such action is necessary through established underwriting criteria.

HOME funds used to assist homebuyers that are recaptured according to these guidelines will be used to carry out other HOME eligible activities.

Legal Method

Covenants describing the recapture restrictions will be included in the recorded loan documents to ensure that the HOME funds will be recaptured at the time of transfer or refinance of the HOME-assisted unit.

Tenant-Based Rental Assistance

The State of Maryland may use HOME funds for tenant-based rental assistance on a limited basis, including using HOME funds for security deposit assistance and to help victims of a disaster. Rental assistance programs will select households to receive assistance in accordance with written tenant selection policies and criteria. In addition, if families selected are currently residing in units that are designated for rehabilitation or acquisition under the HOME program, they will not be required to meet the written tenant selection policies and criteria. Families so selected may use the tenant-based assistance in the rehabilitated or acquired unit or in other qualified housing.

TYPES OF INVESTMENT BY THE STATE OF MARYLAND IN THE HOME PROGRAM

Maryland expects primarily to invest funds in projects through interest-bearing and non-interest-bearing loans, and possibly grants when needed. Depending on the circumstances of each project, the State may use other forms of subsidies, including equity investments, interest subsidies consistent with the purposes of this program, and deferred payment loans with or without interest.

HOME Matching Fund Requirements

The State will provide HOME match through DHCD's Rental Allowance Program.

Suspension or Method of Distribution for Presidential Disaster Declarations

In the event of a Major Disaster Declaration by the President of the United States for a city, town, or unit of local government located in the State of Maryland, the Secretary of DHCD shall have the authority to waive the Method of Distribution or any other State regulations for the HOME program to address emergency needs of impacted communities. This will be done in consultation with HUD, and the program will operate within the parameter of the law or laws addressing the HOME program.

HOME Performance Measures

As part of its desire to implement performance measures, HUD asks grantees to assign measures to activities they expect to undertake. The table below shows how projected HOME activities will correspond with HUD's Performance Measurement system:

| HOME Investments Partnership Program | | | |
|---|---|-----------------|--|
| FY2020 Planned Project Results (HOME Program) | | | |
| Outcomes and Objectives* | Performance Indicators | Expected Number | Activity Description |
| DH-2 | Number new/rehabilitate units available to low-income households | 64 | Assistance to Rental Housing Development |
| DH-2 | Number of existing units bought to code | 11 | Housing rehabilitation assistance to low-income households |
| DH-2 | Number of households receiving down payment/closing cost assistance | 0 | Assistance to low-income homebuyers |

*Grantees should use one of 9 outcomes/objective categories below

| | Availability/Accessibility | Affordability | Sustainability |
|-----------------------------|----------------------------|---------------|----------------|
| Decent Housing | DH-1 | DH-2 | DH-3 |
| Suitable Living Environment | SL-1 | SL-2 | SL-3 |
| Economic Opportunity | EO-1 | EO-1 | EO-3 |

See link for information on the 2020 HTF Plan Method of Distribution -
<https://dhcd.maryland.gov/Pages/ConsolidatedPlan.aspx>

AP-35 Projects – (Optional)

Introduction:

At the time of the preparation of this Annual Action Plan, the State had not identified projects to be funded. Projects will be selected using the specific methods of distribution for each program. Per HUD guidance, this Action Plan will be amended to include awarded projects that have been put into the HUD IDIS system.

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

This section will be updated once projects are selected.

AP-38 Project Summary

Project Summary Information

This section will be updated once projects are selected.

AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

No

Available Grant Amounts

n/a

Acceptance process of applications

n/a

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

Yes

State's Process and Criteria for approving local government revitalization strategies

The State of Maryland uses State Sustainable Communities policies to promote revitalization in local communities. To participate, municipal and county governments are asked to identify local areas in need of revitalization and create a comprehensive revitalization strategy or “Action Plan” guiding investment in accordance with the principles of sustainability. The “Action Plan” aims to increase economic, transportation, and housing choice, and improve environmental and health outcomes among other locally identified goals.

The Sustainable Communities Act of 2010 was established by the Maryland General Assembly, and consolidated all previously DHCD-designated Community Legacy and Designated Neighborhoods and gave them interim Sustainable Community designation. Local communities whose Sustainable Communities designation was not updated by December 31, 2013 had their designation terminated.

In order to obtain (or retain) a Sustainable Communities designation, local governments apply for designation through applications available from DHCD. Applications for Sustainable Community designation are reviewed by an interagency panel and must be approved by the Governor’s Smart Growth Subcabinet. Once approved, communities retain their designation for five years.

All Sustainable Community Area applications must meet the following threshold requirements:

- 1) Sustainable Community Area boundaries must be entirely within a Priority Funding Area (PFA) and should be indicative of a targeted approach;
- 2) A local government resolution in support of the boundary designation and Plan should accompany the application or must be in process (all SC Area designations will be contingent upon an executed local resolution);
- 3) Entities in the community must have pledged financial and/or in-kind resources to implement the Plan as indicated by letters of support;
- 4) The proposed Sustainable Community is within or near a town center or transportation center, or there is a need for financing assistance for small businesses, nonprofit organizations or microenterprises;
- 5) The proposed Plan must be consistent with other existing community or comprehensive plans;

6) A Sustainable Communities Workgroup is formed and a roster of members is provided.

Applications that do not meet these threshold requirements will not be considered.

Application Evaluation

- The Sustainable Community application will be scored using the following 120-point framework:
- Sustainable Community Baseline Information (20 Points)
- Local Capacity To Implement Plans & Projects (15 Points)
- Sustainable Community Action Plan (65 Points)
- Progress Measures (20 Points)

AP-50 Geographic Distribution – 91.320(f)

Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed

The HTF will be eligible statewide under strict guidelines set in the Plan. Please see link below for detailed geographic distribution. See Methods of Distribution for other programs qualifications.

Funds available through the HTF Program will be targeted to provide permanent rental housing to extremely low income (ELI) households. The need for permanent rental housing for ELI households in Maryland is significant, with the latest estimates indicating that there are over 180,000 households in the State with incomes at or below 30 percent AMI, and 86 percent of these households pay in excess of 50 percent of their income for housing. Additionally, ELI households in Maryland have a high occurrence of disabilities and other special needs.

The HTF Program priority will be to increase the supply of decent, safe and sanitary affordable housing for ELI households, including homeless families. HTF funds may be used for the production, preservation and rehabilitation of affordable rental housing through the acquisition, new construction, reconstruction, or rehabilitation of non-luxury housing with suitable amenities.

<https://dhcd.maryland.gov/HousingDevelopment/Pages/nht/default.aspx>

Rationale for the priorities for allocating investments geographically

As noted above, DHCD supports community revitalization through Sustainable Community and Smart Growth efforts. The reason for this is to both have strong communities, as well to use resources in an intelligent, sustainable manner.

Relatedly, at the national level, the U.S. Department of Housing & Urban Development (HUD), Department of Transportation (DOT), and the Environmental Protection Agency (EPA) have committed to coordinate their capital investments in alignment with the following six “Livability Principles”:

- 1. Support existing communities.** Target public and private resources toward existing communities—through strategies like transit oriented, mixed-use development, and land recycling—to increase community revitalization and the efficiency of public works investments and to safeguard rural landscapes.
- 2. Value communities and neighborhoods.** Enhance the unique characteristics of all communities by investing in healthy, safe, and walkable neighborhoods—rural, urban, or suburban.

- 3. Coordinate and leverage policies and investment.** Align policies and funding to remove barriers to collaboration, leverage funding, and increase the accountability and effectiveness of all levels of government to plan for future growth, including making smart energy choices such as locally generated renewable energy.
- 4. Enhance economic competitiveness.** Improve economic competitiveness through reliable and timely access to employment centers, educational opportunities, services and other basic needs by workers, as well as expanded business access to markets.
- 5. Promote equitable, affordable housing.** Expand location and energy-efficient housing choices for people of all ages, incomes, races, and ethnicities to increase mobility and lower the combined cost of housing and transportation.
- 6. Provide more transportation choices.** Develop safe, reliable, and economical transportation choices to decrease household transportation costs, reduce our nation's dependence on foreign oil, improve air quality, reduce greenhouse gas emissions, and promote public health.

The State of Maryland's Sustainable Communities echo these federal policies, directing State resources to efforts that carry out these goals and the State's goals for communities.

Discussion

For more information and a list of Sustainable Communities in Maryland by County, please visit DHCD's website at the following address: <http://www.mdhousing.org/Website/Programs/dn/Default.aspx>

Affordable Housing

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction:

The table below provides an estimate of the number of persons DHCD expects to assist with affordable housing in the next year - 2021:

The State uses a method of distribution for funding and does not have numerical goals for the number of homeless persons that will be assisted. The 9,000 non homeless persons assisted result from providing mortgages to approximately 1,500 homeowners, financing over 3,000 new or renovated apartments, providing Tenant Based Rental Assistance to about 3,000 households, and rehabilitating about 2,500 housing units with weatherization and other funding. The Special Needs households assisted includes a combination of households assisted with HOPWA funding, Group Home, and SHOP funding, as well as rental assistance through the 811 programs. Other assistance was provided under the Homeownership for Individuals With Disabilities program; all of which complements the handicapped units produced under the Qualified Allocation Plan for LIHTC.

In 2020-2021, ESG will provide 900 homeless households with rapid re-housing and 800 non-homeless households with homelessness prevention assistance (rental assistance).

HOPWA - 136 non-homeless households receive TBRA

| One Year Goals for the Number of Households to be Supported | |
|--|-------|
| Homeless | 3,000 |
| Non-Homeless | 4,000 |
| Special-Needs | 0 |
| Total | 7,000 |

Table 62 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|--|-------|
| Rental Assistance | 3,000 |
| The Production of New Units | 1,200 |
| Rehab of Existing Units | 2,800 |
| Acquisition of Existing Units | 0 |
| Total | 7,000 |

Table 63 - One Year Goals for Affordable Housing by Support Type

Discussion:

Note that the goals above are slightly lower than the goals listed for the numbers of households assisted. This is to prevent double counting. For example, persons with Special Needs will be helped with rental assistance, as well as the production of new units. So they will be assisted in newly produced units while receiving rental assistance at the same time.

The Rental Assistance category in general is also “front loaded”, as it includes all of the households who are assisted with Section 8, as well as HOPWA and RAP and Section 811 funding. In future years this number will be significantly lower as we will not double count the Section 8 numbers, and only count persons assisted with HOPWA, RAP and 811 funding.

Lastly in the above table, we are assuming acquisition of existing units is defined as providing homeownership opportunities as there is no place else to identify homeownership activities in this table.

AP-60 Public Housing - 24 CFR 91.320(j)

Introduction:

As noted elsewhere in the Plan, DHCD does not operate public housing units as it is a Housing Choice Voucher only PHA. However, DHCD will work with PHAs throughout the State to help them revitalize their physical units.

Actions planned during the next year to address the needs to public housing

DHCD will be working on major projects with the Baltimore City Public Housing Authority, among others, to revitalize properties through the RAD Demonstration Program. This multi-year effort is expected to rehabilitate over 15,000 public housing units in Baltimore City and other counties through 2024.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

DHCD created a homeownership program for Section 8 Voucher holders several years ago and will continue its Section 8 homeownership program. In addition, PHA residents are eligible applicants under DHCD's homeownership programs which offer down payment and closing cost assistance and reduced interest rates to first time homebuyers through 2024.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

In the event, a PHA is designated as troubled, DHCD will cooperate with HUD to provide technical assistance to help the PHA lose its troubled status. The type of assistance offered will be based on the findings in HUD's scoring that resulted in the PHA's troubled status. Examples of technical assistance DHCD will offer could include asset management, property management, or day-to-day operations, as appropriate. (We would note that while we can provide some assistance, HUD's Office of Public and Indian Housing (PIH) require troubled PHAs to get assistance from HUD-approved TA providers such as Nan McKay or NAHRO.

DHCD is not a HUD-approved TA provider.)Also, troubled PHAs, regardless of whether they are located in entitlement or non-entitlement jurisdictions are eligible applicants for DHCD's housing rehabilitation programs, including the rehabilitation of both multi-family and single-family properties. Crisfield Housing Authority (CHA) was designated as a troubled PHA for fiscal issues in 2018, DHCD worked with CHA and the Baltimore HUD office to successfully consolidated the balance of the Crisfield Housing Authority (CHA) housing choice vouchers on and begin administration of the vouchers on schedule. Effective January 1, 2019, HUD's office of Housing Choice Voucher Programs (OHVP) approved the transfer of the Housing Choice Voucher Program units and associated budget authority from the

Crisfield Housing Authority (CHA) to the Maryland Department of Housing and Community Development (DHCD). DHCD closed out the transfer with the Baltimore Field Office of Public Housing in 2020.

DHCD continues to work with PHA's to provide resources, training, and technical assistance and intends to assist public housing agencies (PHAs) as they prepare to apply for conversion of assistance under the Rental Assistance Demonstration (RAD) under PIH Notice 2012-32 (Notice).

Discussion:

As part of the 1998 Quality Housing and Workforce Responsibility Act (QHWRA), Maryland and other States must describe how they would assist troubled PHAs with "financial or technical assistance" to help them lose their troubled status. HUD scores PHAs on their management practices and the physical quality of their units - a SEMAP or PHAS score under 60% results in a PHA being given "troubled" status.

In the event a PHA is designated as troubled, DHCD will cooperate with HUD to provide technical assistance to help the PHA lose its troubled status. The type of assistance offered will be based on the findings in HUD's scoring that resulted in the PHA's troubled status. Examples of technical assistance DHCD will offer could include asset management, property management, or day-to-day operations, as appropriate. (We would note that while we can provide some assistance, HUD's Office of Public and Indian Housing (PIH) requires troubled PHAs to get assistance from HUD-approved TA providers such as Nan McKay or NAHRO. DHCD is not a HUD-approved TA provider.)

Also, troubled PHAs, regardless of whether they are located in entitlement or non-entitlement jurisdictions are eligible applicants for DHCD's housing rehabilitation programs, including the rehabilitation of both multi-family and single-family properties.

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

The State has undertaken a multi-pronged approach to ensure that homelessness is rare, brief, and non-recurring. Central to this approach is the creation of a state policy-advisory entity, the Maryland Interagency Council on Homelessness (ICH). The ICH is composed of representation from state government, Continuums of Care, advocacy agencies, and persons with lived experience of homelessness, who collaborate and perform the following functions and duties:

- Serve as the single statewide homelessness planning and policy development resource for Maryland
- Oversee and implement the Maryland Homeless Services Framework, which includes specific goals and strategies for reducing homelessness
- Serve as a state clearinghouse for information on services and housing options for the homeless

In 2020-2021, DHCD will support the merger of 5 Continuums of Care (7 counties) into the new Maryland Balance of State Continuum of Care, and will serve as the CoC's lead agency. This will reduce the overall number of Continuums of Care from 16 to 12.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The State reaches out to people experiencing homelessness, including those living in unsheltered locations, primarily through the Continuum of Care network to assess their individual needs. DHCD provides State funding and ESG funding to over 40 street outreach programs, drop-in centers, and emergency shelters. These programs provide immediate crisis stabilization services and case management to assist households with identifying their housing and service needs, address housing barriers, completing assessments for Coordinated Entry to gain access to permanent housing resources, and connect homeless persons to community-based services such as mental health treatment, substance use treatment, food and basic needs resources, education and workforce development services, and affordable housing opportunities. DHCD and CoCs actively work with other Federally-funded programs to coordinate outreach and shelter for people experiencing homelessness such as VA Supportive Services for Veteran Families (SSVF), the U.S. Department of Health and Family Services Runaway and Homeless Youth (RHY) programs, and PATH. DHCD also provides State funding to each Continuum of Care for their Point-in-Time Count and Homeless Resource Days, increasing their operational capacity to cover more geographic area, recruit more outreach staff and volunteers to participate, and provide incentives to people experiencing homelessness to complete surveys and Coordinated Entry assessments.

In addition to funding, DHCD coordinates closely with a variety of State agencies and community partners to share information about available housing and services across Maryland, ensure that people experiencing homelessness know where and how to access the Coordinated Entry System, and that people being discharged from institutional settings have support in accessing emergency shelter immediately at exit. Partners include the Maryland Department of Health (MDH), local health departments, the Maryland Department of Human Services, and Maryland 211.

To reduce barriers to shelter for people experiencing unsheltered homelessness, DHCD has provided CoCs and homeless shelters with training through the National Alliance to End Homelessness Emergency Shelter Learning Series, training on Housing First and Low-Barrier Shelter practices, and provided clinical social work trainings on harm reduction strategies.

2020-2021 Actions:

- Implement a robust Coordinated Entry System for the new Maryland Balance of State Continuum of Care, which includes a comprehensive assessment of needs
- Increase availability of funding for street outreach and mobile services across the state to assess unsheltered individuals, provide basic needs assistance, transport individuals to shelter, and provide critical health services related to COVID19
- Provide funding to CoCs for conducting the 2021 unsheltered PIT Count and for the 2021 YouthREACH count

Addressing the emergency shelter and transitional housing needs of homeless persons

DHCD allocates approximately 40-45% of ESG and State Homelessness Solutions Grant funding to Continuums of Care for staffing and operational costs of emergency shelters. Capital funds for construction and renovation of shelter and transitional housing facilities is available through other State grants administered by DHCD. Continuing to sustain emergency crisis beds while expanding rapid re-housing and other permanent housing options is key to ensuring that unsheltered homelessness is reduced. DHCD will continue to require all shelters to be low barrier and Housing-First oriented, in addition to being accessible to households of all types - such as different family compositions and having culturally competent shelter options for unaccompanied youth, veterans, domestic violence survivors, and people that are LGBTQ+. Continuums of Care assess local shelter needs and identify shelter and housing inventory gaps each year in their application to DHCD for funding. The State has a significant number of VA Grant and Per Diem (GPD) shelter and transitional housing beds available for veterans. DHCD also allocates over \$1 million annually across the State to support programs specifically for unaccompanied homeless youth, many of which are shelter.

2020-2021 Actions:

- Partner with Maryland Emergency Management Agency to promote the use of FEMA non-congregate shelter for persons who are at-risk of or currently homeless

- Increase availability of funding for hotels/motels and specialized emergency shelters for youth and domestic violence survivors, as well as operation/building costs needed for adequate distancing
- Partner with the Maryland Department of Health to increase access to COVID19 vaccines for people living in shelters
- Implement training for shelters on harm reduction, best practices for serving transgender individuals

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

DHCD has increased the portion of ESG and State funding available for rapid re-housing each year. Rapid re-housing is a best practice model for helping individuals and families transition quickly out of homelessness and into independent, community-based permanent housing. The goal is to use housing relocation, stabilization services or short-term rental assistance to “re-house” individuals and families living in shelters or unsheltered situations. This involves assistance to help move them, as quickly as possible, out of homelessness into a more stable housing situation and to set them up for future success. Providers can use funds to assist with short-term rental assistance, rental arrears, rental application fees, security and utility deposits, utility payments, moving costs, and a range of services including housing search and placement, case management, tenant legal services, landlord-tenant mediation and credit repair. DHCD encourages the use of rapid re-housing for chronically homeless households, and has supported CoCs in partnering with local SSVF rapid re-housing programs and implementing unaccompanied youth rapid re-housing, which offers longer lengths of assistance than a typical adult household).

To increase the effectiveness and capacity of ESG and State-funded rapid re-housing, DHCD provided a collaborative learning opportunity for rapid re-housing providers through the National Alliance to End Homelessness. DHCD supports CoCs in implementing progressive engagement models, increasing connections between the homeless and workforce systems to increase employment opportunities for people in rapid re-housing, and building the capacity of Coordinated Entry to quickly match households to permanent housing opportunities and when necessary, help them transition into permanent supportive housing (CoC PSH, VASH, LIHTC, Section 811, etc) to avoid becoming homeless again. Rapid re-housing providers are encouraged to establish partnerships with subsidized housing in their community to increase the availability of permanently affordable housing to households nearing the end of their assistance.

2020-2021 Actions:

- Increase availability of funding for rapid re-housing across all Continuums of Care
- Establish a rapid re-housing workgroup and dedicate DHCD staff capacity to increase the effectiveness of rapid re-housing across the state
- Establish a landlord outreach campaign and database of units
- Increase training and technical assistance for rapid re-housing providers - learning collaboratives, best practice manuals, program evaluations
- Increase partnerships between local rapid re-housing providers and local workforce boards
- Create bridges to permanently affordable, subsidized housing for rapid re-housing clients through new partnerships with LIHTC properties, HUD-financed multifamily housing, Housing Choice Vouchers, and Public Housing

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

DHCD makes ESG and State funds available for preventive services, to help eligible individuals and families avoid homelessness. Funds are available for housing relocation, stabilization services and short term rental assistance, as necessary to prevent the individual or family from moving to an emergency shelter, onto the streets or into other places not meant for human habitation. Recipients may use funding to assist with short-term rental assistance, rental arrears, rental application fees, security and utility deposits, utility payments, moving costs, and a range of services including housing search and placement, case management, tenant legal services, landlord-tenant mediation and credit repair. The goal is to prevent an individual or family from moving to an emergency shelter or into an unsheltered situation and to achieve housing stability.

DHCD and CoCs work collaboratively to establish strategies and tools for preventing discharges from publicly funded institutions and systems of care - strategies are carried out at both the local and state levels, depending on the system of care. The Maryland Interagency Council on Homelessness has healthcare and youth workgroups which have strategically worked in the past three years on policies and strategies to reduce patient discharges from hospitals to unsheltered settings, reducing the number of youth who age out of foster care and become homeless, and reduce the number of youth that exit juvenile and adult corrections into homelessness.

Additionally, DHCD sponsors YouthREACH, Maryland's homeless youth count, which has a steering committee of representatives from all major systems interacting with youth and young adults. Count results are used to better understand how youth become homeless and identify where discharge

practices can be improved. CoCs ensure that local systems of care are aware of the Coordinated Entry System and how to refer their clients and offer cross-training opportunities with other system leaders.

2021-2021 Actions:

- Streamline eligibility and household prioritization methods for ESG-funded homelessness prevention with new sources of eviction prevention assistance available through new federal and state rent and utility relief programs
- Continue Maryland Interagency Council on Homelessness actions to reduce discharges from systems of care into homelessness

AP-70 HOPWA Goals – 91.320(k)(4)

| One year goals for the number of households to be provided housing through the use of HOPWA for: | |
|--|------------|
| Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family | 25 |
| Tenant-based rental assistance | 153 |
| Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds | 0 |
| Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds | 0 |
| Total | 178 |

AP-75 Barriers to affordable housing – 91.320(i)

Introduction:

In this section of the Plan, HUD asks the State to address issues related to barriers to affordable housing. As per the question below, the State actually does not have control over many issues HUD has asked the State to address:

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The State does not have policies that serve as barriers to affordable housing. The State does not have policies affecting the return on residential investment, nor does it have control over zoning. The State also does not have tax policies affecting land, nor does it charge fees for building.

The State's Building Codes Administration (Codes - formerly with MD-DHCD), recently moved to the Department of Labor on July 1, 2018, does have some control over building codes, and adopted the International Existing Building Code (IEBC) in 2012, which became effective 2013. The Codes website (see link below) maintains an online repository of information related to the building codes adopted by the Federal government, the State government, and the local jurisdictions. Interested parties can find useful hyperlinks to various resources and the contact information of local jurisdictions on the web site

The use of the IEBC actually reduces barriers to affordable housing not only because it standardizes code, but also because it allows communities to receive technical assistance including code interpretations from the International Code Council which they would otherwise be unable to access. The State also follows the 2012 International Energy Conservation Code, and the International Green Conservation Code, both of which make housing more affordable by reducing energy costs as well as promoting sustainable development.

<http://www.dllr.maryland.gov/labor/build/>

AP-85 Other Actions – 91.320(j)

Introduction:

According to excerpt from the recent housing needs assessment for Maryland, Growth in population, income and jobs across the state has been matched by growth in the residential sector. Between 2020 and 2030, Maryland's population and economy will continue to grow. Statewide projections by the Maryland Department of Planning show that Maryland will add an estimated 178,000 households and 377,000 residents over the next ten years. Looking ahead to 2030, if current trends hold, Maryland will need more homes that serve extremely and very low-income households; smaller, one-person households; seniors; and families with children. These homes and any complementary services, such as homeownership counseling, down payment assistance, or rental assistance, will need to align with the unique needs of an increasingly racially and ethnically diverse population.

When asked to prioritize housing needs across Maryland, the Needs Assessment Advisory group identified the top two needs to provide:

1. Homes for low-income households Stakeholders prioritized the importance of meeting the varied and largely unmet housing needs among low-income households over the next 10 years. Low-income households— in particular, extremely and very low-income households— are underserved by Maryland's housing market today. These households will represent more than half of all new households in Maryland by 2030. In addition to housing affordability, there's a need to align with household characteristics, including more families with children, more people living alone, and more racially and ethnically diverse households.
2. Increase construction of affordable and market-rate housing with the need for a well-functioning housing delivery system as a precondition for keeping pace with projected growth.

<https://dhcd.maryland.gov/Documents/Other%20Publications/Report.pdf> population.

Actions planned to address obstacles to meeting underserved needs

The needs assessment report outlined the following relevant actions needed to addressed obstacles to meeting underserved needs:

- Offer operating subsidies for affordable housing developments
- Expand use of project-based vouchers
- Create housing trust funds
- Create housing preservation funds

- Establish dedicated revenue sources for affordable housing
- Increase awareness of available housing programs and assistance to navigate eligibility and other program requirements
- Develop cross-sector partnerships to provide integrated services, including health, employment, and education
- Increase tenant protections and access to information, legal services, mediation, or other supports
- Extend affordability periods associated with development subsidies
- Expand emergency rental assistance programs

<https://dhcd.maryland.gov/Documents/Other%20Publications/Report.pdf> population.

Actions planned to foster and maintain affordable housing

DHCD will continue undertaking efforts to increase affordable housing projects in Maryland. Over 10 years, DHCD will seek to increase rental housing preservation by 10,000 units statewide including both entitlement and non-entitlement areas. DHCD to undertake a comprehensive approach toward systemic streamlining and financing to increase production levels statewide.

Actions planned to reduce lead-based paint hazards

DHCD continues to be pro-active and operates its own lead abatement program funded with State appropriations that help control lead hazards. In addition to requiring lead abatement for all HUD funded projects, the Department also requires it when used with its own funds or other resources such as Federal Low-Income Housing Tax Credits. The Maryland Department of the Environment enforces lead paid reduction and control rules for landlords which also helps to substantially reduce childhood exposure to lead based paint.

Actions planned to reduce the number of poverty-level families

The State of Maryland remains committed to reducing the number of households living in poverty. The State's anti-poverty strategy is founded on the coordination of resources and strong partnerships at the state and local levels. These efforts are geared toward helping individuals and families move from poverty to self-sufficiency and toward addressing the causes and conditions of poverty in communities across the state.

The Department administers the Community Services Block Grant Program (CSBG) program which is funded through the U.S. Department of Health and Human Services (HHS). Annually, the Department receives approximately \$10 million in CSBG funding - 90% of which is distributed to the state's network

of 17 locally-designated Community Action Agencies (CAAs). Another 5% of CSBG funding is awarded on a competitive basis to CAAs and other nonprofit organizations to support asset-building programs, to address gaps in services for low-income households, and to support innovative approaches that alleviate poverty. CSBG funds also support communication and coordination among the CAA network and other capacity building activities that strengthen the impact of the network. The remaining 5% of annual CSBG funding is utilized by the Department for administrative costs, including providing training and technical assistance to recipients of these funds.

Key components to the success of the State's strategy are creating and maintaining linkages and coordination at the state level, as well as, supporting similar efforts at the local community level. Through effective coordination, the Department ensures increased access to CSBG-funded services and helps to avoid duplication of services. As required by the federal Workforce Innovation and Opportunities Act (WIOA), the Department of Housing and Community Development and Community Action Agencies are partners in the strategy to strengthen the state's workforce development system. The Department participates in policy development efforts led by the state's WIOA Alignment Group. The Department also assists in the development of training and resource materials for frontline workforce development staff. At the local level, Community Action Agencies participate in their jurisdiction's workforce development board. They also coordinate with local agencies to ensure an effective delivery of employment and training programs.

Similarly, both the Department and CAAs are engaged in the implementation of a Two Generation/Whole Family Approach to service delivery. The Department coordinates with the Maryland Department of Human Services at the state level through participation in the Governor's 2-Gen Commission. At the local level, CAAs work with their jurisdiction's Department of Social Services to ensure coordination of safety net services (e.g. TANF, SNAP), to fill gaps in services and to avoid duplication of services so that their mutual clients are served effectively and efficiently.

Actions planned to develop institutional structure

The State will use inter-departmental forums and meetings to coordinate resources, develop consistent policies and methods to achieve stated goals and objectives. As noted above, DHCD has enacted several new policies in the past several years to improve the ability of developers to provide affordable rental housing. These programs will streamlined bond program, rental housing works, PRHP. The State will work its partners along with HUD to standardize underwriting for preservation projects, and working with the Maryland Energy Administration (MEA) and Public Service Commission (PSC) to strengthen energy efficiency and green building initiatives. Community Development coordination will be improved and streamlined through the State's Development Plan, as well as the federal and State Sustainable Community Initiatives

Actions planned to enhance coordination between public and private housing and social service agencies

To enhance coordination between public, private housing and social service agencies;

- DHCD will continue to work with the Department of Disabilities (DoD) and Department of Human Resources (DHR) to provide more housing for very low income Marylanders. DHCD is coordinating the use of two Weinberg Grants with DoD and DHR on this effort.
- DHCD will continue its coordination for energy efficiency with MEA, PSC, weatherization and sources of funding from HUD, DOE, PSC, and utility companies.
- DHCD will continue to fund and operate its Homeownership for Individuals With Disabilities Program, working with MDH and other agencies to enable persons with disabilities, families with disabled children and borrowers who are guardians for an immediate family member who is disabled to purchase their own home.
- DHCD will work with Maryland Department of Aging and the Maryland Department of Health to carry out the Accessible Housing Loan and Grant Program which was authorized as its own, stand-alone program in the 2013 legislative session.
- DHCD's Community Development Administration or DHCD's CDA division will continue to collaborate with the U.S. Small Business Administration to promote the Neighborhood BusinessWorks Program.
- DHCD's will coordinate with the Governor's Office of Business Advocacy and Small Business Assistance (GOBA), the office of Minority Affairs, Maryland Department of Transportation (MDOT) and Department of Commerce to increase their awareness of the Neighborhood BusinessWorks (NBW), Maryland Capital Access and Linked Deposit Program (inactive since 2012 due to lack of lender participation) for gap financing, credit assurance/loan loss reserves and interest rate "buydowns" available for state-up and expanding small and micro business located in revitalization areas across the State.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction:

The following are program specific requirements from HUD regarding the administration of various HUD programs. Many of these items do not apply to the State and how it operates its programs, which is why many responses are “0” or NA for Not Applicable.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.320(k)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

| | |
|--|----------------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 400,000 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan | 0 |
| 5. The amount of income from float-funded activities | 0 |
| Total Program Income: | 400,000 |

Other CDBG Requirements

| | |
|---|--------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 70.00% |

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.320(k)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

No other forms of investment are anticipated being used

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

HOME loan funds are used for direct subsidy to assist homebuyers with down payment and closing costs, as well as mortgage write-down assistance, to enable them to purchase a home. Each homebuyer assisted with HOME funds is required to sign a written agreement detailing the terms and conditions of their HOME loan, prior to receiving the loan. A deed of trust is recorded against the purchased property securing the HOME funds. This lien is non-interest bearing loan. The loans contain an affordability period of 5, 10 and 15 years. The Loan shall be forgiven if the Borrower owns and occupies the Property during the affordability period. Repayment of the loan is required if the property is no longer the borrower's primary residence. In the event of sale or transfer of all or any portion of the Property by the Borrower or a holder of a senior lien through a foreclosure the entire amount borrowed will be due. However, the repayment may be limited to net proceeds if the amount of the net proceeds is lesser than the original amount borrowed. The term "net proceeds" means the proceeds from the sale of the Property less the unpaid principal balance of any superior and subordinate non-governmental or private loans to the Loan. (See Method of Distribution for further explanation of amounts due upon sale or transfer)

See Exhibit 2 – Home Method of Distribution

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The State of Maryland has chosen to use the recapture provision with HOME funds. Under recapture, there is no requirement that the original HOME-assisted homebuyer sell the unit to another low-income homebuyer. Instead, if the homebuyer transfers the property either voluntarily or involuntarily during the period of affordability, the PJ recovers, from available net proceeds, all or a portion of the HOME assistance to the homebuyers. The guidelines for recapture are mentioned in # 2 above. During the affordability period compliance is achieved through monitoring to confirm the property is still their primary residence.

See Exhibit 2 – Home Method of Distribution

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

There are no plans to refinance debt secured by multifamily housing that is rehabilitated with HOME funds at this time.

Emergency Solutions Grant (ESG)
Reference 91.320(k)(3)

1. Include written standards for providing ESG assistance (may include as attachment)

DHCD allows sub recipients (Continuums of Care) to establish ESG written standards for the projects in their jurisdiction. Each CoC's ESG written standards are reviewed annually during either the annual application process or the annual monitoring visit. Continuums of Care are required to have written standards that reflect the policies and procedures established by DHCD in the Homelessness Solutions Program Policy Guide.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Each of the 11 Continuums of Care in Maryland operates independent Coordinated Entry Systems. DHCD supports CoCs with training and technical assistance on HUD requirements, best practices, and HMIS tools.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

See Method of Distribution section.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

Not applicable.

5. Describe performance standards for evaluating ESG.

DHCD evaluates ESG projects on the following measures and performance targets:

All Projects

- HMIS Data Quality - No more than 10% error rate for RRH, Shelter, HP
- HMIS Data Quality - No more than 35% error rate for street outreach
- Number of Persons Served - Meets or exceeds grant expectations

Outreach

- Median Enrollment - 90 days or less

- Exits to Shelter - 50% or more
- Exits to Permanent Housing - 15% or more

Shelter

- Median Length of Stay - 90 days or less
- Exits to Permanent Housing - 50%+

Rapid Re-Housing

- Prior Residence = Homeless or Institution
- Gained and/or Increased Income (Adults) - 10% or more
- Length of Time between Project Entry Date and Residential Move-in Date - 90 days or less
- Median Length of Stay - 180 days or less
- Exits to Permanent Housing - 80%+

Homelessness Prevention

- Household's Prior Residence is Permanent Housing - 100%
- Percent of Households that Exit to Permanent Housing - 90%+

Housing Trust Fund (HTF)

Reference 24 CFR 91.320(k)(5)

1. How will the grantee distribute its HTF funds? Select all that apply:

Applications submitted by eligible recipients

2. If distributing HTF funds through grants to sub grantees, describe the method for distributing

Ninety percent (90%) of the HTF annual allocation will be used for the production, preservation and rehabilitation of affordable rental housing through the acquisition, new construction, reconstruction, or rehabilitation of non-luxury housing with suitable amenities. The Department will retain ten percent (10%) of the HTF annual allocation for allowable administrative and planning expenses.

The HTF program requires the Department to commit funds within 24 months of HUD's execution of the HTF grant Agreement.

HTF funds through grants to sub grantees and how or non-profit organizations, or other entities which have the demonstrated financial capacity and experience to complete and meet ongoing compliance requirements. A recipient must:

- a. Provide a certification to the Department that it will comply with the requirements of the HTF program during the entire period that begins upon the selection of the recipient to receive HTF funds, and ending upon the conclusion of all HTF-funded activities,
- b. Demonstrate the ability and financial capacity to undertake, comply, and manage the eligible activity;
- c. Demonstrate its familiarity with requirements of other federal, state, or local housing programs that may be used in conjunction with HTF funds to ensure compliance with all applicable requirements and regulations of such programs; and
- d. Have demonstrated experience and capacity to conduct an eligible HTF activity as evidenced by its ability to own, construct, rehabilitate, manage and operate an affordable multifamily rental housing development.

For further information, please access HTF Plan via link below

<https://dhcd.maryland.gov/Pages/ConsolidatedPlan.aspx>

- 3. If distributing HTF funds by selecting applications submitted by eligible recipients,
 - a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

HTF funds may be allocated to for-profit or non-profit organizations, or other entities which have the demonstrated financial capacity and experience to complete and meet ongoing compliance requirements. A recipient must:

Provide a certification to the Department that it will comply with the requirements of the HTF program during the entire period that begins upon the selection of the recipient to receive HTF funds, and ending upon the conclusion of all HTF-funded activities,

Demonstrate the ability and financial capacity to undertake, comply, and manage the eligible activity;

Demonstrate its familiarity with requirements of other federal, state, or local housing programs that may be used in conjunction with HTF funds to ensure compliance with all applicable requirements and regulations of such programs; and

Have demonstrated experience and capacity to conduct an eligible HTF activity as evidenced by its ability to own, construct, rehabilitate, manage and operate an affordable multifamily rental housing development.

For further information, please access HTF Plan via link below

<https://dhcd.maryland.gov/Pages/ConsolidatedPlan.aspx>

- b. Describe the grantee's application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

HTF projects will be selected by the Department for funding consideration, subject to availability of funds. Applications will be reviewed for eligibility and evaluated using the Threshold Criteria set forth below. HTF funds will be awarded to eligible projects through a non-competitive, first-ready first-served basis and will be used to complement and in conjunction with on-going Department housing programs to leverage other project funding, make projects financially feasible and increase the number of ELI households served in state-funded projects. HTF funds may be used in projects utilizing RHFP, LIHTC, MBP, Shelter and Transitional Housing Grant Program (STHGP) and any other programs administered by the Department. HTF may also be used with projects receiving non-Department housing program funds such as other state, federal, local/public or private sources. HTF may not be used with any funding sources that cannot be combined with HTF (e.g., Public Housing per 24 CFR §93.203). HTF funds may be requested by a Sponsor as part of a project application or Department staff may, in consultation with a sponsor, propose the use of HTF funds during project review and underwriting. Successful recipients will receive a Notice of Award, which will state the Department's intent to award HTF funds.

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

DHCD staff will review all applicants to ensure compliance with the minimum threshold requirements as outlined in Section 3.3. in the FY2020 HTF plan ([link below](#)). If an application does not meet all of the minimum threshold requirements the application will not be considered for financing.

Market Assessment: A market assessment of the housing needs of ELI individuals to be served by the project must be submitted as part of the application. The assessment should review the neighborhood and other relevant market data to determine there is a current demand for the type and number of housing units being developed.

Site Control: Sponsors must have sufficient site control to allow projects to move forward if they receive an award of HTF funds. At the time of application, site control should extend for at least one-hundred and eighty (180) calendar days after the date of the application (including extension options).

Acceptable evidence of site control includes deeds, contracts of sale, leases, purchase options, Land Disposition Agreement and other similar agreements from a local government, or other evidence at the Department's discretion.

Capital Needs Assessment (For projects acquiring an existing property): To ensure that the proposed rehabilitation of the project is adequate and that the property will have a useful life that exceeds the affordability period; a Capital Needs Assessment (CNA) of the property by a competent third party shall be submitted with the application. A CNA shall identify any work that must be complete immediately to address health and safety issues, violations of federal or state law, violation of local code, or any work necessary to ensure that the building can continue to operate as affordable housing.

Phase I Environmental Site Assessment: Each project must comply with applicable requirements of local, State, and federal environmental laws and regulations. As part of the Application Submission Package, an environmental assessment checklist or environmental report, if available, must be included.

Environmental assessments must not be more than one (1) year old as dated from application submission. For acquisition/rehabilitation projects, the Phase I environmental Assessment must include lead-based paint and asbestos testing.

Utility: Evidence that public water, sewer, electric, gas, telephone, internet, and cable services are at project sites or will be available during the construction or rehabilitation period must be provided. Acceptable evidence of utility availability may include a letter from the Development Team's civil engineer, the utility company providing the service, a responsible local official, or, for existing buildings, copies of recent utility bills. Alternatively, the applicant may provide a certification in a form to be approved by the Department.

Zoning: Sites must be properly zoned for their intended use. If a zoning change, variance, or exception is required, sponsors must provide the following information in the application:

- Documentation illustrating the present status of the proposed zoning change and the local planning and zoning process;
- Contact information for a local official familiar with the project and responsible for the approval process; and
- A detailed schedule with projected dates for obtaining the required approvals corresponding to the project schedule in the Application Submission Package.

New Construction - Priority Funding Areas (PFA): All projects involving any new construction must be located in a Priority Funding Area (PFA) under Maryland's Smart Green and Growing Initiative. PFAs include:

- All incorporated municipalities including Baltimore City, with some exceptions related to water, sewer, and density for areas annexed after January 1, 1997;
- All areas between the Baltimore beltway and the Baltimore City limits and the Washington, DC beltway and the Washington, DC boundary;
- All areas designated as Sustainable Communities, as defined by the Maryland Annotated Code, Housing and Community Development Article, Section 6-201(l);
- Federal and State enterprise zones;
- All areas designated by county governments as PFAs, including rural villages designated in county comprehensive plans as of July 1, 1998; and
- Certified heritage areas within locally designated growth areas.

All applications for projects involving any new construction must include a letter from the local government that certifies the project is located in a PFA. Information regarding PFAs may also be found at the link below: <http://www.mdp.state.md.us/ourproducts/pfamap.shtml>

Timeliness and Readiness to Proceed: The readiness of the proposed project to proceed with construction or rehabilitation activities will also be a critical factor in the determination of the award of HTF funds. The Department will consider the status of other financing (firm written financial commitments for other financing is required prior to the commitment of HTF funds), the local approval

process, and other relevant factors in establishing the readiness of a project to proceed. As part of the Application Submission Package, sponsors must complete the Anticipated Development Schedule. This schedule should be consistent with the Department's underwriting and construction review process. If a project is approved it is expected to meet the development schedule as proposed. In cases where a zoning change, variance, or exception is necessary, schedules must be consistent with the analysis provided by the Development Team's zoning attorney or engineer. In all cases, the Anticipated Development Schedule should reflect the project's readiness to proceed. Additionally, all projects must be financially feasible in accordance with the Department underwriting standards and generally accepted industry practices.

Underwriting Standards: All HTF-assisted projects must be consistent with regulatory requirements outlined in 24 CFR §93.300(b). All HTF-assisted must also conform to the following underwriting standards:

Vacancy. All projects will be underwritten with a minimum vacancy rate of 5%. Additionally, the Market Study must fully support the proposed vacancy level. The Department reserves the right to reject as infeasible any project that requires a vacancy rate of 10% or more.

Operating Expenses. Annual operating expenses, including all real estate taxes but excluding replacement reserve deposits, should be no less than \$4,000 per unit per year and no more than \$7,000 per unit per year. Waivers may be requested for small projects of up to forty (40) units, projects with master-metered (i.e. project paid) utilities, or other unusual circumstances.

Reserves for Replacement. All projects must budget at least \$300 per unit per year in reserves for replacement (RFR) deposits. Additionally, RFR deposits must be adequate to support the project as determined by a CNA prepared by a qualified third party. The Department reserves the right, in its sole discretion, to require a new CNA every five (5) to ten (10) years and adjust RFR deposits based upon such new CNA.

Operating Reserves. Each project must establish an operating reserve equal to between three (3) and six (6) months of underwritten operating expenses, debt service payments, and required deposits to other reserves. At a minimum, capitalized operating reserves must remain in place until the project has achieved a minimum 1.15 debt service coverage ratio, economic break-even operations for one complete fiscal year as confirmed by the project's annual audit, and reached and sustained 90% occupancy for twelve (12) consecutive months. In the discretion of the Department, the operating reserve may be released over the next three (3) years provided the project continues to achieve economic break-even operations and sustains 90% occupancy. Upon release, operating reserves generally may be used to pay any outstanding deferred Developer's Fee, reduce any State loan, fund other reserves, fund project betterments, or otherwise be applied as approved by the Department.

Trending. In evaluating the long term viability of the project, the Department requires that rents and other revenue from the project be projected to increase by no more than 2% annually. Operating expenses (including property taxes) must be projected to increase by not less than 3% annually.

Debt Service Coverage Ratio. All projects must be underwritten to a minimum debt service coverage ratio (DSCR) of 1.15 in the first year of stabilized operations. The DSCR will be calculated including all must-pay debt service payments.

Market Analysis. All applications must provide a Market Study commissioned by the applicant that must demonstrate the need for affordable rental housing in the local market and must meet the following criteria:

The Market Study must be prepared by an independent professional who has experience with affordable multifamily rental housing in Maryland and whose firm who have undergone peer review by the National Council of Housing Market

Analysts (NCHMA).

- The Market Study shall be not more than six (6) months old as dated from application submission;
- The Market Study must meet the requirements of the HOME Rule at §92.250(b)(2) and provide a concise executive summary of the data, analysis , and conclusions of the report covering; a detailed description of the project including the proposed number of units by number of bedrooms, unit size in square feet, utility allowances for tenant paid utilities and rents; a geographic definition of the primary market area (PMA) and secondary market area (SMA) in including maps; and a complete and accurate description of the site and the immediate surrounding area. The Market Study must also assess the market for the planned units and determine if there is sufficient demand to rent the assisted units within in 18 months of project completion (§92.252); evaluate the capture rate, absorption rate and analyze the completion in the market.

Developer Experience: The capacity of the applicant for HTF Funds is critical to the successful development and continuing operation of the project. In the allocation of HTF Funds, the Department will only fund projects with a strong development team meeting the requirements below. The Primary Development Team consists of the Developer/Owner, the project's general contractor, architect and property manager. Capacity will be based on the demonstrated relevant experience and qualifications of the Primary Development Team. The Department will evaluate the Primary Development Team based on their record of accomplishment during the past five (5) years with projects that are similar in size, scope, and complexity to the proposed project. Primary Development Team members without appropriate experience should establish partnerships with experienced entities.

Developer Financial Capacity: The Department will also review the financial capacity of the Developer/Owner and Guarantor to determine if the Developer/Owner has access to sufficient working capital to carry the project through pre-development and/or unexpected challenges and the net worth sufficient to provide applicable guarantees of project completion and operations. The financial capacity of the Developer, including the project sponsor, guarantor, and general partner/managing member with an ownership interest in the project's ownership entity whether such roles are held by individuals, corporate entities, partnerships, or limited liability companies will be reviewed.

Financial statements for the three fiscal years prior to the application and the interim financial statements through the previous quarter are required for the project sponsor, project owner, guarantor, and general partner/managing member with an ownership interest in the project's ownership entity whether such roles are held by individuals, corporate entities, partnerships or limited liability companies. Each financial statement must identify all contingent liabilities including guarantees on other developments in process, income taxes estimated or accrued, and operating deficits. The required financial statements must include calculations of Total Assets, Total Liabilities, Current Assets, and Current Liabilities. The Department will use these figures to assess the Developer's financial capacity, assessing whether the Developer has access to sufficient working capital to carry the project through pre-development and/or unexpected challenges, and net worth (net assets for nonprofit organizations) sufficient to provide applicable guarantees of project completion and operations. Upon written request and at the Department's sole discretion, the requirement for Audited Financial Statements may be waived.

Geographic Diversity: HTF Program funds will be available on a State-wide basis. Ideally, housing opportunities for ELI household will be reasonably dispersed across the state, allowing physical mobility based on a household's own needs and preferences, and in doing so, promoting social and economic mobility for those same households. Achieving this end requires that the State invest in improving neighborhoods that already serve low income residents and providing new housing options in historically less affordable communities that provide residents access to a broad array of jobs, services and amenities.

For further information, please access HTF Plan via link below
<https://dhcd.maryland.gov/Pages/ConsolidatedPlan.aspx>

d. Describe the grantee's required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The Department has determined that a broader set of priorities is necessary to ensure the availability of important resources to all areas and populations in the State. Additionally, it has been determined that the established priorities should serve to guide -- not limit -- funding awards by the Department. The criteria outlined in this HTF Allocation Plan provide incentives for developments that meet these priorities.

Priority is given to projects located in a geographic area defined by applicable law as a community of opportunity for affordable family housing or identified as such by an order or consent decree entered by a federal or State court of competent jurisdiction or by a settlement agreement to which the Department or a local government in Maryland is a party. As of the publication of this Guide, the Department is aware of two such settlements:

1) Baltimore City: The case of Thompson v. HUD. The following link provides information on census tracts designated as Communities of Opportunity in the Thompson case:<http://www.brhp.org>

2) Baltimore County: The Conciliation Agreement among HUD, several complainants, and Baltimore County to designate 116 census tracts in Baltimore County as Communities of Opportunity. These census tracts are outlined in Exhibit F of the Conciliation Agreement found at the following website: <http://www.baltimorecountymd.gov/Agencies/planning/fairhousing/hudconciliation.html>

3. NHT funds may also be awarded to a project that is located in one of the following:

- Be located in a rural area. For purposes of this section, a rural area includes any area eligible under the U.S. Department of Agriculture's Rural Development programs or any area in Allegany, Caroline, Dorchester, Garrett, Kent, Somerset, Washington, Wicomico, or Worcester Counties that are not otherwise Community Development Block Grant (CDBG) entitlement communities or HOME Participating Jurisdictions. Or
- Be located in any of the following: Certified Heritage Areas within county designated growth areas; Sustainable Communities; Empowerment Zones; Federal or Maryland Enterprise Zones; Main Street/Maple Street Maryland communities; or rural villages designated in county comprehensive plans as of July 1, 1998 and where there is evidence of other recent public investment in the plan area.
- The Sustainable Communities Program is a place-based designation offering a comprehensive package of resources that support holistic strategies for community development, revitalization, and sustainability. The following link provides a list of approved Sustainable Communities:

For further information, please access HTF Plan via link below
<https://dhcd.maryland.gov/Pages/ConsolidatedPlan.aspx>

e. Describe the grantee's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The accessibility requirements of 24 CFR part 8, Titles II and III of the Americans with Disabilities Act implemented at 28 CFR Parts 35 and 36; and 24 CFR 100-205 as applicable; and other improvements that are not required by the regulations or statute that permit use by a person with a disability;

The energy efficiency standards established pursuant to Section 109 of the Cranston-Gonzalez National Affordable Housing Act;

Where relevant, the housing must be constructed or rehabilitated to mitigate the impact of the potential disasters, in accordance with applicable State and local codes, ordinances, and requirements, or other requirements established by HUD.

The Department will review and approve written cost estimates and ensure that construction contracts and work will meet the all applicable standards; and

For further information, please access HTF Plan via link below

<https://dhcd.maryland.gov/Pages/ConsolidatedPlan.aspx>

f. Describe the grantee's required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Priority for funding highly considered for projects with project-based rental subsidies for all of the HTF-assisted units in the project. Documentation from the local Public Housing Authority or other entity must be provided to show that the project-based subsidies will be in place for the term of at least five (5) years with renewal provision. The project-based assistance may be federal, state, or locally funded. Other forms of project-based assistance will be reviewed on a case by case request. For Example: If the Department receives two equal applications, the one with documented project-based rental assistance will be given priority.

For further information, please access HTF Plan via link below

<https://dhcd.maryland.gov/Pages/ConsolidatedPlan.aspx>

g. Describe the grantee's required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

HTF-assisted units must meet the affordability requirements for a period of 40 years, which begins at project completion. The affordability requirements will be imposed by a Regulatory Agreement or other similar document recorded in accordance with State recordation laws. The affordability restrictions may be terminated upon foreclosure or transfer in lieu of foreclosure. Each application must include a project pro forma to cover the 40 year HTF affordability period and include rents that are affordable to the ELI household.

For further information, please access HTF Plan via link below

<https://dhcd.maryland.gov/Pages/ConsolidatedPlan.aspx>

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

NHT may be awarded to family projects with reasonable access to jobs, quality schools, and other economic and social benefits, as demonstrated by meeting at least one (1) of the following two (2) criteria:

1. Be located in a "Community of Opportunity" as shown on the Maryland QAP Comprehensive Opportunity Maps posted to the Department's Web site at:

<http://www.dhcd.state.md.us/GIS/multifamily/index.html>

The Communities of Opportunity designated on the Maryland QAP Comprehensive Opportunity Maps are based on a “Composite Opportunity Index” developed by the Department. The Composite Opportunity Index uses publicly-available data and is based on three major factors: community health, economic opportunity, and educational opportunity. To be designated a Community of Opportunity, and mapped as such to the Maryland QAP Comprehensive Opportunity Maps, the community must have a Composite Opportunity Index that is above the statewide average.

The three major indicators that comprise the Composite Opportunity Index are:

- Community Health - The community health indicator represents the wealth and quality of life in a community relative to the State average
- Economic Opportunity - Economic opportunity measures the extent to which a community provides employment opportunity and mobility to its residents.
- Educational Opportunity - Educational opportunity measures the outcomes of student performance and educational attainment in the community

For further information, please access HTF Plan via link below

<http://www.dhcd.state.md.us/GIS/multifamily/index.html>

<https://dhcd.maryland.gov/Pages/ConsolidatedPlan.aspx>

i. Describe the grantee’s required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

In the award of HTF Funds, the Department will provide a priority for projects which leverage non-Federal funding sources. For this purpose, non-Federal funding sources will include equity raised from the sale of Low Income Housing Tax Credits, as well as loans funded from the proceeds of tax-exempt bonds. The Department will evaluate the percentage of total development costs funded by non-state resources. For purposes of this section State resources, in accordance with the chart below, include:

- All equity generated from competitive LIHTC awards from the State’s LIHTC ceiling except any LIHTC awarded as the result of a federally or state designated basis boost;
- Department-administered rental housing resources, including, but not limited to, RHFP, RHW, HOME, NHT, CDBG, the Community Legacy Program, Demolition Funds, and the Partnership Rental Housing Program.

Leveraged funding may include:

- Equity from a federal or state basis boost;
- Equity from non-competitive 4% LIHTC awards;

- The proceeds of MBP financing;
- Local contributions (as described below);
- Locally-controlled federal resources such as HOME, CDBG, or State Small Cities CDBG;
- Other non-Department State funding;
- Private financing; and
- Private or philanthropic funding

For further information, please access HTF Plan via link below

<https://dhcd.maryland.gov/Pages/ConsolidatedPlan.aspx>

4. Does the grantee's application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

5. Does the grantee's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

6. Performance Goals and Benchmarks. The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

Yes

7. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds. Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum

per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

Please access HTF Plan via link below

<https://dhcd.maryland.gov/Pages/ConsolidatedPlan.aspx>

8. Rehabilitation Standards. The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

DHCD requires that all housing units and building exteriors receiving rehabilitation work be brought up to the Maryland Building Performance Standard (COMAR 05.02.07), or county codes whenever more restrictive, and meet minimum livability codes. All work must be performed within industry standards and be of acceptable quality. Upon completion of any project all major systems must have a remaining useful life of a minimum of twenty (20) years, if not; replacement of components will be required. Major systems include structural framing, roofing, cladding and weatherproofing (e.g., windows, doors, siding, gutters), plumbing, HVAC, electrical and elevators.

All materials used in connection with DHCD financed projects are to be new, above Builder Grade quality and without defects.

For details on DHCD's rehabilitation standards, please refer to "Rehabilitation Standards for DHCD Multifamily Programs" via link to the document on our website.

<https://dhcd.maryland.gov/Documents/Consolidated%20Plan/MFRehabilitationStandards2020.pdf>

9. Resale or Recapture Guidelines. Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

Please refer to the HTF Plan in the appendix

10. HTF Affordable Homeownership Limits. If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in

accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter “N/A”.

The grantee has determined its own affordable homeownership limits using the methodology described in § 93.305(a)(2) and the limits are attached.

N/A

11. Grantee Limited Beneficiaries or Preferences. Describe how the grantee will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the grantee will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter “N/A.”

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

N/A

12. Refinancing of Existing Debt. Enter or attach the grantee’s refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee’s refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter “N/A.”

N/A

Discussion:

Due to an error in the template the section for AP 90 for HOPWA was omitted. Below is the answer to does the action plan identify the method for selecting sponsors(including providing full access to grassroots faith based and other community organizations.)

The Maryland Department of Health(MDH) is the Grantee of the HUD Rural HOPWA Program. MDH has historically engaged the Local County Health Departments' HIV/ AIDS programs to serve as Project Sponsors. This has allowed services to be co-located where people living with HIV receive medical care. MDH will expand HOPWA program services in FY 21 through a competitive procurement action targeting community-based organizations. The Request for

Applications (RFA) will have broad distribution among the Department's existing network of stakeholders inclusive of faith-based, and grassroots organizations.

Appendix - Alternate/Local Data Sources

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|---|---|
| 1 | <p>Data Source Name</p> <p>2020 Point-in-Time Count Data</p> <p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Department of Housing and Urban Development</p> <p>Provide a brief summary of the data set.</p> <p>The data provides summary counts of people experiencing homelessness in Maryland on a given night in January 2020. Data was collected by Maryland's Continuums of Care in the last 10 days of January 2020 and draws from individual surveys conducted with unsheltered people and administrative data collected through Homeless Management Information Systems (HMIS) and surveys of homeless programs not participating in HMIS.</p> <p>What was the purpose for developing this data set?</p> <p>Data provides an estimate of people experiencing homelessness in Maryland on a given night. This data is required by federal law to be reported each year to HUD.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Data covers the entire geography of Maryland and represents all people who were identified as unsheltered or sheltered by Continuums of Care. Sheltered data includes individuals and families sleeping in emergency shelters, transitional housing, and safe haven facilities.</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>One night in the last 10 days of January 2020. Each Continuum of Care selects one night within the 10-day range; dates vary by jurisdiction.</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete, approved by HUD.</p> |
| 2 | <p>Data Source Name</p> <p>Maryland State Data Warehouse FY2020 Data</p> <p>List the name of the organization or individual who originated the data set.</p> <p>Maryland Department of Housing and Community Development, Homelessness Solutions Program</p> |

| | |
|---|--|
| | <p>Provide a brief summary of the data set.</p> <p>The Maryland State Data Warehouse collects Homeless Management Information System (HMIS) data from 10 out of 11 Continuums of Care. Data includes client demographic data, program enrollments, service transactions, and program outcomes for clients enrolled in homelessness prevention, drop-in centers, street outreach, emergency shelters, transitional housing, safe havens, rapid re-housing, permanent supportive housing, and other programs serving individuals and families who are at-risk of or currently experiencing homelessness. Data does not include Baltimore City as they utilize a different HMIS software vendor that cannot produce a compatible data export with the warehouse.</p> |
| | <p>What was the purpose for developing this data set?</p> <p>Continuums of Care receive funding from DHCD to administer homeless programs in their county/region. DHCD requires data collection in order to monitor the effectiveness and scope of services of homeless programs.</p> |
| | <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The data includes 10 out of 11 Continuums of Care in Maryland. The Baltimore City Continuum of Care is not included in the warehouse because they utilize a different HMIS software vendor that cannot produce a compatible data export. Data includes households of all types enrolled in homelessness prevention, drop-in centers, street outreach, emergency shelters, transitional housing, safe havens, rapid re-housing, permanent supportive housing, and other programs serving individuals and families who are at-risk of or currently experiencing homelessness</p> |
| | <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>State Fiscal Year 2020 - July 1, 2019 through June 30, 2020</p> |
| | <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p> |
| 3 | <p>Data Source Name</p> <p>2019 Housing Inventory Count</p> <p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Department of Housing and Urban Development</p> <p>Provide a brief summary of the data set.</p> <p>This dataset includes a count of beds and units in emergency shelters, safe havens, transitional housing, rapid re-housing, permanent supportive housing, and other permanent housing programs in operation on a given night during the 2019 Housing Inventory Count (conducted in the last 10 days of January 2019).</p> |

| | |
|--|---|
| | What was the purpose for developing this data set? To identify the numbers and types of beds and units in operation for homeless and formerly homeless persons. |
| | How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? This data reflects beds and units as reported by all of Maryland's Continuums of Care to HUD. The dataset includes programs that are both government and privately funded. |
| | What time period (provide the year, and optionally month, or month and day) is covered by this data set? One night during that last 10 days of January 2019. |
| | What is the status of the data set (complete, in progress, or planned)? Complete |