

# Executive Summary

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

### 1. Introduction

The State of Maryland has undertaken a major planning initiative called the Consolidated Plan. The Consolidated Plan is a planning tool required by the U.S. Department of Housing and Urban Development (HUD) that guides the use of federal, and to a lesser extent State, housing and community development funds. HUD has established three basic goals for the Consolidated Plan. The 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. 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.

## **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, including persons with disabilities) – outcomes will be based on the number of units produced as well as leveraging to provide additional housing resources
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 – outcomes will include reduced homelessness counts.

## **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, and revitalize communities. DHCD actually exceeded 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 did not meet its homeownership goals due to continuing difficulties related to the homeownership market

In terms of community revitalization efforts, DHCD was also successful in this area. Notable achievements included State Sustainable Communities legislation, targeting assistance to these areas as well as designated revitalization areas, and creating new programs to assist communities, such as focusing on "food deserts" and utilizing a newly created program called the "Strategic Demolition Impact Fund" to help community revitalization efforts. In addition, the Department's Division of Neighborhood Revitalization received several rounds of CDBG-R funding to support disaster recovery efforts as the result of Super storm Sandy and other natural disasters.

#### **4. Summary of citizen participation process and consultation process**

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, public surveys, both paper and on-line, among other avenues.

The first set of public hearings was held before the draft Plan was developed. These were on Tuesday, February 24, 2015 in Crownsville at 7:00 p.m.; Wednesday, February 25, 2015 at the Denton Public Library at 1:30 p.m., and Friday, February 27, 2015 at 1:30 p.m. at the Allegany County Office Complex in Cumberland. (A fourth pre-hearing had been set for the Fairview Library in Owings, Maryland on March 5th, but this was cancelled due to a major snowstorm that shut down State and County offices and schools.) The second set of public hearings were held on Wednesday, April 22, 2015 at the Denton Public Library at 1:30 p.m.; Thursday April 23 at the Fairview Library in Owings at 10:30 a.m., Friday April 24 at the Allegany County Office Complex at 1:30 p.m., and Monday, April 27th at the Queen Anne's County Public Library in Stevensville at 7:30 p.m.. 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.

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, Dorchester Star-Democrat, and Baltimore Afro-American. 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.

After the draft Plan was completed, the State published the Plan for 30 days public comment starting on April 3, 2015, with written and email comments accepted through May 4, 2015. Notice of availability of the draft Plan was placed in all the newspapers noted above, as well as through another mass mailing on

the availability of the draft Plan to the organizations and individuals listed above. The draft Plan was also posted on DHCD's website, and the public was also told in the advertisements and mailings that they could receive a free copy of the draft Plan by contacting DHCD if they did not want to access it through the web. Lastly, copies of the draft Plan were also made available to the State's regional lending libraries, including the Enoch Pratt Free Library in Baltimore, the Blackwell Library in Salisbury, the Washington County Free Library in Hagerstown, the Lewis J. Ort Library in Frostburg, the Frederick Douglas Library in Princess Anne, and the Southern Maryland Regional Library in Charlotte Hall, as well as a large print version at the Maryland Library for the Blind and Physically Handicapped.

## **5. Summary of public comments**

DHCD received a number of oral comments at the hearings on the Con Plan and the AI. Most of the comments on the Con Plan were essentially along the lines that local jurisdictions did not find the document particularly useful given its new format and the inability to separate data out by local jurisdiction. We explained that the new format is a HUD fillable form that provided most of the data found in the Plan.

There was also some discussion of the AI. Some of the comments were accepted, such as a request that fair housing education be provided to providers of housing as well as consumers. Other discussions were more general, such as the discussion of HMDA data and mortgage lending

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

See Appendix 2

## **7. Summary**

n/a

## 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 |          | DHMH              |
| HOME Administrator  | MARYLAND | DHCD              |
| ESG Administrator   | MARYLAND | 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), and Emergency Solutions Grants (ESG) program. The Maryland Department of Health and Mental Hygiene (DHMH) is the lead agency for the Housing Opportunities for Persons With AIDS (HOPWA) program.

### Consolidated Plan Public Contact Information

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## **PR-10 Consultation - 91.110, 91.300(b); 91.315(l)**

### **1. Introduction**

In the Con Plan template HUD is using, this section of the Plan includes DUNS numbers (Dun and Bradstreet financial information), Tax Identification Numbers, and other detailed information. Please see Appendix A for a complete list of agencies that were part of the planning process.

#### **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 DHMH and the Maryland Department of Disabilities (MDoD), as well as other Cabinet Departments to carry out housing and community development efforts.

Specifically in relation to health, mental health, and service agencies, DHCD worked with DHMH and MDoD in developing the Con Plan to the extent that many of the sections in the Plan were actually written by a contractor working for both MDoD and DHCD in order to accurately cover all of the areas these agencies work together. To illustrate, DHCD, DHMH, and MDoD actually have been recipients of several rounds of Section 811 funding from HUD as these agencies work together on providing assistance to persons with disabilities. These agencies also work together on many other efforts (discussed more fully elsewhere in the Plan) including operating programs such as the Homeownership for Individuals with Disabilities, Bridge Subsidy, Group Home, and Special Housing Opportunities Program (SHOP) programs, and DHCD, working with DHMH and MDoD, as well as private developers, has worked to insure that projects financed with Federal Low-Income Housing Tax Credits (LIHTC) assist individuals with disabilities as well by providing bonus points under the State’s Qualified Allocation Plan (QAP).

#### **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 worked with the Maryland Department of Human Resources (DHR) – the State’s lead agency in working with homelessness - as well as the local Continuums of Care in addressing the needs of homeless persons, including the chronically homeless, homeless individuals with families, families with children, veterans, and unaccompanied youth, as well as persons at risk of homelessness.

In addition to the “formal” channels of communication through the Governor’s Advisory Board on Homelessness, DHR, DHCD, DHMH, and other agencies, as well as the local Continuums, basically meet or talk monthly to talk about issues related to homelessness. This has resulted in joint efforts such as pursuing (and receiving) VASH Vouchers to help homeless veterans, joint funding and data collection through the State’s HMIS system, and working with other State agencies

**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**

DHCD and the State's Continuum(s) of Care engage on monthly conversations regarding how the homeless will be served through the ESG and other programs the State operates. These consist of both face to face meetings and conference calls. During these discussions DHCD works with the CoCs to determine the allocation of ESG funding.

**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 | <b>Agency/Group/Organization</b>   | HEARTLY HOUSE, INC.   |
|   | <b>Agency/Group/Organization Type</b>  | Services - Housing<br>Services-Children<br>Services-Victims of Domestic Violence  |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Non-Homeless Special Needs   |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | DHCD and the States Continuum(s) of Care engage on monthly conversations regarding how the homeless will be served through the ESG and other programs the State operates. These consist of both face to face meetings and conference calls. During these discussions DHCD works with the CoCs to determine the allocation of ESG funding. |

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

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

| <b>Name of Plan</b> | <b>Lead Organization</b> | <b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>  |
|---------------------|--------------------------|--|
| Continuum of Care   | DHR                      | State goals differ by COC and the activities they undertake are supported financially by variously by DHR, DHMH, DHCD and HUD depending on the local plan. These activities include but are not limited to emergency shelter, transitional housing, rapid re-housing, permanent supportive housing, services to homeless persons and families, and out reach efforts. In addition, depending on the CoC, similar types of efforts are made to various sub-populations for homeless persons including those with mental illness, disabilities homeless youth, homeless veterans, and battered women among others. |

**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:

Maryland Department of Health and Mental Hygiene, Maryland Department of Human Resources,

Maryland Department of Disabilities, Maryland Department of Environment, Maryland Department of Business and Economic Development, Maryland Department of Planning, Maryland Office of Crime Control and Prevention, Maryland Commission on Civil Rights, Governor's Workforce Investment Board

All of the State's Counties, PHAs, municipalities, and towns, as well as affiliate organizations such as MAHRA and MACO

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.

See Appendix 2

**Narrative (optional):**

## **PR-15 Citizen Participation - 91.115, 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**

The Department placed ads in newspapers throughout the State, soliciting comment on the Plan both before it was developed and after a draft was released for public comment, including ads in the Baltimore Sun, Baltimore Afro-American, Capital-Gazette (Annapolis), Daily Mail (Hagerstown), and Star Democrat (Easton). In addition, for the CDBG-R disaster funding, ads were placed in papers in local papers in Wicomico County as well as those listed above. DHCD also sent out letters to more than 800 individuals, organizations, and local governments on its mailing lists letting them know about the plan and seeking their input in the Plan's development. In addition, to these efforts, DHCD undertook several surveys on the Con Plan in regard to both Community Development Needs and Fair Housing issues. These were sent out to over 1,000 individuals and contacts on DHCD's email lists. DHCD also met with the Department of Human Resources (DHR) and the local Continuums of Care on homeless needs and issues and the operation of the Emergency Solutions Grant programs, and worked with the Departments of Health and Mental Hygiene (DHMH) and Maryland Department of Disabilities (MDoD) regarding issues for persons with Special Needs. DHCD also worked with DHMH in developing the strategies related to the Housing Opportunities for Persons With AIDS (HOPWA) program, and utilized information from agencies such as the Maryland Department of the Environment regarding Lead Paint issues, and the Maryland Departments of Planning, Transportation, Business and Economic Development, and others relating to various aspects of the Plan. Copies of the draft Plan were made available to regional libraries throughout the State, including the Enoch Platt Free Library in Baltimore, The Blackwell Library in Salisbury, the Washington County Free Library in Hagerstown, the Lewis J. Ort Library in Frostburg, the Frederick Double Library in Princess Anne, and the Southern Maryland Regional Library in Charlotte Hall. In addition, a large print version of the draft Plan was provided to the Library for the Blind and Physically handicapped. The draft Plan was also posted on DHCD's website, and the newspaper ads and letters sent out after the draft Plan was submitted also noted that free copies of the Plan could also be obtained directly from DHCD. Last but not least, a total of 7 public hearings were held on the Plan, three before the Plan was developed, and four after the Plan was issued in draft form. The three pre-development hearings were held Tuesday, February 24, 2015 at 7:30 p.m. at DHCD headquarters in Crownsville, Wednesday, February 25, 2015 at 1:30 p.m. at the Caroline County Central Library in Denton, and Friday, February 27, 2015 at the Allegany County Office Complex in Cumberland at 1:30. (A fourth pre-development hearing had been scheduled for the morning of March 4, 2015 at the Fairview Branch Library in Owings, but was cancelled due to a severe snow storm that shut down State and county government offices, including the library.) The second set of hearings were held on Wednesday, April 22nd in Denton at 1:30 p.m., Thursday, April 23rd in Owings at 10:30 a.m., Friday, April 24th in Cumberland at 1:30 p.m., and Monday, April 27th in New Carrollton at 7 p.m.. All of the sites were handicapped accessible, and translation services were made available for persons who requested such assistance. The input received from the hearings and surveys helped set the priorities for areas such as

addressing barriers to affordable housing, determining community development needs, and determining other priorities in the Plan, such as the emphasis on providing affordable rental housing, and addressing Veteran’s and youth homelessness among other issues.

**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) |
|------------|------------------|--------------------|--------------------------------|------------------------------|--|---------------------|
|            |                  |                    |                                |                              |  |                     |

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

Based on public comment, data, and consultation with other agencies, organizations, and units of State and local government, the State determined that its three main priorities for the coming five years would be

1. Increasing Affordable Rental Housing (with an emphasis on rental housing for low and extremely low income households, including persons with disabilities)
2. Promoting homeownership for first time homebuyers (including families with student debt and veterans)
3. Community Revitalization (with an emphasis on small business expansion and lending, and
4. Reducing homelessness, with a particular emphasis on supportive housing for vulnerable populations, including the chronically homeless, youth, and veterans

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

### Summary of Housing Needs

Based on the information provided by HUD below, the State determined that the greatest housing need was for extremely low-income renter households, as well as low-income renter households. The biggest problem these households faced was being cost-burdened, either paying more than 30 percent, or in more severe cases, more than 50 percent, of their income for housing. Extremely low and very low income homeowners were also significantly cost burdened. There were significantly more small families who fell in these income categories and were cost burdened than there were large families in similar circumstances (the typical ratio was five or six to 1 in terms of needs for small families exceeding needs of large families). The needs of "other" households, which are typically non-elderly single person households, also significantly outstripped the needs of other households, including the elderly and large families. Elderly households, whether defined as being over 62 or over 75 also outstripped the numbers of families with young children who were extremely low or very low-income by a ratio of about two to one. Thus, the data indicates a need to primarily focus on developing apartments for small families and single persons, the elderly, and then large families in that order.

| Demographics  | Base Year: 2000 | Most Recent Year: 2011 | % Change |
|---------------|-----------------|------------------------|----------|
| Population    | 5,296,486       | 5,736,545              | 8%       |
| Households    | 1,981,795       | 2,128,377              | 7%       |
| Median Income | \$52,868.00     | \$72,419.00            | 37%      |

**Table 5 - Housing Needs Assessment Demographics**

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

### Number of Households Table

|   | 0-30%<br>HAMFI | >30-50%<br>HAMFI | >50-80%<br>HAMFI | >80-100%<br>HAMFI | >100%<br>HAMFI |
|---|----------------|------------------|------------------|-------------------|----------------|
| Total Households *  | 251,385        | 233,810          | 274,920          | 215,760           | 1,152,500      |
| Small Family Households *                                     | 74,310         | 84,935           | 106,770          | 90,750            | 634,415        |
| Large Family Households *                                     | 15,265         | 18,385           | 24,690           | 20,235            | 105,680        |
| Household contains at least one person 62-74 years of age     | 46,555         | 45,815           | 52,230           | 38,710            | 200,525        |
| Household contains at least one person age 75 or older        | 49,130         | 44,220           | 36,235           | 20,365            | 72,600         |
| Households with one or more children 6 years old or younger * | 42,890         | 42,390           | 48,280           | 36,915            | 131,085        |

\* the highest income category for these family types is >80% HAMFI

**Table 6 - Total Households Table**

**Data Source:** 2007-2011 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   |
| <b>NUMBER OF HOUSEHOLDS</b>   |           |             |             |              |         |           |             |             |              |         |
| Substandard Housing - Lacking complete plumbing or kitchen facilities                 | 2,925     | 2,060       | 1,845       | 910          | 7,740   | 885       | 690         | 1,070       | 430          | 3,075   |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 1,890     | 1,720       | 1,785       | 485          | 5,880   | 170       | 250         | 325         | 295          | 1,040   |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems)          | 4,430     | 4,085       | 3,425       | 2,135        | 14,075  | 1,035     | 1,560       | 2,385       | 1,765        | 6,745   |
| Housing cost burden greater than 50% of income (and none of the above problems)       | 96,655    | 34,705      | 8,040       | 1,630        | 141,030 | 56,820    | 42,860      | 33,070      | 16,275       | 149,025 |
| Housing cost burden greater than 30% of income (and none of the above problems)       | 19,220    | 54,805      | 49,045      | 18,050       | 141,120 | 14,915    | 28,430      | 47,310      | 44,920       | 135,575 |

|   | 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) | 10,650    | 0           | 0           | 0            | 10,650 | 6,520     | 0           | 0           | 0            | 6,520 |

**Table 7 – Housing Problems Table**

Data 2007-2011 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   |
| <b>NUMBER OF HOUSEHOLDS</b>   |           |             |             |              |         |           |             |             |              |         |
| Having 1 or more of four housing problems                             | 105,900   | 42,570      | 15,100      | 5,160        | 168,730 | 58,910    | 45,360      | 36,855      | 18,760       | 159,885 |
| Having none of four housing problems                                  | 44,755    | 77,105      | 101,950     | 72,295       | 296,105 | 24,650    | 68,770      | 121,025     | 119,540      | 333,985 |
| Household has negative income, but none of the other housing problems | 10,650    | 0           | 0           | 0            | 10,650  | 6,520     | 0           | 0           | 0            | 6,520   |

**Table 8 – Housing Problems 2**

Data 2007-2011 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        | 46,245    | 42,420      | 24,475      | 113,140 | 16,555    | 25,665      | 37,220      | 79,440  |
| Large Related        | 8,690     | 7,260       | 3,645       | 19,595  | 4,475     | 7,290       | 9,790       | 21,555  |
| Elderly              | 28,090    | 16,250      | 8,465       | 52,805  | 38,255    | 27,950      | 17,910      | 84,115  |
| Other                | 40,770    | 29,035      | 22,620      | 92,425  | 14,130    | 12,085      | 17,385      | 43,600  |
| Total need by income | 123,795   | 94,965      | 59,205      | 277,965 | 73,415    | 72,990      | 82,305      | 228,710 |

**Table 9 – Cost Burden > 30%**

Data 2007-2011 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        | 40,745    | 14,715      | 2,655       | 58,115  | 14,620    | 17,400      | 15,755      | 47,775  |
| Large Related        | 7,340     | 2,215       | 360         | 9,915   | 4,230     | 4,595       | 3,760       | 12,585  |
| Elderly              | 19,880    | 7,300       | 2,320       | 29,500  | 26,720    | 13,255      | 6,505       | 46,480  |
| Other                | 35,100    | 11,905      | 2,935       | 49,940  | 12,740    | 8,530       | 7,660       | 28,930  |
| Total need by income | 103,065   | 36,135      | 8,270       | 147,470 | 58,310    | 43,780      | 33,680      | 135,770 |

**Table 10 – Cost Burden > 50%**

Data 2007-2011 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              | 5,370     | 4,825       | 3,855       | 2,085        | 16,135 | 1,075     | 1,265       | 1,850       | 1,480        | 5,670 |
| Multiple, unrelated family households | 920       | 815         | 1,090       | 455          | 3,280  | 190       | 565         | 855         | 605          | 2,215 |
| Other, non-family households          | 160       | 260         | 350         | 170          | 940    | 0         | 45          | 10          | 20           | 75    |
| Total need by income                  | 6,450     | 5,900       | 5,295       | 2,710        | 20,355 | 1,265     | 1,875       | 2,715       | 2,105        | 7,960 |

Table 11 – Crowding Information – 1/2

Data Source: 2007-2011 CHAS

|                                  | 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.**

Based on the HUD data provided above, single persons ("other" in the above tables) of extremely low, very low, and low incomes are among those with the highest housing needs in Maryland. They are very likely to be cost burdened, only slightly below the numbers of small family households in the same income categories. Assuming at least some of the elderly households listed are also single person households due to never being married, divorce, separation, or the death of a spouse, single persons of all ages may have the greatest housing need in Maryland. This is consistent with the findings in past Consolidated Plans, even though the data sources are not the same (Census versus the American Community Survey.)

**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.**

See Appendix A

**What are the most common housing problems?**

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.

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

Small families and single individuals (including those with disabilities) 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**

These households tend to pay excessive rent. 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:**

Not applicable

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

Paying excessive rent, especially more than 50 percent of income for rent.

**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

In reviewing the data below, the State found that there was no disproportionately greater need by race between White and Black/African American, American Indian/Alaska Native, and Pacific Islander households. Need all fell within the 10 percent threshold established by HUD except in cases where the sample size was so small we do not believe the data was valid. For example, there is "disproportionate need" for the Pacific Islander at 80-100 percent of median income group, but the sample size is so small (135 households statewide) it is not statistically valid. (This also happens for American Indian/Alaska Native in the 31-50 percent of median range, they are shown as having a disproportionate need, but the sample size is small and they don't shown disproportionate need in any other income range, higher or lower than 31-50 percent of median).

The data does show there is some disproportionately greater need for Asian and Hispanic households, but the reason for this is not always clear. This data only reports on the group as a whole, and does not report on what may be causing the problem except for excessive housing costs reported elsewhere in the Plan. This is important because while the disproportionate need for Hispanic households is consistent, and always has some relation to the percentage of income going to housing costs, this is not true for the disproportionate need of Asian households, where the disproportionate need is not related to housing costs, and, in fact, often pay less of their income for rent than other racial/ethnic groups.

### 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        | 191,733                                  | 39,324                                | 14,873   |
| White                          | 89,010                                   | 21,645                                | 6,955  |
| Black / African American       | 80,635                                   | 14,860                                | 5,775  |
| Asian                          | 6,298                                    | 1,035                                 | 998  |
| American Indian, Alaska Native | 617                                      | 198                                   | 44   |
| Pacific Islander               | 40                                       | 40                                    | 0  |
| Hispanic                       | 11,827                                   | 1,098                                 | 828  |

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2007-2011 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        | 166,536                                  | 72,211                                | 0  |
| White                          | 75,000                                   | 47,164                                | 0  |
| Black / African American       | 67,602                                   | 20,092                                | 0  |
| Asian                          | 6,773                                    | 1,655                                 | 0  |
| American Indian, Alaska Native | 406                                      | 176                                   | 0  |
| Pacific Islander               | 0  | 125                                   | 0  |
| Hispanic                       | 14,377                                   | 1,955                                 | 0  |

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2007-2011 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        | 135,578                                  | 144,557                               | 0  |
| White                          | 73,309                                   | 91,140                                | 0  |
| Black / African American       | 44,406                                   | 43,192                                | 0  |
| Asian                          | 5,445                                    | 3,731                                 | 0  |
| American Indian, Alaska Native | 327                                      | 330                                   | 0  |
| Pacific Islander               | 15                                       | 75                                    | 0  |
| Hispanic                       | 9,902                                    | 4,864                                 | 0  |

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2007-2011 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        | 81,708                                   | 143,465                               | 0  |
| White                          | 44,535                                   | 89,250                                | 0  |
| Black / African American       | 25,073                                   | 42,019                                | 0  |
| Asian                          | 3,594                                    | 4,533                                 | 0  |
| American Indian, Alaska Native | 154                                      | 352                                   | 0  |
| Pacific Islander               | 120                                      | 15                                    | 0  |
| Hispanic                       | 6,814                                    | 5,357                                 | 0  |

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2007-2011 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, while there is no disproportionate need for White, Black/African American, American Indian/Alaska Native, or Pacific Islander households, there was disproportionate need for Hispanic households and Asian households. For 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. For Hispanic households (which can be of any race), the disproportionate need was due primarily to households being cost burdened. See that discussion in the Plan.

## 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

As noted in the previous section, and as per the HUD provided data below, the only households in Maryland that have a disproportionately greater housing need are Asian households and Hispanic households.

### 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        | 155,150                                  | 75,949                                | 14,873   |
| White                          | 69,965                                   | 40,589                                | 6,955  |
| Black / African American       | 66,155                                   | 29,366                                | 5,775  |
| Asian                          | 5,203                                    | 2,116                                 | 998  |
| American Indian, Alaska Native | 467                                      | 353                                   | 44   |
| Pacific Islander               | 25                                       | 55                                    | 0  |
| Hispanic                       | 10,459                                   | 2,490                                 | 828  |

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2007-2011 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  | 79,768                                   | 158,987                               | 0  |
| White                    | 37,080                                   | 84,980                                | 0  |
| Black / African American | 28,040                                   | 59,819                                | 0  |
| Asian                    | 4,361                                    | 4,082                                 | 0  |

| <b>Severe Housing Problems*</b> | <b>Has one or more of four housing problems</b> | <b>Has none of the four housing problems</b> | <b>Household has no/negative income, but none of the other housing problems</b> |
|---------------------------------|---|--|---|
| American Indian, Alaska Native  | 272   | 310  | 0   |
| Pacific Islander                | 0   | 125  | 0   |
| Hispanic                        | 8,804   | 7,517  | 0   |

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2007-2011 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

| <b>Severe Housing Problems*</b> | <b>Has one or more of four housing problems</b> | <b>Has none of the four housing problems</b> | <b>Household has no/negative income, but none of the other housing problems</b> |
|---------------------------------|---|--|---|
| Jurisdiction as a whole         | 42,944  | 237,254                                      | 0   |
| White                           | 22,514  | 142,011                                      | 0   |
| Black / African American        | 12,085  | 75,555                                       | 0   |
| Asian                           | 2,390   | 6,795  | 0   |
| American Indian, Alaska Native  | 63  | 600  | 0   |
| Pacific Islander                | 15  | 75   | 0   |
| Hispanic                        | 5,120   | 9,644  | 0   |

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2007-2011 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

| <b>Severe Housing Problems*</b> | <b>Has one or more of four housing problems</b> | <b>Has none of the four housing problems</b> | <b>Household has no/negative income, but none of the other housing problems</b> |
|---------------------------------|---|--|---|
| Jurisdiction as a whole         | 21,763  | 203,316                                      | 0   |

| <b>Severe Housing Problems*</b> | <b>Has one or more of four housing problems</b> | <b>Has none of the four housing problems</b> | <b>Household has no/negative income, but none of the other housing problems</b> |
|---------------------------------|---|--|---|
| White                           | 9,710   | 124,059                                      | 0   |
| Black / African American        | 6,971   | 60,110                                       | 0   |
| Asian                           | 1,229   | 6,965  | 0   |
| American Indian, Alaska Native  | 53  | 454  | 0   |
| Pacific Islander                | 50  | 85   | 0   |
| Hispanic                        | 3,272   | 8,873  | 0   |

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2007-2011 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

For households at 0-30 percent of median income, 67 percent of all households have a severe housing need. The rate is 63 percent for white households, 69 percent of Black/African American households, 57 percent for American Indian/Alaska Native (AI/AN) households, and 31 percent for Pacific Islander (PI) households. However, the rate is 96 percent for Asian households and 81 percent for Hispanic Households.

For households at 31-50 percent of median income, 33 percent of all households have a severe housing problem. This rate is 30 percent for White households, 32 percent for Black/African American households, 0 percent for PI households, and 47 percent for AI/AN households, which would be a disproportionate impact if the sample size was not so small. What is clear is that Asian households (52 percent) and Hispanic households (54 percent) have a disproportionate need.

For households at 50 to 80 percent of median income, 15 percent of all households have a housing need. The rate is 14 percent for both White and Black/African American households, 10 percent for AI/AN households, and 17 percent for PI households. However, the rates are higher for Asian households, 26 percent, and Hispanic households, 35 percent, indicating a disproportionate need for those ethnic groups.

Lastly, for households at 80 to 100 percent of median income, 10 percent of all households have a severe housing problem. The rate is 7 percent of white households, 10 percent for Black/African American households, 15 percent for Asian households, and 10 percent for AI/AN households. The rate is 37 percent for Pacific Islander households, which would show a disproportionate need, except the

sample size is so small (135 statewide) we don't believe this is statistically valid. However, Hispanic households do show a statistically valid disproportionate need of 27 percent of all households in this income group.

## 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

As noted at the beginning of this section of the Plan, the greatest housing problem most households face is a housing cost burden. The table below shows the percentage of income various ethnic/racial groups pay for housing:

### Housing Cost Burden

| Housing Cost Burden            | <=30%     | 30-50%  | >50%    | No / negative income (not computed) |
|--------------------------------|-----------|---------|---------|-------------------------------------|
| Jurisdiction as a whole        | 1,363,552 | 422,760 | 291,055 | 15,242                              |
| White                          | 926,087   | 225,563 | 142,547 | 7,094                               |
| Black / African American       | 319,279   | 146,258 | 107,350 | 5,955                               |
| Asian                          | 54,166    | 19,282  | 12,796  | 1,018                               |
| American Indian, Alaska Native | 2,468     | 981     | 791     | 44                                  |
| Pacific Islander               | 563       | 100     | 50      | 0                                   |
| Hispanic                       | 45,077    | 24,549  | 22,412  | 858                                 |

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2007-2011 CHAS

### Discussion

Based on this information, the only group that has a disproportionate need based on cost burden is Hispanic households. Fourteen percent of all households in Maryland have a cost burden, but the rate is 24.4 percent for Hispanic households. Interestingly, while the data for Asian households in the previous table consistently show they have a housing problem of some sort except for the highest income (80 to 100 percent of median cohort), it is not related to the percentage of income they pay for rent. While 14 percent of all households are cost burdened, the rate for Asian households is only 14.8 percent, significantly below the 24 percent threshold of disproportionate need. Indeed, Black/African American households are more likely to be cost burdened (18.7 percent), as are AI/AN households (also 18.7 percent). The rate for white households is 11 percent, and for PI households (7 percent in a very small sample.)

## **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?**

Hispanic households show a consistently disproportionate housing need across all income groups. This is related at least somewhat 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?**

Not applicable.

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

Not applicable. The State does not do an analysis at a neighborhood level. 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

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. In that light, please know that the HUD provided data below is incorrect, both in terms of the programs we operate and the number of vouchers we utilize. Elsewhere in the template (in the Housing Market Section) HUD uses a different set of numbers that are somewhat closer to what DHCD does and the programs we operate, however those numbers are incorrect as well (this despite both sets of numbers coming from the same HUD data source.) Regardless, we have answered the other questions in this section, and have address our use of Vouchers elsewhere in the Plan Template.

### Totals in Use

|                            | Program Type |           |                |          |                 |                |                                     |                            |            |
|----------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
|                            | Certificate  | Mod-Rehab | Public Housing | Vouchers |                 |                | Special Purpose Voucher             |                            |            |
|                            |              |           |                | Total    | Project - based | Tenant - based | 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

|   | Program Type |           |                |          |                 |                |                                     |                            |
|---|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|
|   | Certificate  | Mod-Rehab | Public Housing | Vouchers |                 |                | Special Purpose Voucher             |                            |
|   |              |           |                | Total    | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program |
| # Homeless at admission                         | 0            | 4         | 0              | 14       | 0               | 12             | 0                                   | 2                          |
| # 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                   | Program Type |           |                |          |                 |                |                                     |                            |            |
|------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
|                        | Certificate  | Mod-Rehab | Public Housing | Vouchers |                 |                | Special Purpose Voucher             |                            |            |
|                        |              |           |                | Total    | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| White                  | 0            | 59        | 0              | 1,074    | 0               | 1,025          | 0                                   | 31                         | 18         |
| Black/African American | 0            | 0         | 0              | 964      | 0               | 935            | 0                                   | 9                          | 20         |
| Asian                  | 0            | 0         | 0              | 6        | 0               | 5              | 0                                   | 1                          | 0          |

| Program Type                  |             |           |                |          |                 |                |                                     |                            |            |
|-------------------------------|-------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| Race                          | Certificate | Mod-Rehab | Public Housing | Vouchers |                 |                |                                     |                            |            |
|                               |             |           |                | Total    | Project - based | Tenant - based | Special Purpose Voucher             |                            |            |
|                               |             |           |                |          |                 |                | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| American Indian/Alaska Native | 0           | 0         | 0              | 6        | 0               | 6              | 0                                   | 0                          | 0          |
| Pacific Islander              | 0           | 0         | 0              | 2        | 0               | 2              | 0                                   | 0                          | 0          |
| Other                         | 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

| Program Type |             |           |                |          |                 |                |                                     |                            |            |
|--------------|-------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| Ethnicity    | Certificate | Mod-Rehab | Public Housing | 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                                   | 4                          | 2          |
| Not Hispanic | 0           | 58        | 0              | 2,020    | 0               | 1,947          | 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:**

DHCD's Housing Choice Voucher Program has approximately 9,100 applicants on the waiting list. There are about 7,100 in Frederick County, 600 throughout the Eastern Shore, 330 in Allegany County including the City of Cumberland and 1,100 in Garrett County. Throughout the jurisdiction, non-Hispanic or non-Latino populations make up majority of the waiting list at around 90%. Most applicants, approximately 95% reported income at the extremely or very low levels based on the 2014 income levels published by HUD.

**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?**

Most voucher households, approximately 73% have extremely low income and another 18% have very low income. The average income across the program is just under \$14,000 annually. In addition to low income, approximately 40% of the households served are elderly or have a member with a disability. This shows that our program is serving the most vulnerable populations; however more funding is needed to increase the number of families that we can serve. The voucher program plays a huge role in reducing homelessness, lifting thousands of families out of poverty throughout the state. Because DHCD serves as a Regional Public Housing Authority (PHA), we can provide very flexible and effective assistance by allowing families to easily move from county to county within our jurisdiction providing families with greater opportunities to move to safer, higher quality neighborhoods.

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

The vast majority of voucher holders have extremely low income. This coupled with the shortage of housing that the lowest income families can afford requires additional funding to assist very low-income families, the elderly and the disabled to afford decent safe and sanitary housing in the private market.

**Discussion:**

The following information is required by HUD as a result of funding the State received as a result of Hurricane Sandy. This is a new requirement for Consolidated Plans:

CDBG Disaster Recovery #1: Summary of needs identified in Action Plan:

Initial assessments of housing damage conducted by MEMA and FEMA estimated that 410 houses in the County had suffered damage. Those estimates were later amended reporting that 927 houses had been impacted. Of this number, 10 were destroyed, 321 suffered major damage, 218 suffered minor damage

and another 378 were affected. The number of damaged houses represents 10% of the total occupied 8,788 households in the County.

Further review of the data shows that, by far, the most impacted community was the City of Crisfield, with 593 impacted housing units. It also shows that more owner-occupied units were damaged than renter-occupied units. In addition, of the housing units impacted, at least one-third of the units were occupied by low income persons/families.

## **NA-40 Homeless Needs Assessment – 91.305(c)**

### **Introduction:**

The information below is based on Homeless Management Information System (HMIS) data collected from Maryland's Continuums of Care across the State. Baltimore City did not submit information on estimate number of persons homeless on a given night. The data is from 2013, unsheltered homeless are only counted every other year, so that is the most recent data available for these households, individuals and families.

**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):**

The Table above provides the data HUD is requesting.

**Nature and Extent of Homelessness: (Optional)**

| <b>Race:</b>                     | <b>Sheltered:</b> | <b>Unsheltered (optional)</b> |
|----------------------------------|-------------------|-------------------------------|
| White                            | 0                 | 0                             |
| Black or African American        | 0                 | 0                             |
| Asian                            | 0                 | 0                             |
| American Indian or Alaska Native | 0                 | 0                             |
| Pacific Islander                 | 0                 | 0                             |
| <b>Ethnicity:</b>                | <b>Sheltered:</b> | <b>Unsheltered (optional)</b> |
| Hispanic                         | 0                 | 0                             |
| Not Hispanic                     | 0                 | 0                             |

Data Source

Comments: This data was not collected by the CoCs.

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

On a given night, families with children make up the second largest group of persons who are homeless, both sheltered and unsheltered. Based on CoC data, the actual number of persons in households with adults and children is higher, with about 11,600 persons who are experiencing homelessness, compared to about 11,551 single adults. The CoCs also report about 9,692 persons in households with adults and children are becoming homeless, while about 2,878 are exiting homelessness.

In terms of the needs of Veterans, Maryland’s CoCs report 1, 506 Veterans are experiencing homelessness, 950 are at risk of becoming homeless, and 658 are exiting homelessness. The average length of stay for Veterans is generally shorter than most populations with the exceptions of families with children and homeless youth.

The State of Maryland has made a concerted effort to reduce homelessness among Veterans. DHCD operates VASH Vouchers to address the needs of homeless veterans, as do many of its partner agencies that operate Voucher programs.

One of the gaps we have found in providing assistance to Veterans is that while federal homeless programs may assist Veterans, they do not necessarily assist Veterans with Children. Consequently, the State developed its own program in partnership with the Fannie Mae Foundation to help this group of homeless persons receive assistance and transition to permanent housing.

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

This data was not collected by the CoCs.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Based on the data available for Maryland's CoCs, about 10,436 persons in Maryland are experiencing homelessness on a given night. This includes 7,761 persons in shelters (74 percent of all homeless), and 2,675 persons not sheltered (26 percent)

Homeless persons most likely to be in shelters include families with children (85 percent), Veterans (84 percent) and persons with HIV (77 percent). Those least likely to be sheltered are the chronically homeless, where about 58 percent of households are sheltered and 42 percent unsheltered, regardless of whether they are individual adults or chronically homeless families.

**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 actually awarded to either the City of Frederick or the City of Gaithersburg. However, neither of these towns feel 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 (DHMH), which subgrants the funds to Montgomery and Frederick Counties to operate. The State (DHMH and DHCD) administers HOPWA in the rural areas – Allegany, Caroline, Dorchester, Garrett, Kent, Saint Mary’s, Washington, Wicomico, and Worcester Counties.

### HOPWA

| <b>Current HOPWA formula use:</b>                |       |
|--|-------|
| Cumulative cases of AIDS reported                | 2,798 |
| Area incidence of AIDS                           | 0     |
| Rate per population                              | 333   |
| Number of new cases prior year (3 years of data) | 411   |
| Rate per population (3 years of data)            | 44    |
| <b>Current HIV surveillance data:</b>            |       |
| Number of Persons living with HIV (PLWH)         | 2,246 |
| Area Prevalence (PLWH per population)            | 0     |
| Number of new HIV cases reported last year       | 256   |

**Table 26 – HOPWA Data**

Data Source Comments:

### HIV Housing Need (HOPWA Grantees Only)

| Type of HOPWA Assistance                                       | Estimates of Unmet Need |
|--|-------------------------|
| Tenant based rental assistance                                 | 650                     |
| Short-term Rent, Mortgage, and Utility                         | 1,640                   |
| Facility Based Housing (Permanent, short-term or transitional) | 538                     |

**Table 27 – HIV Housing Need**

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

### Describe the characteristics of special needs populations in your community:

See Appendix A

### **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 and Mental Hygiene (DHMH) is the lead state agency for assessing the housing and supportive service needs for persons with disabilities. DHMH administers Medicaid Home and Community-Based Services (HCBS) and supports for people with disabilities. DHMH 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. DHMH 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 DHMH. 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.

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

Maryland's current population of those living with HIV/AIDS varies by race and ethnicity. Of the total living HIV cases (with or without AIDS) in Maryland, 76.5% of those reported HIV diagnoses (age 13+) were non-Hispanic (NH) black, 14.9% NH white, 4.7% Hispanic, and 3.5% other races.

In the rural regions of Maryland served by the HOPWA program, blacks are disproportionately impacted by the HIV epidemic. Of the reported cases of adults/adolescents (age 13+) living with HIV in the eight counties on the Eastern Shore, 64.5% are black; whereas only 15.8% of the population (age 13+) on the Eastern Shore are black. In the four counties including Frederick County served by HOPWA in Western Maryland, 42.2% of reported cases of adults/adolescents living with HIV are black; while only 8.4% of the population (age 13+) in this area is black. In Southern Maryland, 71.9% of reported cases of adults/adolescents living with HIV are black; whereas 25.3% of the population (age 13+) in Southern Maryland is black. HOPWA serves St. Mary's County in Southern Maryland. In Suburban Maryland, 84.7% of reported cases of adults/adolescents living with HIV are black; only 38.5% of the population (age 13+) in the area are black. HOPWA serves Montgomery County in Suburban Maryland.

In the rural regions of Maryland served by the HOPWA program, African Americans are disproportionately impacted by the AIDS epidemic. Over fifty seven percent (57.1%) of reported cases of people living with HIV in the eight counties on the Eastern Shore are African American, whereas only 15.7% of the population in the Eastern Shore is African American. In the four counties including Frederick County served by HOPWA in Western Maryland, 32.9% of reported cases of people living with HIV are African American; while only 8.1% of the population in this area is African American. In Southern Maryland 68.5% of reported cases of people living with HIV are African American; only 25.4% of the population in Southern Maryland is African American. HOPWA serves St. Mary's County in Southern Maryland. In Suburban Maryland, 79.0% of reported cases of people living with HIV are African American; only 38.5% of the population in the area is African American. HOPWA serves Montgomery County in Suburban Maryland. Clients who receive Ryan White services are residents of Maryland; are HIV positive; uninsured or underinsured with incomes at or below 400% 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. With clients served under the Ryan White program at 57% African American and the population at 16.77%, there is a difference of 40.23 percentage points between the proportion of African Americans served by the Ryan White program and their representation in the overall population of the counties targeted by HOPWA thereby exceeding the threshold standard of 10 percentage points as designated in the guidance.

**Discussion:**

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

### **Describe the jurisdiction's need for Public Facilities:**

Non-entitlement communities in Maryland have needs for various types of public facilities, including head start and day care centers, community health centers, food banks, youth and senior centers, and other public facilities. As per the discussion below, when looking at the need for public facilities, DHCD did both a survey and a review of projects funded in the past to help determine what type of community facilities were needed. (NOTE: As a State, we do not direct funding to certain types of facilities, rather, based on applications we receive as an indicator of what types of projects local communities need.)

### **How were these needs determined?**

See Appendix 2

### **Describe the jurisdiction's need for Public Improvements:**

The State's non-entitlement areas need for public improvements focuses primarily on infrastructure, with water and sewer projects and sidewalks and streets being among the area of largest need in this category. As noted in the information above, about 40 percent of the State's CDBG allocation over the past several years was used for public improvements (including ADA improvements to public facilities).

#### *Special Required Discussion on CDBG Disaster Recovery:*

CDBG Disaster Recovery 2 - Public Assistance: DHCD received a second round of Disaster funding related to public improvements. The types of funded projects and activities include road repairs, installation of generators, drainage improvements, improvements to water and sewer systems, flood management systems, dock repairs, and demolition of structures in flood plains.

### **How were these needs determined?**

As noted in the discussion above, these needs were determined based on a public survey and past performance in the CDBG program.

#### *Special Required Discussion on CDBG Disaster Recovery:*

CDBG Disaster Recovery 2 - Public Assistance: The State awarded funds through a competitive process to five counties. They were required to undertake needs assessments related to remaining infrastructure needs as a result of Hurricane Sandy, Hurricane Irene, Tropical Storm Lee and the Derecho. These applications were then reviewed by the State to ensure the submitted projects were disaster related, in compliance with HUD goals, and had the greatest impact.

**Describe the jurisdiction’s need for Public Services:**

There is a small but important need for using programs such as CDBG to fund public services. Less than five percent of the State’s CDBG funds were used to fund services. This may be due in part to the fact that the State has other programs that fund services such as housing counseling and foreclosure prevention which is where some CDBG funds have been used for services.

**How were these needs determined?**

Again, the survey and review of past uses of funds determined the need for public services.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

See Appendix 2

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

### Introduction

See Appendix 2

### All residential properties by number of units

| Property Type                   | Number           | %           |
|---------------------------------|------------------|-------------|
| 1-unit detached structure       | 1,224,444        | 52%         |
| 1-unit, attached structure      | 500,227          | 21%         |
| 2-4 units                       | 93,057           | 4%          |
| 5-19 units                      | 323,106          | 14%         |
| 20 or more units                | 186,574          | 8%          |
| Mobile Home, boat, RV, van, etc | 41,760           | 2%          |
| <b>Total</b>                    | <b>2,369,168</b> | <b>100%</b> |

**Table 28 – Residential Properties by Unit Number**

Data Source: 2007-2011 ACS

### Unit Size by Tenure

|                    | Owners           |             | Renters        |             |
|--------------------|------------------|-------------|----------------|-------------|
|                    | Number           | %           | Number         | %           |
| No bedroom         | 1,753            | 0%          | 21,609         | 3%          |
| 1 bedroom          | 26,987           | 2%          | 183,741        | 28%         |
| 2 bedrooms         | 197,530          | 14%         | 262,015        | 39%         |
| 3 or more bedrooms | 1,235,438        | 85%         | 199,304        | 30%         |
| <b>Total</b>       | <b>1,461,708</b> | <b>101%</b> | <b>666,669</b> | <b>100%</b> |

**Table 29 – Unit Size by Tenure**

Data Source: 2007-2011 ACS

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

See Appendix 2

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

See Appendix 2

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

See Appendix 2

**Describe the need for specific types of housing:**

See Appendix 2

**Discussion**

See Appendix 2

## MA-15 Cost of Housing – 91.310(a)

### Introduction

See Appendix 2

### Cost of Housing

|                      | Base Year: 2000 | Most Recent Year: 2011 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value    | 143,300         | 319,800                | 123%     |
| Median Contract Rent | 611             | 969                    | 59%      |

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

| Rent Paid       | Number         | %             |
|-----------------|----------------|---------------|
| Less than \$500 | 109,058        | 16.4%         |
| \$500-999       | 255,996        | 38.4%         |
| \$1,000-1,499   | 202,718        | 30.4%         |
| \$1,500-1,999   | 68,796         | 10.3%         |
| \$2,000 or more | 30,101         | 4.5%          |
| <b>Total</b>    | <b>666,669</b> | <b>100.0%</b> |

Table 31 - Rent Paid

Data Source: 2007-2011 ACS

### Housing Affordability

| % Units affordable to Households earning | Renter         | Owner          |
|--|----------------|----------------|
| 30% HAMFI                                | 58,995         | No Data        |
| 50% HAMFI                                | 172,095        | 61,300         |
| 80% HAMFI                                | 377,235        | 170,250        |
| 100% HAMFI                               | No Data        | 308,895        |
| <b>Total</b>                             | <b>608,325</b> | <b>540,445</b> |

Table 32 – Housing Affordability

Data Source: 2007-2011 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         |

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

**Table 33 – Monthly Rent**

**Data Source Comments:** This part of the template is not appropriate for States, as they operate in multiple housing markets. The attached table shows 2015 fair market rents for the multiple jurisdictions covered under the State's Plan.

**Is there sufficient housing for households at all income levels?**

See Appendix 2

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

See Appendix 2

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

See Appendix 2

**Discussion**

See Appendix 2

## MA-20 Condition of Housing – 91.310(a)

### Introduction:

See Appendix 2

### Definitions

See Appendix 2

### Condition of Units

| Condition of Units             | Owner-Occupied   |             | Renter-Occupied |             |
|--------------------------------|------------------|-------------|-----------------|-------------|
|                                | Number           | %           | Number          | %           |
| With one selected Condition    | 456,304          | 31%         | 311,057         | 47%         |
| With two selected Conditions   | 8,393            | 1%          | 15,890          | 2%          |
| With three selected Conditions | 1,261            | 0%          | 2,103           | 0%          |
| With four selected Conditions  | 0                | 0%          | 47              | 0%          |
| No selected Conditions         | 995,750          | 68%         | 337,572         | 51%         |
| <b>Total</b>                   | <b>1,461,708</b> | <b>100%</b> | <b>666,669</b>  | <b>100%</b> |

Table 34 - Condition of Units

Data Source: 2007-2011 ACS

### Year Unit Built

| Year Unit Built | Owner-Occupied   |            | Renter-Occupied |             |
|-----------------|------------------|------------|-----------------|-------------|
|                 | Number           | %          | Number          | %           |
| 2000 or later   | 182,015          | 12%        | 71,430          | 11%         |
| 1980-1999       | 479,844          | 33%        | 173,211         | 26%         |
| 1950-1979       | 561,294          | 38%        | 295,297         | 44%         |
| Before 1950     | 238,555          | 16%        | 126,731         | 19%         |
| <b>Total</b>    | <b>1,461,708</b> | <b>99%</b> | <b>666,669</b>  | <b>100%</b> |

Table 35 – Year Unit Built

Data Source: 2007-2011 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               | 799,849        | 55% | 422,028         | 63% |
| Housing Units build before 1980 with children present | 119,840        | 8%  | 45,895          | 7%  |

Table 36 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

## Vacant Units

|                          | <b>Suitable for Rehabilitation</b> | <b>Not Suitable for Rehabilitation</b> | <b>Total</b> |
|--------------------------|------------------------------------|--|--------------|
| Vacant Units             | 0                                  | 0                                      | 0            |
| Abandoned Vacant Units   | 0                                  | 0                                      | 0            |
| REO Properties           | 0                                  | 0                                      | 0            |
| Abandoned REO Properties | 0                                  | 0                                      | 0            |

**Table 37 - Vacant Units**

Data Source: 2005-2009 CHAS

## Need for Owner and Rental Rehabilitation

See Appendix 2

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

See Appendix A

### Discussion:

See Appendix 2

## MA-25 Public and Assisted Housing – (Optional)

### Introduction:

See Appendix 2

### Totals Number of Units

|   | Program Type |           |                |          |               |              |                                     |                            |            |
|---|--------------|-----------|----------------|----------|---------------|--------------|-------------------------------------|----------------------------|------------|
|   | Certificate  | Mod-Rehab | Public Housing | Vouchers |               |              |                                     |                            |            |
|   |              |           |                | Total    | Project-based | Tenant-based | Special Purpose Voucher             |                            |            |
|   |              |           |                |          |               |              | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers available   | 0            | 64        |                | 2,319    | 0             | 2,319        | 0                                   | 0                          | 479        |
| # of accessible units   |              |           |                |          |               |              |                                     |                            |            |
| <b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b> |              |           |                |          |               |              |                                     |                            |            |

**Table 38 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

### 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:

See Appendix 2

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

See Appendix 2

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

See Appendix 2

### Discussion:

See Appendix 2

## MA-30 Homeless Facilities – 91.310(b)

### Introduction

### 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) | 0                               | 0                                  | 0                         | 0                                 | 0                 |
| Households with Only Adults             | 0                               | 0                                  | 0                         | 0                                 | 0                 |
| Chronically Homeless Households         | 0                               | 0                                  | 0                         | 0                                 | 0                 |
| Veterans                                | 0                               | 0                                  | 0                         | 0                                 | 0                 |
| Unaccompanied Youth                     | 0                               | 0                                  | 0                         | 0                                 | 0                 |

**Table 39 - Facilities Targeted to Homeless Persons**

Data Source Comments:

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

**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.**

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

### Introduction

See Appendix 2

### HOPWA Assistance Baseline Table

| Type of HOWA Assistance | Number of Units Designated or Available for People with HIV/AIDS and their families |
|-------------------------|---|
| TBRA                    | 104   |
| PH in facilities        | 0   |
| STRMU                   | 0   |
| ST or TH facilities     | 0   |
| PH placement            | 0   |

**Table 40 – 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**

See Appendix 2

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

See Appendix 2

**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)**

See Appendix 2

**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))**

See Appendix 2



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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

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's 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 State's Analysis of Impediments to Fair Housing Choice.

## 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.

### 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     | 3,759             | 3,958          | 1                  | 1               | 0                   |
| Arts, Entertainment, Accommodations           | 57,877            | 47,560         | 13                 | 16              | 3                   |
| Construction                                  | 40,083            | 27,783         | 9                  | 9               | 0                   |
| Education and Health Care Services            | 82,442            | 52,681         | 19                 | 17              | -2                  |
| Finance, Insurance, and Real Estate           | 29,063            | 16,183         | 7                  | 5               | -2                  |
| Information                                   | 9,288             | 3,627          | 2                  | 1               | -1                  |
| Manufacturing                                 | 34,970            | 26,902         | 8                  | 9               | 1                   |
| Other Services                                | 21,785            | 13,846         | 5                  | 5               | 0                   |
| Professional, Scientific, Management Services | 58,809            | 31,227         | 13                 | 10              | -3                  |
| Public Administration                         | 12                | 0              | 0                  | 0               | 0                   |
| Retail Trade                                  | 69,792            | 55,005         | 16                 | 18              | 2                   |
| Transportation and Warehousing                | 16,126            | 14,050         | 4                  | 5               | 1                   |
| Wholesale Trade                               | 21,302            | 13,788         | 5                  | 4               | -1                  |
| Total   | 445,308           | 306,610        | --                 | --              | --                  |

**Table 41- Business Activity**

**Data Source:** 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

|  |         |
|--|---------|
| Total Population in the Civilian Labor Force   | 689,073 |
| Civilian Employed Population 16 years and over | 646,396 |
| Unemployment Rate                              | 6.19    |
| Unemployment Rate for Ages 16-24               | 17.80   |
| Unemployment Rate for Ages 25-65               | 3.89    |

**Table 42 - Labor Force**

Data Source: 2007-2011 ACS

| Occupations by Sector                            | Number of People |
|--|------------------|
| Management, business and financial               | 166,372          |
| Farming, fisheries and forestry occupations      | 22,953           |
| Service  | 63,247           |
| Sales and office                                 | 155,573          |
| Construction, extraction, maintenance and repair | 72,403           |
| Production, transportation and material moving   | 39,562           |

**Table 43 – Occupations by Sector**

Data Source: 2007-2011 ACS

## Travel Time

| Travel Time        | Number         | Percentage  |
|--------------------|----------------|-------------|
| < 30 Minutes       | 323,967        | 53%         |
| 30-59 Minutes      | 183,047        | 30%         |
| 60 or More Minutes | 103,602        | 17%         |
| <b>Total</b>       | <b>610,616</b> | <b>100%</b> |

**Table 44 - Travel Time**

Data Source: 2007-2011 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment                      | In Labor Force    |            | Not in Labor Force |
|---|-------------------|------------|--------------------|
|   | Civilian Employed | Unemployed |                    |
| Less than high school graduate              | 31,502            | 4,408      | 22,973             |
| High school graduate (includes equivalency) | 163,129           | 10,963     | 51,629             |
| Some college or Associate's degree          | 166,538           | 7,874      | 35,528             |

| Educational Attainment      | In Labor Force    |            | Not in Labor Force |
|-----------------------------|-------------------|------------|--------------------|
|                             | Civilian Employed | Unemployed |                    |
| Bachelor's degree or higher | 172,326           | 4,014      | 24,888             |

**Table 45 - Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

### Educational Attainment by Age

|   | Age       |           |           |           |         |
|---|-----------|-----------|-----------|-----------|---------|
|   | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade                       | 2,377     | 3,653     | 3,069     | 7,241     | 15,605  |
| 9th to 12th grade, no diploma             | 13,685    | 9,740     | 10,023    | 25,176    | 23,783  |
| High school graduate, GED, or alternative | 39,956    | 40,638    | 56,839    | 128,930   | 66,103  |
| Some college, no degree                   | 45,823    | 31,115    | 43,088    | 81,041    | 25,436  |
| Associate's degree                        | 5,234     | 12,358    | 16,877    | 27,891    | 6,565   |
| Bachelor's degree                         | 9,805     | 26,989    | 37,019    | 61,652    | 18,221  |
| Graduate or professional degree           | 486       | 11,974    | 22,493    | 43,769    | 15,610  |

**Table 46 - Educational Attainment by Age**

Data Source: 2007-2011 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment                      | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate              | 0                                     |
| High school graduate (includes equivalency) | 0                                     |
| Some college or Associate's degree          | 0                                     |
| Bachelor's degree                           | 0                                     |
| Graduate or professional degree             | 0                                     |

**Table 47 – Median Earnings in the Past 12 Months**

Data Source: 2007-2011 ACS

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

Based on the table above, the major employment sectors within the State include Education and Health Care, Retail, Professional Services, and Arts and Entertainment. However, this is not an accurate picture, as Maryland has a significant number of Federal employees (over 140,000) due to the close presence of Washington, D.C.

### 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 named either the wealthiest state, or one of the top three wealthiest States 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. The State works toward solving this problem through a number of initiatives and programs addressed below

**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.**

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. Some of the measures are still before the General Assembly at press time.

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

The majority of current workers in the State have the skills and education necessary to find employment in the State, hence the 3.9 percent unemployment rate – for adults - at the height of the “great recession”. However, there is a gap between the desire for employment and the availability of employment for less educated workers.

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

The State operates many programs designed to both train workers, as well as link employers and employees to jobs. These programs are operated/managed by the Governor’s Workforce Investment Board (BWIB) and include the Pathways to Cybersecurity Careers consortium, Skills2 Compete Maryland which focuses on improving skills for workers with two or more years of college, EARN Maryland, which funds worker training programs, One Job at a Time, which encourages local businesses to create jobs and fill them with unemployed county residents, and various Back to Work programs, targeted specifically to either geographic areas to link employers with potential employees, or targeted specifically to specific population groups, such as teenagers and Summer Jobs SHRM training.

**Describe any other state efforts to support economic growth.**

The Maryland Department of 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 DBED 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.

**Discussion**

## **MA-50 Needs and Market Analysis Discussion**

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

See Appendix 2

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

See Appendix 2

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

See Appendix 2

**Are there any community assets in these areas/neighborhoods?**

See Appendix 2

**Are there other strategic opportunities in any of these areas?**

See Appendix 2

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

As noted in the introduction to this document, 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, including persons with disabilities) – outcomes will be based on the number of units produced as well as leveraging to provide additional housing resources
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 – outcomes will include reduced homelessness counts.

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

### **Geographic Area**

#### **Table 48 - Geographic Priority Areas**

### **General Allocation Priorities**

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

See Appendix 2

## **SP-25 Priority Needs – 91.315(a)(2)**

### **Priority Needs**

**Table 49 – Priority Needs Summary**

#### **Narrative (Optional)**

Priority Needs for homeless are:

Outreach

Emergency shelter

Rapid-rehousing

The local Continuums of Care assess the needs of homeless persons and their individual needs as part of their operations. For unsheltered persons, extensive outreach is typically done during point in time surveys that are done every other year. (This was earlier this year. The assessment and report on homeless persons, including unsheltered homeless persons, is currently being compiled by DHR.)

The special needs populations in Maryland consist of persons with disabilities, including persons with mental, physical, or developmental disabilities; the elderly and frail elderly; persons with alcohol or other drug addiction; persons with HIV/AIDS and their families; and public housing residents. These special needs populations constitute Maryland's poorest residents and those with the most severe housing burdens. They desperately need affordable and accessible housing. While the types of disabilities and reasons for low incomes may vary across the differing special need populations, the common characteristic is the need for an affordable place to call home. For all populations, accessible housing that is affordable is the most critical need.

As noted throughout in the Con Plan, the State has several programs that assist homeless individuals who are homeless are at risk of becoming homeless. This includes Eviction Prevention efforts taken through both State (such as RAP) and federal (such as ESG) funds.

The Department of Health and Mental Hygiene has the lead role for individuals who are likely to become homeless after being discharged from publicly funded institutions or systems of care. The types of activities they undertake in coordination with other State agencies (such as DHCD, Corrections, DHR, and others) include:

- Supporting consumers and family members in navigating the PMHS
- Coordinating outreach services for individuals who are homeless and experiencing mental illnesses

- Assisting in developing transition plans for consumers returning to the community from prisons and jails
- Facilitating discharge planning for children and adolescents in residential placement or residential level services
- Screening individuals for whom admission to an inpatient facility is requested to determine whether a less restrictive alternative can be provided
- Collaborating with acute care and state hospital facilities to facilitate transition to the community for individuals leaving inpatient care
- Granting access to the PMHS for uninsured clients in crisis
- Managing care for high-cost users to ensure they receive the most appropriate care in the least restrictive setting

Local Addictions Authorities also have a roll in this effort. This includes:

- Assisting and supporting consumers and families in accessing substance use disorder services
- Coordinating with other service systems to provide outreach to homeless persons who are in need of substance use disorder services
- Providing or facilitating pre-trial and community re-entry services to incarcerated individuals returning to the community
- Assessing all individuals requesting residential services for appropriate level of care
- Granting access to residential treatment beds when necessary, and
- Managing care for all residential clients to assure continuity of care

## 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) | 5,000  |
| TBRA for Non-Homeless Special Needs   | 500  |
| New Unit Production                   | 10,000   |
| Rehabilitation                        | 10,000   |
| Acquisition, including preservation   | n/a  |

**Table 50 – Influence of Market Conditions**

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

### Introduction

### Anticipated Resources

| Program | Source of Funds  | Uses of Funds  | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Reminder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|--|-----------------------|
|         |                  |  | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |  |                       |
| CDBG    | public - federal | Acquisition<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services | 7,019,706                        | 500,000            | 500,000                  | 8,019,706 | 28,000,000                                       |                       |

| Program | Source of Funds  | Uses of Funds   | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Reminder of ConPlan \$ | Narrative Description |
|---------|------------------|---|----------------------------------|--------------------|--------------------------|-----------|--|-----------------------|
|         |                  |   | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |  |                       |
| HOME    | public - federal | Acquisition<br>Homebuyer assistance<br>Homeowner rehab<br>Multifamily rental new construction<br>Multifamily rental rehab<br>New construction for ownership<br>TBRA | 0                                | 0                  | 0                        | 0         | 0  |                       |

| Program | Source of Funds  | Uses of Funds   | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Reminder of ConPlan \$ | Narrative Description |
|---------|------------------|---|----------------------------------|--------------------|--------------------------|-----------|--|-----------------------|
|         |                  |   | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |  |                       |
| HOPWA   | public - federal | Permanent housing in facilities<br>Permanent housing placement<br>Short term or transitional housing facilities<br>STRMU<br>Supportive services<br>TBRA | 0                                | 0                  | 0                        | 0         | 0  |                       |

| Program | Source of Funds  | Uses of Funds  | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Reminder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|--|-----------------------|
|         |                  |  | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |  |                       |
| ESG     | public - federal | Conversion and rehab for transitional housing<br>Financial Assistance<br>Overnight shelter<br>Rapid re-housing (rental assistance)<br>Rental Assistance Services<br>Transitional housing | 0                                | 0                  | 0                        | 0         | 0  |                       |

| Program           | Source of Funds  | Uses of Funds   | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Reminder of ConPlan \$ | Narrative Description   |
|-------------------|------------------|---|----------------------------------|--------------------|--------------------------|-----------|--|---|
|                   |                  |   | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |  |   |
| Continuum of Care | public - federal | Overnight shelter<br>Permanent housing placement<br>Rental Assistance Services<br>Short term or transitional housing facilities<br>STRMU<br>Supportive services<br>Transitional housing | 5,000,000                        | 0                  | 0                        | 5,000,000 | 25,000,000                                       | The State's Continuums of Care, as well as State agencies such as DHMH, receive funding competitively from HUD to provide homeless assistance. Numbers are estimated due to the competitive nature of these programs. |

| Program     | Source of Funds  | Uses of Funds  | Expected Amount Available Year 1 |                    |                          |            | Expected Amount Available Reminder of ConPlan \$ | Narrative Description   |
|-------------|------------------|--|----------------------------------|--------------------|--------------------------|------------|--|---|
|             |                  |  | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$  |  |   |
| LIHTC       | public - federal | Acquisition Housing Multifamily rental new construction Multifamily rental rehab   | 14,000,000                       | 0                  | 0                        | 14,000,000 | 70,000,000                                       | 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.  |
| Section 811 | public - federal | Acquisition Housing Multifamily rental new construction Multifamily rental rehab Permanent housing placement Rental Assistance | 21,000,000                       | 0                  | 0                        | 21,000,000 | 0  | DHCD has received two 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 six years. It is unclear whether HUD will provide competitive 811 funding in future years, if so, the State expects to apply for it. The Template is left blank for future years only because we are unsure if HUD will continue to hold competitions for this funding. |

| Program | Source of Funds  | Uses of Funds                                | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Reminder of ConPlan \$ | Narrative Description  |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|--|--|
|         |                  |  | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |  |  |
| Other   | public - federal | Admin and Planning Homeowner rehab           | 2,000,000                        | 0                  | 0                        | 2,000,000 | 1,140,000  | Grant funds will be used for disaster recovery activities under CDBG Disaster grant awarded February 2013. The remaining amount of funds identified here are for housing activities in Somerset County. Activities already underway under Action Plan approved by HUD on July 25, 2013 and an Amendment to the Action Plan approved by HUD on December 23, 2014. |
| Other   | public - federal | Admin and Planning Public Improvements Other | 0                                | 0                  | 0                        | 0         | 12,422,000                                       | Grant funds will be used for disaster recovery activities under CDBG disaster grant awarded in November 2013. Activities already underway for projects approved through an Action Plan approved by HUD on May 23, 2014.  |

Table 51 - 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 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 a dollar for dollar grant from the General Assembly for our ESG allocation. 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 state that may be used to address the needs identified in the plan**

Not Applicable

**Discussion**

## 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 |
|--|-------------------------|--|------------------------|
| DHCD   | Government              | Economic Development<br>Non-homeless special needs<br>Ownership<br>Public Housing<br>Rental<br>neighborhood improvements<br>public facilities<br>public services | State                  |
| Maryland Department of Health and Mental Hygiene | Government              | Non-homeless special needs   | State                  |
| Maryland Department of Human Resources           | Government              | Homelessness   | State                  |

**Table 52 - 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 DHMH and MDoD in helping persons with disabilities.

DHCD has also been working with DHR and DHMH to improve services and housing options for persons who are homeless. These agencies will work to strengthen their relationship in the coming year to better assist homeless persons.

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. This 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 |
|---|----------------------------|----------------------|-----------------------------|
| <b>Homelessness Prevention Services</b> |                            |                      |                             |
| Counseling/Advocacy                     | X                          | X                    |                             |
| Legal Assistance                        | X                          | X                    |                             |
| Mortgage Assistance                     | X                          | X                    |                             |
| Rental Assistance                       | X                          | X                    |                             |
| Utilities Assistance                    | X                          | X                    |                             |
| <b>Street Outreach Services</b>         |                            |                      |                             |
| Law Enforcement                         | X                          | X                    |                             |
| Mobile Clinics                          |                            | X                    |                             |
| Other Street Outreach Services          | X                          | X                    |                             |
| <b>Supportive Services</b>              |                            |                      |                             |
| Alcohol & Drug Abuse                    | X                          | X                    |                             |
| Child Care                              | X                          | X                    |                             |
| Education                               | X                          | X                    |                             |
| Employment and Employment Training      | X                          | X                    |                             |
| Healthcare                              | X                          | X                    |                             |
| HIV/AIDS                                |                            |                      |                             |
| Life Skills                             | X                          | X                    |                             |
| Mental Health Counseling                |                            |                      |                             |
| Transportation                          | X                          | X                    |                             |
| <b>Other</b>                            |                            |                      |                             |
|   |                            |                      |                             |

**Table 53 - 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 agency and jurisdiction.

Maryland does not have shelters specifically for persons with HIV/AIDS however, nonprofit agencies such as Health Care for the Homeless provide services to persons with HIV/AIDS.

**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**

See Appendix 2

**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**

## 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          | CDBG Disaster Recovery #1 | 2015       | 2019     | Non-Housing<br>Community<br>Development<br>Housing<br>Rehabilitation |                 |                 | CDBG-DR #1:<br>\$8,640,000  | Homeowner Housing Rehabilitated:<br>15 Household Housing Unit<br><br>Businesses assisted:<br>5 Businesses Assisted  |
| 2          | CDBG Disaster Recovery #2 | 2015       | 2019     | Non-Housing<br>Community<br>Development                              |                 |                 | CDBG-DR #2:<br>\$20,000,000 | Public Facility or Infrastructure<br>Activities other than Low/Moderate<br>Income Housing Benefit:<br>35782 Persons Assisted<br><br>Homeless Person Overnight Shelter:<br>35 Persons Assisted<br><br>Buildings Demolished:<br>6 Buildings |

Table 54 – Goals Summary

### Goal Descriptions

|   |                         |  |
|---|-------------------------|--|
| 1 | <b>Goal Name</b>        | CDBG Disaster Recovery #1                                      |
|   | <b>Goal Description</b> | housing and economic development activities in Somerset County |

|   |                         |  |
|---|-------------------------|--|
| 2 | <b>Goal Name</b>        | CDBG Disaster Recovery #2  |
|   | <b>Goal Description</b> | Disaster recovery activities in Allegany, Charles, Dorchester, Garrett and Somerset Counties. Activities include infrastructure and other public improvements, buyouts, and construction of public facilities. |

**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)**

**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**

Not Applicable

**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's 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 State's 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. (See the State's Analysis of Impediments to Fair Housing Choice.)

## **SP-60 Homelessness Strategy – 91.315(d)**

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

The State of Maryland reaches out to homeless persons, especially unsheltered homeless persons, by street outreach efforts, point in time contacts, and utilizing a “211” phone line to connect homeless persons with services. At intake, local CoCs do an assessment of the needs of homeless persons so that they can be connected to the services and benefits for which they are eligible.

### **Addressing the emergency and transitional housing needs of homeless persons**

The State of Maryland addresses the emergency and transitional housing needs of homeless persons by offering a wide array of emergency and transitional shelters that serve homeless persons. DHCD finances the construction of new emergency and transitional shelters through its Transitional Shelter and Housing Grant Program. Operating costs are made through the use of the ESG program, while the shelters and transitional housing itself is operated by the local continuums of care.

### **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.**

The State uses a variety of programs and resources to help homeless persons make the transition to permanent housing and independent living, and preventing individuals and families who were recently homeless from becoming homeless again.

The State’s transitional shelters provide the services and training homeless individuals need to make the transition to permanent housing, whether that needs to be supportive housing or simply affordable housing. Individuals and families are typically put on the Section 8 waiting list for affordable housing, and the State actively uses and works to obtain funding that can be used for various homeless populations such as VASH Vouchers, or Section 811 funding that will be used in conjunction with persons with disabilities as they are deinstitutionalized from hospital settings.

Federal ESG funding, which is matched dollar for dollar with State funding, is used to provide rapid rehousing and shorten the time period individuals and families are homeless. To prevent them from becoming homeless again, service providers provide these individuals and households supportive services to provide them with the skills they need to remain in permanent housing. Families and individuals are also put onto Federal Section 8 Voucher waiting lists, and the State operates its own

programs that provide short term rental assistance while families and individuals move up the list so that they have the resources they need to pay the rent and not return to homelessness.

**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**

See Appendix 2.

## **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 is strongly committed to reducing the number of households in Maryland living in poverty. The citizens of Maryland recognize that persons who live in poverty need a combination of social services and economic opportunities to get back on their feet. The State's Temporary Assistance for Need Families (TANF) is the State's plan for helping families get out of poverty. It can be found on DHR's website at [www.dhr.state.md.us](http://www.dhr.state.md.us)

In addition to the TANF Plan, DHCD undertakes additional efforts to help families who are in poverty. This is done primarily through the Community Services Block Grant Program (CSBG) which is funded through the U.S. Department of Health and Human Services (HHS). The State was awarded \$9.2 in CSBG funds for FFY 2014 Funding is provided to subgrantees on a quarterly basis.

CSBG funds are granted to states in order to ameliorate the causes of poverty. To this end, the State allocates CSBG funds to the State's 17 local Community Action Agencies (CAAs) and one Limited Purpose Agency (LPA) which in turn provide a range of services and activities having a measurable and potentially major impact on causes of poverty within a community.

HHS has issued six broad national objectives for the CSBG program. Within these national objectives, the CAAs of Maryland are using and have chosen the following national objectives and indicators that assist low-income participants to achieve the following:

- **Family Self-sufficiency:** Low-income people become more self-sufficient;
- **Community Revitalization:** The conditions in which low-income people live are improved;
- **Community Investment:** Low-income people own a stake in their community;
- **Community Capacity Building:** Partnerships among supporters and providers of services to low-income people are achieved;
- **Agency Capacity Building:** Agencies increase their capacity to achieve results; and
- **Family Stability:** Low-income people, especially vulnerable populations, achieve their potential by strengthening family and other supportive systems.

Furthermore, the State emphasizes that actions undertaken with the CSBG program:

1. Focus resources toward the most needy.
2. Provide employment opportunities for low-income persons.
3. Close service gaps.

4. Enable low-income persons to participate in community action programs and projects.

By linking agencies with other partners, including those receiving HUD funding, and assisting with building their capacity, CAAs will then be better able to carry out goals involved with helping families become both stable and self-sufficient. In addition, it will better enable CAAs to compete for DHCD funds that promote community revitalization and investment

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

DHCD funds local CAAs which help link persons in poverty with affordable housing, job training, education, and other efforts to help lift persons out of poverty. 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**

See Appendix 2

## Expected Resources

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

#### Introduction

#### Anticipated Resources

| Program | Source of Funds  | Uses of Funds  | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Reminder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|--|-----------------------|
|         |                  |  | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |  |                       |
| CDBG    | public - federal | Acquisition<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services | 7,019,706                        | 500,000            | 500,000                  | 8,019,706 | 28,000,000                                       |                       |

| Program | Source of Funds  | Uses of Funds   | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Reminder of ConPlan \$ | Narrative Description |
|---------|------------------|---|----------------------------------|--------------------|--------------------------|-----------|--|-----------------------|
|         |                  |   | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |  |                       |
| HOME    | public - federal | Acquisition<br>Homebuyer assistance<br>Homeowner rehab<br>Multifamily rental new construction<br>Multifamily rental rehab<br>New construction for ownership<br>TBRA | 0                                | 0                  | 0                        | 0         | 0  |                       |

| Program | Source of Funds  | Uses of Funds   | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Reminder of ConPlan \$ | Narrative Description |
|---------|------------------|---|----------------------------------|--------------------|--------------------------|-----------|--|-----------------------|
|         |                  |   | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |  |                       |
| HOPWA   | public - federal | Permanent housing in facilities<br>Permanent housing placement<br>Short term or transitional housing facilities<br>STRMU<br>Supportive services<br>TBRA | 0                                | 0                  | 0                        | 0         | 0  |                       |

| Program | Source of Funds  | Uses of Funds  | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Reminder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|--|-----------------------|
|         |                  |  | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |  |                       |
| ESG     | public - federal | Conversion and rehab for transitional housing<br>Financial Assistance<br>Overnight shelter<br>Rapid re-housing (rental assistance)<br>Rental Assistance Services<br>Transitional housing | 0                                | 0                  | 0                        | 0         | 0  |                       |

| Program           | Source of Funds  | Uses of Funds   | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Reminder of ConPlan \$ | Narrative Description   |
|-------------------|------------------|---|----------------------------------|--------------------|--------------------------|-----------|--|---|
|                   |                  |   | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |  |   |
| Continuum of Care | public - federal | Overnight shelter<br>Permanent housing placement<br>Rental Assistance Services<br>Short term or transitional housing facilities<br>STRMU<br>Supportive services<br>Transitional housing | 5,000,000                        | 0                  | 0                        | 5,000,000 | 25,000,000                                       | The State's Continuums of Care, as well as State agencies such as DHMH, receive funding competitively from HUD to provide homeless assistance. Numbers are estimated due to the competitive nature of these programs. |

| Program     | Source of Funds  | Uses of Funds  | Expected Amount Available Year 1 |                    |                          |            | Expected Amount Available Reminder of ConPlan \$ | Narrative Description   |
|-------------|------------------|--|----------------------------------|--------------------|--------------------------|------------|--|---|
|             |                  |  | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$  |  |   |
| LIHTC       | public - federal | Acquisition Housing<br>Multifamily rental new construction<br>Multifamily rental rehab   | 14,000,000                       | 0                  | 0                        | 14,000,000 | 70,000,000                                       | 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.  |
| Section 811 | public - federal | Acquisition Housing<br>Multifamily rental new construction<br>Multifamily rental rehab<br>Permanent housing placement<br>Rental Assistance | 21,000,000                       | 0                  | 0                        | 21,000,000 | 0  | DHCD has received two 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 six years. It is unclear whether HUD will provide competitive 811 funding in future years, if so, the State expects to apply for it. The Template is left blank for future years only because we are unsure if HUD will continue to hold competitions for this funding. |

| Program | Source of Funds  | Uses of Funds                                | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Reminder of ConPlan \$ | Narrative Description  |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|--|--|
|         |                  |  | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |  |  |
| Other   | public - federal | Admin and Planning Homeowner rehab           | 2,000,000                        | 0                  | 0                        | 2,000,000 | 1,140,000  | Grant funds will be used for disaster recovery activities under CDBG Disaster grant awarded February 2013. The remaining amount of funds identified here are for housing activities in Somerset County. Activities already underway under Action Plan approved by HUD on July 25, 2013 and an Amendment to the Action Plan approved by HUD on December 23, 2014. |
| Other   | public - federal | Admin and Planning Public Improvements Other | 0                                | 0                  | 0                        | 0         | 12,422,000                                       | Grant funds will be used for disaster recovery activities under CDBG disaster grant awarded in November 2013. Activities already underway for projects approved through an Action Plan approved by HUD on May 23, 2014.  |

Table 55 - 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 a dollar for dollar grant from the General Assembly for our ESG allocation. 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**

Not Applicable

**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          | CDBG Disaster Recovery #1 | 2015       | 2019     | Non-Housing<br>Community<br>Development<br>Housing<br>Rehabilitation |                 |                 |         | Homeowner Housing Rehabilitated: 15<br>Household Housing Unit<br>Businesses assisted: 5 Businesses Assisted   |
| 2          | CDBG Disaster Recovery #2 | 2015       | 2019     | Non-Housing<br>Community<br>Development                              |                 |                 |         | Public Facility or Infrastructure Activities<br>other than Low/Moderate Income Housing<br>Benefit: 35782 Persons Assisted<br>Homeless Person Overnight Shelter: 35<br>Persons Assisted<br>Buildings Demolished: 6 Buildings |

Table 56 – Goals Summary

#### Goal Descriptions

|          |                         |                           |
|----------|-------------------------|---------------------------|
| <b>1</b> | <b>Goal Name</b>        | CDBG Disaster Recovery #1 |
|          | <b>Goal Description</b> |                           |

|          |                         |                           |
|----------|-------------------------|---------------------------|
| <b>2</b> | <b>Goal Name</b>        | CDBG Disaster Recovery #2 |
|          | <b>Goal Description</b> |                           |

**AP-25 Allocation Priorities – 91.320(d)**

**Introduction:**

See Method of distribution. States award funds competitively under these programs.

**Funding Allocation Priorities**

|                   | <b>CDBG Disaster Recovery #1 (%)</b> | <b>CDBG Disaster Recovery #2 (%)</b> | <b>Total (%)</b> |
|-------------------|--------------------------------------|--------------------------------------|------------------|
| CDBG              | 0                                    | 0                                    | <b>0</b>         |
| HOME              | 0                                    | 0                                    | <b>0</b>         |
| HOPWA             | 0                                    | 0                                    | <b>0</b>         |
| ESG               | 0                                    | 0                                    | <b>0</b>         |
| Continuum of Care | 0                                    | 0                                    | <b>0</b>         |
| LIHTC             | 0                                    | 0                                    | <b>0</b>         |
| Section 811       | 0                                    | 0                                    | <b>0</b>         |
| Other CDBG-DR #1  | 0                                    | 0                                    | <b>0</b>         |
| Other CDBG-DR #2  | 0                                    | 0                                    | <b>0</b>         |

**Table 57 – Funding Allocation Priorities**

**Reason for Allocation Priorities**

See Method of distribution. States award funds competitively under these programs.

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

See Method of distribution. States award funds competitively under these programs.

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

### Introduction:

This Section of the Plan discusses the Method of Distribution which the State will use for the CDBG, HOME, ESG, and HOPWA programs. The actual distribution methods are in the attachments as the write ups exceed the maximum allowable space in the tool.

### Distribution Methods

Table 58 - Distribution Methods by State Program

|          |   |               |
|----------|---|---------------|
| <b>1</b> | <b>State Program Name:</b>  | CDBG          |
|          | <b>Funding Sources:</b>   | CDBG          |
|          | <b>Describe the state program addressed by the Method of Distribution.</b>  | See Apendix 2 |
|          | <b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b>   | Aee Apendix 2 |
|          | <b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b>  | See Apendix 2 |
|          | <b>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)</b> | Aee Apendix 2 |
|          | <b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b>  | See Apendix 2 |
|          | <b>Describe how resources will be allocated among funding categories.</b>   | Aee Apendix 2 |

|  |  |                  |
|--|--|------------------|
|  | <b>Describe threshold factors and grant size limits.</b>                                 | See Apendix<br>2 |
|  | <b>What are the outcome measures expected as a result of the method of distribution?</b> | See Apendix<br>2 |

**Discussion:**

The tool does not allow grantees enough space to enter method of distribution. See Appendix 2.

## AP-35 Projects – (Optional)

### Introduction:

States distribute their allocation of CDBG, ESG, HOME and HOPWA funds through a Method of Distribution. Funds for the first three programs are awarded competitively, so there are no projects to enter at this time. HOPWA funds are awarded on a first come, first serve basis to eligible households. The two “projects” listed below are related to disaster assistance funding DHCD received to use for recovery efforts related to Superstorm Sandy as well as other natural disasters that impacted Maryland

Please See Appendix 2 Table 57 for project information

| # | Project Name |
|---|--------------|
|   |              |

Table 59 – Project Information

### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

CDBG-DR #1 - In compliance with federal regulations, the funds awarded to the State under this grant will be used for housing and economic development activities related to remaining needs due to Hurricane Sandy in Somerset County. The details of the approved Action Plan and subsequent Action Plan Amendment may be found at [www.mdhousing.org](http://www.mdhousing.org) under *CDBG Disaster Recovery Assistance*.

CDBG-DR #2 - In compliance with federal regulations, the funds awarded to the State under this grant will be used primarily for infrastructure activities related to remaining needs due to Hurricane Sandy, Hurricane Irene, Tropical Storm Lee and the Derecho. Through a competitive process, funds were awarded to Allegany County, Charles County, Dorchester County, Garrett County and Somerset County. The details of the approved Action Plan may be found at [www.mdhousing.org](http://www.mdhousing.org) under *CDBG Disaster Assistance*.

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**AP-38 Project Summary**  
**Project Summary Information**

**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 use 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 principals 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 SC 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

See Appendix 2. See Appendix 2, Table 58 for geographic distribution.

### Geographic Distribution

| Target Area | Percentage of Funds |
|-------------|---------------------|
|             |                     |

Table 60 - Geographic Distribution

### 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:

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 include producing about 1,500 homeownership units, financing about 2,000 new apartments, providing Tenant Based Rental Assistance to about 3000 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, rental assistance through the 811 program, assistance under the Homeownership for Individuals With Disabilities program, and handicapped units produced under the Qualified Allocation Plan for LIHTC.

| <b>One Year Goals for the Number of Households to be Supported</b> |       |
|--|-------|
| Homeless   | 0     |
| Non-Homeless   | 9,000 |
| Special-Needs  | 350   |
| Total  | 9,350 |

**Table 61 - One Year Goals for Affordable Housing by Support Requirement**

| <b>One Year Goals for the Number of Households Supported Through</b> |       |
|--|-------|
| Rental Assistance  | 3,000 |
| The Production of New Units  | 2,000 |
| Rehab of Existing Units  | 2,500 |
| Acquisition of Existing Units  | 1,500 |
| Total  | 9,000 |

**Table 62 - 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 in the next few years.

### **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.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

Wicomico County has been designated a troubled PHA for fiscal issues. DHCD will provide technical assistance to the county however HUD's PIH office prefers these types of issues to be handled by their contractors such as Nan MaCay.

### **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.)

In addition, troubled PHAs, regardless of whether they are located in entitlement or non-entitlement jurisdictions, are eligible applicants for DHCD's housing rehabilitation programs, including for the rehabilitation of both multi-family and single family properties.

## **AP-65 Homeless and Other Special Needs Activities – 91.320(h)**

### **Introduction**

**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 local Continuums of Care assess the needs of homeless persons and their individual needs as part of their operations. For unsheltered persons, extensive outreach is typically done during point in time surveys that are done every other year. (This was earlier this year. The assessment and report on homeless persons, including unsheltered homeless persons, is currently being compiled by DHR.)

**Addressing the emergency shelter and transitional housing needs of homeless persons**

The emergency shelter and transitional housing needs are addressed through a wide variety of tools and programs operated by the Continuums of Care. As noted in the appendices, there is an extensive network of homeless shelters and transitional housing in Maryland. In addition, some communities utilize motel placements to temporarily house individuals and families as they make the transition from homelessness. Last but not least, DHCD continues to fund the construction of new homeless shelters and transitional housing through its Shelter and Transitional Housing Grant Program.

**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**

As noted earlier the Plan, the State uses a variety of programs and resources to help homeless persons make the transition to permanent housing and independent living, and preventing individuals and families who were recently homeless from becoming homeless again.

The State's transitional shelters provide the services and training homeless individuals need to make the transition to permanent housing, whether that needs to be supportive housing or simply affordable housing. Individuals and families are typically put on the Section 8 waiting list for affordable housing, and the State actively uses and works to obtain funding that can be used for various homeless populations such as VASH Vouchers, or Section 811 funding that will be used in conjunction with persons with disabilities as they are deinstitutionalized from hospital settings.

Federal ESG funding, which is matched dollar for dollar with State funding, is used to provide rapid rehousing and shorten the time period individuals and families are homeless. To prevent them from becoming homeless again, service providers provide these individuals and households supportive services to provide them with the skills they need to remain in permanent housing. Families and individuals are also put onto Federal Section 8 Voucher waiting lists, and the State operates its own programs that provide short term rental assistance while families and individuals move up the list so that they have the resources they need to pay the rent and not return to homelessness.

**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**

Again, as noted earlier in the Con Plan, the State has several programs that assist homeless individuals who are homeless are at risk of becoming homeless. This includes Eviction Prevention efforts taken through both State (such as RAP) and federal (such as ESG) funds.

The Department of Health and Mental Hygiene has the lead role for individuals who are likely to become homeless after being discharged from publicly funded institutions or systems of care. The types of activities they undertake in coordination with other State agencies (such as DHCD, Corrections, DHR, and others) include:

- Supporting consumers and family members in navigating the PMHS
- Coordinating outreach services for individuals who are homeless and experiencing mental illnesses
- Assisting in developing transition plans for consumers returning to the community from prisons and jails
- Facilitating discharge planning for children and adolescents in residential placement or residential level services
- Screening individuals for whom admission to an inpatient facility is requested to determine whether a less restrictive alternative can be provided
- Collaborating with acute care and state hospital facilities to facilitate transition to the community for individuals leaving inpatient care
- Granting access to the PMHS for uninsured clients in crisis
- Managing care for high-cost users to ensure they receive the most appropriate care in the least restrictive setting

Local Addictions Authorities also have a roll in this effort. This includes:

- Assisting and supporting consumers and families in accessing substance use disorder services
- Coordinating with other service systems to provide outreach to homeless persons who are in need of substance use disorder services
- Providing or facilitating pre-trial and community re-entry services to incarcerated individuals returning to the community
- Assessing all individuals requesting residential services for appropriate level of care
- Granting access to residential treatment beds when necessary, and
- Managing care for all residential clients to assure continuity of care

## **Discussion**

**AP-70 HOPWA Goals – 91.320(k)(4)**

| <b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>      |     |
|--|-----|
| Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family        | 108 |
| Tenant-based rental assistance   | 69  |
| 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  | 177 |

## **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 does have some control over building codes, and adopted the International Existing Building Code (IEBC) in 2012, which became effective 2013. DHCD operates a Rehab Code Hotline which is a toll free number to help people determine code requirements for their projects. 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.

### **Discussion:**

## **AP-85 Other Actions – 91.320(j)**

### **Introduction:**

#### **Actions planned to address obstacles to meeting underserved needs**

NA (NOTE: We cannot find a formal definition from HUD what this means, as it is traditionally related to services.)

#### **Actions planned to foster and maintain affordable housing**

DHCD will continue undertaking efforts under a rental housing preservation initiative funded by the John D. and Catherine T. McArthur Foundation. Over 10 years, DHCD will seek to increase rental housing preservation by 9,000 units over its “baseline” production levels in nine (9) Counties impacted by the federal Base Realignment and Closure (BRAC) process. MacArthur Foundation funding totaling \$4.5 million will enable DHCD to undertake a comprehensive approach toward systemic streamlining and financing to increase production levels in these targeted Counties.

#### **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 paint reduction and control rules for landlords which also helps substantially reduce childhood exposure to lead based paint.

#### **Actions planned to reduce the number of poverty-level families**

As noted earlier, the State of Maryland is strongly committed to reducing the number of households in Maryland living in poverty. The citizens of Maryland recognize that persons who live in poverty need a combination of social services and economic opportunities to get back on their feet. The State’s Temporary Assistance for Need Families (TANF) is the State’s plan for helping families get out of poverty. It can be found on DHR’s website at [www.dhr.state.md.us](http://www.dhr.state.md.us)

In addition to the TANF Plan, DHCD undertakes additional efforts to help families who are in poverty. This is done primarily through the Community Services Block Grant Program (CSBG) which is funded through the U.S. Department of Health and Human Services (HHS). The State was awarded \$9.2 in CSBG funds for FFY 2014. Funding is provided to subgrantees on a quarterly basis.

CSBG funds are granted to states in order to ameliorate the causes of poverty. To this end, the State allocates CSBG funds to the State’s 17 local Community Action Agencies (CAAs) and one Limited Purpose

Agency (LPA) which in turn provide a range of services and activities having a measurable and potentially major impact on causes of poverty within a community.

HHS has issued six broad national objectives for the CSBG program. Within these national objectives, the CAAs of Maryland are using and have chosen the following national objectives and indicators that assist low-income participants to achieve the following:

- **Family Self-sufficiency:** Low-income people become more self-sufficient;
- **Community Revitalization:** The conditions in which low-income people live are improved;
- **Community Investment:** Low-income people own a stake in their community;
- **Community Capacity Building:** Partnerships among supporters and providers of services to low-income people are achieved;
- **Agency Capacity Building:** Agencies increase their capacity to achieve results; and
- **Family Stability:** Low-income people, especially vulnerable populations, achieve their potential by strengthening family and other supportive systems.

Furthermore, the State emphasizes that actions undertaken with the CSBG program:

1. Focus resources toward the most needy.
2. Provide employment opportunities for low-income persons.
3. Close service gaps.
4. Enable low-income persons to participate in community action programs and projects.

During the coming year, DHCD's focus in working with CAAs will primarily be through inter-agency coordination and capacity building. This will include facilitating the coordination of resources and or offering training in a variety of areas including housing, community development, fiscal oversight, board management, etc. By linking agencies with other partners, including those receiving HUD funding, and assisting with building their capacity, CAAs will then be better able to carry out goals involved with helping families become both stable and self-sufficient. In addition, it will better enable CAAs to compete for DHCD funds that promote community revitalization and investment.

### **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 include the rental housing preservation initiative with the John D. and

Catherine T. MacArthur Foundation, streamlined bond program, the reopening of MHRP-MF, and changes to PRHP. The MacArthur Foundation preservation initiative includes working with HUD and the nine counties impacted most heavily by the BRAC 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**

See Appendix 2

**Discussion:**

## 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  | 0        |
| 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        |
| <b>Total Program Income:</b>   | <b>0</b> |

#### 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:

NA

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:

See 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:

See 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:

NA

**Emergency Solutions Grant (ESG)  
Reference 91.320(k)(3)**

1. Include written standards for providing ESG assistance (may include as attachment)

See Method of Distribution discussion in Appendix.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The State is moving toward completing a coordinated assessment system using HMIS software. This is not complete, but should be completed during the term of the Con Plan.

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 discussion in Appendix .

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.

NA

5. Describe performance standards for evaluating ESG.

See Method of Distribution discussion in Appendix.

**Discussion:**

See Method of Distribution discussion in Appendix.

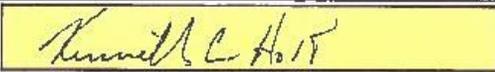
## Attachments

# Citizen Participation Comments

OMB Number: 4040-0004  
 Expiration Date: 6/31/2016

| Application for Federal Assistance SF-424  |  |  |
|--|--|--|
| * 1. Type of Submission:<br><input type="checkbox"/> Preapplication<br><input checked="" type="checkbox"/> Application<br><input type="checkbox"/> Changed/Corrected Application | * 2. Type of Application:<br><input checked="" type="checkbox"/> New<br><input type="checkbox"/> Continuation<br><input type="checkbox"/> Revision | * If Revision, select appropriate letter(s):<br><input type="text"/><br>* Other (Specify):<br><input type="text"/> |
| * 3. Date Received:<br><input type="text"/>  | 4. Applicant Identifier:<br><input type="text"/>   |  |
| 5a. Federal Entity Identifier:<br><input type="text"/>   | 5b. Federal Award Identifier:<br><input type="text"/>  |  |
| <b>State Use Only:</b>   |  |  |
| 6. Date Received by State:<br><input type="text"/>   | 7. State Application Identifier:<br><input type="text"/>   |  |
| <b>8. APPLICANT INFORMATION:</b>   |  |  |
| * a. Legal Name: <input type="text" value="State of Maryland"/>  |  |  |
| * b. Employer/Taxpayer Identification Number (EIN/TIN):<br><input type="text" value="57-6002033"/>   | * c. Organizational DUNS:<br><input type="text" value="0284025944000"/>  |  |
| <b>d. Address:</b>   |  |  |
| * Street1:<br><input type="text" value="7900 Harkers Road"/>   | * Street2:<br><input type="text"/>   |  |
| * City:<br><input type="text" value="Lanham"/>   | * County/Parish:<br><input type="text" value="Prince Georges"/>  |  |
| * State:<br><input type="text" value="MD: Maryland"/>  | * Province:<br><input type="text"/>  |  |
| * Country:<br><input type="text" value="USA: UNITED STATES"/>  | * Zip/Postal Code:<br><input type="text" value="20706"/>   |  |
| <b>e. Organizational Unit:</b>   |  |  |
| Department Name:<br><input type="text" value="Maryland Department of Housing"/>  | Division Name:<br><input type="text" value="Division of Neighborhood Rev."/>   |  |
| <b>f. Name and contact information of person to be contacted on matters involving this application:</b>  |  |  |
| Prefix:<br><input type="text" value="Ms."/>  | * First Name:<br><input type="text" value="Cindy"/>  |  |
| Middle Name:<br><input type="text"/>   | * Last Name:<br><input type="text" value="STONE"/>   |  |
| Suffix:<br><input type="text"/>  | Title:<br><input type="text" value="Program Manager"/>   |  |
| Organizational Affiliation:<br><input type="text"/>  |  |  |
| * Telephone Number:<br><input type="text" value="301-429-7520"/>   | Fax Number:<br><input type="text" value="410-558-6527"/>   |  |
| * Email:<br><input type="text" value="cindy.s@maryland.gov"/>  |  |  |

| Application for Federal Assistance SF-424  |  |
|--|--|
| <p>* 9. Type of Applicant 1: Select Applicant Type:</p> <p>A: State Government</p> <p>Type of Applicant 2: Select Applicant Type:</p> <p>Type of Applicant 3: Select Applicant Type:</p> <p>* Other (specify):</p> |  |
| <p>* 10. Name of Federal Agency:</p>   |  |
| <p>11. Catalog of Federal Domestic Assistance Number:</p> <p>15-219</p> <p>CFDA Title:</p> <p>Community Development Block Grant- Small Cities Program</p>  |  |
| <p>* 12. Funding Opportunity Number:</p> <p>E/A</p> <p>* Title:</p> <p>ODEG</p>  |  |
| <p>13. Competition Identification Number:</p> <p>n/a</p> <p>Title:</p> <p>E/A</p>  |  |
| <p>14. Areas Affected by Project (Cities, Counties, States, etc.):</p> <p>Add Attachment   Delete Attachment   View Attachment</p>   |  |
| <p>* 15. Descriptive Title of Applicant's Project:</p> <p>The Small Cities Community Development Block program provides grants to non-competitive jurisdictions on a competitive basis.</p>                        |  |
| <p>Attach supporting documents as specified in agency instructions.</p> <p>Add Attachments   Delete Attachments   View Attachments</p>   |  |

| Application for Federal Assistance SF-424  |  |
|--|--|
| 16. Congressional Districts Of:  |  |
| * a. Applicant: <input type="text" value="all"/>   | * b. Program/Project: <input type="text" value="all"/>   |
| Attach an additional list of Program/Project Congressional Districts if needed.  |  |
| <input type="text"/>   | <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="New Attachment"/> |
| 17. Proposed Project:  |  |
| * a. Start Date: <input type="text" value="07/01/2015"/>   | * b. End Date: <input type="text" value="06/30/2016"/>   |
| 18. Estimated Funding (\$):  |  |
| * a. Federal:  | <input type="text" value="7,019,706.00"/>  |
| * b. Applicant:  | <input type="text"/>   |
| * c. State:  | <input type="text"/>   |
| * d. Local:  | <input type="text"/>   |
| * e. Other:  | <input type="text"/>   |
| * f. Program Income:   | <input type="text"/>   |
| * g. TOTAL:  | <input type="text" value="7,019,706.00"/>  |
| * 19. Is Application Subject to Review By State Under Executive Order 12372 Process?   |  |
| <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>  |  |
| <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.  |  |
| <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.   |  |
| * 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)  |  |
| <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No  |  |
| if "Yes", provide explanation and attach   |  |
| <input type="text"/>   | <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="New Attachment"/> |
| 21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001) |  |
| <input checked="" type="checkbox"/> ** I AGREE   |  |
| ** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.  |  |
| Authorized Representative:   |  |
| Prefix: <input type="text" value="Mr."/>   | * First Name: <input type="text" value="Kenneth"/>   |
| Middle Name: <input type="text"/>  |  |
| * Last Name: <input type="text" value="Holt"/>   |  |
| Suffix: <input type="text"/>   |  |
| * Title: <input type="text" value="Secretary, MD Department of Housing &amp; Comm. Dev."/>   |  |
| * Telephone Number: <input type="text" value="301-429-7461"/>  | Fax Number: <input type="text" value="240-534-4732"/>  |
| * Email: <input type="text" value="kenneth.holt@maryland.gov"/>  |  |
| * Signature of Authorized Representative:    | * Date Signed: <input type="text" value="5/14/15"/>  |

| Application for Federal Assistance SF-424  |  |  |
|--|--|--|
| * 1. Type of Submission:<br><input type="checkbox"/> Preapplication<br><input checked="" type="checkbox"/> Application<br><input type="checkbox"/> Changed/Corrected Application | * 2. Type of Application:<br><input checked="" type="checkbox"/> New<br><input type="checkbox"/> Continuation<br><input type="checkbox"/> Revision | * If Revision, select appropriate letter(s):<br><input type="text"/><br>* Other (Specify):<br><input type="text"/> |
| * 3. Date Received:<br><input type="text"/>  | 4. Applicant Identifier:<br><input type="text"/>   |  |
| 5a. Federal Entity Identifier:<br><input type="text"/>   | 5b. Federal Award Identifier:<br><input type="text"/>  |  |
| State Use Only:  |  |  |
| 6. Date Received by State: <input type="text"/>  | 7. State Application Identifier: <input type="text"/>  |  |
| <b>B. APPLICANT INFORMATION:</b>   |  |  |
| * a. Legal Name: <input type="text" value="State of Maryland"/>  |  |  |
| * b. Employer/Taxpayer Identification Number (EIN/TIN):<br><input type="text" value="22-6002033"/>   | * c. Organizational DUNS:<br><input type="text" value="028492596000"/>   |  |
| d. Address:  |  |  |
| * Street 1:<br><input type="text" value="1300 Harkins Road"/>  | Street 2:<br><input type="text"/>  |  |
| * City:<br><input type="text" value="Lanham"/>   | County/Parish:<br><input type="text" value="Prince George's"/>   |  |
| * State:<br><input type="text" value="MD: Maryland"/>  | Province:<br><input type="text"/>  |  |
| * Country:<br><input type="text" value="USA: UNITED STATES"/>  | * Zip / Postal Code:<br><input type="text" value="20706"/>   |  |
| e. Organizational Unit:  |  |  |
| Department Name:<br><input type="text" value="Maryland Department of Housing"/>  | Division Name:<br><input type="text" value="Division of Housing Finance"/>   |  |
| f. Name and contact information of person to be contacted on matters involving this application:   |  |  |
| Prefix:<br><input type="text" value="Dr."/>  | * First Name:<br><input type="text" value="Dale"/>   | * Last Name:<br><input type="text" value="Quigley"/>   |
| Middle Name:<br><input type="text"/>   | * Suffix:<br><input type="text"/>  | Title:<br><input type="text" value="Program Manager"/>   |
| Organizational Affiliation:<br><input type="text"/>  |  |  |
| * Telephone Number:<br><input type="text" value="301-429-7737"/>   | * Fax Number:<br><input type="text" value="410-779-9039"/>   |  |
| * Email:<br><input type="text" value="dale.quigley@maryland.gov"/>   |  |  |

| Application for Federal Assistance SF-424  |  |  |  |
|--|--|--|--|
| <b>* 9. Type of Applicant 1: Select Applicant Type:</b><br><input type="text" value="A: State Government"/>  |  |  |  |
| Type of Applicant 2: Select Applicant Type:<br><input type="text"/>  |  |  |  |
| Type of Applicant 3: Select Applicant Type:<br><input type="text"/>  |  |  |  |
| <b>* Other (specify):</b><br><input type="text"/>  |  |  |  |
| <b>* 10. Name of Federal Agency:</b><br><input type="text" value="HUD"/>   |  |  |  |
| <b>11. Catalog of Federal Domestic Assistance Number:</b><br><input type="text" value="14-219"/><br>CFDA Title:<br><input type="text" value="HOME Investments Partnership Program"/>   |  |  |  |
| <b>* 12. Funding Opportunity Number:</b><br><input type="text" value="n/a"/><br><b>* Title:</b><br><input type="text" value="HOME"/>   |  |  |  |
| <b>13. Competition Identification Number:</b><br><input type="text" value="n/a"/><br><b>Title:</b><br><input type="text" value="n/a"/>   |  |  |  |
| <b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b><br><input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> |  |  |  |
| <b>* 15. Descriptive Title of Applicant's Project:</b><br><input type="text" value="Statewide HOME Investments Partnership Program"/>  |  |  |  |
| Attach supporting documents as specified in agency instructions.<br><input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>                         |  |  |  |

**Application for Federal Assistance SF-424**

**16. Congressional Districts Of:**

\* a. Applicant:  \* b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

**17. Proposed Project:**

\* a. Start Date:  \* b. End Date:

**18. Estimated Funding (\$):**

|                     |   |
|---------------------|---|
| * a. Federal        | <input type="text" value="3,625,419.00"/> |
| * b. Applicant      | <input type="text" value=""/>             |
| * c. State          | <input type="text" value=""/>             |
| * d. Local          | <input type="text" value=""/>             |
| * e. Other          | <input type="text" value=""/>             |
| * f. Program Income | <input type="text" value="1,477,409.00"/> |
| * g. TOTAL          | <input type="text" value="5,102,828.00"/> |

**\* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review

c. Program is not covered by E.O. 12372.

**\* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

Yes  No

If "Yes", provide explanation and attach

**21. "By signing this application, I certify (1) to the statements contained in the list of certifications" and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances" and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)**

\*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

**Authorized Representative:**

Prefix:  \* First Name:

Middle Name:

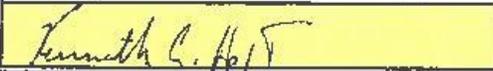
\* Last Name:

Suffix:

\* Title:

\* Telephone Number:  Fax Number:

\* Email:

\* Signature of Authorized Representative:  \* Date Signed:

| Application for Federal Assistance SF-424  |  |  |
|--|--|--|
| * 1. Type of Submission:<br><input type="checkbox"/> Preapplication<br><input checked="" type="checkbox"/> Application<br><input type="checkbox"/> Changed/Corrected Application | * 2. Type of Application:<br><input checked="" type="checkbox"/> New<br><input type="checkbox"/> Continuation<br><input type="checkbox"/> Revision | * If Revision, select appropriate letter(s):<br>_____<br>* Other (Specify):<br>_____ |
| * 3. Date Received: <input type="text" value=""/>  | * 4. Applicant Identifier: <input type="text" value=""/>   |  |
| 5a. Federal Entity Identifier: <input type="text" value=""/>   | 5b. Federal Award Identifier: <input type="text" value=""/>  |  |
| State Use Only:  |  |  |
| 6. Date Received by State: <input type="text" value=""/>   | 7. State Application Identifier: <input type="text" value=""/>   |  |
| <b>8. APPLICANT INFORMATION:</b>   |  |  |
| * a. Legal Name: <input type="text" value="State of Maryland"/>  |  |  |
| * b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="52 600203"/>   | * c. Organizational OUNS: <input type="text" value="0294525980000"/>   |  |
| <b>d. Address:</b>   |  |  |
| * Street1: <input type="text" value="7800 Barkita Road"/>  | Street2: <input type="text" value=""/>   |  |
| * City: <input type="text" value="Lanham"/>  | County/Parish: <input type="text" value="Prince George's"/>  |  |
| * State: <input type="text" value="MD: Maryland"/>   | Province: <input type="text" value=""/>  |  |
| * Country: <input type="text" value="USA: UNITED STATES"/>   | * Zip / Postal Code: <input type="text" value="20705"/>  |  |
| <b>e. Organizational Unit:</b>   |  |  |
| Department Name: <input type="text" value="Maryland Department of Housing"/>   | Division Name: <input type="text" value="Division of Neighborhood Dev."/>  |  |
| <b>f. Name and contact information of person to be contacted on matters involving this application:</b>  |  |  |
| Prefix: <input type="text" value="Mr."/>   | * First Name: <input type="text" value="Erika"/>   |  |
| Middle Name: <input type="text" value=""/>   | * Last Name: <input type="text" value="Service"/>  |  |
| Suffix: <input type="text" value=""/>  | Title: <input type="text" value="Project Manager"/>  |  |
| Organizational Affiliation: <input type="text" value=""/>  |  |  |
| * Telephone Number: <input type="text" value="410-429-7442"/>  | Fax Number: <input type="text" value="410-558-5537"/>  |  |
| * Email: <input type="text" value="erika.service@maryland.gov"/>   |  |  |

| Application for Federal Assistance SF-424   |  |
|---|--|
| <b>* 9. Type of Applicant 1: Select Applicant Type:</b><br><input type="text" value="At: State Government"/><br><b>Type of Applicant 2: Select Applicant Type:</b><br><input type="text"/><br><b>Type of Applicant 3: Select Applicant Type:</b><br><input type="text"/><br><b>* Other (specify):</b><br><input type="text"/> |  |
| <b>* 10. Name of Federal Agency:</b><br><input type="text" value="HUD"/>  |  |
| <b>11. Catalog of Federal Domestic Assistance Number:</b><br><input type="text" value="14-231"/><br><b>CFDA Title:</b><br><input type="text" value="Emergency Solutions Grants Program"/>   |  |
| <b>* 12. Funding Opportunity Number:</b><br><input type="text" value="n/a"/><br><b>* Title:</b><br><input type="text" value="MSG"/>   |  |
| <b>13. Competition Identification Number:</b><br><input type="text" value="c/a"/><br><b>Title:</b><br><input type="text" value="c/a"/>  |  |
| <b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b><br><input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>  |  |
| <b>* 15. Descriptive Title of Applicant's Project:</b><br><input type="text" value="The Emergency Solutions Grants program provides emergency and transitional shelter assistance and homeless prevention services to Marylanders who are homeless or at risk of homelessness."/>   |  |
| <b>Attach supporting documents as specified in agency instructions.</b><br><input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>   |  |

| Application for Federal Assistance SF-424   |   |
|---|---|
| <b>16. Congressional Districts Of:</b>  |   |
| * a. Applicant: <input type="text" value="all"/>  | * b. Program/Project: <input type="text" value="all"/>  |
| Attach an additional list of Program/Project Congressional Districts if needed.   |   |
| <input type="text"/>  | <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="Save Attachment"/> |
| <b>17. Proposed Project:</b>  |   |
| * a. Start Date: <input type="text" value="07/01/2015"/>  | * b. End Date: <input type="text" value="06/30/2016"/>  |
| <b>18. Estimated Funding (\$):</b>  |   |
| * a. Federal  | <input type="text" value="1,053,270.00"/>   |
| * b. Applicant  | <input type="text"/>  |
| * c. State  | <input type="text"/>  |
| * d. Local  | <input type="text"/>  |
| * e. Other  | <input type="text"/>  |
| * f. Program Income   | <input type="text"/>  |
| * g. TOTAL  | <input type="text" value="1,053,270.00"/>   |
| <b>* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?</b>   |   |
| <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>   |   |
| <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.   |   |
| <input type="checkbox"/> c. Program is not covered by E.O. 12372.   |   |
| <b>* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)</b>  |   |
| <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No   |   |
| If "Yes", provide explanation and attach  |   |
| <input type="text"/>  | <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="Save Attachment"/> |
| <b>21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)</b> |   |
| <input checked="" type="checkbox"/> ** I AGREE  |   |
| <small>** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.</small>  |   |
| <b>Authorized Representative:</b>   |   |
| Prefix: Mr.   | * First Name: Kenneth   |
| Middle Name: C.   |   |
| * Last Name: Holt   |   |
| Suffix:   |   |
| * Title:  | Secretary, MD Department of Housing & Comm. Dev.  |
| * Telephone Number: 301-429-7441  | Fax Number: 301-334-4732  |
| * Email: kenneth.holt@maryland.gov  |   |
| * Signature of Authorized Representative:   | * Date Signed: 5/14/15  |

## CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Anti-Lobbying** -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

  
Signature/Authorized Official

Date 5/14/13

### Specific CDBG Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan** -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available;
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) ~~2015~~ , ~~2016~~ (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including 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 that relates 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 CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

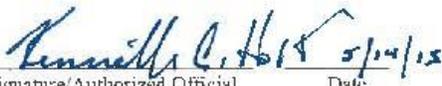
jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

**Compliance with Laws** -- It will comply with applicable laws.

  
Signature/Authorized Official      Date

  
Title

**OPTIONAL CERTIFICATION  
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(e):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Kenneth C. Holt      5/14/15  
Signature/Authorized Official      Date

Secretary  
Title

**Specific HOME Certifications**

The HOME participating jurisdiction certifies that:

**Tenant Based Rental Assistance** -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

**Eligible Activities and Costs** -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

**Appropriate Financial Assistance** -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

  
Signature/Authorized Official      Date 5/17/15

  
Title

## ESG Certifications

The Emergency Solutions Grants Program Recipient certifies that:

**Major rehabilitation/conversion** – If an emergency shelter’s rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

**Essential Services and Operating Costs** – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the jurisdiction will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the jurisdiction serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

**Renovation** – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

**Supportive Services** – The jurisdiction will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for such individuals.

**Matching Funds** – The jurisdiction will obtain matching amounts required under 24 CFR 576.201.

**Confidentiality** – The jurisdiction has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

**Homeless Persons Involvement** – To the maximum extent practicable, the jurisdiction will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

**Consolidated Plan** – All activities the jurisdiction undertakes with assistance under ESG are consistent with the jurisdiction’s consolidated plan.

**Discharge Policy** – The jurisdiction will establish and implement, to the maximum extent practicable and where appropriate policies and protocols for the discharge of persons from

publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

Kenneth L. Holt  
Signature/Authorized Official

5/14/15  
Date

Secretary  
Title

**HOPWA Certifications**

The HOPWA grantee certifies that:

**Activities** -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

**Building** -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

 5/14/15  
Signature/Authorized Official Date

  
Title

**APPENDIX TO CERTIFICATIONS**

**INSTRUCTIONS CONCERNING LOBBYING:**

**A. Lobbying Certification**

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

**Appendix 1 - List of Emergency and Transitional Housing and Services & List of the Assisted Housing Inventory**

MARYLAND DEPARTMENT OF HUMAN RESOURCES

DIRECTORY OF MARYLAND  
EMERGENCY SHELTERS AND  
TRANSITIONAL HOUSING PROGRAMS

As of February 2015

The most up-to-date version of this directory is available on-line at:  
[www.dhr.maryland.gov](http://www.dhr.maryland.gov)

State of Maryland  
Lawrence J. Hogan, Jr., Governor  
Boyd K. Rutherford, Lt. Governor  
Department of Human Resources  
Sam Mahabir, Secretary

This directory provides information about programs that provide services to persons who are homeless in Maryland. Included are emergency shelters, providers of transitional housing, and programs providing motel placement. Also listed are additional services such as outreach centers, soup kitchens, and referral services. The descriptions of services are not exhaustive and may list on a few of the most pertinent services of each agency. This directory is a listing of resources, not an endorsement of the specific programs. A listing in this directory does not guarantee that services will be provided upon request.

The Agency information is placed into this directory upon request of the agencies. All shelters are subject to local zoning codes and other ordinances as applicable. The Department of Human Resources does not monitor the operations of all shelter providers contained in this directory. Information contained in this directory is subject to change and DHR is not responsible for the accuracy of its content. Please contact the Bureau of Homeless Services at 410-767-7719 if you are aware of inaccuracies or changes to the information contained in this directory.

The updated directory is available on-line at:  
[www.dhrc.maryland.gov](http://www.dhrc.maryland.gov)

**For additional copies:**  
The Bureau of Homeless Services, 311 West Saratoga Street  
Baltimore, MD 21201, phone: 410-767-7719  
DHR Information: 800-532-6347  
TTY for the Hearing-Impaired: 800-925-4434

**Allegany County**

| Agency  | Available Services  | Capacity/<br>Number of<br>Beds  | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|---|---|---|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <p><b>Allegany County DSS</b><br/>1 Frederick Street<br/>Cumberland, MD 21501-1420<br/>301-784-7608 (Shelter Placement)<br/>911(after-hours)<br/>(This system is automated)</p>   | <p>Hotel placement (limited)<br/>Assistance with applying for benefits</p>  | <p>Services<br/>Only</p>  | X            | X              |                   | X                   | X                 | X                    |
| <p><b>Allegany County Human Resources<br/>Development Commission</b><br/>16 Avoli Street<br/>Cumberland, MD 21502<br/>301-777-8286<br/>TDD: 1-800-735-2258<br/>Fax: 301-777-5878</p>                                      | <p>Transitional housing<br/>Case management<br/>Information and referrals<br/>Assistance with applying for benefits<br/>Renting &amp; electric bill assistance<br/>1st Month's rent and security deposit<br/>No Emergency services provided</p> | <p>4 Rooms<br/>2 Fam. Rms.<br/>-2 cribs<br/>2 Single<br/>Family size<br/>up to 14</p>                     |              | X              |                   | X                   |                   |                      |
| <p><b>Central YMCA</b><br/>205 Baltimore Avenue<br/>Cumberland, MD 21502<br/>301-754-5445 Option 1</p>  | <p>Transitional housing/Families,<br/>Resident After school program<br/>ABE-CED Outreach program<br/>Permanent housing for single man<br/>Case management<br/>Information &amp; referrals<br/>Employment training</p>                           | <p>11 Family<br/>Units<br/>20<br/>community<br/>units<br/>28 male units<br/>4 Single<br/>Female units</p> | X            |                |                   | X                   | X                 | X                    |
| <p><b>Family Crisis Resource Center, Inc.</b><br/>146 Bedford Street<br/>Cumberland, MD 21502<br/>301-759-9246 (business)<br/>301-689-6899<br/>(Fosterburg Office location)<br/>24 hour-crisis hotline (301-759-9244)</p> | <p>Victims of domestic violence<br/>rape/sexual assault assistance<br/>Temporary safe shelter<br/>Meals, counseling<br/>Abuser Intervention Program<br/>No Transition</p>   | <p>20 Beds</p>  |              | X              |                   | X                   |                   |                      |
| <p><b>United Rescue Mission of<br/>Western Md., Inc.</b><br/>16 Queen City Pavement<br/>Cumberland, MD 21550-1614<br/>301-724-1585</p>  | <p>Emergency shelter<br/>Supportive housing for women/children,<br/>Meals &amp; referral services<br/>Counseling &amp; chapel services<br/>Serves handicapped individuals</p>   | <p>30<br/>Emergency<br/>8-10 Families</p>   | X            | X              |                   | X                   |                   | X                    |

Theology of Marshaal Emergency Shelter and Transitional Housing Programs

Anne Arundel County

| Agency   | Available Services   | Capacity/<br>Number of<br>Beds                            | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|--|--|---|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <b>Anne Arundel County DSS</b><br>80 West Street<br>Annapolis MD 21401<br>410-269-4749   | Emergency shelter<br>Transitional housing<br>Meals<br>Food pantry and clothing<br>Access to support services available   | 5 Apts.<br>19 Beds  | X            | X              |                   | X                   |                   | X                    |
| <b>Light House<br/>The Light House Shelter</b><br>10 Hudson Street<br>Annapolis, MD 21401<br>410-263-1835 (emergency line)<br>1-443-569-4225 (main number)<br><b>SELF-REFERRED</b><br>Front Desk: 410-349-3056 | Food pantry; bag lunches; hot meals;<br>Fresh food market<br>Referrals to services<br>Utility & rental assistance<br>Job training<br>Shower & laundry by appt.<br>Case management  | 45<br>Individuals<br>5 Families<br>20 Winter<br>emergency | X            | X              |                   | X                   | X                 | X                    |
| <b>Anne Arundel County<br/>Chrysalis House</b><br>1570 Crownsville Road<br>Crownsville, MD 21032<br>410-974-6829   | Treatment center for women for<br>alcoholism and drug addiction  | 43 Beds   |              | X              |                   | X                   |                   |                      |
| <b>Anne Arundel House of Hope<br/>(HQ Base)</b><br>514 Crbn Hwy North, St<br>Glen Burnie, MD 21061<br>410-863-4888   | Transitional housing for both men<br>and women including a program for<br>veterans. All applicants for transitional<br>housing must be interviewed at<br>Fouse Center<br>Emergency Shelter from Oct - April<br>adults only | 23 Beds   | X            | X              |                   |                     |                   |                      |

Anne Arundel County

| Agency   | Available Services   | Capacity/<br>Number of<br>Beds                     | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|--|--|--|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| Salvation Army - Glen Burnie<br>511 S. Crain Highway<br>Glen Burnie, MD 21061<br>410-768-0477                                      | Meals (W-F 12-1)<br>Food pantry<br>Utility & rental assistance<br>(appointments only)<br>Diapers & baby formula, when<br>available (if Available)<br>Assistance to North AA County<br>residents only | Services<br>Only                                   | X            | X              | X                 | X                   | X                 | X                    |
| <b>Sarah's House</b><br>2015 20th Street<br>Port Mante, MD 20735<br>410-421-8416 (emergency services)<br>410-421-8488 (Voice Mail) | Emergency shelter<br>Transitional housing for families only<br>Referral from DSS needed<br>Must be a resident of Ann Arundel<br>County in order to be screened for<br>placement                      | 67<br>Emergency<br>62<br>Transitional<br>10 Winter | X            | X              |                   | X                   | X                 | X                    |

**Baltimore City**

| Agency   | Available Services   | Capacity/<br>Number of<br>Beds | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|--|--|--------------------------------|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <b>Baltimore City Department of Social Services Homeless Emergency Environmental Services Unit (HEESU)</b><br>1400 East Federal Street<br>Baltimore, MD 21201<br>Program Manager: 410-596-2906<br>Mobile: 410-596-2766 or 410-596-2909<br>Hours: M-F 8:30-4:30 | Referrals to emergency & transitional housing<br>Housing Counselor<br>Coordinated Intake   | Services<br>Only               | X            | X              | X                 | X                   | X                 | X                    |
| <b>Baltimore City Department of Social Services Homeless Emergency Environmental Services Unit-Eviction Prevention Program</b><br>501 E. Fayette Street<br>Baltimore, Md 21201<br>410-878-8650   | Limited Financial Assistance for court ordered evictions, short term case management, prevention and budget counseling, Stay of Eviction, Landlord/Tenant mediation, community referrals, provides information to apply for benefits | Services<br>Only               | X            | X              |                   | X                   | X                 | X                    |
| <b>Mayor's Office of Human Services</b><br>Housing Counseling Program<br>Eviction Prevention Program<br>Homeless Outreach Team<br>7 E. Redwood Street, Ste. 500<br>Baltimore, MD 21202<br>410-361-9411   |  | Services<br>Only               | X            | X              | X                 | X                   | X                 | X                    |
| <b>Child Protective Services Intake &amp; Assessments</b><br>1900 N. Howard Street<br>Baltimore, MD 21206<br>410-561-2235 (4-faultline)  |  | Services<br>Only               |              |                | X                 | X                   | X                 | X                    |
| <b>Adult Protective Services</b><br>Mondawmin Mall 2nd Floor<br>309 Metro Plaza<br>Baltimore, MD 21215<br>410-473-6600   | The Program provides professional services to protect the health, safety and welfare of endangered vulnerable adults   | Services<br>Only               | X            | X              |                   |                     |                   |                      |

**Baltimore City**

| Agency   | Available Services  | Capacity/<br>Number of<br>Beds | Men<br>Alone | Women<br>Alone | Children<br>Alone                         | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|--|---|--------------------------------|--------------|----------------|---|---------------------|-------------------|----------------------|
| Baltimore City<br>Home Energy Program<br>Baltimore City DDCD<br>Human Services Division<br>2700 N. Charles St.<br>Baltimore, MD 21218<br>410-396-5555  | Feeding & Electric bill assistance  | Services<br>Only               | X            | X              |   | X                   | X                 | X                    |
| AIDS Invariant Residential Services,<br>(AIRS), Inc.<br>1800 N. Charles Street, Suite 700<br>Baltimore, MD 21201<br>410-576-5070<br>Fax: 410-576-5074<br>E-mail: info@airshome.org<br>City Steps Youth Services<br>410-528-0267            |   | House<br>Disabled              | X            | X              | Ages<br>18-24<br>Don't need<br>disability | X                   | X                 | X                    |
| American Rescue Workers<br>2441 West Baltimore Street<br>Baltimore, MD 21223<br>410-566-5300<br>Fax: 410-566-1798<br>E-mail: arw@arwmd.org<br>Shelter Address: 11 West Clomet Street<br>Baltimore, MD 21230<br>Shelter Phone: 410-539-0816 | Emergency shelter<br>Counseling<br>Meals<br>One year drug rehab treatment program<br>7 months to 1 year | 50 Beds                        | X            |                |   |                     |                   |                      |
| Associated Catholic Charities<br>Christopher Place Employment Academy<br>(New Address)<br>725 Fallsview<br>Baltimore, MD 21203<br>443-986-9006<br>Fax: 410-576-0914<br>info@ccc-md.org   | Men's<br>Drug addictions counseling<br>Employment academy<br>(No longer Transitional)                   |                                | X            |                |   |                     |                   |                      |

Directors of Maryland's Homeless Shelter and Transitional Housing Programs

**Baltimore City**

| Agency   | Available Services  | Capacity/<br>Number of<br>Beds | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|--|---|--------------------------------|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <p><b>My Sister's Place</b><br/>17 West Franklin Street<br/>Baltimore, MD 21201<br/>410-727-3323<br/>Fax: 410-727-1611<br/>(New Address)</p>         | <p>Daytime drop-in shelter<br/>Emergency assistance<br/>Case management<br/>Take showers<br/>Laundry<br/>3mths and phone usage</p>                        | Services<br>Only               |              | X              |                   | X                   |                   |                      |
| <p><b>At Jacob's Well</b><br/>323 East 25th Street<br/>Baltimore, MD 21218<br/>410-233-8877 or 8878<br/>Fax: 410-233-0689</p>                        | <p>For directionally mentally ill homeless<br/>program<br/>Transitional housing</p>   | 22 Beds                        | X            | X              |                   |                     |                   |                      |
| <p><b>Earl's Place</b><br/>1406 E. Lombard Street<br/>Baltimore, MD 21231<br/>410-522-0225<br/>Fax: 410-522-3744</p>                                 | <p>Transitional program for men</p>   | 17 Beds                        | X            |                |                   |                     |                   |                      |
| <p><b>Two - One - One</b><br/>: 800-492-0518; Statewide<br/>410-685-0525; Baltimore City<br/>410-685-2159 (TTD - Sam-Hipps,<br/>Monday - Friday)</p> | <p>24 hr info. &amp; referral service<br/>Refers caller to appropriate community<br/>resources, including shelter, food, and<br/>financial assistance</p> | Services<br>Only               | X            | X              | X                 | X                   | X                 | X                    |
| <p><b>House of Ruth</b><br/>2201 Argonne Drive<br/>Baltimore, MD 21218<br/>410-889-0840<br/>Fax: 410-889-9347</p>                                    | <p>Battered woman and their children<br/>Emergency/Transitional Shelter<br/>Meals<br/>Counseling<br/>Legal assistance</p>                                 | \$4 Beds                       |              | X              |                   | X                   |                   |                      |
| <p><b>Marion House, Inc.</b><br/>435 E. 25th Street<br/>Baltimore, MD 21218<br/>410-889-3001<br/>Fax: 410-889-3298</p>                               | <p>Mental health services<br/>Case management<br/>Out-reach<br/>Soup Kitchen<br/>Day Shelter</p>  | Services<br>Only               | X            | X              | X                 | X                   | X                 | X                    |

Directory of Maryland Inpatient Shelter and Transitional Housing Providers

8

Updated 02/2015

**Baltimore City**

| Agency  | Available Services  | Capacity/<br>Number of<br>Beds                          | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|---|---|---|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <p><b>Marion House</b><br/>949 Conison Avenue<br/>Baltimore, MD 21218<br/>410-467-4121<br/>Fax: 410-467-6709</p>  | <p>For homeless &amp; unemployed women<br/>Transitional housing to permanency<br/>(Marion House I - women only<br/>Marion House II - women can be<br/>reunited with children)</p> | <p>51 Beds<br/>4 Three<br/>Bedroom<br/>Family Apts.</p> |              | X              |                   | X                   |                   |                      |
| <p><b>Maryland Center for Veterans' Education<br/>and Training (VETERANS ONLY)</b><br/>301 North High Street<br/>Baltimore, MD 21202<br/>410-576-9626<br/>Fax: 410-576-9628<br/>E-mail: www.mtvet.org</p> | <p>Emergency and Transitional shelter<br/>Educational benefits</p>  | <p>160 Men<br/>20 Women</p>                             | X            | X              |                   |                     |                   |                      |
| <p><b>Maryland Center for Veterans Education<br/>&amp; Training</b><br/>301 North High St<br/>Baltimore MD 21202<br/>410-576-9626</p>   | <p>Transitional housing<br/>Administrative offices<br/>Eviction prevention<br/>FEMA<br/>Heating &amp; electric bill assistance</p>  | <p>63 Men<br/>17 Women<br/>Single<br/>Apartments</p>    | X            | X              |                   |                     |                   |                      |
| <p><b>Patrick Allison House, Inc.</b><br/>808 Park Avenue<br/>3rd floor, MD 21217<br/>410-251-0120<br/>Fax: 410-728-0722</p>  | <p>Transitional housing<br/>Counseling</p>  | <p>6 Beds</p>   | X            |                |                   |                     |                   |                      |
| <p><b>Project PLASE</b><br/>1814 Maryland Avenue<br/>Baltimore, MD 21201<br/>Main Desk 410-837-1400<br/>Fax: 410-837-6130<br/>Hours 8:30am - 4:00pm</p>   | <p>Emphasis on VETS, mentally ill and at-<br/>risk persons with AIDS, and ex-<br/>offenders<br/>Counseling, meals<br/>Transitional housing (long term)</p>                        |   |              |                |                   |                     |                   |                      |

Directory of Home/Vol Emergency Shelter and Transitional Housing Programs

**Baltimore City**

| Agency  | Available Services  | Capacity/<br>Number of<br>Beds | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|---|---|--------------------------------|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <b>Women's Shelter</b><br>139 E. North Avenue<br>Baltimore, MD 21202<br>410-539-5177  | Homelessness<br>Emphasis on mentally ill & at risk<br>Counseling, Meals<br>Transitional housing | 13 Beds                        |              | X              |                   |                     |                   |                      |
| <b>Men's Shelter</b><br>201 E. North Avenue<br>Baltimore, MD 21202<br>410-837-1481 or 1482  | For chronically mentally ill people<br>Transitional housing(SKOC)counseling,<br>meals           | 24 Beds                        | X            |                |                   |                     |                   |                      |
| <b>Co-ed Transitional House</b><br>184 Maryland Avenue<br>Baltimore, MD 21218<br>410-837-1490   | Referrals required      Serves HIV<br>AIDS clients<br>serves men and women, but NO<br>families  | 10 Beds                        |              |                |                   |                     |                   |                      |
| <b>Public Justice Center</b><br>One North Charles Street suite 200<br>Baltimore, MD 21201<br>410-625-9409<br>Fax: 410-625-9423                | Legal services to prevent<br>Evictions & homelessness   | Services<br>Only               |              |                |                   | X                   | X                 |                      |
| <b>St. Vincent de Paul of Baltimore<br/>Beans &amp; Bread Outreach Center</b><br>400 South Bond Street<br>Baltimore, MD 21231<br>410-752-1892 | Day shelter<br>Counseling<br>Clothing<br>Basic health care<br>Meals                             | Services<br>Only               |              | X              |                   | X                   |                   | X                    |
| <b>St. Vincent de Paul of Baltimore<br/>Frederick Ozann House</b><br>402 South Bond Street<br>Baltimore, MD 21231<br>410-752-1892             | Counseling<br>Job readiness<br>Meals<br>Transitional for men only                               | 20 Beds                        | X            |                |                   |                     |                   |                      |

Directory of Maryland Incestives, Shelter and Transitional Housing Programs

Updated 2/2015

**Baltimore City**

| Agency  | Available Services  | Capacity/<br>Number of<br>Beds            | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|---|---|---|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| Salvation Army-Broth House<br>114 N. Calvert Street<br>Baltimore, MD 21202<br>410-685-8878<br>Fax: 410-685-3875   | Emergency shelter<br>Dry socket<br>Meals  | 12 rooms<br>Family Units<br>76 Capacity   |              |                |                   | X                   | X                 | X                    |
| <b>The Station<br/>South Baltimore Station</b><br>140 W. West Street<br>P.O. Box 27144<br>Baltimore, MD 21230<br>410-753-5917<br>Fax: 410-752-0751  | Transitional housing for men with<br>substance abuse issues veterans as well<br>Counseling<br>N/A meetings<br>Meals | 92 Beds                                   | X            |                |                   |                     |                   |                      |
| Baker St. Station<br>1611 Baker Street<br>Baltimore, MD 21217<br>410-463-2585   | *All services for both locations *  | 40 Beds                                   | X            |                |                   |                     |                   |                      |
| <b>Community Housing Associates, Inc<br/>(CHA)</b><br>2918-B Glenmore Avenue<br>Baltimore, MD 21214<br>410-545-4429   | Transitional housing units<br>Clinically diagnosed w/ mental illness,<br>homeless or at-risk of being homeless      | 160 Families<br>Scattered Site<br>Housing |              |                |                   | X                   | X                 | X                    |
| <b>YWCA of the Greater<br/>Baltimore Area, Inc.</b><br>1809 North Charles Street, Suite 904<br>Baltimore, MD 21201<br>410-685-1460<br>Fax: 410-685-1471<br>Email: Rjlibel@ywcagreaterbaltimore.org<br>Website: www.ywcagreaterbaltimore.org | Transitional Housing<br>Permanent Housing   |   |              | X              | X                 | X                   |                   |                      |

| Agency   | Available Services  | Capacity/<br>Number of<br>Beds               | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|--|---|--|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| Govans Ecumenical Development<br>Organization<br>Harford House<br>1517 E. North Avenue<br>Baltimore, MD 21213<br>410-752-4415        | Accepts recovering drug or alcohol<br>addict; mental illness; physical<br>disabilities HIV Positive individuals<br>NOT Handicap Accessible<br><b>NO DIRECT SERVICES PROVIDED</b><br>Provide Housing for Single homeless<br>and disabled men/woman | 26<br>Single<br>Room Units                   | X            |                |                   |                     |                   |                      |
| <b>Govans Ecumenical Development</b><br><b>Organization</b><br>Midash House<br>5207 York Road<br>Baltimore, MD 21212<br>410-466-0935 | Accepts recovering drug or alcohol<br>addict; mental illness; physical<br>disabilities HIV Positive individuals<br><b>NO DIRECT SERVICES PROVIDED</b>   | 8 Women<br>27 Men<br>Single<br>Room<br>Units | X            | X              |                   |                     |                   |                      |

**Baltimore County**

| Agency  | Available Services   | Capacity/<br>Number of<br>Beds | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|---|--|--------------------------------|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <b>Baltimore County DSS</b><br>6401 York Road<br>Baltimore, MD 21212<br>410-853-3060<br>410-853-3385 (energy assistance)  | Emergency shelter placement<br>Counseling, case management<br>Assistance with applying for benefits<br>Emergency winter shelter from Nov.15<br>to April 15<br>Baltimore Center at Catonsville<br>Eastern Family Resource Center,<br>Rosedale<br>Heating & electric bill assistance | Services<br>Only               | X            | X              | X                 | X                   | X                 | X                    |
| <b>Community Assistance Network</b><br>79 West Baltimore Street<br>Dundalk, Maryland 21224<br>410-285-4674 ext.111<br>8:30-4:30 M-F<br>County only                        | Utility and weatherization assistance<br>Counseling, food, day care  | Services<br>Only               | X            | X              | X                 | X                   | X                 | X                    |
| <b>Family &amp; Children's Services of<br/>Central Maryland</b><br>7000 Security Blvd, Suite 302<br>Baltimore, MD 21244<br>410-281-1334<br>410-828-6390 (24 Hour Hotline) | For battered women and their children<br>Emergency shelter or motel placement<br>Counseling<br>Batterer's intervention   | Services<br>Only               | X            | X              | X                 | X                   | X                 | X                    |
| <b>Family Crisis Center of Baltimore Co.</b><br>P.O. Box 3909<br>Baltimore, MD 21222<br>410-285-4357 (admin.)<br>410-285-7496 (shelter)                                   | For battered women & their children<br>Emergency & transitional shelter<br>Meals<br>Counseling<br>Victims group and batterers group  | 35 Beds                        | X            | X              |                   | X                   | X                 | X                    |

Directory of Non-Front Line Agencies, Shelter and Transitional Housing Programs

**Baltimore County**

| Agency   | Available Services   | Capacity/<br>Number of<br>Beds | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|--|--|--------------------------------|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <b>Hannah More</b><br>12041 Reisterstown Rd.<br>Reisterstown, MD 21136<br>410-853-5090 ext. 7  | Emergency shelter<br>Meals<br>Counseling<br>Referrals only through:<br>DSS: (410)887-2800<br>Fam & Children's Svcs: (410)281-1534<br>Sex. Asslt./Dom. Viol. Ctr.:<br>(410) 377-811         | 70 Beds                        |              | X              |                   | X                   | X                 | X                    |
| <b>JN/Mierin</b><br>112 Sudbrook Lane<br>Baltimore MD 21208<br>410-486-8175  | Transitional housing<br>Meals<br>Medical<br>Education<br>Counseling<br>Job Training<br>Disability Services<br>Housing Assistance<br>Moving Assistance<br>*Full Services/ Self efficiency** | 39 Beds                        |              |                |                   | X                   |                   |                      |
| <b>Turnaround, Inc.</b><br>401 Washington Ave., Suite 300<br>Towson, MD 21284<br>410-377-8111, ext. 207<br>410-828-6300 (Baltimore County Hotline) | Emergency shelter services for<br>Victims of domestic violence   | 3 Family<br>Unit               | X            | X              |                   | X                   |                   |                      |
| <b>Rosedale Location:</b><br>9160 Franklin Square Dr., Room 317<br>Baltimore, MD 21237<br>410-391-2596   | By appointment only on Monday,<br>Tuesday and Wednesday.   |                                |              |                |                   |                     |                   |                      |

**Calvert County**

| Agency  | Available Services  | Capacity/<br>Number of<br>Beds   | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|---|---|--|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <p><b>Calvert County DSS</b><br/>Homeless Prevention Program<br/>200 Duke Street, Room 1206<br/>Prince Frederick, MD 20678<br/>410-286-2158 (admin. &amp; shelter placement)<br/>800-787-9428 (after-hrs. message center)</p> | <p>Referrals to emergency shelter<br/>Meal placements<br/>Assistance with applying for benefits<br/>Counseling</p>  | <p>Services<br/>Only</p>   | X            | X              | X                 | X                   | X                 | X                    |
| <p><b>Project ECHO, Inc.</b><br/>484 Main Street<br/>Prince Frederick, MD 20678<br/>1-410-335-0044<br/>(New Number)</p>   | <p>Emergency shelter<br/>Meals<br/>Area agency referral</p>   | <p>40 Beds</p>   |              |                |                   | X                   | X                 | X                    |
| <p><b>Safe Harbor</b><br/>Calvert County Health Dept<br/>P. O. Box 980<br/>Prince Frederick, MD 20678<br/>410-257-7225<br/>Customer Contact # 1-410-335-5400<br/>(Press # 5)</p>  | <p>For victims of domestic violence or<br/>sexual assault &amp; their children<br/>Counseling<br/>Meals<br/>Transportation<br/>Referrals to area agencies<br/>No Transitional</p> | <p>25 Beds</p>   |              | X              |                   | X                   |                   |                      |
| <p><b>Catholic Charities Angel's Watch Shelter</b><br/>P.O. Box 613<br/>8393 Leonardtown Road<br/>Hughesville, MD 20637<br/>301-274-0680<br/>301-870-5108 (Metro)<br/>fax: 301-274-0681</p>                                   | <p>Emergency &amp; transitional shelter<br/>Meals<br/>Counseling<br/>Ass. serves battered women and their<br/>children</p>  | <p>41<br/>Regular<br/>Beds<br/>10<br/>Hypothermic<br/>Beds in<br/>winter</p> |              | X              |                   | X                   |                   |                      |

**Caroline County**

| Agency   | Available Services   | Capacity/<br>Number of<br>Beds   | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|--|--|--|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| Caroline County DSS<br>P.O. Box 100<br>Denton, MD 21629-0100<br>410-819-4500<br>410-479-2515 (after-hours)             | Motel placements<br>Housing & budget counseling<br>Assistance with applying for benefits<br>Heating & electric bill assistance   | Services<br>Only   | X            | X              | X                 | X                   | X                 | X                    |
| Mid-Shore Council on<br>Family Violence<br>P.O. Box 5<br>Denton, MD 21629<br>410-479-1149<br>1-800-927-4673            | For victims of domestic violence &<br>their children<br>Emergency shelter<br>Meals, counseling<br>Services also provided in Dorchester,<br>Kent, Queen Anne's & Talbot counties<br>Males up to age 11 yrs old. | 11 Men<br>sheltered in<br>hotels<br>6 Beds for<br>women with<br>children | X            | X              |                   | X                   |                   |                      |
| St. Martin's House<br>4374 Benedictine Lane<br>Ridgely, MD 21666<br>410-634-2537                                       | Transitional housing<br>Serves Caroline & surrounding counties   | 12 Families  |              | X              |                   | X                   |                   |                      |
| Winter Haven In Caroline County<br>P.O. Box 31<br>Goldstone, MD 21636<br>1-410-963-3594                                | Temporary Shelter for Homeless during<br>winter months January - March   | 5 Beds   |              | X              |                   | X                   |                   |                      |
| Caroline County<br>Interfaith Housing<br>Development Corporation<br>103 Guy Street<br>Denton, MD 21629<br>410-479-3800 | Transitional Housing   | 173 Scattered<br>Housing,<br>Multi-Family<br>Dwelling                    | X            | X              |                   | X                   | X                 | X                    |

**Cecil County**

| Agency  | Available Services   | Capacity/<br>Number of<br>Beds   | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|---|--|--|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <b>Cecil County BSS</b><br>170 East Main Street<br>Elkton, MD 21921-5941<br>410-996-0100 (admission, shelter placement)<br>410-996-5350 (After office hours)<br>410-996-0270 (Emergency assistance) | Emergency shelter placements<br>Counseling<br>Assistance with applying for benefits<br>Heating & electric bill assistance  | Services<br>Only   | X            | X              | X                 | X                   | X                 | X                    |
| <b>Cecil County Domestic Violence Shelter</b><br>P.O. Box 2137<br>Elkton, MD 21922<br>410-998-0333  | For battered women & their children<br>Emergency shelter<br>Meals<br>Counseling  | 22 Beds for<br>woman<br>Men & Men<br>with children<br>housed in<br>motel | X            | X              |                   | X                   | X                 |                      |
| <b>St. Martin's House</b><br>14374 Benedictine Lane<br>Ridgely, MD 21660<br>410-634-2537<br>P.O. Box 996<br>Ridgely, MD 21660   | Transitional housing<br>Serves Caroline & surrounding counties   | 12 Families  |              | X              |                   | X                   |                   |                      |
| <b>Meeting Ground, Inc.</b><br>Administrative Offices<br>P.O. Box 808<br>Elkton, MD 21922<br>410-630-3138   | Emergency and transitional housing;<br>shelter diversion, rapid re-housing, long<br>term permanent supportive housing;<br>Meals and emergency food, helping<br>individuals and families transition from<br>being homeless. Providing education,<br>advocacy, and resources | Services<br>provided   | X            | X              | X                 | X                   | X                 | X                    |
| <b>Wayfarer's House</b><br>107 Delaware Avenue<br>Elkton, MD 21921<br>410-598-4381  | transitional shelter<br>Meals<br>Counseling  | 15 Beds  |              | X              |                   | X                   |                   |                      |

Cecil County

| Agency   | Available Services  | Capacity/<br>Number of<br>Beds              | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|--|---|---|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <b>Ray of Hope Mission Center</b><br>950 Collingwood Road<br>Port Deposit, MD 21904<br>410-478-9800      | Food pantry<br>Clothing<br>For Western Cecil County<br>By appointment ONLY  | Services<br>Only                            | X            | X              | X                 | X                   | X                 | X                    |
| <b>Sentimental House</b><br>168 West Main Street<br>Elkton, MD 21921<br>410-392-8866<br>410-275-9441 Fax | Transitional shelter (long term)<br>Veterans 2 years<br>Non Veterans 1 year<br>Counseling<br>Day shelter and meals<br>(males have access to<br>day shelter)<br>Merry Randall Homes (showers<br>available) 410626-4701<br>Full Services (Other than Medical)<br>4 Month waiting list | 10 Veteran<br>Beds<br>5 Non<br>Veteran beds | X            |                |                   |                     |                   |                      |

**Charles County**

| Agency  | Available Services   | Capacity/<br>Number of<br>Beds                             | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|---|--|--|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <b>Charles County DSS</b><br>Family Services<br>200 Kent Avenue<br>LaPlata, MD 20646<br>301-392-6400 (admin. & shelter placement)<br>301-934-2222 (after-hours) | Emergency shelter placement<br>Food<br>Counseling, case management<br>Assistance with benefits applications                                    | Services<br>Only   | X            | X              | X                 | X                   | X                 | X                    |
| <b>Catholic Charities Angel's<br/>Watch Shelter</b><br>P.O. Box 1613<br>Huguesville, MD 20617<br>301-274-0680<br>fax: 301-274-0681                              | Emergency & transitional shelter<br>Meals<br>Counseling<br>Also serves battered women and<br>their children<br>10 more beds during hypothermia | 41<br>Beds<br>[9-Add'l]<br>Beds During<br>winter<br>months |              | X              |                   | X                   |                   |                      |
| <b>Lifeways of Maryland, Inc.</b><br>Safe Nights Program<br>P.O. Box 1794<br>LaPlata, MD 20646<br>301-509-9900  | Emergency overnight shelter<br>Winter months only<br>Oct.-April 15   | 30 Beds  | X            | X              |                   | X                   | X                 | X                    |

**Dorchester County**

| Agency  | Available Services  | Capacity/<br>Number of<br>Beds | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|---|---|--------------------------------|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <b>Dorchester County DSS</b><br>P.O. Box 217<br>627 Race Street<br>Cambridge, MD 21613-2531<br>410-983-4100   | Emergency shelter placement<br>Food<br>Counseling<br>Assistance with applying for benefits<br>Heating & electric bill assistance                | Services<br>Only               | X            | X              | X                 | X                   | X                 | X                    |
| <b>Delmarva Community Services</b><br>2450 Cambridge Beltway<br>Cambridge, MD 21613<br>410-221-1900<br>410-221-1952 (fax)<br>Website: www.delco.org | Smooth transition to<br>permanent housing   | 7 Beds                         | X            |                |                   |                     |                   |                      |
| <b>Salvation Army – Cambridge</b><br>240 Washington Street<br>Cambridge, MD 21613<br>410-228-2442   | Emergency shelter<br>Food<br>Counseling<br>Note: will be upgrading to 28beds by<br>Dec 2014<br>Right now only 4 beds available<br>for men only. | 4 Beds                         | X            | X              |                   | X                   |                   | X                    |

**Frederick County**

| Agency   | Available Services   | Capacity/<br>Number of<br>Beds  | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|--|--|---------------------------------|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <p><b>Frederick Community Action Agency</b><br/>Transitional Shelter &amp; Transitional Appr.<br/>100 South Market St.<br/>Frederick, MD 21701<br/>301-660-1506<br/>301-662-9079 Fax</p>               | <p>Housing assistance<br/>Eviction prevention<br/>Budget counseling<br/>Case management<br/>Job training &amp; electric bill assistance</p>  | 41 Beds                         | X            | X              |                   | X                   | X                 | X                    |
| <p><b>Advocates for Homeless<br/>Families, Inc.</b><br/>216 A Boreck Place<br/>Frederick, MD 21701<br/>301-662-2003<br/>301-662-1689 (fax)<br/>Family Forward Program:<br/>Website: www.AFH188.org</p> | <p>Transitional housing with<br/>long term support services including:<br/>Case management, education,<br/>training, and life skills training.<br/>Long term support services to move<br/>families out of poverty<br/>Education &amp; training</p> | 48 Beds<br>20 Families          |              |                |                   | X                   | X                 | X                    |
| <p><b>Religious Coalition for Emergency<br/>Human Needs</b><br/>Emergency Housing &amp; Shelter<br/>Program<br/>37 DeGraffe Street<br/>Frederick, MD 21701<br/>301-631-2070<br/>240-215-3019 Fax</p>   | <p>Eviction prevention<br/>Motel placement<br/>Security Deposit<br/>Year round shelter for men and women<br/>ages 18 and older<br/>Adults with medical illness has to have<br/>documentation from doctor<br/>Maximum days of stay are 7 Days</p>   | Men<br>60 Beds<br>Females<br>20 | X            | X              |                   | X                   | X                 | X                    |
| <p><b>Frederick County Dept. of Housing<br/>&amp; Community Development</b><br/>530 N. Market Street<br/>Frederick, MD 21705<br/>301-631-3539</p>  | <p>Emergency winter shelter<br/>Transitional housing</p>   | 30<br>Scattered<br>Housing      | X            | X              |                   | X                   |                   | X                    |
| <p><b>Community Action Committee</b><br/>114 East Center Street<br/>Oakland, MD 21550<br/>301-334-9431<br/>301-334-1911 (after-hours)</p>  | <p>Motel placements<br/>Eviction assistance<br/>Food<br/>Case management</p>   | 10<br>Families                  |              |                |                   | X                   | X                 | X                    |

University of Maryland Eastern Shore and Transitional Housing Programs

**Garrett County**

| Agency  | Available Services  | Capacity/<br>Number of<br>Beds  | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|---|---|---|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <b>Garrett County Community<br/>Action Council</b><br>104 E. Center Street<br>Oakland, MD 21550<br>301-331-9431 | Eviction prevention, utility assistance, rent/mortgage mediation and lease violations with management | 14 Men-<br>Family<br>Units<br><br>201 Single<br>Bedrooms<br><br>93 Two<br>Bedrooms<br><br>101 Three<br>Bedrooms | X            | X              |                   | X                   | X                 | X                    |

**Harford County**

| Agency   | Available Services   | Capacity/<br>Number of<br>Beds                                      | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|--|--|---|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <p><b>Harford Community Action Agency</b><br/>1321 B Woodbridge Station Way<br/>Edgewood, MD 21040<br/>410-922-9026</p>  | <p>Case management, financial coaching, financial education and free income tax preparation</p>  | <p>(4)<br/>Scattered Site<br/>Housing</p>                           | X            | X              |                   | X                   | X                 | X                    |
| <p><b>Harford County Targeted<br/>Case Management<br/>Alliance, Inc.</b><br/>15 South Park Street Suite 400<br/>Aberdeen, MD 21001<br/>410-675-4704<br/>410-675-4996 (fax)</p>                       | <p>Mental Health<br/>Counseling<br/>Shelter<br/>Transitional Housing<br/>Drug Treatment</p>  | <p>Could not give<br/>a bed count<br/>number of<br/>beds varies</p> | X            | X              |                   |                     |                   |                      |
| <p><b>Associated Catholic Charities</b><br/>Anna's House<br/>P.O. Box 88<br/>607 N. Taligate Road<br/>Bal Air, MD 21014<br/>410-803-2130 Baltimore<br/>410-658-1479 local<br/>410-658-1753 (fax)</p> | <p>Transitional housing</p>  | <p>16 Beds</p>  |              | X              |                   | X                   |                   |                      |
| <p><b>Fifth Communities &amp; Civic<br/>Agencies United</b><br/>c/o Harford Co. DSS<br/>2 South Bond St.<br/>Bal Air, MD 21014<br/>410 836-4541</p>  | <p>Note: All services for shelter and transitional will be discontinued on Aug. 11, 2014 and moved to Harford Community Action Agency.</p> |   |              |                |                   |                     |                   |                      |

**Harford County**

| Agency  | Available Services  | Capacity/<br>Number of<br>Beds         | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|---|---|--|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <b>Harford Community Action Agency</b><br>1321 B Woodbridge Station Way<br>Edgewater, Maryland 21040<br>410-613-9909<br>443-172-8695 (fax)  | Eviction prevention<br>Case management<br>Food & clothing<br>Heating & electric bill<br>GED program<br>Income tax assistance<br>Coordination for Welcome:<br>Homeless Shelter (WELCOME)<br>Emergency Shelter<br>Prezko And Winter Months  | 31 Beds At<br>The Welcome<br>1 Shelter | X            | X              | X                 | X                   | X                 | X                    |
| <b>Homecoming Project, Inc.</b><br>P.O. Box 1190<br>Bel Air MD 21014<br>410 398 2904  | Program for women in recovery from<br>alcohol and drug addiction an in-house<br>program to empower women<br>Case management<br>Education<br>Financial Training<br>Group therapy   | 8 Beds                                 |              | X              |                   |                     |                   |                      |
| <b>Salvation Army</b><br>Havre de Grace Corps<br>P.O. Box 309<br>Havre de Grace, MD 21078<br>410-939-4535<br>410-939-5641 (fax)   | Meal placements<br>Food pantry<br>Counseling<br>Eviction prevention<br>Electric when funds are available  | Services<br>Only                       | X            | X              |                   | X                   | X                 | X                    |
| <b>Sexual Assault/Spouse Abuse<br/>Resource Center, Inc.</b><br>P.O. Box 1207<br>Bel Air, MD 21014<br>Hot line : 410-836-8431<br>Phone: 410-836-8431<br>Fax: 410-803-9178<br>Website: www.sarc-maryland.org | For abused women and their children<br>Shelter for battered women counseling<br>Also serves abused men<br>Legal assistance<br>Community outreach<br>Food pantry<br>Legal services<br>Community Outreach<br>Integration assistance<br>Batterer's Program<br>Emergency Shelter<br>*ALL SERVICES ARE FREE* | 28 Beds                                |              | X              |                   | X                   | X                 | X                    |

Directory of Maryland Emergency Shelter and Transitional Housing Programs

**Howard County**

| Agency   | Available Services  | Capacity/<br>Number of<br>Beds        | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|--|---|---------------------------------------|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <b>Alliance, Inc.</b><br>10632 Lidle Patuxent Pkwy, Ste. 131<br>Columbia, MD 21044<br>410-992-4994   | Eviction prevention<br>Residential housing for the mentally<br>challenged   | 8 Beds<br>Services<br>Only            | X            | X              |                   | X                   | X                 | X                    |
| <b>Community Action Council</b><br>6751 Columbia Gateway Drive<br>Columbia, MD 21046<br>410-517-6440   | Food bank<br>Assistance with application for benefits<br>First month rent<br>Heating & electric bill assistance                   | Services<br>Only                      | X            | X              |                   | X                   | X                 | X                    |
| <b>Hope Works</b><br>5457 Twin Knolls Rd, Ste 310<br>Columbia, MD 21045<br>410-997-6304<br>410-997-2272 (24 hour Hotline)                                | For battered women & their children<br>Transitional and emergency shelter<br>Meals<br>Counseling<br>Legal advocacy<br>Food pantry | 1:<br>Emergency<br>2:<br>Transitional |              | X              | X                 | X                   | X                 |                      |
| <b>Grassroots Crisis Intervention<br/>Center, Inc.</b><br>6700 Freetown Road<br>Columbia, MD 21044<br>410-531-6677 (24 hour Hotline)<br>TDD 410-531-5086 | Emergency<br>Meals<br>Counseling<br>Community outreach services<br>Community education<br>Shelter Only                            | 51<br>Emergency                       | X            | X              |                   | X                   | X                 | X                    |

**Kent County**

| Agency   | Available Services  | Capacity/<br>Number of<br>Beds | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|--|---|--------------------------------|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| Kent County DHS<br>350 High Street<br>P.O. Box 67D<br>Chestertown, MD 21620<br>410-813-7600<br>911 (after-hours) | Emergency shelter placement<br>Food vouchers<br>Assistance with applying for benefits<br>Joblessness prevention<br>Financial assistance<br>Heating & electric bill assistance | Services<br>Only               | N            | X              | N                 | X                   | X                 | X                    |

Montgomery County

| Agency   | Available Services   | Capacity/<br>Number of<br>Beds | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|--|--|--------------------------------|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <p><b>Montgomery County HHS</b><br/>401 Hungerford Road Suite 500<br/>Rockville, MD 20850<br/>240-777-4550 (Rockville &amp; Emery<br/>Assistance)<br/>240-777-3075 (Silver Spring/Fact II) service<br/>240-777-4448 (Cerritos/rowin)<br/>{Phone system is all Automated}</p> | <p>Hotel placements<br/>Emergency &amp; transitional shelter<br/>placements<br/>Counseling, case management<br/>Assistance with applying for benefits<br/>Hearing &amp; elective bill assistance</p> | <p>Services<br/>Only</p>       | X            | X              | X                 | X                   | X                 | X                    |
| <p><b>Interfaith Works-Carroll House</b><br/>9625 Dewitt Drive<br/>Silver Spring, MD 20910<br/>301-587-7270</p>  | <p>Transitional housing<br/>Meals<br/>Counseling<br/>Case management<br/>Services only men</p>   | <p>32 Beds</p>                 | X            |                |                   |                     |                   |                      |
| <p><b>Bethesda Cares</b><br/>7728 Woodmont Avenue<br/>Bethesda, MD 20814<br/>Phone 301-907-9244<br/>Fax 301-652-1781</p>   | <p>Referrals to local shelters<br/>Lunch program/shower program<br/>Medical Limited (No van<br/>eviction prevention program<br/>Drop in and clothing center)</p>                                     | <p>Services<br/>Only</p>       | X            | X              |                   | X                   | X                 | X                    |
| <p><b>Wilkins Ave. Women Assessment<br/>Center</b><br/>12250 Wilkins Avenue<br/>Rockville, MD 20852<br/>301-770-2413 9am-8pm</p>   | <p>Intake &amp; assessment shelter</p>   | <p>65 – 1<br/>Medical Bed</p>  |              | X              |                   |                     |                   |                      |
| <p><b>The Dwelling Place</b><br/>620E Diamond Ave., Ste K<br/>Gaithersburg, MD 20877<br/>Main: 240-813-1603<br/>Crisis Center: 240-777-4004</p>  | <p>Transitional housing)<br/>Case management<br/>Skill building workshops<br/>Supportive services;<br/>Employment counseling</p>   | <p>24 Apts.</p>                |              |                |                   | X                   | X                 | X                    |
| <p><b>Helping Hands Shelter</b><br/>622 N. Horner Lane<br/>Rockville, MD 20850<br/>301-340-2796</p>  | <p>Emergency shelter<br/>Meals<br/>Counseling<br/>No Boys older than 10 years</p>  | <p>24 Beds</p>                 |              |                |                   | X                   |                   |                      |

Division of Material, Intensive, Shelter and Transitional Housing Programs

27

Updated 5/2015

Montgomery County

| Agency  | Available Services   | Capacity/<br>Number of<br>Beds             | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|---|--|--|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <b>Housing Opportunities Commission</b><br>10400 Detrick Ave.<br>Kensington, MD 20895<br>240-627-9400 Option 1<br>www.HOCCMC.org                | Numerous transitional housing programs for families and singles                                      | 200 Beds                                   | X            | X              |                   | X                   | X                 | X                    |
| <b>Interfaith Housing Coalition</b><br>114 W. Montgomery Avenue<br>Rockville, MD 20850<br>301-762-8682  | Long term transitional housing with support services   | 53 Beds                                    |              | X              |                   | X                   | X                 | X                    |
| <b>Montgomery County Coalition for the Homeless</b><br>301-217-0314<br>301-545-5025 (Men)<br>301-770-2413 (Women)<br>240-777-4000 crisis center | Administrative office<br>Severe weather refuge<br>Seasonal weather refuge                            | 116 Men<br>63 Women<br>20 Addict<br>Winter | X            | X              |                   |                     |                   |                      |
| <b>The Shepherd's Table, Inc.</b><br>Homeless Resource Ctr.<br>8230 Dixon Avenue<br>Silver Spring, MD 20910<br>301-585-6463<br>301-585-4718 Fax | Soup Kitchen<br>Eye Clinic<br>Clothing Closet<br>Resource Center                                     | Services<br>Only                           | X            | X              |                   | X                   | X                 | X                    |
| <b>Men's Emergency Shelter</b><br>600 East Gable Drive<br>Rockville, MD 20850<br>410-217-0314   | Emergency shelter<br>Case management   | 175 Beds                                   | X            |                |                   |                     |                   |                      |
| <b>Montgomery County Women's Resource Center</b><br>12250 Wilkus Avenue<br>Rockville, MD 20852<br>301-984-0901<br>301-984-7765                  | Breakfast, Lunch/Snack<br>Job Search<br>Help with Resume,<br>Housing Assistance<br>Yoga<br>Education | Services<br>Only                           |              | X              |                   |                     |                   |                      |

Priority: n: Merit/Inal Emergency Shelter; a: Transitional Housing Programs

Montgomery County

| Agency   | Available Services  | Capacity/<br>Number of<br>Beds | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|--|---|--------------------------------|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <b>National Center for Children &amp; Families</b><br>620J Greencree Road<br>Bethesda, MD 20817<br>301-365-4480<br>Fax: 301-365-2536   | Administrative Offices<br>Emergency shelter<br>Meals<br>Transitional<br>Case management<br>Employment counseling                                      |                                |              |                |                   | X                   | X                 | X                    |
| <b>Betty Krahke Center</b><br>610 E. Diamond Ave., Ste 100<br>Gaithersburg, MD 20877<br>301-840-3000<br>*Number Not In Service*<br>No alternative number   | Domestic Violence Victims<br>Transitional housing for families<br>Supportive services<br>Case management<br>Employment counseling<br>Parent education | 54 Beds                        |              |                |                   | X                   |                   | X                    |
| <b>Family Stabilization Program</b><br>6301 Greentree Road<br>Bethesda, MD 20817<br>301-622-7901<br>Main campus site<br>Note: On y take referrals through the<br>Department of Social Services of<br>Montgomery County)<br>Main Office : 11552 February Circle Apt.<br>401<br>Silver Springs MD, 20904 | Transitional Housing with subsidized<br>upts. for up to 24 months   | 77 Beds                        |              |                |                   | X                   | X                 | X                    |
| <b>Greentree Shelter</b><br>6301 Greentree Road<br>Bethesda, MD 20817<br>301-965-4480  | Emergency shelter meals<br>Case management<br>Employment counseling<br>parent education, child care   | 42 Beds                        |              |                |                   | X                   | X                 | X                    |
| <b>Rainbow Place</b><br>Rockville Presbyterian Church<br>215 W. Montgomery Avenue<br>Rockville, MD 20850<br>301-762-1490<br>www.RainbowPlace.org   | Emergency winter shelter<br>Open at night only 7pm.<br>Open November 1 to March 31<br>Meals- Dinners- Breakfasts- lunch bag                           | 25 Beds                        |              | X              |                   |                     |                   |                      |

Director, of Maryland Emergency Shelter and Transitional Housing Programs

Montgomery County

| Agency  | Available Services  | Capacity/<br>Number of<br>Beds     | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|---|---|------------------------------------|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <b>Silver Spring Interfaith Housing Coalition</b><br>C/o St. Luke Lutheran Church<br>9100 Collesville Road<br>Silver Spring, MD 20910 | Transitional housing  | 24 Beds                            | X            | X              |                   | X                   | X                 | X                    |
| <b>Stepping Stones Shelter</b><br>P.O. Box 712<br>Rockville, MD 20848-0712<br>301-251-0567  | Emergency housing; up to 30 days or longer if need be<br>Meals<br>Counseling<br>Case management;<br>Family Shelter Only<br>NOT: No walk-ins<br>Need to be referred by the Montgomery County Department of Health and Human Services<br>*Montgomery County Residents Only* | 24 Beds                            |              |                |                   | X                   | X                 | X                    |
| <b>Montgomery County Dept. of Health and Human Services</b><br>1301 Piccard Drive, 2nd Fl.<br>Rockville, MD 20850<br>240-777-3289     | Special Needs Housing<br>Crisis Services<br>Disability Services<br>Financial Assistance<br>Health Services<br>Infants, Kids & Teen Services<br>Senior Services  | Services Only                      | X            | X              | X                 | X                   | X                 | X                    |
| <b>Wells/Robertson House</b><br>31 S. Summit Avenue<br>Gaithersburg, MD 20877<br>301-258-6399<br>301-258-6390                         | Pregnant for homeless alcoholics and addicts in recovery<br>Transitional housing<br>Referrals only, no walk-ins   | 14 Beds Total<br>10 Men<br>4 women | X            | X              |                   |                     |                   |                      |

**Prince George's County**

| Agency   | Available Services   | Capacity/<br>Number of<br>Beds | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|--|--|--------------------------------|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| Prince George's County DSS<br>805 Brightsant Road<br>Landover, MD 20785<br>301-909-6316<br>Emergency Assistance: 301-909-6300  | Administrative office<br>Eviction prevention<br>FEMA<br>Hearing & electric bill assistance | 291 Beds                       | X            | X              | X                 | X                   | X                 | X                    |
| Transitional Housing<br>805 Brightsant Road<br>Landover, MD 20785<br>301-909-7000  | Transitional housing   | 140 Beds                       | X            | X              |                   | X                   | X                 | X                    |
| Community Ministry of PG County<br>Warm Nights Shelter<br>311 58th Place, Seat<br>Pleasant, MD 20743<br>Coordinator: 301-499-2319<br>Shelter Hotline: 1-888-731-0999 www.<br>cmjpc.com                         | Emergency winter shelter<br>Transitional housing<br>End of November to end of March        | 78 Beds                        | X            | X              |                   | X                   |                   | X                    |
| Family Crisis Center, Inc. of Prince<br>George's County<br>3601 Taylor Street<br>Brentwood, MD 20722<br>301-731-1203 (Hotline)<br>301-779-2100 (Admin)<br>301-864-0382 (TTY)                                   | For abused women<br>Emergency shelter<br>Mental<br>Counseling                              | 55 Beds                        |              | X              |                   | X                   |                   |                      |
| Family Emergency Shelter<br>400 Frans-Management Systems Corp<br>1520 Kaurwood Street, Apt. 106<br>Arlington, MD 20783<br>301-451-4570<br>Note: Not a working number and an<br>alternative number can be found | Emergency family shelter<br>Case management<br>Counseling, including substance abuse       | SR Beds                        |              |                |                   | X                   | X                 | X                    |

Directory of Maryland Emergency Shelter and Transitional Housing Programs

Prince George's County

| Agency  | Available Services   | Capacity/<br>Number of<br>Beds  | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|---|--|---|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| Transition Center at Prince George's House<br>603 Addison Road South<br>Capitol Heights, MD 20743<br>301-808-5317                 | Emergency shelter<br>Transitional housing<br>Meals<br>Housing counseling<br>Substance abuse counseling<br>Mental health counseling<br>Employment & training services                                 | 36 Beds   | X            |                |                   |                     |                   |                      |
| Shepherd's Cove<br>1400 Drexwood Lane<br>Capitol Heights, MD 20745<br>301-322-3093, voicemail no name<br>301-386-4444 main number | Emergency shelter<br>Transitional housing<br>Men's<br>Counseling   | 106 Beds  |              | X              |                   | X                   |                   |                      |
| Prince George's OSS<br>805 Brightseat Road<br>Lanndon, MD 20785<br>301-209-5000<br>231 (Hotline)<br>Social Services TCA, FS, MA   | Links to housing searches, eviction prevention, emergency assistance, utility assistance, financial counseling, medical assistance, food pantries and holiday assistance                             | 88<br>2 Bedroom<br>Family<br>Dwellings  | X            | X              | X                 | X                   | X                 | X                    |
| Volunteers of America<br>Chesapeake, Inc.<br>7901 Annapolis Road<br>Lanham, MD 20716<br>301-459-2020                              | Onsite workshops in health, employment, career development, teen issues, home economics and domestic violence<br>Homeless Shelter, residential reentry program<br>Mental Health Transitional Housing | 291<br>Multi-Family<br>Dwelling   |              |                |                   | X                   | X                 | X                    |
| United Communities Against Poverty, Inc.<br>1400 Drexwood Lane<br>Capitol Heights, MD 20745<br>301-532-5700                       | Links residents to community services in job training, health care, budget counseling, parenting skills substance abuse treatment and education  | 5 Single<br>Family<br>Bedrooms<br>3<br>Units<br>20 Multi-<br>Family<br>2 Bedroom<br>Units | X            | X              | X                 | X                   | X                 | X                    |

Directory of Maryland Emergency Shelter and Transitional Housing Programs

**Queen Anne's County**

| Agency  | Available Services  | Capacity/<br>Number of<br>Beds | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|---|---|--------------------------------|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <p><b>Queen Anne's County DSS</b><br/>120 Broadway<br/>Chestertown, MD 21617-1089<br/>410-758-8000<br/>410-758-1101 (after-hours)</p>                                 | <p>Counseling, case management<br/>Assistance with applying for benefits</p>  | <p>Services<br/>Only</p>       | X            | X              | X                 | X                   | X                 | X                    |
| <p><b>Queen Anne's County DH&amp;CS</b><br/>107 N. Liberty Street<br/>Centerville, MD 21617<br/>410-758-3977<br/>410-758-4499 Fax<br/>Shelter Number 410-739-4363</p> | <p>Eviction prevention<br/>Heating &amp; electric bill assistance<br/>Cold weather shelter placement from<br/>Dec 1 - April 1<br/>Shelter located at Kent Island Unit<br/>Methodist Church- Call shelter to get<br/>exact address.<br/>Note: They are in the process of<br/>building a transitional homeless shelter.<br/>This should be done by March 2015</p> | <p>20 Beds</p>                 | X            | X              |                   | X                   | X                 | X                    |

**Saint Mary's County**

| Agency  | Available Services  | Capacity/<br>Number of<br>Beds   | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|---|---|--|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <p><b>St. Mary's County DSS</b><br/>Joseph D. Carter Bldg.<br/>23110 Leonard Hall Drive<br/>PO Box 509<br/>Leonardtown, MD 20650<br/>340-895-7001/7002<br/>Lexington Park, 240-725-5700/5701<br/>301-475-8016 (DSS Crisis Line)</p> | <p>Emergency shelter placement<br/>Counseling, case management<br/>Assistance with applying for benefits<br/>Job development</p>  | <p>Service<br/>Only</p>  | X            | X              | X                 | X                   | X                 | X                    |
| <p><b>Three Oaks Center</b><br/>PO Box 705<br/>Lexington Park, MD 20653<br/>301-863-9535</p>  | <p>Transitional housing<br/>Women's Shelter<br/>Men's Shelter<br/>Case Management<br/>Counseling<br/>Soup kitchen 6 days a week<br/>By referral only at the Saint Mary's<br/>DSS<br/>Saint Mary's Residents Only</p>  | <p>20 Women<br/>20 Men Beds<br/>&amp; Emergency<br/>12<br/>Transitional</p>                  | X            | X              |                   | X                   |                   | X                    |
| <p><b>Walden Sierra, Inc.</b><br/>30007 Business Center Drive<br/>Chumble Hall, MD 20622<br/>301-997-1300<br/>301-209-0270</p>  | <p>For crime and battered spouse victims<br/>Placement in motels<br/>Outpatient transitional housing is for<br/>men only-men provide their own food<br/>Inpatient program is for men and<br/>women<br/>Meals<br/>Alcohol and Substance Abuse treatment<br/>Mental Health<br/>Crisis<br/>No Children</p> | <p>15 Men<br/>Transitional<br/>54 Total<br/>Inpatient<br/>Beds<br/>For men and<br/>women</p> | X            | X              |                   |                     |                   |                      |

**Saint Mary's County**

| Agency   | Available Services   | Capacity/<br>Number of<br>Beds | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|--|--|--------------------------------|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <b>Southern MD Tri-County Community Action Committee, Inc.</b><br>837 Leonardtown Road<br>Hughesville, MD 20637<br>301-274-4474  | Career training, Head Start Program, Housing Counseling and Energy Assistance, Transportation and Weatherization | Services Only                  | X            | X              | X                 | X                   | X                 | X                    |
| <b>Hughesville Regional Shelter-Catholic Charities of The Archdiocese of Washington Inc, Associated Catholic Charities</b><br>Angel's Watch Shelter<br>P.O. Box 613<br>Hughesville, MD 20617<br>301-274-0680 | Domestic Violence<br>Emergency Shelter<br>Transitions<br>Homeless women and children                             | 41 Beds                        |              | X              |                   | X                   |                   |                      |

**Somerset County**

| Agency  | Available Services  | Capacity/<br>Number of<br>Beds | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|---|---|--------------------------------|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <b>Somerset County DSS</b><br>P.O. Box 369, 34397 Mt. Vernon Rd.<br>Princess Anne, MD 21853<br>419-677-4288 (admin. & shelter placement)<br>911 (after-hours) | Most placements<br>Counseling, case management<br>Assistance with applying for benefits | Services<br>Only               | X            | X              | X                 | X                   | X                 | X                    |

**Talbot County**

| Agency   | Available Services  | Capacity/<br>Number of<br>Beds | Men<br>Alone | Woman<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|--|---|--------------------------------|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| Talbot County DSS<br>301 Bay Street<br>P.O. Box 1479<br>Easton, MD 21601<br>410-770-4848<br>911 (after-hours emergencies)                          | Counseling, case management<br>Assistance with applying for<br>benefits   | Services<br>Only               | X            | X              | X                 | X                   | X                 | X                    |
| Neighborhood Service Center, Inc.<br>126 Port Street<br>Easton, MD 21601<br>410-622-5015<br>911 (after-hours emergencies)<br>www.nsrctalbotind.org | Transitional & emergency<br>housing<br>Meals<br>Counseling, case management<br>Heating & electric bill assistance<br>Rent Assistance<br>After-School Programs(Students) | 6<br>3 Men<br>3 Women          | X            | X              |                   |                     |                   |                      |

**Washington County**

| Agency  | Available Services  | Capacity/<br>Number of<br>Beds | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|---|---|--------------------------------|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <p><b>Washington County DSS</b><br/>122 N. Potomac Street<br/>P.O. Box 149<br/>Hagerstown, MD 21741-1419<br/>240-420-2100<br/>Fax: 240-420-2125</p>   | <p>Counseling<br/>Case management<br/>Assistance with applying for benefits</p>   | <p>Services<br/>Only</p>       | X            | X              | X                 | X                   | X                 | X                    |
| <p><b>CASA: Citizens Assisting and<br/>Sheltering the Abused</b><br/>116 W. Baltimore Street<br/>Hagerstown, MD 21740<br/>301-739-4998 (admbh)<br/>301-739-8875 (CASA Hotline)<br/>TDD - 301-739-8875</p> | <p>Victims of Domestic Violence<br/>their children<br/>Emergency shelter<br/>Meals<br/>Counseling<br/>Case management<br/>Employment assistance<br/>Support group</p>   | <p>40 Beds</p>                 |              | X              |                   | X                   |                   |                      |
| <p><b>St. John's Shelter- Hub network</b><br/>101 South Prospect Street<br/>Hagerstown, MD 21740<br/>301-733-2360<br/>Shelter 301-791-9411</p>  | <p>Transitional housing overnight<br/>Emergency shelter<br/>Meals and food<br/>Men: with children are priority<br/>Hus a waiting list<br/>Must be residents of Washington<br/>County. 30 days prior to registration<br/>Screening process</p> | <p>27 Beds</p>                 |              |                |                   | X                   | X                 | X                    |
| <p><b>Washington County Community<br/>Action Council, Inc.</b><br/>105 Summit Avenue<br/>Hagerstown, MD 21740<br/>301-797-4161</p>  | <p>Emergency shelter (for families)<br/>Financial assistance<br/>Food<br/>Case management<br/>Rental allowance program<br/>Heating &amp; electric bill assistance</p>   | <p>26 Beds</p>                 | X            | X              |                   | X                   | X                 | X                    |

Washington County

| Agency   | Available Services   | Capacity/<br>Number of<br>Beds       | Men<br>Alone                                       | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|--|--|--------------------------------------|--|----------------|-------------------|---------------------|-------------------|----------------------|
| <b>Washington County Action Council</b><br>101 Summit Avenue<br>Hagerstown, MD 21740<br>301-797-4161   | Transitional housing   | 33 Beds                              |  |                |                   |                     | X                 |                      |
| <b>CASA, Inc.</b><br>116 W. Baltimore Street<br>Hagerstown, MD 21740<br>301-739-4990<br>301-790-0064 (fax)<br>301-7398975 (Hotline after 4:00pm) | Victims of domestic violence   | 40 Bed                               | No<br>Males<br>older<br>than 12<br>years of<br>age |                |                   | X                   |                   |                      |
| <b>The Salvation Army</b><br>534 W. Franklin Street<br>Hagerstown, MD 21710<br>301-733-2448  | Transitional housing   | 28 Beds<br>8<br>Transitional<br>Beds |  | X              |                   | X                   |                   |                      |
| <b>REACH, Inc.</b><br>140 W. Franklin Street, Ste 300<br>Hagerstown, MD 21740<br>301-733-2371<br>Mon-Sat 7pm-7am<br>Sunday 3pm-7am               | Cold Weather shelter from<br>October – April                                     | 54 Beds                              | Adults<br>Only                                     | X              |                   |                     |                   |                      |
| <b>St. John's Shelter</b><br>101 South Prospect Street<br>Hagerstown, MD 21740<br>301-733-2560<br>www.stjohnshagerstown.org                      | Family shelter and male children<br>whose shelter placements for inmates<br>only | 5 Family<br>Apts.<br>Add'l Beds      |  |                | X                 | X                   | X                 | X                    |
| <b>The Hope Center at Hagerstown Rescue<br/>Mission</b><br>125 N. Prospect Street<br>Hagerstown, MD 21740<br>301-739-1165                        | Emergency and transitional Housing   | 65 Beds                              | X  |                |                   |                     |                   |                      |

**Wicomico County**

| Agency   | Available Services  | Capacity/<br>Number of<br>Beds | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|--|---|--------------------------------|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <b>Wicomico County DSS</b><br>201 Baptist St., Suite 27<br>Salisbury, MD 21801<br>410-713-3900<br>410-713-3910 (fax)                     | Meal placements<br>Assistance with benefits applications  | Services<br>Only               | X            | X              | X                 | X                   | X                 | X                    |
| <b>Life Crisis Center<br/>Safe Home</b><br>P.O. Box 387<br>Salisbury, MD 21803<br>410-749-0777 (Admin)<br>410-749-HELP (24 Hour Hotline) | For victims of domestic violence<br>or sexual assault<br>Meal placements (limited)<br>Shelter services<br>Counseling<br>Also serves Worcester & Somerset<br>Safe house for women and children that<br>are victims of domestic violence<br>Meals | 20 Beds                        |              |                |                   | X                   |                   |                      |
| <b>Salvation Army-Salisbury</b><br>P.O. Box 9235<br>Salisbury, MD 21802<br>410-749-3097  | Food pantry<br>Counseling<br>Pharmacy<br>Clothing Assistance  | Services<br>Only               | X            | X              |                   | X                   | X                 | X                    |
| <b>Shore Lipt. Inc.</b><br>500 Snow Hill Road<br>P.O. Box 430<br>Salisbury, MD 21804<br>410-749-1142                                     | Heating & electric bill assistance<br>(Also serves Somerset and Worcester<br>Counties) Elderly and Disabled   | Services<br>Only               | X            | X              | X                 | X                   | X                 | X                    |

**Worcester County**

| Agency  | Available Services   | Capacity/<br>Number of<br>Beds                                       | Men<br>Alone | Women<br>Alone | Children<br>Alone | Women &<br>Children | Men &<br>Children | 2 Parent<br>Families |
|---|--|--|--------------|----------------|-------------------|---------------------|-------------------|----------------------|
| <p><b>Worcester County DSS</b><br/>P.O. Box 39<br/>299 Commerce Street<br/>Shaw Hill, MD 21863-1127<br/>410-677-6800<br/>Admin. &amp; shelter placement<br/>911 (after-hours)</p> | <p>Emergency shelter referrals<br/>Food<br/>Assistance with applying for benefits<br/>Case management</p>  | <p>Services<br/>Only</p>   | X            | N              | N                 | X                   | X                 | X                    |
| <p><b>Diakonika, Inc.</b><br/>12247 Old Bridge Road<br/>Ocean City, MD 21842<br/>410-213-0923</p>   | <p>Emergency shelter<br/>Transitional housing<br/>Meals<br/>Food pantry and clothing<br/>Access to support services available</p>  | <p>5 App.<br/>19 Beds</p>  | X            | X              |                   | X                   |                   | X                    |
| <p><b>Summitran Shelter</b><br/>814 Fourth Street<br/>P.O. Box 661<br/>Pocomoke City, MD 21851<br/>410-957-4310</p>   | <p>Emergency shelter 30 period<br/>Extended stay based on compliance<br/>case by case basis<br/>Meals<br/>Emergency food pantry Tuesday and<br/>Saturday (PM-2PM)<br/>Soup Kitchen (11AM-1PM)<br/>First come first serve basis<br/>Male children up to 12 years of age</p> | <p>17 Beds<br/>2 Family<br/>rooms for<br/>mothers w<br/>children</p> | X            | X              |                   | X                   |                   | X                    |

| Project Name                             | County       | Units        | Occupancy | Handicapped Accessible Units | Efficiency | 1 Br | 2 Br | 3 Br | 4+ Br |
|--|--------------|--------------|-----------|------------------------------|------------|------|------|------|-------|
| <b>ALLEGANY</b>                          |              |              |           |                              |            |      |      |      |       |
| Alegany County Scattered Sites           | Alegany      | 18           | Family    | 0                            | 0          | 0    | 14   | 4    |       |
| Alegany Towers                           | Alegany      | 26           | Family    | 2                            | 18         | 8    | 0    | 0    |       |
| Baltimore Avenue Apartments              | Alegany      | 41           | Family    | yes                          | 30         | 8    | 3    | 0    | 0     |
| Bannaker Gardens                         | Alegany      | 25           | Family    | 3                            |            | 10   | 15   |      |       |
| Bedford Street Rental Rehab              | Alegany      | 4            | Family    |                              |            |      |      |      |       |
| Both Towers                              | Alegany      | 114          | Elderly   | yes                          |            |      |      |      |       |
| Braddock's Greene                        | Alegany      | 50           | Elderly   | 5                            | 0          | 20   | 14   | 16   | 0     |
| Cumberland Arms                          | Alegany      | 69           | Elderly   | yes                          |            |      |      |      |       |
| Cumberland Family Homes II               | Alegany      | 25           | Family    | 3                            |            |      | 4    | 17   | 4     |
| Cumberland Manor                         | Alegany      | 102          | Elderly   | yes                          | 0          | 102  | 0    | 0    | 0     |
| Cumberland Meadows                       | Alegany      | 64           | Elderly   | 8                            |            | 38   | 26   |      |       |
| Frostburg Apts                           | Alegany      | 38           | Family    | yes                          | 0          | 8    | 30   | 0    | 0     |
| Frostburg Heights Apts (F/M)             | Alegany      | 110          | Elderly   | yes                          | 0          | 110  | 0    | 0    | 0     |
| Gateway Town Homes                       | Alegany      | 30           | Family    | 4                            |            |      |      |      |       |
| Harmond Heights                          | Alegany      | 35           | Elderly   | yes                          | 0          | 35   | 0    | 0    | 0     |
| Klotz Mill Lots (2) (P)                  | Alegany      | 30           | Family    | 5                            | 12         | 25   | 13   |      |       |
| Lana LV Apts                             | Alegany      | 30           | Family    | yes                          | 0          | 30   | 0    | 0    | 0     |
| Mutual Self Help                         | Alegany      | 7            | Family    |                              |            |      |      |      |       |
| Old Town Manor Apts                      | Alegany      | 138          | Family    |                              |            |      |      |      |       |
| Old Towne Manor                          | Alegany      | 138          | Family    | 7                            | 47         | 43   | 48   |      |       |
| Orchard Meadows Apts                     | Alegany      | 32           | Family    | yes                          | 0          | 16   | 16   | 0    | 0     |
| The Cascades                             | Alegany      | 71           | Elderly   |                              |            |      |      |      |       |
| Valley View Apts                         | Alegany      | 30           | Elderly   | yes                          | 0          | 30   | 0    | 0    | 0     |
| Washington Ridge                         | Alegany      | 28           | Family    | yes                          | 0          | 0    | 22   | 6    | 0     |
| Westport Elderly                         | Alegany      | 35           | Elderly   | yes                          | 0          | 35   | 0    | 0    | 0     |
| <b>Subtotal</b>                          |              | <b>1,310</b> |           |                              |            |      |      |      |       |
| <b>Anne Arundel</b>                      |              |              |           |                              |            |      |      |      |       |
| Admiral Oaks Apartments                  | Anne Arundel | 159          | Family    | 16                           |            |      |      |      |       |
| American Southdale                       | Anne Arundel | 506          | Family    | yes                          |            |      |      |      |       |
| Anchor House (Annapolis Area Ministries) | Anne Arundel | 1            | Family    | no                           |            |      |      |      |       |
| Annapolis Area Targeted Revitalization   | Anne Arundel | 12           | Family    |                              |            |      |      |      |       |
| Arnapolis Gardens - Bowman Court (2)     | Anne Arundel | 150          | Family    | 8                            |            |      |      |      |       |
| Annapolis Roads Apts                     | Anne Arundel | 282          | Family    | yes                          |            |      |      |      |       |
| Autumn Woods at Piney Orchard            | Anne Arundel | 64           | Family    | yes                          |            |      |      |      |       |
| Bay Ridge Gardens                        | Anne Arundel | 198          | Family    | yes                          | 0          | 0    | 101  | 97   | 0     |





|   |                |     |               |     |    |    |    |   |   |
|---|----------------|-----|---------------|-----|----|----|----|---|---|
| Bon Secours Benet House                 | Baltimore City | 101 | Elderly       | yes | 25 | 76 | 0  | 0 | 0 |
| Bon Secours Bethel House                | Baltimore City | 101 | Elderly       | 15  | 25 | 76 | 0  | 0 | 0 |
| Bon Secours Chesapeake Apartments       | Baltimore City | 30  | Family        |     |    |    |    |   |   |
| Bon Secours III                         | Baltimore City | 30  | Family        |     |    |    |    |   |   |
| Bon Secours Smallwood Summit            | Baltimore City | 89  | Elderly       |     |    |    |    |   |   |
| Bord Street Apts.                       | Baltimore City | 81  | Family        |     |    |    |    |   |   |
| Hoore Manor                             | Baltimore City | 36  | Family        |     |    |    |    |   |   |
| Broadway Court                          | Baltimore City | 47  | Elderly       | yes | 6  | 41 | 0  | 0 | 0 |
| Broadway Homes                          | Baltimore City | 130 | Family        |     |    |    |    |   |   |
| Broadway North                          | Baltimore City | 17  | Family        |     |    |    |    |   |   |
| Bruce Street II                         | Baltimore City | 13  | Family        | 0   | 7  | 2  | 4  | 0 | 0 |
| Carterbury House Apts                   | Baltimore City | 52  | Family        |     |    |    |    |   |   |
| Carton Elderly Housing Project          | Baltimore City | 17  | Elderly       | yes | 0  | 17 | 0  | 0 | 0 |
| Centerpoint I & II                      | Baltimore City | 176 | Family        |     |    |    |    |   |   |
| CHA Bailey 2 aka 2301 N. Charles Street | Baltimore City | 7   | Special Needs | 7   | 2  | 5  |    |   |   |
| CHA Bailey 1 - 18 W. Read Street        | Baltimore City | 10  | Special Needs | 10  |    | 10 |    |   |   |
| CHAI Multi-Purpose Center               | Baltimore City | 7   | Family/Office | 0   | 16 | 0  | 0  | 0 | 0 |
| Chapel NDP                              | Baltimore City | 175 | Family        |     |    |    |    |   |   |
| Charles R. Uncles Senior Plaza          | Baltimore City | 49  | Elderly       |     |    |    |    |   |   |
| Cherry Hill Senior Housing              | Baltimore City | 80  | Elderly       |     |    |    |    |   |   |
| Cherrydale Apartments                   | Baltimore City | 185 | Family        | 14  |    |    |    |   |   |
| Cherrydale Apts.                        | Baltimore City | 186 | Family        |     |    |    |    |   |   |
| Chesapeake Commons                      | Baltimore City | 95  | Family        | 0   | 50 | 38 | 2  | 0 | 0 |
| Christ Church Harbor                    | Baltimore City | 291 | Elderly       | yes |    |    |    |   |   |
| City Arts Apartments                    | Baltimore City | 85  | Family        | 11  |    |    |    |   |   |
| City Homes I (West)                     | Baltimore City | 101 | Family        | 0   | 0  | 35 | 34 | 0 | 0 |
| City Homes III                          | Baltimore City | 69  | Family        | 0   | 0  | 35 | 34 | 0 | 0 |
| Clalire Court                           | Baltimore City | 30  | Family        |     |    |    |    |   |   |
| Clay Courts                             | Baltimore City | 145 | Family        |     |    |    |    |   |   |
| Cole-Grant-Higgs Senior Center          | Baltimore City | 60  | Elderly       |     |    |    |    |   |   |
| Coleman Manor (3)                       | Baltimore City | 50  | Elderly       | 5   |    |    |    |   |   |
| Coleman Manor Apts.                     | Baltimore City | 50  | Elderly       | yes | 0  | 50 | 0  | 0 | 0 |
| Collington Commons                      | Baltimore City | 80  | Family        | 8   |    |    |    |   |   |
| Columbus School                         | Baltimore City | 49  | Family        | 14  |    | 40 | 9  |   |   |
| Community Housing Assoc. II             | Baltimore City | 22  | Family        | 0   | 5  | 1  | 16 | 0 | 0 |
| Community Housing Project I             | Baltimore City | 24  | Family        | 0   | 0  | 0  | 0  | 0 | 0 |
| Concord Apts.                           | Baltimore City | 231 | Elderly       | yes |    |    |    |   |   |
| Crossroads Apartments                   | Baltimore City | 20  | Hidden        | yes | 0  | 20 | 0  | 0 | 0 |
| Dayspring House                         | Baltimore City | 18  | Family        |     |    |    |    |   |   |
| Dayspring Square                        | Baltimore City | 22  | Special Needs | 1   |    |    | 17 |   | 5 |















|                                    |          |            |              |  |     |   |    |     |    |    |   |   |   |   |   |   |   |   |   |
|------------------------------------|----------|------------|--------------|--|-----|---|----|-----|----|----|---|---|---|---|---|---|---|---|---|
| Courtyards at Fishing Creek I      | Calvert  | 30         | Elderly      |  | yes | 0 | 30 | 0   | 0  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Courtyards at Fishing Creek I      | Calvert  | 80         | Elderly      |  |     |   |    |     |    |    |   |   |   |   |   |   |   |   |   |
| Courtyards at Fishing Creek II     | Calvert  | 30         | Family       |  |     |   |    |     |    |    |   |   |   |   |   |   |   |   |   |
| Prince Frederick Senior Village    | Calvert  | 30         | Elderly      |  | yes | 0 | 30 | 0   | 0  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Prince Frederick Village           | Calvert  | 26         | Family       |  | yes | 0 | 12 | 14  | 0  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Prince Frederick Villas            | Calvert  | 25         | Family       |  | yes | 0 | 6  | 13  | 6  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Project ECHO Homeless Shelter      | Calvert  | 45         | Family       |  | 0   | 0 | 0  | 0   | 0  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Silverwood Farm                    | Calvert  | 180        | Family       |  | 0   | 0 | 60 | 96  | 24 | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Silverwood Farms                   | Calvert  | 180        | Family       |  | 0   | 0 | 46 | 108 | 24 | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Southern Pines                     | Calvert  | 76         | Elderly      |  | yes | 0 | 0  | 76  | 0  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Town Center Apartments             | Calvert  | 49         | Elderly      |  |     |   |    |     |    |    |   |   |   |   |   |   |   |   |   |
| Yardley Hills Town Homes Phase I   | Calvert  | 28         | Family       |  | 0   | 0 | 14 | 12  | 2  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Yardley Hills Town Homes Phase II  | Calvert  | 76         | Family       |  |     |   |    |     |    |    |   |   |   |   |   |   |   |   |   |
| <b>Subtotal</b>                    |          | <b>941</b> |              |  |     |   |    |     |    |    |   |   |   |   |   |   |   |   |   |
| <b>Caroline</b>                    |          |            |              |  |     |   |    |     |    |    |   |   |   |   |   |   |   |   |   |
| Caroline Village Apts.             | Caroline | 31         | Elderly      |  | yes | 0 | 31 | 0   | 0  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Dayspring II                       | Caroline | 210        | Family       |  | 0   | 0 | 0  | 0   | 24 | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Dayspring Townhomes                | Caroline | 26         | Family       |  | 0   | 1 | 1  | 24  | 0  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Edernton Manor Apts.               | Caroline | 30         | Elderly      |  | yes | 0 | 30 | 0   | 0  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Fair Haven Manor Apts.             | Caroline | 32         | Elderly      |  | yes | 0 | 32 | 0   | 0  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Fair Haven Manor II                | Caroline | 18         | Elderly      |  | 1   | 0 | 18 | 0   | 0  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Federal Manor Apts.                | Caroline | 24         | Family       |  | 0   | 0 | 12 | 12  | 0  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Federal Manor Apts. II             | Caroline | 31         | Elderly      |  | 0   | 0 | 31 | 0   | 0  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Federal Manor Apts. III            | Caroline | 32         | Family       |  | 0   | 0 | 18 | 18  | 0  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Federalsburg Gardens               | Caroline | 63         | Family       |  | 10  | 0 | 28 | 36  | 0  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Greensboro Elderly Housing         | Caroline | 20         | Elderly      |  | yes | 0 | 20 | 0   | 0  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Laurel Grove Acres                 | Caroline | 37         | Family       |  | 3   | 0 | 6  | 12  | 11 | 8  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Laurel Grove Acres II              | Caroline | 28         | abor Housing |  | 0   | 0 | 8  | 20  | 0  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Laurel Grove Acres III             | Caroline | 12         | Family       |  | 0   | 0 | 10 | 2   | 0  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ridgely Meadows                    | Caroline | 32         | Elderly      |  | yes | 0 | 0  | 32  | 0  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Riverview Gardens                  | Caroline | 80         | Family       |  | 10  | 0 | 16 | 48  | 6  | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Rolling Meadows Apt.               | Caroline | 32         | Family       |  | 0   | 0 | 8  | 24  | 0  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Rolling Meadows II Townhouses      | Caroline | 26         | Family       |  | 0   | 0 | 6  | 20  | 0  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tanyard Branch Townhomes           | Caroline | 25         | Family       |  | 0   | 0 | 0  | 7   | 18 | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <b>Subtotal</b>                    |          | <b>599</b> |              |  |     |   |    |     |    |    |   |   |   |   |   |   |   |   |   |
| <b>Carroll</b>                     |          |            |              |  |     |   |    |     |    |    |   |   |   |   |   |   |   |   |   |
| Bishop's Garth                     | Carroll  | 72         | Family       |  | 0   | 0 | 12 | 48  | 12 | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Carrolltown Village                | Carroll  | 32         | Family       |  | yes | 0 | 0  | 6   | 10 | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Hampstead School Senior Apartments | Carroll  | 84         | Elderly      |  |     |   |    |     |    |    |   |   |   |   |   |   |   |   |   |
| Hope, Inc.                         | Carroll  | 11         | Family       |  | 0   | 0 | 0  | 0   | 0  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |



|                                      |         |              |         |     |     |     |     |    |   |
|--------------------------------------|---------|--------------|---------|-----|-----|-----|-----|----|---|
| Meadowside Apts                      | Cecil   | 38           | Family  | 2   | 0   | 15  | 17  | 6  | 0 |
| New East Crossing                    | Cecil   | 72           | Family  | 8   | 0   | 24  | 36  | 12 |   |
| North Creek Run                      | Cecil   | 53           | Family  | 6   |     |     |     |    |   |
| North Creek Run Phase II             | Cecil   | 22           | Family  | 3   |     |     | 15  | 7  |   |
| North Street Senior Apartments       | Cecil   | 53           | Elderly | 5   |     | 44  | 9   |    |   |
| Perryville House                     | Cecil   | 20           | Family  |     |     |     |     |    |   |
| Port Heights Apts.                   | Cecil   | 31           | Family  |     |     |     |     |    |   |
| Richmond Hill Elderly                | Cecil   | 40           | Elderly | 2   | 0   | 40  | 0   | 0  | 0 |
| Richmond Hill Manor                  | Cecil   | 48           | Family  | 0   | 12  | 36  | 0   | 0  |   |
| Richmond Hill Pointe                 | Cecil   | 48           | Family  | 3   |     | 12  | 36  |    |   |
| Richmond Hill Senior Apartments      | Cecil   | 40           | Elderly | 8   |     | 40  |     | 20 |   |
| Riverwoods at North East             | Cecil   | 76           | Family  | 8   |     | 16  | 40  | 20 |   |
| School House Apartments              | Cecil   | 31           | Family  | 2   | 0   | 0   | 15  | 16 | 0 |
| Springfield Gardens                  | Cecil   | 38           | Family  | 2   | 0   | 9   | 24  | 5  | 0 |
| Stony Run Apartments                 | Cecil   | 72           | Family  | 8   |     |     |     |    |   |
| The Parklands at Cecilton            | Cecil   | 62           | Family  | 7   |     | 14  | 32  | 16 |   |
| <b>Subtotal</b>                      |         | <b>1,817</b> |         |     |     |     |     |    |   |
| <b>Charles</b>                       |         |              |         |     |     |     |     |    |   |
| Adams Crossing                       | Charles | 192          | Family  | 0   |     |     | 132 | 60 |   |
| Barnster Apts                        | Charles | 208          | Family  |     |     |     |     |    |   |
| Brookmont/Wakefield                  | Charles | 104          | Family  |     |     |     |     |    |   |
| Brookside Gardens Apartments         | Charles | 56           | Elderly | yes | 0   | 56  | 0   | 0  | 0 |
| Carroll/Lapeta Village               | Charles | 32           | Family  | yes | 0   | 0   | 32  | 0  | 0 |
| Charles Landing South                | Charles | 60           | Family  | 0   | 0   | 50  | 10  | 0  | 0 |
| Diggs Circle Apts.                   | Charles | 20           | Family  | yes | 0   | 0   | 7   | 13 | 0 |
| Headen House Apartments              | Charles | 136          | Family  | 0   | 120 | 16  | 0   | 0  | 0 |
| Hunter's Run                         | Charles | 104          | Family  | 0   | 0   | 104 | 0   | 0  | 0 |
| Huntington Apartments                | Charles | 204          | Family  | 0   | 24  | 156 | 24  | 0  | 0 |
| Indian Head Village                  | Charles | 40           | Family  | yes | 0   | 0   | 40  | 0  | 0 |
| Jaycee House for the Elderly         | Charles | 36           | Elderly | yes | 0   | 28  | 8   | 0  | 0 |
| La Plata Manor                       | Charles | 103          | Elderly | yes | 0   | 103 | 0   | 0  | 0 |
| La Plata Manor                       | Charles | 100          | Elderly | 0   | 27  | 73  |     |    |   |
| Lakeview at Victoria Park            | Charles | 109          | Elderly |     |     |     |     |    |   |
| Lapeta Grande (OC II)                | Charles | 48           | Family  |     |     |     |     |    |   |
| Maples, The                          | Charles | 75           | Elderly |     |     |     |     |    |   |
| Palmer House Apartments              | Charles | 152          | Family  | 0   | 76  | 76  | 0   | 0  | 0 |
| Victoria Park Jaycees Senior Housing | Charles | 60           | Elderly |     |     |     |     |    |   |
| Village Green Apts                   | Charles | 60           | Family  | yes | 0   | 4   | 56  | 0  | 0 |
| Village Lake                         | Charles | 122          | Family  | yes |     |     |     |    |   |
| Wakefield Terrace                    | Charles | 40           | Family  |     |     |     |     |    |   |





|   |         |              |         |  |     |    |     |     |    |   |   |   |   |   |   |   |   |   |
|---|---------|--------------|---------|--|-----|----|-----|-----|----|---|---|---|---|---|---|---|---|---|
| Corner House Apartments                 | Harford | 20           | Elderly |  | yes | 0  | 20  | 0   | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Edgewater Village (Village of Lakeview) | Harford | 218          | Family  |  |     |    |     |     |    |   |   |   |   |   |   |   |   |   |
| Edgewater Village Apartments            | Harford | 223          | Family  |  |     |    |     |     |    |   |   |   |   |   |   |   |   |   |
| Fairbrooke Apartments                   | Harford | 122          | Elderly |  | yes | 0  | 114 | 8   | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Friendship Village Apartments           | Harford | 122          | Elderly |  | 0   | 0  | 111 | 11  | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Grav The                                | Harford | 31           | Elderly |  | yes | 0  | 31  | 0   | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Greenbrier Apts                         | Harford | 65           | Family  |  | 0   | 55 | 0   | 0   | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Harborside Village                      | Harford | 216          | Family  |  |     |    |     |     |    |   |   |   |   |   |   |   |   |   |
| Harford Commons (Beacon Terrace)        | Harford | 150          | Family  |  |     |    |     |     |    |   |   |   |   |   |   |   |   |   |
| Harford Senior Housing I                | Harford | 100          | Family  |  |     |    |     |     |    |   |   |   |   |   |   |   |   |   |
| Harford Senior Housing II               | Harford | 133          | Elderly |  | yes |    |     |     |    |   |   |   |   |   |   |   |   |   |
| Harford Senior Housing III              | Harford | 21           | Elderly |  | yes | 0  | 21  | 0   | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Lafayette Elderly Apts                  | Harford | 15           | Elderly |  | yes | 0  | 15  | 0   | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| North Post Commons                      | Harford | 120          | Family  |  | 13  |    |     |     |    |   |   |   |   |   |   |   |   |   |
| Park View at Bel Air                    | Harford | 101          | Elderly |  |     |    |     |     |    |   |   |   |   |   |   |   |   |   |
| Park View at Box Hill                   | Harford | 100          | Elderly |  | yes | 0  | 0   | 0   | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Perryman Station (P)                    | Harford | 80           | Elderly |  | 8   |    |     |     |    |   |   |   |   |   |   |   |   |   |
| Perrywood Gardens Apts                  | Harford | 184          | Family  |  |     |    |     |     |    |   |   |   |   |   |   |   |   |   |
| Riverwoods at Tollgate                  | Harford | 84           | Family  |  | 13  |    |     | 54  | 30 |   |   |   |   |   |   |   |   |   |
| St. John's Towers Elderly               | Harford | 68           | Elderly |  | yes |    |     |     |    |   |   |   |   |   |   |   |   |   |
| Villages at Highland Commons            | Harford | 22           | Family  |  | 3   |    |     |     |    |   |   |   |   |   |   |   |   | 6 |
| Wakefield Manor Apts                    | Harford | 185          | Family  |  |     |    |     |     |    |   |   |   |   |   |   |   |   |   |
| Washington Park Apts                    | Harford | 178          | Family  |  |     |    |     |     |    |   |   |   |   |   |   |   |   |   |
| Windsor Valley (Meadowood 1)            | Harford | 130          | Family  |  |     |    |     |     |    |   |   |   |   |   |   |   |   |   |
| Windsor Valley (Meadowood II)           | Harford | 161          | Family  |  |     |    |     |     |    |   |   |   |   |   |   |   |   |   |
| Windsor Valley (Meadowood III)          | Harford | 283          | Family  |  |     |    |     |     |    |   |   |   |   |   |   |   |   |   |
| Windsor Valley Apartments I and II      | Harford | 291          | Family  |  | 0   |    | 62  | 164 | 65 |   |   |   |   |   |   |   |   |   |
| Winstons Choice Family Homes            | Harford | 36           | Family  |  | 6   |    |     |     | 35 |   |   |   |   |   |   |   |   |   |
| Woodbridge Commons                      | Harford | 132          | Family  |  |     |    |     |     |    |   |   |   |   |   |   |   |   |   |
| Woodsdale Senior Housing Center         | Harford | 130          | Elderly |  | yes | 0  | 119 | 0   | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <b>Subtotal</b>                         |         | <b>3,917</b> |         |  |     |    |     |     |    |   |   |   |   |   |   |   |   |   |
| <b>Howard</b>                           |         |              |         |  |     |    |     |     |    |   |   |   |   |   |   |   |   |   |
| Beech's Farm Apts                       | Howard  | 135          | Family  |  |     |    |     |     |    |   |   |   |   |   |   |   |   |   |
| Burgess Mill Station aka Hilltop I      | Howard  | 198          | Family  |  | 11  |    | 41  | 112 | 45 |   |   |   |   |   |   |   |   |   |
| Chatham Gardens II                      | Howard  | 216          | Family  |  |     |    |     |     |    |   |   |   |   |   |   |   |   |   |
| Chimneys of Cradlerock                  | Howard  | 198          | Family  |  | 0   |    | 82  | 112 | 0  | 0 |   |   |   |   |   |   |   |   |
| Colonial Landing                        | Howard  | 101          | Elderly |  | yes | 0  | 101 | 0   | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Columbia Commons                        | Howard  | 200          | Family  |  | 0   |    | 62  | 136 | 12 | 0 |   |   |   |   |   |   |   |   |
| Communities Homes                       | Howard  | 300          | Family  |  |     |    |     |     |    |   |   |   |   |   |   |   |   |   |
| Courts at Guilford                      | Howard  | 60           | Elderly |  | yes | 0  | 50  | 0   | 0  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |











|  |                |               |         |     |    |     |    |    |   |
|--|----------------|---------------|---------|-----|----|-----|----|----|---|
| Sunrise at Kensington Park (Sunrise gar) | Montgomery     | 65            | Elderly | yes | 14 | 33  | 14 | 0  | 0 |
| Takoma Park Preservation                 | Montgomery     | 74            | Family  | 27  |    |     |    |    |   |
| Takoma Towers (retirement center)        | Montgomery     | 186           | Elderly | yes |    |     |    |    |   |
| Tanglewood Silgo Hills Apartments        | Montgomery     | 132           | Family  | 14  | 3  | 48  | 55 | 20 |   |
| The Colony I                             | Montgomery     | 288           | Family  |     |    |     |    |    |   |
| The Colony II                            | Montgomery     | 248           | Family  |     |    |     |    |    |   |
| The Gardens of Travillo Senior Apartme   | Montgomery     | 230           | Elderly |     |    |     |    |    |   |
| The Glen                                 | Montgomery     | 90            | Family  | 0   | 0  | 78  | 12 | 0  |   |
| The Grand                                | Montgomery     | 546           | Family  |     |    |     |    |    |   |
| The Oaks at                              | Montgomery     | 20            | Family  |     |    |     |    |    |   |
| The Overlook                             | Montgomery     | 52            | Family  |     |    |     |    |    |   |
| The Place                                | Montgomery     | 228           | Family  |     |    |     |    |    |   |
| The Point                                | Montgomery     | 119           | Family  |     |    |     |    |    |   |
| Timberawn Crescent                       | Montgomery     | 83            | Family  | 0   | 8  | 51  | 14 | 0  |   |
| Town Center Apartment                    | Montgomery     | 110           | Family  |     |    |     |    |    |   |
| University Gardens Elderly Apartments    | Montgomery     | 64            | Elderly | yes | 15 | 48  | 0  | 0  | 0 |
| University Manor Apts                    | Montgomery     | 136           | Family  |     |    |     |    |    |   |
| Victory Forrest                          | Montgomery     | 181           | Elderly | 0   |    |     |    |    |   |
| Victory Terrace                          | Montgomery     | 72            | Elderly |     |    |     |    |    |   |
| Village House                            | Montgomery     | 147           | Elderly | yes | 0  | 141 | 2  | 0  | 0 |
| Waters Landing Apartments II             | Montgomery     | 143           | Family  |     |    |     |    |    |   |
| Weyne Manchester Towers                  | Montgomery     | 226           | Family  |     |    |     |    |    |   |
| Wheaton Metro Kiss & Ride                | Montgomery     | 53            | Family  | 6   |    |     |    |    |   |
| White Oak Towers                         | Montgomery     | 412           | Family  |     |    |     |    |    |   |
| Winter Growth (adult day care center)    | Montgomery     | 14            | Elderly | yes |    |     |    |    |   |
| Woodmont Park                            | Montgomery     | 414           | Family  |     |    |     |    |    |   |
| Yorkshire Apartments                     | Montgomery     | 228           | Family  |     |    |     |    |    |   |
| <b>Subtotal</b>                          |                | <b>27,030</b> |         |     |    |     |    |    |   |
| <b>Prince Georges</b>                    |                |               |         |     |    |     |    |    |   |
| 2400 Queens Chapel Apts                  | Prince Georges | 247           | Family  |     |    |     |    |    |   |
| Alden Park                               | Prince Georges | 24            | Family  | 0   | 0  | 0   | 24 | 0  |   |
| Alden-Berkeley Townhomes                 | Prince Georges | 56            | Family  | 5   |    |     |    |    |   |
| Allentown Apartments                     | Prince Georges | 177           | Family  | 0   |    |     |    |    |   |
| Arbor View Apts                          | Prince Georges | 450           | Family  |     |    |     |    |    |   |
| Auburn Manor Apartments                  | Prince Georges | 261           | Family  |     |    |     |    |    |   |
| Avalon Apts (avalon crossing apt.)       | Prince Georges | 272           | Family  |     |    |     |    |    |   |
| Avondale Park Apts                       | Prince Georges | 88            | Family  |     |    |     |    |    |   |









|                                     |            |              |               |     |    |     |    |     |    |
|-------------------------------------|------------|--------------|---------------|-----|----|-----|----|-----|----|
| Quail Meadows II                    | Talbot     | 20           | Family        | 0   | 0  | 20  | 0  | 0   | 0  |
| Riverwoods at St. Michaels          | Talbot     | 40           | Family        | 4   | 0  | 12  | 28 | 0   | 0  |
| <b>Subtotal</b>                     |            | <b>618</b>   |               |     |    |     |    |     |    |
| <b>Washington</b>                   |            |              |               |     |    |     |    |     |    |
| Alexander House, Inc. (FM)          | Washington | 95           | Family        | yes | 68 | 27  | 0  | 0   | 0  |
| Bethel Gardens                      | Washington | 94           | Family        | yes | 16 | 21  | 43 | 14  | 0  |
| C W Bricks                          | Washington | 60           | Elderly       | 3   | 0  | 60  | 0  | 0   | 0  |
| Country Village Apts.               | Washington | 32           | Family        | yes | 0  | 16  | 12 | 4   | 0  |
| Doul Meadows                        | Washington | 95           | Family        | yes | 0  | 0   | 28 | 67  | 0  |
| Douglas Court                       | Washington | 30           | Family        | yes | 0  | 4   | 12 | 9   | 5  |
| Edgewood Hills                      | Washington | 110          | Family        | 0   | 0  | 0   | 0  | 0   | 0  |
| Family Transitional Housing         | Washington | 5            | Families      | 0   | 0  | 0   | 0  | 0   | 0  |
| Frederick Manor                     | Washington | 125          | Family        | yes | 0  | 20  | 51 | 40  | 14 |
| Gateway Crossing Phase II           | Washington | 46           | Family        | 0   | 0  | 0   | 0  | 0   | 0  |
| Gateway Crossing Phase III          | Washington | 77           | Family        | 0   | 0  | 0   | 0  | 0   | 0  |
| Gateway Crossing Phase IV           | Washington | 86           | Families      | 14  | 0  | 0   | 0  | 0   | 0  |
| Greenside Apts.                     | Washington | 04           | Family        | yes | 0  | 55  | 40 | 8   | 0  |
| Hagerstown Elderly/Elizabeth Court  | Washington | 110          | Elderly       | yes | 0  | 110 | 0  | 0   | 0  |
| Hagerstown Robrwood Senior Housing  | Washington | 64           | Elderly       | 0   | 0  | 0   | 0  | 0   | 0  |
| Hagerstown Robrwood Senior Housing  | Washington | 56           | Elderly       | 0   | 0  | 0   | 0  | 80  | 20 |
| Halfway Manor Apts.                 | Washington | 100          | Family        | 0   | 0  | 0   | 0  | 0   | 0  |
| Heritage Court                      | Washington | 30           | Family        | 0   | 10 | 20  | 0  | 0   | 0  |
| Hopewell Manor Apts.                | Washington | 64           | Family        | yes | 0  | 20  | 44 | 0   | 0  |
| Monterey House                      | Washington | 24           | Elderly       | 0   | 0  | 0   | 0  | 0   | 0  |
| Mountain View Apts.                 | Washington | 28           | Family        | yes | 0  | 12  | 16 | 0   | 0  |
| Mulberry House                      | Washington | 23           | Homeless      | 0   | 0  | 0   | 0  | 0   | 0  |
| Noland Village                      | Washington | 250          | Family        | yes | 0  | 0   | 75 | 145 | 30 |
| Parkside Homes                      | Washington | 39           | Family        | yes | 0  | 6   | 24 | 5   | 4  |
| Quaker Creek Apts.                  | Washington | 48           | Family        | yes | 0  | 36  | 0  | 12  | 0  |
| REACH Emergency Shelter             | Washington | 55           | Families      | 0   | 0  | 0   | 0  | 0   | 0  |
| Springfield Manor                   | Washington | 36           | Family        | 0   | 0  | 0   | 0  | 0   | 0  |
| Stonecroft Apartments               | Washington | 108          | Elderly       | yes | 0  | 108 | 3  | 0   | 0  |
| The Point at Smithsburg             | Washington | 38           | Family        | yes | 0  | 0   | 3  | 35  | 0  |
| Washington Gardens                  | Washington | 100          | Family        | no  | 0  | 12  | 62 | 22  | 4  |
| Washington Gardens Apartments       | Washington | 100          | Families      | 4   | 0  | 0   | 0  | 0   | 0  |
| Way Station Welcome Home Veterans H | Washington | 27           | Special Needs | 0   | 6  | 17  | 4  | 0   | 0  |
| Westview Homes                      | Washington | 210          | Family        | no  | 0  | 42  | 95 | 55  | 18 |
| Youngstown Apts. I & II             | Washington | 228          | Family        | yes | 0  | 17  | 29 | 0   | 0  |
| Youngstown Apts. II                 | Washington | 120          | Family        | 0   | 0  | 0   | 0  | 0   | 0  |
| <b>Subtotal</b>                     |            | <b>2,815</b> |               |     |    |     |    |     |    |

| Wicomico                                       |           |              |         |     |    |    |    |    |   |   |   |   |
|--|-----------|--------------|---------|-----|----|----|----|----|---|---|---|---|
| Chestnut Manor Apts.                           | Wicomico  | 48           | Family  | 0   | 48 | 0  | 0  | 0  | 0 | 0 | 0 | 0 |
| Chestnut Manor II                              | Wicomico  | 40           | Family  | 0   | 20 | 20 | 0  | 0  | 0 | 0 | 0 |   |
| Cottages at River House Phase II, The          | Wicomico  | 52           | Elderly | 5   |    |    |    |    |   |   |   |   |
| Cottages at River House, 3rd Phase (P)         | Wicomico  | 32           | Elderly | 4   |    |    |    |    |   |   |   |   |
| Fruitland Apts.                                | Wicomico  | 36           | Family  |     |    |    |    |    |   |   |   |   |
| Gateway Village II                             | Wicomico  | 62           | Elderly |     |    |    |    |    |   |   |   |   |
| Gateway Village III                            | Wicomico  | 36           | Elderly |     |    |    |    |    |   |   |   |   |
| Green Meadow Townhouses                        | Wicomico  | 26           | Family  | 1   | 0  | 10 | 16 | 0  |   |   |   |   |
| Lakeview Apts.                                 | Wicomico  | 37           | Family  | 0   | 37 | 0  | 0  | 0  |   |   |   |   |
| Leonard Apartments                             | Wicomico  | 66           | Family  | 4   | 4  | 26 | 34 | 2  |   |   |   |   |
| Leonard Apts. I & II                           | Wicomico  | 34           | Family  | 0   | 4  | 10 | 18 | 2  |   |   |   |   |
| Lodges at Naylor Mill, The                     | Wicomico  | 65           | Elderly | 15  |    |    |    |    |   |   |   |   |
| Meadow Ridge Apts.                             | Wicomico  | 34           | Family  | 0   | 6  | 28 | 0  | 0  |   |   |   |   |
| Most Hill Townhouses                           | Wicomico  | 200          | Family  |     |    |    |    |    |   |   |   |   |
| Panberthon Manor Apts.                         | Wicomico  | 209          | Family  |     |    |    |    |    |   |   |   |   |
| Rivers Edge Apartments and Studio for the Arts | Wicomico  | 90           | Family  |     |    |    |    |    |   |   |   |   |
| Salisbury Commons                              | Wicomico  | 96           | Family  | 10  |    | 44 | 32 | 14 |   |   |   |   |
| The Cottages at River House                    | Wicomico  | 30           | Elderly |     |    |    |    |    |   |   |   |   |
| Victoria Park at Sassafraes Meadows (2)        | Wicomico  | 80           | Elderly | 8   |    |    |    |    |   |   |   |   |
| Village at Mitchell Pond                       | Wicomico  | 38           | Family  | 7   |    |    |    |    |   |   |   |   |
| Village of Hope                                | Wicomico  | 15           | Family  | 15  |    |    |    |    |   |   |   |   |
| Waterside Apartments                           | Wicomico  | 68           | Family  | 0   | 0  | 45 | 19 | 3  |   |   |   |   |
| West Road Apts.                                | Wicomico  | 66           | Family  |     |    |    |    |    |   |   |   |   |
| Westbrook Apartment Homes                      | Wicomico  | 98           | Family  | 10  |    |    |    |    |   |   |   |   |
| <b>Subtotal</b>                                |           | <b>1,576</b> |         |     |    |    |    |    |   |   |   |   |
| Worcester                                      |           |              |         |     |    |    |    |    |   |   |   |   |
| Bay Terrace Apts.                              | Worcester | 32           | Family  | 0   | 0  | 12 | 12 | 8  |   |   |   |   |
| Clarke Manor Cottages                          | Worcester | 30           | Elderly | yes | 0  | 30 | 0  | 0  |   |   |   |   |
| Cottages At Berlin                             | Worcester | 40           | Elderly | 4   |    | 40 |    |    |   |   |   |   |
| Decatur Apts.                                  | Worcester | 32           | Family  | 0   | 16 | 0  | 16 | 0  |   |   |   |   |
| Decatur II                                     | Worcester | 31           | Elderly | yes | 0  | 31 | 0  | 0  |   |   |   |   |
| Decatur III                                    | Worcester | 28           | Family  | 0   | 4  | 24 | 0  | 0  |   |   |   |   |
| Greenbrier Court                               | Worcester | 24           | Family  | 0   | 0  | 12 | 12 | 0  |   |   |   |   |
| Harley Hall                                    | Worcester | 20           | Elderly | 0   | 20 | 0  | 0  | 0  |   |   |   |   |
| Homes at Berlin                                | Worcester | 42           | Family  |     |    |    |    |    |   |   |   |   |

|                             |           |                |         |     |    |    |    |   |   |
|-----------------------------|-----------|----------------|---------|-----|----|----|----|---|---|
| Isaiah Fabbell              | Worcester | 28             | Family  | 0   | 16 | 12 | 0  | 0 | 0 |
| Lynn Apts.                  | Worcester | 13             | Family  | 0   | 0  | 6  | 7  | 0 | 0 |
| Lynn Haven Acres            | Worcester | 16             | Family  | 0   | 0  | 16 | 0  | 0 | 0 |
| Maple Hill Apts.            | Worcester | 24             | Elderly | yes | 0  | 22 | 2  | 0 | 0 |
| Meadow Grove                | Worcester | 20             | Elderly | yes | 0  | 20 | 0  | 0 | 0 |
| New Hope Village Apts.      | Worcester | 28             | Family  | 0   | 12 | 16 | 0  | 0 | 0 |
| Newtowne Apts.              | Worcester | 58             | Elderly | yes | 30 | 28 | 0  | 0 | 0 |
| Pleasant Manor              | Worcester | 30             | Elderly | yes | 0  | 30 | 0  | 0 | 0 |
| Pocorroke Villas            | Worcester | 37             | Family  | 0   | 10 | 27 | 0  | 0 | 0 |
| Reedy Cove Apts.            | Worcester | 32             | Family  | 0   | 0  | 32 | 0  | 0 | 0 |
| Snow Hill Senior Apartments | Worcester | 33             | Family  | 0   | 0  | 0  | 0  | 0 | 0 |
| Sunshine Village            | Worcester | 52             | Family  | 0   | 4  | 26 | 14 | 8 | 0 |
| The Meadows                 | Worcester | 28             | Family  | 0   | 0  | 17 | 11 | 0 | 0 |
| Tripple Craek               | Worcester | 14             | Family  | 0   | 0  | 0  | 14 | 0 | 0 |
| Victoria Apartments         | Worcester | 40             | Family  | 2C  | 20 | 0  | 0  | 0 | 0 |
| Windy Gardens               | Worcester | 34             | Family  | 0   | 16 | 18 | 0  | 0 | 0 |
| <b>Subtotal</b>             |           | <b>763</b>     |         |     |    |    |    |   |   |
| <b>Statewide Total</b>      |           | <b>114,531</b> |         |     |    |    |    |   |   |

## Grantee Unique Appendices

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

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

##### Written Comments:

**DHCD received several comments regarding the National Housing Trust Fund, the (lack of a) method of allocation, and suggestions that Trust Fund monies be reserved entirely for specific groups, including persons with disabilities, the homeless, youth exiting foster care, etc.**

*DHCD has decided it will not include a proposed method of distribution for Housing Trust Fund monies in this year's version of the Consolidated Plan. There are several reasons for this. First, DHCD would not receive any funding under the Trust until 2016 at the earliest, all of which concern funding issues. Consequently, we have and want time to think through this program and the method of distribution of funding. Second, while the GSEs have been directed to provide money to the fund, current projections indicate there will not be enough money in the Trust to meet the statutory minimum State allocations of \$3 million per State in 2016. If that is the case, funding would probably not come before 2017 at the earliest, so it would be premature to set policies for funding we may not receive until several years in the future. Third, there is also legislation to de-fund the Trust, as well as legislation to divert Trust fund monies to the HOME program, so there is some likelihood the Department will not receive any funding under the Trust at all.*

*As for reserving funding for specific groups, even if we agreed with reserving the funding for one specific group, it is again too premature to make that decision when no funding may be available at all under the program.*

**Several Groups commented that the State AI should have covered entitlement jurisdictions as well as non-entitlement jurisdictions, that hearings should have been held in entitlement jurisdictions, and that the public participation process was inadequate.**

*The State's Analysis of Impediments is designed to address fair housing barriers in Maryland's non-entitlement areas. The entitlement areas which include Anne Arundel, Baltimore, Harford, Howard, Montgomery and Prince George's Counties, as well as Baltimore City among others, prepare their own AIs. This is fully consistent with HUD policy about the geographic areas State AI's should cover. That the State's AI need only cover the non-entitlement areas is confirmed by a letter dated December 5, 2014 to the Counsel of State Community Development Agencies (COSFDA), signed by both HUD Assistant Secretary for Fair Housing and Equal Opportunity (FHEO) Gustavo Velasquez and Acting HUD Assistant Secretary for Community Planning and Development (CPD) Cliff Taffett that clarified this issue nationwide. (Other States had also been incorrectly told their AIs should cover entitlement areas as well, hence the letter to COSFDA to clarify this issue for all States.) The letter from the Assistant Secretaries explicitly says that State AIs need only cover non-entitlement areas, that entitlement areas are required to perform their own AIs, and that any HUD Field Office that has an incorrect interpretation that State AIs should cover entitlements should also be directed to HUD central in Washington, D.C. for correction. Consequently, any belief or position that holds States should cover entitlement areas in their AIs is, according to HUD itself, incorrect. In that light, the State also acted correctly in holding its hearings in areas which are under the State's AI rather than in jurisdictions that are covered by local AIs. The State identified strategic locations across Maryland, including Denton (Caroline County), Cumberland (Allegany County), Owings (Calvert County), and Stevensville (Queen Anne's County).*

*In regard to the survey, DHCD made a good faith effort to gather as many email contacts as possible through each division at the department for the fair housing survey, including our Fair Housing office, Division of Neighborhood Revitalization, Division of Development Finance, etc. In addition, as part of the development of the AI, over 850 announcement letters were mailed statewide, letters were sent to nonprofit and for profit housing developers, advocacy groups, local government officials, public housing authorities, chief housing contacts, and private individuals, notifying them about the development of the new AI. These communications also provided information on public hearings, requests for public comment, and information about where to find the draft AI on the DHCD website. Draft copies of the AI were sent to regional libraries throughout the State, including a large print version to a library for the blind and physically handicapped. Notice about the comment period on the AI was also provided in newspaper ads that ran across the State, including newspapers in Annapolis, Baltimore, Hagerstown, Salisbury and various other communities (see complete list in the public participation section). Lastly, the draft AI was posted on DHCD's website ([www.dhcd.state.md.us](http://www.dhcd.state.md.us)) and the website also included postings that communicated the dates and times of hearings, as well as opening and closing dates for public comments. Consequently, we believe the State's notification and public participation process for the AI was more than adequate for those persons and organizations interested in the AI and the planning process.*

**DHCD received several comments that the AI and Con Plan fail to identify Source of Income Discrimination as an Impediment to Fair Housing and to propose Remedial Action.**

*The Department recognizes that not all landlords accept Section 8 Housing Choice and VASH vouchers (the primary areas of concern for organizations pushing for its inclusion as a barrier to fair housing) and that legislation has frequently been introduced, but not been passed, by the Maryland General Assembly regarding sources of income legislation. DHCD continues to encourage more landlords to accept Section 8, and has included our marketing efforts in our AI. In addition, DHCD also requires developers who utilize funding from DHCD for their projects to accept Housing Choice Vouchers.*

**Comment: The AI does not represent an independent, rigorous assessment, free of conflicts of interest. Based on the information available to us, we believe that if DHCD consulted with any outside person(s) or entities at all, it was only with its own CDBG grantees and contractors.**

*As noted above, DHCD carried out an extensive public participation process in developing the AI. In addition, DHCD consulted directly with numerous agencies in the development of the AI, and directly incorporated their comments, concerns, and materials into the AI. Consequently, the statement that DHCD only consulted with CDBG grantees and contractors is factually incorrect. The comment about "conflict of interest" is unclear, as no conflict of interest was identified in the comment, and DHCD is not aware of any conflicts of interest.*

**Comment: There is no examination of the Qualified Allocation Plan (QAP) policies to determine whether they burden production of LIHTC in Communities of Opportunity and steer construction of LIHTC to areas that already have a concentration of assisted housing and poverty, as well as segregation.**

*Starting on page 50, the AI includes a discussion of persons who are assisted in housing financed with the LIHTC program and includes multiple maps looking at projects financed with LIHTC, with discussion of projects that are (or are not) located in areas of low-income or minority concentrations over the past five years. DHCD utilizes a set of metrics to fund LIHTC projects in areas the Department identifies as areas of opportunity, while at the same time meeting congressionally mandated requirements to provide incentives to developers to construct projects in Qualified Census Tracts, which are essentially areas with higher average poverty rates. (We would note that the organization making the comment about “areas of opportunity” is pushing the Department to use its version of areas of opportunity rather than DHCDs. As per a letter signed by former Assistant Secretary Frank Cookley, DHCD is publicly in disagreement with this organization’s definition of areas of opportunity based on some of the data they are using, metrics, and weightings of what constitutes “opportunity areas” among other issues.) That said, DHCD recognizes that there are limitations to the LIHTC discussion, in part because HUD is in the process of revising how information on LIHTC projects should be reported in terms of program beneficiaries. We also note that HUD pulled its proposed Fair Housing Assessment Tool for States in part due to conflicting standards of what is congressionally required under the LIHTC program and HUD policy regarding where affordable housing projects should be developed/located.*

**Comment: Smart Growth Control Regulations as a barrier to affordable housing and an impediment to fair housing: The draft and Con plan view state do not examine whether there are state regulatory policies, practices or procedures that impede the development of housing costs, particularly in areas that are predominantly white and affluent.**

*DHCD and the State of Maryland do not believe that Smart Growth is an impediment to Fair Housing. Rather, we believe that targeting growth, investing in communities and promoting neighborhood revitalization that are part of Smart Growth efforts provides for significantly better communities and housing opportunities than sprawl. Smart Growth policies cover an extremely large amount of all State resources, not just housing resources, and the availability of funding, typically below market, do not impede the development of affordable housing, but encourage it by providing assistance to developers and communities at below market rates. Further, there is no racial component to Smart Growth efforts. Designated Smart Growth communities are based on a number of items that promote communities and the wise use of resources.*

**Comment: State transportation polices as an impediment to fair housing: Transportation and housing are inextricably linked and protected groups are disproportionately transit dependent. The new draft AI contains no assessment of state policies or programs related to transportation as it relates to housing choice and job access.**

*We do not agree that State transportation policies are an impediment to fair housing, and the comments provide no argument or evidence to support this claim. In its rating and ranking for housing development, DHCD does award bonus points to projects that are located near mass transit which allows individuals and families better access to jobs, educational opportunities, and other resources.*

**Comment: The AI and Con plans analysis of disproportionate housing needs is superficial and understates the extent to which the State’s housing problems fall disproportionately on African Americans.**

*The data used in this section of the AI and Con Plan are directly from HUD and are provided through HUD's own E-Con Planning Suite. The data HUD provided does NOT show that the State's housing problems fall disproportionately on African Americans. In fact, in no income category or housing size did the data show this.*

**Comment: The AI and ConPlan lack a focus on the housing problems of all protected groups particularly families with children.**

*The Con Plan and the AI does include a discussion of the housing needs of families with children. What the HUD provided data shows from the American Community Survey is that the need for families with children is actually less than the need for other groups. This is actually consistent with findings in previous years under the long-form of the Census as well. While there is certain need for affordable housing for low-income families with children, it is not the largest group of need, nor is there any disparate impact of need for these households.*

**Comment: The AI improperly conflates affordable housing with fair housing.**

*DHCD believes there is a link between affordable housing and fair housing. Affordable housing provides fair housing choices to many individuals and households who might not otherwise have it. This includes providing opportunities and choices for the disabled, single individuals, the elderly, and families.*

**Comment: The AI and Con Plan lack a meaningful analysis of CHAS data and other data sources available to the State.**

*With the replacement of the Census Long Form with the American Community Survey, an enormous amount of housing data that was available in the past is no longer available. This includes updated CHAS data. We used the data HUD provided in the E-Con Planning Suite in preparing the AI and the Con Plan, and recognize that it has many limitations, an issue we have raised repeatedly with HUD and note in the Con Plan and the AI. We are currently working with HUD, as well as the Census Bureau, to obtain better data on housing, including fair housing measures, in the future.*

**Comment: The Con Plan needs assessment presents data in charts that contain only absolute numbers without percentages.**

*Again, the data provided here is directly from the E-Con Planning Suite as HUD provided it to DHCD. We found this limitation rather frustrating too, and had to load a great deal of it into other software to extract percentages for certain housing needs, including the differing needs of various groups by race/ethnicity. While percentages are not available in the HUD data tables for the Con Plan (which follows a fillable form format by HUD), we did include the percentage information in the AI where/as appropriate.*

**Comment: The Department failed to identify private sector mortgage lending practices as an impediment to fair housing although it once again finds evidence of unexplained racial and ethnic disparities.**

DHCD did an analysis of private sector lending practices using HMDA data. The comment is correct to the extent we found evidence of unexplained racial and ethnic disparities. The key word is "unexplained". The problem we have is that the HMDA data is not detailed enough to determine whether the differences in lending among different groups and populations is due to discrimination or other issues. For example, the differences could be due to different credit scores, differences in proposed down payments, or other factors, so that differences in lending could be legitimate rather than discriminatory. This is one reason the Department has testified before Congress on several occasions on the need for better data on mortgage lending, including HMDA data. This is also one of the reasons we continue to include the need for better data in the AI, so that if lending is clearly discriminatory, it can be addressed. However, because we can't clearly determine why there is a difference in lending, we do not identify private sector mortgage lending practices as an impediment, we can only state it might exist based on the analysis we can do.

**PR-10 Consultation-91.110,91.300(b);91.315(l)**

**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**

(NOTE: In the Con Plan template HUD is using, this section of the Plan includes DUNS numbers (Dun and Bradstreet financial information), Tax Identification Numbers, and other detailed information for those that were part of the planning process. This includes, among many others:

Maryland Department of Health and Mental Hygiene, Maryland Department of Human Resources, Maryland Department of Disabilities, Maryland Department of Environment, Maryland Department of Business and Economic Development, Maryland Department of Planning, Maryland Office of Crime Control and Prevention, Maryland Commission on Civil Rights, Governor's Workforce Investment Board All of the State's Counties, PHAs, municipalities, and towns, as well as affiliate organizations such as MAHRA and MACO, 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.

|           |           |                             |   |
|-----------|-----------|-----------------------------|---|
| Erwin     | Abrams    |                             | Hospice of the Chesapeake                         |
| Michael   | Acierno   | President of the Commission | Town of Brookeville                               |
| J. Ellery | Adams     | President of the Commission | Town of Preston                                   |
| Melvin    | Adams     |                             | Housing Opportunities Commission of Montgomery Co |
| Permelia  | Addison   |                             | Prince George's Community Foundation              |
| Joe       | Adkins    | City Planner                | Frederick City Council City Hall                  |
| Doris     | Admas     | Executive Director          | United Communities Against Poverty                |
| Craig     | Alexander | Mayor                       | Town of Midland                                   |
| Stephen   | Allen     | President                   | <b>Xavier Healthcare Services Inc</b>             |
| Eugene    | Ambrogio  | Mayor                       | Town of LaPlata                                   |
| Carolyn   | Ames      | Executive Director          | Community Housing Associates, Inc.                |
| John      | Anderson  | Mayor                       | City of Glenarden                                 |

|          |                |   |   |
|----------|----------------|---|---|
| Anna     | Angolia        | Chairman                                  | Town of Cottage City                                  |
| Dana     | Davenport      | Associate Director for Social Causes      | Maryland Catholic Conference                          |
| Robert   | Arch           | Director                                  | Washington Co. Dept. of Planning & Community Dev.     |
| Vernon   | Archer         |   | Town of Riverdale Park                                |
| Timothy  | Armbruster     |   | Morris Goldseker Foundation                           |
| Barbara  | Armstrong      |   | Associate Black Charities                             |
| Mary Jo  | Atwood         | Executive Director                        | Samaritan Community, Inc.                             |
| Susan    | Atwood         | Administrator                             | Bay Shore Services, Inc.                              |
| Bill     | Badger         | Director                                  | Worcester County Economic Development                 |
| Chris    | Cerino         | Mayor                                     | Town of Chestertown                                   |
| Deidra   | Baker          | Director of Development                   | Frederick County Family YMCA                          |
| Helen    | Baker          |   | Stepping Stones Shelter, Inc.                         |
| Lou      | Baker          | President                                 | Home Builders Association of Maryland                 |
| Gary     | Baldwin        | Branch Executive                          | YMCA of Cumberland Maryland, Inc.                     |
| Betty    | Ballas         | Mayor                                     | Town of Federalsburg                                  |
| Vivian   | Banks          |   | Service Coordination System                           |
| Monica   | Barberis-Young | Director                                  | Friends in Action Comm. Ministry of Montgomery County |
| Betsy    | Barnard        |   | DHMH  |
| Richard  | Barnard        |   | Melwood Horticultural Training Center, Inc.           |
| Susan    | Barrett        | Vice President                            | Jubilee Baltimore, Inc.                               |
| Mary     | Barry          | Director Of Operations                    | Harford Family House                                  |
| Lauren   | Bayer          | Manager                                   | DCD City of Hagerstown City Hall                      |
| John     | Beans, Sr.     | Mayor                                     | Town of Barton  |
| Pattie   | Beauchamp      |   | Somerset County Health Department                     |
| Lachelle | Beazley        | Regional Economic Development Coordinator | Rodgers Tavern  |
| Mary     | Beck           |   | Housing Opportunities Commission of Montgomery Co     |
| Deborah  | Beers          | Mayor                                     | Town of Glen Echo                                     |
| Carol    | Beibel         |   | Town of Bel Air - Dept of Planning & Comm Dev.        |
| Viola    | Bell           |   | United Hope Community Development Corp.               |
| John     | Bennett        | Executive Director                        | Southern Maryland Community Network                   |
| Michael  | Bennett        | Mayor                                     | City of Aberdeen                                      |
| Stanford | Bensky         |   | Bensky Construction                                   |
| Vicki    | Benton         | Housing Specialist                        | Snow Hill Citizens for Decent Housing, Inc.           |
| Don      | Bibb           | Executive Director                        | Eastern Housing Authority                             |
| Harold   | Bible          |   | Deafnet Association, Inc.                             |
| Paul     | Black, Jr.     |   | Unity United Methodist Church Housing Corp.           |
| Frankie  | Blackburn      |   | Silver Spring Community Leadership Initiative         |
| Jessica  | Blackburn      | Citizens Advisory Committee               | Alliance for the Chesapeake Bay                       |
| Harry    | Blake          |   | NP-M  |
| Marian   | Bland          |   | Mental Hygiene Administration/Div. of Special Pop     |
| Karen    | Blandford      | Manager                                   | City of Westminster-Housing & Community Dev.          |

|           |                |                              |   |
|-----------|----------------|------------------------------|---|
| David     | Bliden         |                              | MD Association of Counties (MACo)                 |
| Adam      | Blumenthal     |                              | Jubilee Baltimore, Inc. Midtown Development       |
| Michael   | Bodaken        | President                    | NHT/Enterprise Preservation Corporation           |
| Coileen   | Bonnel         |                              | Commissioners of Leonardtown                      |
| E. Thomas | Booker         | Chairman                     | Baltimore City Office of Employment Development   |
| Winnie    | Borden         |                              | Maryland Volunteer Lawyer Services                |
| Paul      | Botzler        |                              | Tamarack Construction Company                     |
| Raymond   | Bourdeau       | Chairman                     | Western Maryland Consortium                       |
| David     | Bowers         | Vice President/Market Leader | Enterprise Community Partners, Inc.               |
| Wayne     | Boyle          | Executive Director           | Housing Authority of Calvert County               |
| Thomas    | Bozzuto        | President                    | Bozzuto Homes, Inc.                               |
| Don       | Bradley        | Mayor                        | Town of Hurlock                                   |
| Kenneth   | Brandenburg II | Mayor                        | Corporatio of Keedysville                         |
| Lester    | Branson        | Mayor                        | Town of Denton Housing Community Development      |
| Victor    | Brescia        |                              | Montgomery Co. Dept. of Housing & Community Dev.  |
| Kelly     | Brewington     | Town Manager                 | Town of Snow Hill                                 |
| Adrienne  | Briggs         |                              | H.O.P.E., Inc.                                    |
| Russell   | Brinsfield     | Mayor                        | Town of Vienna                                    |
| Ellen     | Brodie         |                              | Comprehensive Housing Assistance, Inc. (CHAI)     |
| Leslie    | Brome          | Executive Director           | Habitat for Humanity of Caroline County           |
| Mary      | Bronning       | Executive Director           | Baltimore County Small Business Resource Center   |
| Beverly   | Brooks         |                              | MJBC-Vision 2000                                  |
| Kevin     | Brooks         | Executive Director           | Maryland Rural Development Corp.                  |
| Andre     | Brown          |                              | Multi-Build Developers                            |
| Diana     | Brown          |                              | NP-4503   |
| Eric      | Brown          | Executive Director           | Housing Authority of the City of Annapolis        |
| Joyce     | Brown          | Mayor                        | Town of Burkittsville                             |
| Karen     | Brown          |                              | H.E.A.L., Inc.                                    |
| Lana      | Brown          | Shelter Director             | Abused Persons Program                            |
| LeRoy     | Brown          | Chairman                     | Housing Authority of Prince George's County       |
| James     | Brown, Jr.     | Executive Director           | Victory Housing, Inc.                             |
| James     | Browning, Sr.  | Mayor                        | Town of Kitzmiller                                |
| John      | Brunner        | Mayor                        | Town of University Park                           |
| Sterling  | Brunson        | Neighborhood Liaison         | Bon Secours of Maryland Foundation                |
| Winslow   | Burhans, III   | Mayor                        | Town of New Market                                |
| Patty     | Burkholder     | Manager                      | Harford Senior Housing                            |
| Scott     | Burleson       |                              | Interfaith Consortium of Greater Cumberland, Inc. |
| Martin    | Burns          | President of the Commission  | Town of Thurmont                                  |
| Robert    | Burns          |                              | NP-M  |
| Jon       | Burrell        |                              | MD Municipal League (MML)                         |

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| Elizabeth<br>Dawn  | Bush<br>Butler  | Development Director   | Dorchester County Health Dept.<br>Civic Works  |
| Sharon<br>Octavia<br>Cheye<br>Mark<br>Sidney<br>Jack<br>Anne<br>Thomas<br>David  | Butner<br>Caldwell<br>Calvo<br>Cameron<br>Campen, Jr.<br>Canan<br>Cantrel<br>Cardinale<br>Carey   | Executive Director<br>Executive Director<br>Mayor<br>Executive Director<br>President of the Commission<br>Coordinator<br>Chairman of the Commission<br>Mayor<br>Chairman | Ray of Hope, Inc., Frederick Street ALU<br>Light Touch Foundation<br>Town of Berwyn Heights<br>Neighborhood Design Center, Inc.<br>Town of Oxford<br>Kent Co Office of Housing & Community Development<br>Village of North Chevy Chase<br>Town of Berlin<br>Town of Bel Air  |
| Richard  | Carlson   | Mayor  | Town of Accident<br>Prince George's Co. Dept. of Housing & Community<br>Dev.   |
| Darnel<br>Lindbergh  | Carpenter<br>Carpenter  | Executive Director   | Baltimore City Dept. of Housing & Comm. Dev.   |
| Steffan<br>Kermit<br>Lori<br>Sara<br>Russell<br>Natalie<br>Lisa<br>Janet<br>Lurig<br>Patricia<br>Carter<br>Betty<br>Pat<br>Mary<br>Joan<br>Edward<br>Drew<br>Caroline<br>John<br>Richard<br>John<br>Christa<br>Jim | Carr<br>Carter<br>Carter<br>Cartmill<br>Cate<br>Chabot<br>Challenger<br>Chapple<br>Charkoudian<br>Cheatham<br>Chinnis<br>Clark<br>Clarke<br>Claudina Sanz<br>Clement<br>Clemons, Jr.<br>Clendaniel<br>Cline<br>Coburn, Jr.<br>Colbourn<br>Compton<br>Conant<br>Connolly | Executive Director   | Ray of Hope, Inc., Frederick Street ALU<br>Concern About the Future of Our Children<br>Salisbury-Wicomico Co. DPZ & Community Dev.<br>Silver Spring Interfaith Housing Coalition, Inc.<br>City College Park<br>Dorchester County Tourism & Visitor Center<br>Worcester County Tourism<br>MCVET<br>Community Meditation Center<br>Montgomery Co. Dept. of Housing & Community Dev.<br>Cabell Corporation<br>Bethel A.M.E. Church<br>Shared Opportunity Services, Inc.<br>James H Nicholas Joubert, Inc.<br>St. Luke's House, Inc.<br>Town of Luke<br>US Department of Agriculture<br>Town of East New Market<br>Town of Lonaconing<br>People for Better Housing, Inc.<br>Town of Washington Grove<br>Southern MD Tri-County Community Action Committee<br>Anacostia Watershed Society |
| Heidi<br>Margaret  | Coons<br>Cooper   | Executive Director   | Threshold Services, Inc.<br>Dorchester Community Development Corporation   |

|             |                    |                             |   |
|-------------|--------------------|-----------------------------|---|
| Gloria      | Cornish            | Executive Director          | Neighborhood Service Center, Inc.                 |
| Jacqueline  | Cornish            | Executive Director          | Druid Heights Community Development Corp.         |
| John        | Correri            | Mayor                       | City of Havre de Grace                            |
| Jacklyn     | Cowan              |                             | Girls Scouts of Central Maryland                  |
| Judith      | Cox                | Mayor                       | Town of Rising Sun                                |
| Paul        | Crampton, Jr.      |                             | Town of Funkstown                                 |
| Wayne       | Creadick           | Mayor                       | Town of Myersville                                |
| Herb        | Cromwell           |                             | CBH   |
| Ruth        | Crystal            |                             | League of Women Voters of Baltimore City          |
| Pamela      | Cudahy             | Executive Director          | St. Luke's House, Inc.                            |
| Gary        | Rodwell            | Executive Director          | Coppin Heights Community Development Corp.        |
| Eric        | Cvetnick           |                             | Garrett County Health Department                  |
| Christopher | D'Amario           | Mayor                       | Town of Manchester                                |
| Diana       | Dannettel          |                             | Progress Unlimited, Inc.                          |
| Jim         | Davenport          |                             | The Baltimore Urban Leadership Foundation         |
| Judith      | Davis              | Mayor                       | City of Greenbelt                                 |
| Rick        | Davis              | Executive Director          | Eastside Community Development Corporation, Inc.  |
| Donald      | Dawson             | Mayor                       | Town of Deer Park                                 |
| Roberto     | De Necochea        |                             | College Par City - University Partnership, Inc.   |
| Suzanne     | DeBerry Cole Ph.D. |                             | Maryland Historical Society                       |
| Tom         | Debrine            | Single Family Loan Manager  | Housing Opportunities Commission of Montgomery Co |
| Donald      | Dellario           | Division Director           | Alliance CRP Residential Program                  |
| Steve       | DeSordo            |                             | Dorchester County Committee                       |
| Brian       | DeMoss             | President of the Commission | Town of Barclay                                   |
| Bernard     | Denick, Esq.       |                             | Denick & Associates                               |
| George      | Denny, Jr.         | Mayor                       | Town of Brentwood                                 |
| Michael     | Deutschman         |                             | Diversified Investment Association                |
| Tony        | Deveraux           | Executive Director          | Worcester County Developmental Center             |
| Lauren      | Diener             | Librarian                   | The Enterprise Foundation                         |
| Tori        | Dietrich           |                             | The Family Tree                                   |
| Joe         | Dobson             |                             | St. Mary's Home for Elderly Cedar Lane Apartments |
| Marianna    | Donisi-McCann      | Executive Director          | The Development Corp. of Northwest Baltimore      |
| Gerald      | Donovan            | Mayor                       | Town of Chesapeake Beach                          |
| John        | Dorman             | Mayor                       | Town of Snow Hill                                 |
| Ian         | Dornic             | President                   | Tatry Housing Organizations, Inc.                 |
| Donald      | Dove               |                             | Dove Properties, Ltd.                             |
| Margaret    | Downing            | Executive Director          | House of Mercy                                    |
| Charles     | Duff, Jr.          | Executive Director          | Jubilee Baltimore, Inc.                           |
| Bill        | Duffy              |                             | Friends of Patterson Park                         |
| Marilynn    | Duker              |                             | Shelter Senior Living Development Corporation     |
| Susan       | Dukes              | Mayor                       | Town of Secretary                                 |

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|-----------|-----------------|-----------------------------|--|
| Kristine  | Dunkerton       | Executive Director          | Community Law Center, Inc.                           |
| Christian | Duru            | CEO                         | Netcon & Earthkins, Inc.                             |
| Doris     | East            |                             | Faith Community Baptist Church                       |
| Andrea    | Eaton           |                             | Montgomery Co. Dept. of Housing & Community Dev.     |
| James     | Eberhardt       | Mayor                       | Town of Perryville                                   |
| Jacquelyn | Ebersole        | Burgess                     | Village of Rosemont                                  |
| Maureen   | Ecker           |                             | ARC of Southern Maryland                             |
| Audrey    | Edwards         |                             | Cecil Historical Trust, Inc.                         |
| Douglas   | Edwards         |                             | Mission of Love, Inc.                                |
| Paul      | Edwards         | Mayor                       | Town of Grantsville                                  |
| Howard    | Eisenberg       |                             | Arundel Lodge, Inc.                                  |
| Marlene   | Elliott         | State Director              | US Department of Agriculture                         |
| Margaret  | Ellis           |                             | Garrett County, MD Community Action Committee, Inc.  |
| Mark      | Elsasser        | Chief Operating Officer     | YMCA of Central Maryland                             |
| Janet     | Ennis           |                             | Youth in Transition                                  |
| William   | Ermatingev      |                             | Rebuilding Together Baltimore                        |
| Randy     | Esty            | Mayor                       | Town of Queen Anne                                   |
| Irwin     | Faibisch        | Chairman                    | Town of Oakmont                                      |
| Stacy     | Fair            |                             | Alliance Corporation                                 |
| Cassandra | Fallin          |                             | Baltimore City Child Care Resource & Referral Center |
| Soran     | Fawcett         |                             | Midtown Academy                                      |
| Andrew    | Fellows         | Mayor                       | City of College Park                                 |
| Linda     | Fenion          |                             | Charles County Health Dept. Comm Health & Prevention |
| Diana     | Fennell         | Mayor                       | Town of Colmar Manor                                 |
| Nancy     | Fenton          | Development Director        | Govans Ecumenical Development Corp.                  |
| Thomas    | Ferguson        | Mayor                       | City of Westminster                                  |
| Lee       | Fiedler         | Mayor                       | City of Cumberland                                   |
| Louis     | Field           |                             | The African American Tourism Council of Maryland     |
| Robin     | Finnacom        | Acting Director             | St. Mary's County Government - DECD                  |
| Isabella  | Firth           | President                   | LifeSpan   |
| Joseph    | Fisona          | Mayor                       | Town of Elkton                                       |
| David     | Fitzgerald      | President of the Commission | Town of Pittsville                                   |
| George    | Fitzgerald      | President                   | John Wesley Development Corporation                  |
| Al        | Fitzsimons      | AMI of Baltimore            |  |
| W. Robert | Flanigan        | Mayor                       | City of Frostburg                                    |
| Charles   | Flayhart        | Mayor                       | Town of Port Deposit                                 |
| W. Robert | Flickinger, Jr. | Mayor                       | City of Taneytown                                    |
| Raphael   | Flores          |                             | NP-4507  |
| Beth      | Flynn           |                             | Angel's Watch Regional Shelter Catholic Charities    |
| Margaret  | Footner         | Executive Director          | Fells Point Creative Alliance                        |
| Linsdey   | Ford            | President/CEO               | Way Station, Inc. #230                               |

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|-----------|--------------|----------------------------------|---|
| Peter C.  | Fosselman    | The Office of the Mayor          | Town of Kensington                                  |
| John      | Foster, III  | President of the Commission      | Town of Queenstown                                  |
| Nancy     | Fox          | Executive Assistant              | Home Builders Association of Maryland               |
| Marybeth  | Fox-Grimm    |                                  | Supported Employment Enterprise Corporation (SEEC)  |
| Mark      | Frazer       | Mayor                            | Town of North Beach                                 |
| Benedict  | Frederick    | MAI, CRE                         | Frederick Realty                                    |
| Larry     | Friend       | Mayor                            | Town of Loch Lynn Heights                           |
| Dan       | Frimbel      | City Manager                     | Bowie City Hall                                     |
| Joyce     | Galloway     |                                  | Antioch Shelter Home, Inc.                          |
| William   | Gardiner     | Mayor                            | City of Hyattsville                                 |
| Joe       | Gaskins      | Executive Director               | Economic Development & Training Institute, Inc.     |
| Susan     | Gates        |                                  | Baltimore American Indian Center                    |
| Jill      | Gaumer       |                                  | Family Services of Cecil County                     |
| Spencer   | Gear         | Executive Director               | Granite House, Inc.                                 |
| William   | Gebaarch     | General Partner                  | Eutaw Associates                                    |
| Linda     | Geers        |                                  | Northeast Social Action Program                     |
| Kenneth   | Gelula       | Executive Director               | Comprehensive Housing Assistance, Inc. (CHAI)       |
| Dean      | Geracimos    | Mayor                            | Town of Chesapeake City                             |
| Larry     | Giammo       | Mayor                            | City of Rockville                                   |
| Barry     | Gillman      | President of the Commission      | Town of St. Michaels                                |
| Joe       | Giloley      | Chief                            | Montgomery Co. Dept. of Housing & Community Affairs |
| James     | Ginsburg     | President                        | Waterford Group, Inc.                               |
| Paula     | Gish         |                                  | Kent County Department of Social Services           |
| Barbara   | Glancy       | Vice President                   | Habitat for Humanity of Prince George's County      |
| Diane     | Glauber      |                                  | YMCA of Central Maryland                            |
| Cathy     | Goldsborough |                                  | Talbot County Health Department                     |
| Jeffrey   | Goldshine    | Sr. VP, Dir. Of Mgmt. Operations | CAPREIT   |
| Wayne     | Goldstein    |                                  | Montgomery Preservation, Inc.                       |
| Steven    | Gondol       | Executive Director               | Live Baltimore Home Center                          |
| Meida     | Goodman      | Executive Director               | Garwyn Oaks Housing Resource Center                 |
| Diane     | Gordy        |                                  | Maryland Department of Human Resources              |
| Edna      | Gorham-Bey   |                                  | Children's Hospitality House                        |
| Clare     | Gorman       | Executive Director               | The Baltimore Station, Inc.                         |
| Phillip   | Gosnell      | President of the Commission      | Town of Sharptown                                   |
| Dave      | Gotten       |                                  | City of Frostburg                                   |
| Nancy     | Graham       | Executive Director               | Laurel Advocacy and Referral Services               |
| Scott     | Graham       |                                  | Revisions, Inc.                                     |
| Carolyn   | Grahame      | Executive Director               | Family Crisis Resources Center, Inc.                |
| Eugene    | Grant        | Mayor                            | City of Seat Pleasant                               |
| Christine | Graves       |                                  | M. Matthews Business Development                    |
| Chickie   | Grayson      | Vice President/President         | Enterprise Homes, Inc.                              |

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|-----------|--------------|---|--|
| Paul      | Graziano     | Executive Director                                | Housing Authority of Baltimore City                  |
| Jalal     | Greene       | Executive Director                                | Housing Authority of Prince George's County          |
| Paulette  | Greene       |   | People for Better Housing, Inc.                      |
| Alvin     | Greenfeld    | Consultant  | J.S.E., Inc.   |
| Pat       | Greg         |   | Crisfield Heritage Foundation                        |
| Bruce     | Griffin      |   | Mecca Association                                    |
| John      | Griffin, Sr. | President of the Commission                       | Town of Church Hill                                  |
| Delores   | Griffing     | Executive Director                                | National Capital B'nai B'rith Housing Federation     |
| Ann       | Grimsley     |   | S.T.E.P. Goodwill Industries                         |
| Bret      | Grossnickle  | Mayor   | Town of Union Bridge                                 |
| Gul       | Guleryuz     |   | Maryland-National Capital Park & Planning Commission |
| Guy       | Hager        |   | Parks and People Foundation                          |
| Jonette   | Hahn         |   | Maryland Affordable Housing Coalition (MAHC)         |
| Doris     | Hall         | President   | Town of Hebron                                       |
| Judith    | Hamburger    |   | Affordable Housing Consultant                        |
| J. Edward | Hamel        | President   | Hamel Builders Inc.                                  |
| Teresa    | Hamel        | Executive Director                                | Housing Authority of Frederick Co.                   |
| Andrew    | Hanko        | Mayor   | City of New Carrollton                               |
| W. Darryl | Hansen       | President   | Project Echo, Inc.                                   |
| Beth      | Harber       |   | Arundel Community Development Services, Inc.         |
| John      | Hargrave     | President   | H & H Community Housing Development Corp., Inc.      |
| Mosi      | Harrington   | Executive Director                                | Housing Initiative Partnership, Inc.                 |
| Rich      | Harris       |   | Allegany County                                      |
| Richard   | Harris       | Assistant Director                                | Farside Fellowship, Inc.                             |
| Gloria    | Hartman      |   | South End Coalition, Inc.                            |
| Mary      | Harvin       | Executive Director                                | People's Homesteading Group                          |
| Swynice   | Hawkins      | Executive Director                                | Southern MD Tri-County Community Action Committee    |
| Lynn      | Hayes        | Rental Assistance Manager                         | Housing Opportunities Commission of Montgomery Co    |
| Sue       | Hecht        |   | Heartly House, Inc.                                  |
| Trish     | Heidenieich  | Economic Development Administrator                | Town of Bel Air - Dept of Economic Development       |
| Sheila    | Helgerson    | Executive Director                                | United Ministries                                    |
| Michael   | Hendler      |   | Adelberg, Rudow, Dorf, Hendler LLC                   |
| Robert    | Herbert      | Mayor   | Town of Church Creek                                 |
| Jonathan  | Herman       | Mayor   | Town of Sykesville                                   |
| Harold    | Hersch       |   | Harford Commons                                      |
| Harold    | Hersch       | President   | Dorchester County                                    |
| Lucy      | Hill         |   | Neighborhood Design Center, Inc.                     |
| Frank     | Hodgetts     | Executive Director                                | Home Partnership, Inc.                               |
| Rebecca   | Hoffberger   |   | American Visionary Art Museum                        |
| Harold    | Hoffman      |   | Friends of Washington Monument State Park            |
| Donna     | Hole         | Chief of Historic Preservation, City of Annapolis | Department of Planning & Zoning                      |
| R. Andrew | Hollis       |   | Talbot Co. Office of the County Manager              |

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|-----------|-----------------|---------------------------------|--|
| William   | Holtzinger      | Mayor                           | City of Frederick                                    |
| Anna      | Hooker Burns    |                                 | Shelter Foundation, Inc.                             |
| Teresa    | Hopkins         |                                 | Talbot County Health Department                      |
| Paul      | Hose, Jr.       | Mayor                           | Corporation of Clear Spring                          |
| Andrea    | Howard          |                                 | New Freedom Baptist Church                           |
| Donald    | Howard          |                                 | New Freedom Baptist Church                           |
| Reid      | Howe            |                                 | Crossgates Management, Inc.                          |
| Kay       | Howeth          | Executive Director              | St. Michael's Housing Authority                      |
| Louis     | Huber           | President                       | Housing & Health Services, Inc.                      |
| William   | Hudnut, III     | Mayor                           | Town of Chevy Chase                                  |
| Milton    | Hunt            |                                 | Baltimore American Indian Center                     |
| Charles   | Hunter          | President of the Commission     | Town of Ridgely                                      |
| William   | Hussmann        | Chairman                        | Maryland-National Capital Park & Planning Commission |
| Russell   | Huxtable        |                                 | Interfaith Housing Alliance, Inc.                    |
| John      | Hyde            | Mayor                           | Village of Port Tobacco                              |
| Frederick | Imhoff          |                                 | Western Heritage Society Western Maryland Railways   |
| David     | Insely, Sr.     | President of the Commission     | Town of Mardela Springs                              |
| Robert    | Ireland         | Executive Director              | Bello Machre, Inc.                                   |
| James     | Ireton, Jr.     | Mayor                           | City of Salisbury                                    |
| Charles   | Jackson         | President                       | BCDC, Inc.   |
| Shawn     | Jackson         | Interim Executive Director      | Neighborhood Service Center, Inc.                    |
| Victoria  | Jackson-Stanley | Mayor                           | City of Cambridge                                    |
| Jay       | Jacobs          | Mayor                           | Town of Rock Hall                                    |
| Walter    | James, Jr.      | Mayor                           | Town of Bladensburg                                  |
| Tom       | Janson          |                                 | Boy Scouts of America Baltimore Area Council         |
| Ellen     | Jarrett         | Director of Housing Development | Comprehensive Housing Assistance, Inc. (CHAI)        |
| Thomas    | Jaudon          | Director of Rehabilitation      | Baltimore City Dept. of Housing & Community Dev.     |
| Thomas    | Jaudon          | Chief                           | Home Ownership Institute                             |
| Mary      | Jelacic         | Executive Director              | Pregnancy Aid Centers, Inc.                          |
| Lee       | Jensen          | President/CEO                   | YMCA of Central Maryland, Inc.                       |
| Carol     | Johnson         | Mayor                           | City of District Heights                             |
| Carroll   | Jones           | Mayor                           | City of Brunswick                                    |
| Peter     | Jones           | Director of Program Operations  | United Communities Against Poverty                   |
| Sylvia    | Jones           | Executive Director              | Housing Authority of Cambridge                       |
| Thurman   | Jones           |                                 | Patriot Technology Training Center                   |
| David     | Jordan          | Executive Director              | Washington Co. Community Action Council, Inc.        |
| Kevin     | Jordon          |                                 | Bon Secour Community Support Center                  |
| Mark      | Joseph          |                                 | Shelter Senior Living Development Corporation        |
| Patricia  | Juhris          |                                 | Residential Continuum Inc. (RCI)                     |

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|-----------|---------------|------------------------------|--|
| Lawrence  | Julio         | President                    | Home Sales Company                                   |
| Lynn      | Kane          |                              | Allegany County Health Department                    |
| Sidney    | Katz          | Mayor                        | City of Gaithersburg                                 |
| Charles   | Kauffman, Jr. | Mayor                        | Town of Boonsboro                                    |
| Joan      | Kean          | Director                     | Somerset Co. Dept of Technical & Community Services  |
| Kevin     | Kelley        | President                    | Leon N. Weiner & Associates, Inc.                    |
| Evelyn    | Kellner       |                              | Anne Arundel Economic Development Corp.              |
| Rebecca   | Kendle        | Executive Assistant          | Goodwill Industries of Monacy Valley, Inc.           |
| Steven    | Kesner        | Executive Director           | Housing Authority of Allegany County                 |
| Carolyn   | Kilgore       |                              | Dulaney Station, Inc.                                |
| Kristen   | Kinkopf       |                              | Senior Life Services                                 |
| George    | Kinter        |                              | Town of Chevy Chase Village                          |
| Susan     | Kirby         |                              | Montgomery County Historical Society                 |
| Leslie    | Kirkland      |                              | The Loading Dock                                     |
| Robert    | Kline         | Mayor                        | Town of Funkstown                                    |
| Joan      | Knode         |                              | The Ace of Frederick County                          |
| Helen     | Knotts        | President of the Commission  | Town of Templeville                                  |
| Kathleen  | Koch          | Executive Director           | Arundel Community Development Services, Inc.         |
| Betty     | Korey         |                              | Kedra's House, Inc.                                  |
| John      | Kortecamp     | Executive Vice President     | Home Builders Association of Maryland                |
| Lucretia  | Krantz        |                              | Habitat for Humanity of Talbot County, Inc.          |
| Steven    | Kropf         |                              | Raymond James Tax Credit Funds, Inc.                 |
| Paul      | Kuhlman, II   | President of the Commission  | Town of Poolesville                                  |
| Roger     | Kyle-Keith    | Development Director         | Frederick Comm. Action Agency Friends / Neighborhood |
| Stephanie | Lacaze        | Executive Director           | Interfaith Housing Dev. Corp. of MD Eastern Shore    |
| Daniel    | Laffey        | Mayor                        | Town of Westernport                                  |
| Lanny     | Lancaster     | Executive Director           | Three Oaks Center                                    |
| Mark      | Lancaster     |                              | Northeast Social Action Program                      |
| Sharon    | Landis        |                              | The Anita Lynnes Home, Inc.                          |
| Daniel    | LaPlaca       | Chairman                     | Prince George's Workforce Services Corporation       |
| Fred      | Lazarus       |                              | Maryland Institute of Arts                           |
| Dodie     | Lazzati       |                              | Maryland Capital Enterprises                         |
| Leslie    | Leitch        |                              | AIDS Interfaith Residential Services (AIRS)          |
| Patricia  | Lemar         |                              | Developmental Delay Resources                        |
| Joyce     | Levy          |                              | Queen Anne's County Health Department                |
| Stanley   | Levy          |                              | Family and Children's Services of Central Maryland   |
| Cheryl    | Lewis         | Mayor                        | Town of Trappe                                       |
| David     | Lewis         |                              | Osprey Property Group LLC                            |
| Barbara   | Lilly         | President                    | Historical Society of Carroll County                 |
| David     | Little        | Mission of Mercy             | Steelman Street                                      |
| Kelly     | Little        | Assistant Executive Director | Druid Heights Community Development Corp.            |

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|-----------|---------------|---------------------------------------|---|
| Larry     | Lloyd         | Executive Director                    | Anne Arundel County Housing Authority                 |
| Ellen     | Lockard       |                                       | Fuel Fund of Maryland Inc.                            |
| Joseph    | Lomax, Jr.    | Chairman                              | Town of Eagle Harbor                                  |
| Helen     | London        |                                       | Central Scholarship Bureau                            |
| Ruth      | Louie         | President                             | Baltimore Community Development Financing Corp        |
| Alan      | Lovell        | Executive Director                    | NP-4510   |
| Moises    | Loza          | Executive Director                    | Housing Assistance Council, Inc.                      |
| Francie   | Luscher       | Executive Director                    | Advocates for Homeless Families Inc.                  |
| Brian     | Lyght         | Neighborhood Transformation           | The Enterprise Foundation                             |
| Victor    | MacSorley     |                                       | Talbot County Historical Trust, Inc.                  |
| David     | Mahaney       | Housing Director                      | Cecil County Housing & Community Development          |
| Bernice   | Makle         |                                       | St. Phillip's House                                   |
| Valerie   | Mann          |                                       | NP-4532   |
| Michelle  | Marshall      | Town Clerk-Treasurer                  | Commissioners of Sudlersville                         |
| Linton    | Marshall      | Chairman                              | Baltimore City Office of Employment Development       |
| Britten   | Martin        | Mayor                                 | Town of Mountain Lake Park                            |
| Harry     | Maskowitz     | President                             | National Capital B'nai B'rith Housing Federation      |
| Clair     | Mason         |                                       | Crossway Community                                    |
| Laurie    | Mason         | Executive Director                    | Frostburg Housing Authority                           |
| Carroll   | Matanoski     | Executive Director                    | Damascus House, Inc.                                  |
| Don       | Mathis        |                                       | Boys & Girls of Harford County                        |
| Mark      | Matthews      |                                       | Greenmount West Community Planning Association        |
| Catherine | Mayers        |                                       | Center for Children                                   |
| Mary      | Mayzck        | Executive Director                    | Mutual Housing Assistance of Baltimore, Inc.          |
| Michael   | Mazepink      | Executive Director                    | People's Homesteading Group                           |
| Marsha    | Mazza         |                                       | Wayfarer's House, Inc.                                |
| Helen     | McAllister    | Mayor                                 | Town of Eldorado Road                                 |
| Asa       | McCain        | Mayor                                 | Town of Oakland                                       |
| Charlene  | McCall        | Vice President                        | Habitat for Humanity of Prince George's County        |
| Daniel    | McCarthy      | Executive Director                    | Episcopal Housing Corporation                         |
|           |               |                                       | Volunteer Fire Department of Business & Economic Dev. |
| Joel      | McCrea        |                                       | City of Pocomoke City                                 |
| Michael   | McDermott     | Mayor                                 | NP-4533   |
| Cassandra | McDonald      |                                       | Melwood Horticultural Training Center, Inc.           |
| JoAnn     | McDonald      | V.P. Residential and Housing Services | The Jentry McDonald Corporation                       |
| Jentry    | McDonald, Jr. | Chief Administrator                   | Wicomico County Health Department                     |
| Cicely    | McElwain      |                                       | New Song Learning Center                              |
| Jane      | Johnson       |                                       | Home for America                                      |
| Trudy     | McFall        | President                             | Community Services Department                         |
| Charles   | McGee         |                                       |   |

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| Sharon   | McGlottin      | Executive Director                    | St. John's Towers, Inc.                         |
| James    | McGrath        |                                       | Habitat for Humanity of Prince George's County  |
| Shawn    | McIntosh-Chalk | Director of Development               | MCVET   |
| Diane    | McKay-Lebherz  | Director of Billing                   | Way Station, Inc.                               |
| Thomas   | McKelvey       |                                       | Interfaith Housing Development Corporation      |
| William  | McKemey        |                                       | Volunteers of America                           |
| Tina     | McKendree      |                                       | Stepping Stones Shelter, Inc.                   |
| Robert   | McKnight       | Mayor                                 | Town of North East                              |
| James    | McLeaf, II     | Mayor                                 | Town of Williamsport                            |
| Carole   | McPhee         |                                       | Columbia Housing Corporation                    |
| Cheryl   | Meadows        | Director                              | Salisbury Neighborhood Housing Services, Inc.   |
| Marissa  | Medrano        |                                       | Kent County Health Department                   |
| Richard  | Meehan         | Mayor                                 | Town of Ocean City                              |
| Kim      | Meekins        |                                       | Druid Heights Community Development Corp.       |
| Lori     | Melman         |                                       | Family Learning Solutions                       |
| Ellen    | Menis          |                                       | Unitarian Universalist Affordable Housing Corp. |
| Peter    | Menke          | President of the Commission           | Town of Barnesville                             |
| Dale     | Meyer          |                                       | People Encouraging People, Inc.                 |
| Bruce    | Mezger         |                                       | Liberty/Randallstown Coalition                  |
| Jeff     | Middlebrooks   | Executive Director                    | Neighborhood Housing Renewal Company            |
| Malinda  | Miles          | Mayor                                 | City of Mount Rainier                           |
| John     | Miller         | Burgess                               | Town of Middletown                              |
| Lois     | Miller         |                                       | Big Brother, Big Sister of Central Maryland     |
| William  | Miller         | Executive Director                    | Greater Homewood Community Corporation, Inc.    |
| Dan      | Mills          |                                       | Dorchester County Dept. of Social Services      |
| Vivian   | Mills          |                                       | GI-1864/NP-6854                                 |
| Eileen   | Minnick        | Acting Director                       | Charles Co. Department of Community Services    |
| Cheryl   | Minton         | Director                              | Salisbury Neighborhood Housing Services, Inc.   |
| Carlos   | Mir            |                                       | Children's Theater of Delmar                    |
| Adrienne | Miranda        | Director of Marketing and Development | Abilities Network, Inc.                         |
| Freddy   | Mitchell       | Executive Director                    | Shore Up! Inc.                                  |
| Craig    | Moe            | Mayor                                 | City of Laurel                                  |
| George   | Monk, Jr.      | Chairman                              | Town of Chevy Chase View                        |
| helen    | Mood           | Executive Director                    | Human Services Program of Carroll Co., Inc.     |
| Dorothy  | Moore          | Executive Director                    | Community Action Council of Howard Co. MD, Inc. |
| Mary     | Moore          |                                       | Kent County Health Department                   |
| Stanley  | Mopsik         |                                       | Children's Guild, Inc.                          |
| Claude   | Morales, Jr.   | Mayor                                 | Town of Millington                              |
| Steve    | Moralis        |                                       | Economic Development Corporation                |
| Lisa     | Morgan         |                                       | Town of Charlestown                             |

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|------------|---------------|--|---|
| Stephen    | Morgan        | Executive Director                           | Baltimore Associate for Retarded Citizens             |
| Tom        | Morgan        |  | Project Echo, Inc.                                    |
| Nancy      | Morris        |  | Kent Hospice Foundation, Inc.                         |
| Duwade     | Moses         | Minister                                     | Jesus' Stop Adult Restoration Center, Inc.            |
| Julia      | Mosley        | Mayor  | Town of Cheverly                                      |
| Ellen      | Moyer         | Mayor  | City of Annapolis                                     |
| Cheryl     | Moyer-Walkley | Executive Director                           | Washington Co. Community Action Council, Inc.         |
| Fay        | Mummert       | Executive Director                           | Housing Authority of Cumberland                       |
| Camay      | Murphy        | Executive Director                           | Eubie Blake Cultural Center and Museum                |
| Daniel     | Murphy        | Mayor  | Town of Hancock                                       |
| John       | Murphy        | Executive Director                           | National Association for County Comm. & Economic Dev. |
| Robert     | Myerhoff      | Vice President                               | Henderson Webb, Inc.                                  |
| Jim        | Myers         |  | GMT Architects  |
| Joe        | Myers         | Executive Director                           | NCALL Research Inc.                                   |
| Mildred    | Myers         | Mayor  | Town of Smitsburg                                     |
| Robert     | Myers         |  | Boy Scouts of America Baltimore Area Council          |
| Betsy      | Nelson        | Executive Director                           | Baltimore Neighborhood Collaborative Assoc.           |
|            |               | Director of Community Services & Family Dev. |   |
| Pam        | Nelson        |  | Garrett County, MD Community Action Committee, Inc.   |
| Margaret   | Newman        | Facility Director                            | MALTA House   |
| Christine  | Newswanger    |  | Maryland Works  |
| P. Douglas | Niblett       | Mayor  | Town of Delmar  |
| Dennis     | Nicholson     | Executive Director                           | Housing Authority Of St. Mary's County Maryland       |
| Van        | Nield         | Chairman                                     | Baltimore Urban League                                |
| Peter      | Nielson       |  | Melwood Horticulture Training Center                  |
| Joyce      | Nixon         | Mayor  | Town of Capitol Heights                               |
| Cheryl     | Nkeba         |  | MCSA  |
| J. Harry   | Norris, III   | Mayor  | Town of Leonardtown                                   |
| Jonathan   | Nosh          |  | Baltimore Urban League                                |
| John       | O'Donnell     |  | Interfaith Consortium of Greater Cumberland, Inc.     |
| Charles    | Oland         | Mayor  | Town of Laytonsville                                  |
| Gregory    | O'Linde       | President of the Council                     | City of Fruitland                                     |
| Judi       | Olinger       | Executive Vice President                     | Revisions, Inc.                                       |
| Ann        | O'Neill       |  | Calvert County Planning Department                    |
| Adam       | Ortiz         | Mayor  | Town of Edmonston                                     |
| Cynthia    | Osborne       | Executive Director                           | Elkton Housing Authority                              |
| Laynard    | Pabs-Garnon   |  | The Mission of Love                                   |
| Ian        | Paregol       | Executive Director                           | Community Services for Autistic Adults (C.S.A.A.C.)   |
| Sam        | Parker        |  | PG County Park & Plan. Comm. Ngh. Rev. Div.           |
| Richard    | Parsons       |  | Cumberland Neighborhood Housing Services              |

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|-----------|----------------|---------------------------|--|
| Pattie    | Patrick        |                           | First Baptist Church Community Development Corp.     |
| Mike      | Patterson      |                           | Lexington Park Christian School                      |
| John      | Paul, Sr       | Director                  | J Millard Tawes Foundation, Inc.                     |
| Lyvia     | Pazourek       |                           | Supportive Housing Dev., Inc.                        |
| Karen     | Pell           |                           | CCC Foundation, Inc.                                 |
| Leslie    | Persse         |                           | NP-4515  |
| Yevola    | Peters         | Executive Director        | Anne Arundel County Economic Opportunity Committee   |
| Martin    | Petty          | Executive Director        | National Housing Assistance Corp.                    |
| Angela    | Phillips       |                           | Community Living, Inc.                               |
| Roslyn    | Phillips       | President                 | National Community Development Administration        |
| Helen     | Phillips-Pride |                           | Mid-Atlantic LifeSpan                                |
| Samuel    | Pierce         | Mayor                     | Town of New Windsor                                  |
| Bob       | Piersma        | Secretary                 | Hughes Neighborhood Housing Inc.                     |
| Julia     | Pierson        | Executive Director        | Govans Ecumenical Development Corp.                  |
| Donald    | Pinder         | Executive Director        | The Harriet Tubman Organization, Inc.                |
| Fern      | Piret          | Planning Director         | Maryland-National Capital Park & Planning Commission |
| John      | Pirog          |                           | Community Development Initiatives                    |
| Harry     | Pisapia        | Mayor                     | Town of Galena                                       |
| John      | Plaskon        |                           | Cross Roads Community, Inc.                          |
| Robin     | Platts         |                           | Knott Foundation                                     |
| Jenny     | Plummer        | Rural Planner             | Calvert County Planning Department                   |
| Debbie    | Poag           | Housing Opportunity Accts | Community Conservation                               |
| Mitch     | Poist          |                           | NP-4528  |
| Ross      | Pologe         |                           | Fellowship of Lights, Inc.                           |
| Kathryn   | Porter         | Mayor                     | City of Takoma Park                                  |
| Renee     | Powell         |                           | Wicomico County Health Department                    |
| Stephanie | Proestel       | Deputy Director           | Housing Initiative Partnership, Inc.                 |
| Jorden    | Punda          |                           | Bethel A.M.E. Church                                 |
| Faye      | Purdham        |                           | Allegany County Committee                            |
| Lyvia     | Pzaourek       | Property Manager          | Omni House, Inc.                                     |
| Vincent   | Quayle         | Director                  | St. Ambrose Housing Aid Center, Inc.                 |
| Carolyn   | Quill          |                           | Rubino & McGeehim                                    |
| Brian     | Quinn          |                           | Day Village Limited Partnership                      |
| Sylvia    | Quinton        |                           | NP-4535  |
| Michelle  | Ramirez        | Vice President            | Victory Housing, Inc.                                |
| Claudia   | Raskin         | Program Director          | Community Support Systems, Inc.                      |
| Judy      | Rasmussen      |                           | Volunteers for Visually Handicapped                  |
| Esther    | Reaves         |                           | Manna House, Inc.                                    |
| Duan      | Redick         |                           | Talbot County Social Services                        |
| Carol     | Reenam         |                           | Escape   |
| Augusta   | Reilly RSM     | Executive Director        | Marian House, Inc.                                   |
| Kitty     | Remiles        |                           | Escape   |

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|-----------|----------------------|-------------------------------|--|
| Donna     | Retzlaff             | Executive Director            | Spring Dell Center, Inc.   |
| Evelyn    | Rhim                 | Executive Director            | The Training Source  |
| Thomas    | Riddleberger,<br>Sr. | Town of Greensboro            | 111 S Main Street<br>NP-4525   |
| Elizabeth | Riley                |                               |  |
| Emillo    | Rivas                | Executive Director            | Spanish Speaking Community of MD, Inc.   |
| Marianela | Rivera               |                               | Learning Power, Inc.   |
| Kate      | Rivolis              |                               | Department of Human Resources Homeless Services  |
| Albert    | Roach                | Executive Director            | At Jacob's Well, Inc.  |
| Doris     | Roberts              | Executive Director            | Housing Authority of Havre de Grace  |
| Petrella  | Robinson             | Mayor                         | Town of North Brentwood  |
| G.        |                      |                               |  |
| Frederick | Robinson             | Mayor                         | Bowie City Hall  |
| Gregory   | Robinson             |                               | University of MD School of Medicine  |
| Irving    | Robinson             | Mayor                         | Town of Morningside<br>Western MD YMCA Family Services Riverside<br>Recreation         |
| Laurie    | Robinson             |                               |  |
| Mary      | Roby                 | Director of Green Communities | Parks and People Foundation  |
| Theo      | Rodgers              | President                     | A & R Development Corporation  |
| Robert    | Rogers               |                               | Volunteers of America  |
| Israel    | Roizman              | President                     | Roizman Associates   |
| Gregory   | Rolf                 | President                     | AEON Company, Inc.   |
| David     | Rose                 | Chairman                      | Charles County Historical Trust, Inc.  |
| Scott     | Rose                 | President                     | Winter Place, Inc.   |
| Ilene     | Rosenthal            |                               | Office on Aging  |
| Beth      | Ross                 |                               | Realty Management Services, Inc.   |
| William   | Ross                 |                               | Affordable Housing Alliance, Inc.  |
| Debbie    | Rowe                 | Mayor                         | Town of Marydel  |
| Roland    | Rubin                |                               | NP-4537  |
| Stuart    | Rudikoff             | Chairman                      | Village of Chevy Chase, Sec. 5   |
| Vickie    | Sadehvandi           |                               | Casa, Inc.   |
| William   | Sanders, III         | Mayor                         | Town of Highland Beach   |
| Doris     | Sarumi               | Executive Director            | Glenarden Housing Authority  |
| Ricks     | Savage               |                               | Worcester County Committee   |
| Kathy     | Saxman               |                               | Washington Co. Community Action Council, Inc.  |
| Johnnie   | Saxton               |                               | Town of Fairmount Heights<br>Queen Anne's Co. Dept. of Housing & Community<br>Services |
| Peter     | Scanlon              |                               |  |
| Alton     | Scavo                | Sr. Vice President/Director   | The Rouse Company  |
| Thomas    | Schaube              | Mayor                         | Town of Goldsboro  |
| Dennis    | Scheessele           | Mayor                         | Town of Indian Head  |

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|-----------|-----------------|------------------------------|--|
| Carl      | Scheffel, Jr.   | Executive Director           | Old Harford Town Maritime Center                     |
| Carl      | Scheffel, Jr.   | Executive Director           | Visions for America, Inc.                            |
| Ed        | Scherer         |                              | Helen's Garden, Inc.                                 |
| Spencer   | Schlosnagle III | Mayor                        | Town of Friendsville                                 |
| James     | Schmersahl      | Director                     | City of Frederick Dept. of Community Development     |
| Jim       | Schmidt         |                              | Winning Ideas  |
| Patricia  | Schooley        |                              | Washington County Historical Trust, Inc.             |
| Abe       | Schuchman       |                              | Housing Unlimited, Inc.                              |
| Nita      | Schultz, Esq.   |                              | Gallagher, Evelius and Jones                         |
| John      | Schuster, Jr.   |                              | Schuster Enterprises, Inc.                           |
| Brian     | Scott           |                              | Religious Coalition for Emergency Human Needs        |
| Elizabeth | Scott-Glenn     | Director                     | Community Conservation                               |
| Richard   | Scott-Glenn     | Mayor                        | City of Crisfield City Hall                          |
| Eric      | Seleznow        |                              | Montgomery Co. Div. of Workforce Investment Services |
| Kathy     | Semans          |                              | St. Ambrose Housing Aid Center, Inc.                 |
| Erika     | Seth            |                              | Associate Black Charities                            |
| Robert    | Seurkamp        |                              | Governor's Work Force Investment Board               |
| John      | Shabot          |                              | St. John's Shelter                                   |
| Tom       | Shaner          |                              | Building Owners & Managers Assn.                     |
| Ted       | Shankle         | Executive Director           | Hagerstown Housing Authority                         |
| M.        |                 |                              |  |
| Maureen   | Shanklin        | Executive Director           | Community Support Services for the Deaf, Inc.        |
| Michael   | Shannon         | Chairman                     | Village of Chevy Chase, Sec. 3                       |
| Cynthia   | Sharon          | Housing Services Director    | Garrett County, MD Community Action Committee, Inc.  |
| Carolyn   | Shawaker        | Mayor                        | Town of Garrett Park                                 |
| Laurie    | Sheffield-James |                              | Up County Family Partnership                         |
| Bonita    | Shelby          |                              | First Baptist Church Community Development Corp.     |
| Elaine    | Shire           |                              | The Dwelling Place                                   |
| Haven     | Shoemaker, Jr.  | Mayor                        | Town of Hampstead                                    |
| Paul      | Showell         |                              | Kingdom Housing Cooperative                          |
| Sharon    | Shrock          |                              | Girls Incorporated                                   |
| Jennifer  | Shull           | Director                     | Town of Denton Housing Community Development         |
| Judith    | Siegel          | President                    | Landex Corporation                                   |
| Robert    | Silverwood      | President                    | Metropolitan Associates Development Corp             |
| Michael   | Sipes           | Residential Division Manager | Bethel A.M.E. Church                                 |
| Lisa      | Sirota          |                              | Baltimore Metropolitan Council                       |
| Ernest    | Skinner         |                              | CITIBANK   |
| Jeffrey   | Slavin          | Mayor                        | Town of Somerset                                     |
| Frank     | Smith           |                              | St. Martin's Ministries                              |
| George    | Smith           | Chairman                     | Upper Shore Investment Board Chesapeake College      |
| Zachary   | Smith           | Public Affairs Officer       | Housing Opportunities Commission of Maryland Co.     |

|          |                |  |   |
|----------|----------------|--|---|
| Mark     | Smith, Jr.     | Executive Director                       | Community Services Corp.                            |
| Marcee   | Smith, Ph.D.   | Assistant Executive Director of Programs | Community Services for Autistic Adults (C.S.A.A.C.) |
| Jo Carol | Snyder         |  | Maryland Volunteer Lawyer Services                  |
| Carolyn  | Sorge          | Mayor                                    | Town of Betterton                                   |
| Derrick  | Span           | National Executive Director              | Community Action Partnership                        |
| Sandy    | Sparks         |  | Midtown Community Benefits District                 |
| Michael  | Spear          | President                                | The Rouse Company                                   |
| Hal      | Spielman       | Mayor                                    | Town of Sharpsburg                                  |
| Myles    | Spires, Jr.    | Mayor                                    | Town of Forest Heights                              |
| Jerry    | Springer       |  | NP-4504   |
| Lehman   | Spry           | Chairman                                 | Susquehanna Reion Workforce Investment Board        |
| Michael  | Spurrier       | Executive Director                       | Frederick Comm. Action Agency Friends /             |
| Duane    | St. Clair      | President                                | Neighborhood  |
| Ronald   | Stafford       |  | Communities of Care/Maryland, Inc.                  |
| James    | Stakem         | President, Board of County Commissioners | Town of Hillsboro                                   |
|          |                |  | Allegany County                                     |
| Douglas  | Stanton        |  | Community Building in Partnership, Inc.             |
| Dana     | Stein          | Executive Director                       | Civic Works   |
| Debra    | Stevens        |  | Worcester County Health Department                  |
| Roby     | Stevens        |  | Maryland Community Kitchen                          |
| Kimberly | Stevenson      |  | The New Media Arts Place                            |
| Dolleen  | Stewart        |  | NP-4527   |
| Laverne  | Stokes         | Executive Director                       | Sandtown Habitat for Humanity                       |
| Regina   | Stone-Mitchell | Executive Director                       | College Park Housing Authority                      |
| Cathy    | Stoner         | Manager                                  | The Bethel Corporation                              |
| Lisa     | Strachura      |  | Jubilee Baltimore, Inc.                             |
| Susan    | Stroud         | Director of Operations for Govt Affairs  | Home Builders Association of Maryland               |
| Lou      | Sullivan       | Chair, Long Range Planning               | Silver Spring Interfaith Housing Coalition, Inc.    |
| Richard  | Sullivan       | Mayor                                    | Town of Brookview                                   |
| Richard  | Tager, Esq.    |  | Lerch Erly Roseman and Frankel                      |
| Pamela   | Talabis        | Executive                                | Dayspring Programs, Inc.                            |
| Dawn     | Taliafero      | Community Developer                      | United Cerebral Palsy of Southern Maryland, Inc.    |
| Sam      | Tanner         | President                                | Debutech Enterprise, Inc.                           |
| Alice    | Tarr           |  | Cecil County Men's Shelter, Inc.                    |
| Joyce    | Taylor         |  | The Arc of Montgomery County                        |
| Jennifer | Taylor-Gray    |  | Washington County Health Department                 |
| Amy      | Tewey          |  | The Humane Society of Harford County                |
| Mike     | Thiekle        |  | Schooner Sultona Project                            |
| Melanie  | Thom           | Grants Accountant                        | Frederick Co Department of Finance Winchester Hall  |

|          |                 |  |   |
|----------|-----------------|--|---|
| Bonita   | Thomas          | President                                      | Grace and Mercy Center Inc.                           |
| Margo    | Thomas          |  | At Jacob's Well, Inc.                                 |
| Carl     | Thompson        |  | Thompson & Associates                                 |
| G Ray    | Thompson        | President of Preservation Trust Wicomico, Inc. | Preservation Trust of Wicomico County, Inc.           |
| Susan    | Thompson        | Executive Director                             | Women's Housing Coalition                             |
| Thomas   | Thompson        | Director                                       | Prince George's Co. Dept. of Housing & Community Dev. |
| Lillie   | Thompson-Martin | Mayor  | Town of Fairmount Heights                             |
| Pattie   | Tingle          | Executive Director                             | Holly Community Inc.                                  |
| Sue      | Todd            |  | Dorchester County Dept. of Social Services            |
| Glenn    | Tolbert         | Main Street Manager                            | Garrett County, MD Community Action Committee, Inc.   |
| Evelyn   | Townsend        |  | The Harriet Tubman Organization, Inc.                 |
| M.       |                 |  |   |
| Courtney | Treuth          |  | The Henry J. Knott Development, Co.                   |
| Donald   | Trimmer         | Burgess  | Town of Woodsboro                                     |
| Tinker   | Trow            | Executive Vice President                       | Anne Arundel Students Construction Trades Foundation  |
| Richard  | Trump           | Mayor  | Cith of Hagerstown City Hall                          |
| Jullian  | Tucker          | President of the Commission                    | Town of Upper Marlboro                                |
| Donna    | Turner          | President of the Commission                    | Town of Centreville                                   |
| Felicia  | Turner          | Executive Director                             | Montgomery County Community Action Agency             |
| P J      | Twilley         |  | Somerset County Health Department                     |
| James    | Upchurch, Jr.   | Chairman                                       | Interfaith Housing Alliance, Inc.                     |
| Sallie   | Van Rensselaer  |  | Harford County Committee                              |
| Steve    | Vandervort      | President of the Commission                    | Town of Charlestown                                   |
| Erin     | Visser          | General Manager                                | Liz Lerman Dance Exchange                             |
| Karen    | Vogelsda        |  | Prince George's Co. Dept. of Housing & Community Dev. |
| Ellen    | Von Karajan     |  | Preservation Society of Federal Hill & Fells Point    |
| Charles  | Wagandt         |  | Historic Ellicott City, Inc.                          |
| David    | Wagner          | Chair, Board of Directors                      | Hearth, Inc.  |
| Rebecca  | Wagner          | Executive Director                             | Interfaith Housing Coalition, Inc.                    |
| Ann      | Walker          |  | Mid-Atlantic Assoc. of Community Health Center, Inc.  |
| Lee      | Walker          | Mayor  | Town of Landover Hills                                |
| Linda    | Walker          | Housing Services Coordinator                   | City of Takoma Park                                   |
| Kathleen | Ward            |  | Friends of the Family                                 |
| Scott    | Ward            | Executive Director                             | Housing Authority of Crisfield                        |
| Donna    | Ware            | Historic Sites Planner                         | A.A. Co. Dept. of Planning & Zoning                   |
| Steven   | Warren          | President of the Commission                    | Town of Willards                                      |
| Carrie   | Waters          |  | Community of Brunswick                                |
| James    | Waters          | Community & Business Program Director          | US Department of Agriculture                          |

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|----------|--------------|--------------------------------|---|
| Dee      | Waud         |                                | Christmas in April Cecil County                       |
| Carrie   | Weaver       |                                | St. Phillips Housing Development Corporation          |
| Jody     | Wee          |                                | Farmers & Mechanics Banks                             |
| Leon     | Weiner       |                                | Leon N. Weiner & Associates, Inc.                     |
| Sherry   | Welch        |                                | The Welch Company                                     |
| Pat      | Welch, CPA   |                                | NP-4521   |
| Greg     | Wessel       |                                | Community Support Services for the Deaf, Inc.         |
| Vicki    | Westover     |                                | Waldorf School of Baltimore                           |
| Frank    | White        | President of the Commission    | Town of Princess Anne                                 |
| George   | White        |                                | Town of Sharptown                                     |
| Melanie  | White        | Mayor                          | Village of Friendship Heights                         |
| Melissa  | White        |                                | Community of Westminster                              |
| Jalalyne | Whitely      |                                | NP-4505   |
| Cynthia  | Whitmire     |                                | Roots of Mankind Corporation                          |
| Ralph    | Whitmore     | Burgess                        | Town of Walkersville                                  |
| Cheryl   | Wicker       |                                | Parent Encouragement Program                          |
| P J      | Widerman     | Manager                        | Community Conservation                                |
| Jane     | Willeboordse | Revitalization Project Manager | Community Conservation                                |
| Robert   | Willey       | Mayor                          | Town of Easton  |
| Carl     | Williams     | President                      | St. Paul Community Development Corp.                  |
| Joan     | Williams     |                                | Maryland Historical Society                           |
| Margaret | Williams     |                                | Friends of the Family                                 |
| Pat      | Williams     |                                | Prince George's Heritage, Inc.                        |
| Troy     | Williams     |                                | US Attorney's Office                                  |
| Harold   | Wilson       |                                | Housing Assistance Council, Inc.                      |
| Warren   | Wilson       |                                | Housing Initiative Partnership, Inc.                  |
| Kenneth  | Wireman      | Executive Director             | Main Street Housing, Inc.                             |
| Judson   | Wood         | President                      | St. James Development Corporation                     |
| Roger    | Wood         |                                | Brexton Renaissance                                   |
| Monica   | Worrell      |                                | City of Havre de Grace                                |
| David    | Wright       |                                | The National Endowment for the Christian Arts         |
| Richard  | Wunderlich   |                                | Guide Program Inc.                                    |
| Mary     | Yancy        |                                | Queen Anne's County Health Department                 |
| Gale     | Yerges       | Chairman                       | Somerset County Historical Trust, Inc.                |
| Duane    | Yoder        | Executive Director             | Garrett County, MD Community Action Committee, Inc.   |
| Debbie   | Yost         | Single Family Loan Specialist  | Washington Co. Dept. of Planning & Community Dev.     |
| Michael  | Young        | Executive Director             | United Communities Against Poverty                    |
| Molly    | Young        |                                | Pathways, Inc.  |
| George   | Young, Jr.   | Executive Director             | Rockville Housing Enterprises                         |
| Betsy    | Zaborowski   |                                | National Federation for the Blind                     |
| Rita     | Zimmerman    | Chief                          | Carroll Co. Bureau of Housing & Community Development |

Director

Manager  
Director  
Development Director

Librarian  
Executive Director

Western Maryland Public Libraries  
Frederick Douglas Library  
The MD Library for the Blind & Physically Handicapped  
Southern Maryland Regional Library  
Frostburg State University Library  
Abundant Life Towers  
Eastern Shore Area Health Education Center  
Progress Place  
Salisbury State University Library  
Enoch Pratt Free Library  
Manufactured Housing Institute of Maryland

| Consolidated Plan Contacts                                     |   |             |            |
|--|---|-------------|------------|
| Agency/Group/Organization Name                                 | Address                                       | DUNS Number | TIN        |
| <b>Annapolis, City of</b>                                      | 160 Duke of Gloucester St., Annapolis, MD     | 07492246    | 52-6000764 |
| Light House Shelter  | 10 Hudson Street, Annapolis, MD               | 790375281   | 52-1671388 |
| <b>Allegany County Board of Commissioners</b>                  | 701 Kelly Road, Cumberland, MD                | 064891476   | 52-6000870 |
| Allegany County Human Resource Development Commission, Ins.    | 125 Virginia Avenue, Cumberland, MD           | 084997493   | 52-6065754 |
| Family Crisis Resource Center, Inc                             | 146 Bedford Street, Cumberland, MD            | 786742296   | 52-1185952 |
| <b>Calvert County Board of Commissioners</b>                   | 175 Main Street, Prince Frederick, MD         | 03-772-2758 | 52-6002810 |
| Project ECHO, Inc  | 484 Main Street, Prince Frederick, MD         | 801594169   | 52-1768168 |
| Community Ministry of Calvery County, Inc.                     | 440 Main Street, Prince Frederick, MD         | 078533495   | 45-384516  |
| <b>Carroll County Board of Commissioners</b>                   | 225 N. Center Street, Westminster, MD         | 074941790   | 52-6000910 |
| Human Services Programs  | 10 Distillery Drive, Westminster, MD          | 843183893   | 52-1549551 |
| <b>Caroline County Board of Commissioners</b>                  | 109 Market Street, Denton, MD                 | 09-488-5712 | 52-6000905 |
| Saint Martin's Ministries                                      | 14374 Benedictine Lane, Ridgely, MD           | 88-429-2348 | 52-1913676 |
| <b>Cecil County Board of Commissioners</b>                     | 200 Chesapeak Blvd, Suite 2100, Elkton, MD    | 069375921   | 52-6000919 |
| Human Services Development Corp                                | 135 E. Hight Street, Elkton, MD               | NA          | 52-1588589 |
| Meeting Ground, Inc.   | 401 N. Street, Elkton, MD                     | 621190826   | 52-122760  |
| Cecil County Men's Shelter, Inc.                               | 168 W. Main Street, Elkton, MD                | 806338588   | 53-1583678 |
| <b>St. Charles County Board of Commissioners</b>               | 200 Baltimore Street, La Plata, MD            | 080570500   | 52-6000925 |
| Lifestyles of Maryland Foundation, Inc.                        | 101 Catalpa Drive, Suite 103, La Plata, MD    | 155610178   | 52-2183558 |
| Catholic Charities of the Archdiocese of Washington            | 924 G. Street, NW, Washington, DC             | 020310934   | 53-0196524 |
| <b>Denton, Town of</b>   | 13 N. Street, Denton, MD                      | 611761669   | 52-6000904 |
| Winter Haven   | P.O. Box 31, Goldsboro, MD                    | NA          | 26-4205679 |
| <b>Dorchester County Board of Commissioners</b>                | 501 Court Lane, Cambridge                     | 080569528   | 52-6000933 |
| Delmarva Community Services, Inc.                              | 2450 Cambridge Beltway, Cambridge, MD         | 080566491   | 52-1000521 |
| <b>Frederick County Board of Commissioners</b>                 | 12 E. Church Street, Frederick, MD            | 063199665   | 52-6000934 |
| Advocates for Homeless Families, Inc.                          | 216 Abrecht Place, Frederick, MD              | NA          | 52-1591139 |
| Heartly House, Inc.  | P.O. Box 857, Frederick, MD                   | NA          | 52-1186250 |
| <b>Frederick, City of</b>                                      | 101 N. Court Street, Frederick, MD            | 619357650   | 52-6000789 |
| Religious Coalition for Emergency Human Needs                  | 27 DeGrange Street, Frederick, MD             | 859068475   | 52-1449375 |
| <b>Garrett County Board of Commissioners</b>                   | 203 S. Fourth Street, Oakland, MD             | 069404523   | 52-6003011 |
| Garrett County Community Action Committee, Inc.                | 104 East Center Street, Oakland, MD           | 069404523   | 52-0820662 |
| <b>Harford County Board of Commissioners</b>                   | 319 S. Main Street, Bel Air, MD               | NA          | 52-6000959 |
| Homecoming Project, Inc.                                       | P.O. Box 1190, Bel Air, MD                    | 626171404   | 20-4172230 |
| Sexual Assault/Spouse Abuse Resource Center, Inc.              | 20 N. Main Street, Bel Air, MD                | 621715069   | 52-1224705 |
| Hartford Community Action Agency                               | 1321B Woodbridge Station Way, Edgewood, MD    | 021697878   | 52-1306096 |
| Hartford Family House, Inc.                                    | 53 E. Bel Air Ave, Suite 3, Aberdeen, MD      | 099272614   | 52-1706367 |
| <b>Howard County Board of Commissioners</b>                    | 6751 Columbia Gateway Dr., Columbia, MD       | 1025-47127  | 52-6000965 |
| HopeWorks of Howard County, Inc.                               | 5457 Twin Knolls Road, Columbia, MD           | NA          | 52-1115111 |
| Community Action Council of Howard County                      | 6751 Columbia Gateway Dr., Columbia, MD       | 965824212   | 52-0823083 |
| Grassroots Crisis Intervention Center, Inc.                    | 6700 Freetown Road, Columbia, MD              | 046667684   | 52-0909351 |
| <b>Queen Anne's County Board of Commissioners</b>              | 107 N. Liberty Street, Centreville, MD        | 099400376   | 52-1011271 |
| Queen Anne's County Division of Housing and Community Services | 104 Powell Street, Centreville, MD            | 099400376   | 52-1011272 |
| Haven Ministries, Inc.   | 2739 Cox Neck Road, Chester, MD               | NA          | 27-1048008 |
| St. Mary's County Board of Commissioners                       | 23115 Leonard Hall Dr., Leonardtown, MD       | 829536791   | 52-6001015 |
| Angel's Watch  | 924 G. Street, NW, Washington, DC             | 020310934   | 53-0196524 |
| Three Oaks Center  | 21155 Lexwood Dr, Suite A, Lexington Park, MD | NA          | 52-1849276 |
| <b>Salisbury, City of</b>                                      | 125 N. Division Street, Salisbury, MD         | 030321699   | 52-6000806 |
| Village of Hope, Inc.  | 1001 Lake Street, Salisbury, MD               | NA          | 52-1631603 |
| Diakonia, Inc.   | 12747 Old Bridge Road, Ocean City, MD         | 021599639   | 52-1381317 |
| ...  | ...   | ...         | ...        |

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

### Summary of Housing Needs

Based on the information provided by HUD below, the State determined that the greatest housing need was for extremely low-income renter households, as well as low-income renter households. The biggest problem these households faced was being cost-burdened, either paying more than 30 percent, or in more severe cases, more than 50 percent, of their income for housing. Extremely low and very low income homeowners were also significantly cost burdened. There were significantly more small families who fell in these income categories and were cost burdened than there were large families in similar circumstances (the typical ratio was five or six to 1 in terms of needs for small families exceeding needs of large families). The needs of "other" households, which are typically non-elderly single person households, also significantly outstripped the needs of other households, including the elderly and large families. Elderly households, whether defined as being over 62 or over 75 also outstripped the numbers of families with young children who were extremely low or very low-income by a ratio of about two to one. Thus, the data indicates a need to primarily focus on developing apartments for small families and single persons, the elderly, and then large families in that order.

| Demographics  | Base Year: 2000 | Most Recent Year: 2011 | % Change |
|---------------|-----------------|------------------------|----------|
| Population    | 5,296,486       | 5,736,545              | 8%       |
| Households    | 1,981,795       | 2,128,377              | 7%       |
| Median Income | \$52,868.00     | \$72,419.00            | 37%      |

Table 1 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

### Number of Households Table

|   | 0-30%<br>HAMFI | >30-50%<br>HAMFI | >50-80%<br>HAMFI | >80-100%<br>HAMFI | >100%<br>HAMFI |
|---|----------------|------------------|------------------|-------------------|----------------|
| Total Households *  | 251,385        | 233,810          | 274,920          | 215,760           | 1,152,500      |
| Small Family Households *                                     | 74,310         | 84,935           | 106,770          | 90,750            | 634,415        |
| Large Family Households *                                     | 15,265         | 18,385           | 24,690           | 20,235            | 105,680        |
| Household contains at least one person 62-74 years of age     | 46,555         | 45,815           | 52,230           | 38,710            | 200,525        |
| Household contains at least one person age 75 or older        | 49,130         | 44,220           | 36,235           | 20,365            | 72,600         |
| Households with one or more children 6 years old or younger * | 42,890         | 42,390           | 48,280           | 36,915            | 131,085        |

\* the highest income category for these family types is >80% HAMFI

Table 2 - Total Households Table

Data Source: 2007-2011 CHAS

### Housing Needs Summary Tables

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

|   | Renter       |                    |                    |                     |         | Owner        |                    |                    |                     |         |
|---|--------------|--------------------|--------------------|---------------------|---------|--------------|--------------------|--------------------|---------------------|---------|
|   | 0-30%<br>AMI | >30-<br>50%<br>AMI | >50-<br>80%<br>AMI | >80-<br>100%<br>AMI | Total   | 0-30%<br>AMI | >30-<br>50%<br>AMI | >50-<br>80%<br>AMI | >80-<br>100%<br>AMI | Total   |
| NUMBER OF HOUSEHOLDS  |              |                    |                    |                     |         |              |                    |                    |                     |         |
| Substandard Housing - Lacking complete plumbing or kitchen facilities                 | 2,925        | 2,060              | 1,845              | 910                 | 7,740   | 885          | 690                | 1,070              | 430                 | 3,075   |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 1,890        | 1,720              | 1,785              | 485                 | 5,880   | 170          | 250                | 325                | 295                 | 1,040   |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems)          | 4,430        | 4,085              | 3,425              | 2,135               | 14,075  | 1,035        | 1,560              | 2,385              | 1,765               | 6,745   |
| Housing cost burden greater than 50% of income (and none of the above problems)       | 96,655       | 34,705             | 8,040              | 1,630               | 141,030 | 56,820       | 42,860             | 33,070             | 16,275              | 149,025 |
| Housing cost burden greater than 30% of income (and none of the above problems)       | 19,220       | 54,805             | 49,045             | 18,050              | 141,120 | 14,915       | 28,430             | 47,310             | 44,920              | 135,575 |

|   | 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) | 10,650    | 0           | 0           | 0            | 10,650 | 6,520     | 0           | 0           | 0            | 6,520 |

**Table 3 – Housing Problems Table**

Data Source: 2007-2011 CHAS

**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   |
| <b>NUMBER OF HOUSEHOLDS</b>   |           |             |             |              |         |           |             |             |              |         |
| Having 1 or more of four housing problems                             | 105,900   | 42,570      | 15,100      | 5,160        | 168,730 | 58,910    | 45,360      | 36,855      | 18,760       | 159,885 |
| Having none of four housing problems                                  | 44,755    | 77,105      | 101,950     | 72,295       | 296,105 | 24,650    | 68,770      | 121,025     | 119,540      | 333,985 |
| Household has negative income, but none of the other housing problems | 10,650    | 0           | 0           | 0            | 10,650  | 6,520     | 0           | 0           | 0            | 6,520   |

**Table 4 – Housing Problems 2**

Data Source: 2007-2011 CHAS

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        | 46,245    | 42,420      | 24,475      | 113,140 | 16,555    | 25,665      | 37,220      | 79,440  |
| Large Related        | 8,690     | 7,260       | 3,645       | 19,595  | 4,475     | 7,290       | 9,790       | 21,555  |
| Elderly              | 28,090    | 16,250      | 8,465       | 52,805  | 38,255    | 27,950      | 17,910      | 84,115  |
| Other                | 40,770    | 29,035      | 22,620      | 92,425  | 14,130    | 12,085      | 17,385      | 43,600  |
| Total need by income | 123,795   | 94,965      | 59,205      | 277,965 | 73,415    | 72,990      | 82,305      | 228,710 |

Table 5 – Cost Burden > 30%

Data 2007-2011 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        | 40,745    | 14,715      | 2,655       | 58,115  | 14,620    | 17,400      | 15,755      | 47,775  |
| Large Related        | 7,340     | 2,215       | 360         | 9,915   | 4,230     | 4,595       | 3,760       | 12,585  |
| Elderly              | 19,880    | 7,300       | 2,320       | 29,500  | 26,720    | 13,255      | 6,505       | 46,480  |
| Other                | 35,100    | 11,905      | 2,935       | 49,940  | 12,740    | 8,530       | 7,660       | 28,930  |
| Total need by income | 103,065   | 36,135      | 8,270       | 147,470 | 58,310    | 43,780      | 33,680      | 135,770 |

Table 6 – Cost Burden > 50%

Data 2007-2011 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 | 5,370     | 4,825       | 3,855       | 2,085        | 16,135 | 1,075     | 1,265       | 1,850       | 1,480        | 5,670 |

|                                       | Renter    |             |             |              | Total  | Owner     |             |             |              | Total |
|---------------------------------------|-----------|-------------|-------------|--------------|--------|-----------|-------------|-------------|--------------|-------|
|                                       | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI |        | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI |       |
| Multiple, unrelated family households | 920       | 815         | 1,090       | 455          | 3,280  | 190       | 565         | 855         | 605          | 2,215 |
| Other, non-family households          | 160       | 260         | 350         | 170          | 940    | 0         | 45          | 10          | 20           | 75    |
| Total need by income                  | 6,450     | 5,900       | 5,295       | 2,710        | 20,355 | 1,265     | 1,875       | 2,715       | 2,105        | 7,960 |

Table 7 – Crowding Information – 1/2

Data Source: 2007-2011 CHAS

|                                  | 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 8 – Crowding Information – 2/2

Data Source: Comments:

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

Based on the HUD data provided above, single persons ("other" in the above tables) of extremely low, very low, and low incomes are among those with the highest housing needs in Maryland. They are very likely to be cost burdened, only slightly below the numbers of small family households in the same income categories. Assuming at least some of the elderly households listed are also single person households due to never being married, divorce, separation, or the death of a spouse, single persons of all ages may have the greatest housing need in Maryland. This is consistent with the findings in past Consolidated Plans, even though the data sources are not the same (Census versus the American Community Survey.)

**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.**

DHCD has not been able to find needs assistance – in terms of “market” numbers as this section of the Con Plan calls for – for households who are victims of domestic violence, dating violence, sexual assault and stalking. (We worked with the Department of Human Resources, Governor’s Office of Crime Control and Prevention, and Secretary of State’s Office among others.) The State does operate programs to assist victims of domestic violence and the other categories listed, but there is no “housing market study” of these populations.

The Department of Human Resources (DHR) provides approximately \$1.2 million in service dollars to 13 jurisdictions through the Homeless Women-Crisis Shelter Home Program (HWCSH). Those that receive this funding provide grant funding for facilities that supply temporary shelter/safe accommodation, meals, information and referral services, and counseling for homeless women and their children in Maryland. Services are delivered by community-based service providers to assess and address the needs of women at the local level. Some facilities that receive this funding provide emergency shelter to women and their children who are homeless as a result of a domestic violence situation. Providers assist the women by helping them secure entitlements or benefits they qualify for, access education, training or employment opportunities and assist them to secure a safe and stable living environment.

DHR tracks the progress of this grant funding stream, through the number of bed-nights and services provided to clients. The program providers compute the number of emergency bed-nights and the total customers served. Each night a shelter bed is occupied by a person is considered one bed-night. Data for this measure is generated and reported to the Bureau of Homeless Services through monthly activity reports.

The goal for fiscal year 2015 is to provide 90,000 bed-nights of emergency shelter to homeless women and children. Since July 1<sup>st</sup>, 2014 through the end of February 2015, the 13 programs funded through DHR have provided approximately 76,427 bed-nights.

**Needs of homeless women, addressed by this grant program:**

- Reduce recidivism for homeless women and families fleeing domestic violence. Especially to clients with multiple barriers to housing.
- High cost of child care makes it difficult for those with limited income to afford housing.
- Those who need support for drug addictions face extended wait times and lists for necessary treatment programs. Case management support in the meantime is necessary to help women navigate complex support systems.
- Federal funding to assist women with disabilities is dwindling and this grant provides funding to support this segment of the population, perhaps not covered by other programmatic funding.
- If women are fleeing a domestic violence situation, they may have lost the traditional breadwinner to their family. Some of these women may lack the education and opportunities necessary to secure employment that pays a "living" wage and a proper housing wage to afford housing for herself and her children.
- Existing programs available throughout the state offer limited services to victims of Domestic violence. This population requires a more specialized level of service support and finding those services becomes even more difficult in more rural areas that have lower funding levels.

For disabled persons, the States does have some information on housing needs for various populations. However, the Census actually doesn't collect this data, or, in fact, even use the term disabilities when discussion persons with "difficulties" and their housing needs.

Determining the housing needs of persons with disabilities is difficult, in part because the Census and the American Community Survey (ACS) do not collect specific statistics on persons with disabilities with housing needs. In addition, data definitions are fluid and consistently changing, so that, for example,

the Census specifically states that data from 2008 and earlier cannot be reliably compared to current data. (In fact, sometimes Census uses the term “disabled” and sometimes “difficulty” when reporting on persons with various limiting conditions). The data Census does collect is also limited in that “disability” or “difficulty” is self-reported, so some minor difficulties may be overstated and some major difficulties not reported at all (and the impact on housing is not clear – for example, if a “hearing difficulty” can be solved with hearing aids versus building housing units for persons who suffer from profound deafness). In addition, the Census does not collect data on certain disabilities, such as persons with HIV/AIDS, even though HUD operates the Housing Opportunities for Persons With AIDS program, and other data, such as the needs of homeless disabled Veterans who are assisted through VASH Vouchers, or non-homeless persons who received Non-Elderly Disabled (NEDs) Vouchers.

We do have some information available from DHMH regarding certain populations of persons with disabilities, specifically on the needs of persons with mental illness. The Mental Hygiene Administration of the Department of Health and Mental Hygiene through its public mental health system provide services to individuals with mental illness to include both inpatient and outpatient community services. As of April 2014, the Mental Hygiene Administration funded 2,498 adult residential rehabilitation program (RRP) beds in the community. Many of these RRP sites have been financed by DHCD, DBM – Community Bond, RRP providers, and HUD (811 grants). The MHA notes that over the next five years, partnering efforts will need to focus on assisting over 1,000 consumers with mental illness in need of affordable housing that would need to include funding for rental assistance and a variety of support services in order to be discharged from state hospitals and step down from RRP services to independent housing. This is based on the Statewide Needs Assessment for Mental Health Services and the Mental Hygiene Administration’s Five-Year Plan for Downsizing and Consolidating of State Psychiatric Hospitals. The Mental Hygiene Administration also reports that they currently have 1,300 adults on the waiting list for beds, and more than 350 consumers in the RRP programs are in need of integrated and affordable housing. Through the partnering efforts of MHA, other DHMH Administrations, local and county housing coalitions, and low income housing

According to the U.S. Census Bureau, American Community Survey (2013), persons with disabilities include persons with hearing difficulty, vision difficulty, cognitive difficulty, ambulatory disability, and self-care difficulty. The Census (and ACS) extensively revised how they report on persons with disabilities after 2008 to define the disabled population in these categories, as well as re-define other problems, especially those affecting children such as Attention Deficit Disorder or testing difficulties which used to be listed as disabilities but no longer are (these changes resulted in a decrease of about 300,000 individuals in Maryland alone being identified as “disabled”.) The data used in this section is from the 2009-2013 five year ACS. The material below only provides information on the estimated numbers of persons with disabilities. It does not include information on persons who are both disabled and have housing needs (which was a problem with the previous data as well).

It should be noted that persons with disabilities may actually have more than one “difficulty”. Consequently, if the “difficulties” are added up, they will exceed the total numbers for each group. It should also be noted that neither the Census or ACS collect information on what was formerly called the “frail elderly”, which was essentially persons over 85 years of age, regardless of their physical condition.

The Census now splits the data by age cohorts, including the population under five, the population 5-17, the population 18 through 64, and the population 65 or older. This actually helps somewhat in looking at persons with different needs, and gives a slightly clearer picture regarding possible housing needs since minors are not able to purchase or rent housing on their own. We acknowledge there are issues with the data, but it is the “best available” for persons with disabilities.

The ACS data estimates that about 10.3 percent of Maryland’s population has a disability. Persons with disabilities increase significantly with age. For example, while only about 5.7 percent of the population under 17 has any sort of disability (with cognitive difficulty significantly outstripping all others), this rises to 8.2 percent to individuals between 18 and 64, and just over 33 percent for persons over the age of 65. In fact, persons 65 and over consistently have a difficulty at least four times as often as the population under 65 (except for a cognitive difficulty, which is still more than twice the rate for the rest of the population), and their ambulatory difficulties are closer to five times that of other individuals.

The disability rate is slightly higher for females (10.6 percent), than males (9.9 percent) but this may be a reflection of the fact that women live longer, so there are more likely more women in the 65 plus age group than men.

In terms of race and national origin, the white alone population has a slightly higher disability rate (10.9 percent) than the black population (10.7 percent), while the Asian population has disability rate at just over half of either of these groups (5.6 percent). The disability rate for American Indian households is the highest, at 15.6 percent.

| Persons With Disabilities in Maryland           | Total     | With a disability | Percent with a disability |
|---|-----------|-------------------|---------------------------|
|   | Estimate  | Estimate          | Estimate                  |
| Total civilian non-institutionalized population | 5,737,052 | 588,940           | 10.3%                     |
| Population under 5 years                        | 366,321   | 3,146             | 0.9%                      |
| With a hearing difficulty                       | -         | 2,209             | 0.6%                      |
| With a vision difficulty                        | -         | 1,534             | 0.4%                      |
| Population 5 to 17 years                        | 980,418   | 46,625            | 4.8%                      |
| With a hearing difficulty                       | -         | 5,243             | 0.5%                      |

|                                       |           |         |       |
|---------------------------------------|-----------|---------|-------|
| With a vision difficulty              | -         | 6,835   | 0.7%  |
| With a cognitive difficulty           | -         | 36,330  | 3.7%  |
| With an ambulatory difficulty         | -         | 5,533   | 0.6%  |
| With a self-care difficulty           | -         | 8,645   | 0.9%  |
| Population 18 to 64 years             | 3,675,444 | 302,772 | 8.2%  |
| With a hearing difficulty             | -         | 57,087  | 1.6%  |
| With a vision difficulty              | -         | 49,434  | 1.3%  |
| With a cognitive difficulty           | -         | 122,531 | 3.3%  |
| With an ambulatory difficulty         | -         | 150,532 | 4.1%  |
| With a self-care difficulty           | -         | 50,904  | 1.4%  |
| With an independent living difficulty | -         | 101,998 | 2.8%  |
| Population 65 years and over          | 714,869   | 236,397 | 33.1% |
| With a hearing difficulty             | -         | 87,487  | 12.2% |
| With a vision difficulty              | -         | 42,311  | 5.9%  |
| With a cognitive difficulty           | -         | 59,607  | 8.3%  |
| With an ambulatory difficulty         | -         | 153,458 | 21.5% |
| With a self-care difficulty           | -         | 54,900  | 7.7%  |
| With an independent living difficulty | -         | 108,761 | 15.2% |
| SEX                                   |           |         |       |
| Male                                  | 2,756,347 | 271,890 | 9.9%  |
| Female                                | 2,980,705 | 317,050 | 10.6% |
| RACE AND HISPANIC OR LATINO ORIGIN    |           |         |       |
| One Race                              | 5,577,177 | 575,200 | 10.3% |

|  |           |         |       |
|--|-----------|---------|-------|
| White alone                                      | 3,355,599 | 366,253 | 10.9% |
| Black or African American alone                  | 1,677,225 | 179,874 | 10.7% |
| American Indian and Alaska Native alone          | 16,955    | 2,649   | 15.6% |
| Asian alone                                      | 330,811   | 18,400  | 5.6%  |
| Native Hawaiian and Other Pacific Islander alone | 2,207     | 206     | 9.3%  |
| Some other race alone                            | 194,380   | 7,818   | 4.0%  |
| Two or more races                                | 159,875   | 13,740  | 8.6%  |
|  |           |         |       |
| White alone, not Hispanic or Latino              | 3,110,694 | 354,520 | 11.4% |
| Hispanic or Latino (of any race)                 | 488,083   | 23,570  | 4.8%  |

Source: American Community Survey, 2013

In Maryland, persons with disabilities who rely solely on SSI income receive \$731 per month or \$8,796 annually, approximately 13.7% of AMI statewide. This is a 1% increase over the 2014 payments. For 2014, the Technical Assistance Collaborative (TAC) reported that there were 72,999 persons with disabilities relying solely on SSI in Maryland and that the average monthly rent for a basic one-bedroom apartment in Maryland was \$1,055. To afford this rent a person needed 146% of their SSI income. Because of the significant mismatch between income and housing costs, many persons with disabilities remain in institutions.

DHCD has not been able to find needs assistance – in terms of “market” numbers as this section of the Con Plan calls for – for households who are victims of domestic violence, dating violence, sexual assault and stalking. (We worked with the Department of Human Resources, Governor’s Office of Crime Control and Prevention, and Secretary of State’s Office among others.) The State does operate programs to assist victims of domestic violence and the other categories listed, but there is no “housing market study” of these populations.

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## **Discussion**

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

#### **Describe the characteristics of special needs populations in your community:**

The special needs populations in Maryland consist of persons with disabilities, including persons with mental, physical, or developmental disabilities; the elderly and frail elderly; persons with alcohol or other drug addiction; persons with HIV/AIDS and their families; and public housing residents. These special needs populations constitute Maryland's poorest residents and those with the most severe housing burdens. They desperately need affordable and accessible housing. While the types of disabilities and reasons for low incomes may vary across the differing special need populations, the common characteristic is the need for an affordable place to call home. For all populations, accessible housing that is affordable is the most critical need.

In Maryland, persons with disabilities who rely solely on SSI income receive \$731 per month or \$8,796 annually, approximately 13.7% of AMI statewide. This is a 1% increase over the 2014 payments. For 2014, the Technical Assistance Collaborative (TAC) reported that there were 72,999 persons with disabilities relying solely on SSI in Maryland and that the average monthly rent for a basic one-bedroom apartment in Maryland was \$1,055. To afford this rent a person needed 146% of their SSI income. Because of the significant mismatch between income and housing costs, many persons with disabilities remain in institutions.

Maryland's efforts to implement the Olmstead decision have resulted in a growing realization that affordable, accessible housing is the most significant barrier to community living for persons trying to transition from institutions. As a result, hundreds of people with disabilities receiving Medicaid-funded services are searching for housing. According to Money Follows the Person (MFP) data, there are over 443 non-elderly eligible participants awaiting transition to the community through the Home and Community-based Options Waiver (CO), The Brain Injury (BI), and the Community Pathways Waiver for people with intellectual and/or developmental disabilities. In addition, an estimated 300 people or more receiving State Plan behavioral health services are seeking housing and more than 5,707 people in the Community Pathways waiver are eligible to transition from group home/alternative living units to supported housing.

Maryland's Section 811 Project Rental Assistance Registry shows 671 eligible applicants waiting for available units. These households are non-elderly persons with disabilities with income at or below 30% AMI, who are Medicaid recipients or eligible for services. Of the 671, a need for accessible housing is indicated by 252 persons, with 146 currently living in a nursing facility; 35 persons are at risk of institutionalization because they are homebound (6) or living in substandard housing (29); 119 are living

in group quarters and want to move to independent renting; and 157 are households living with family and wanting to move or rent-burdened. The applicants indicate a willingness to live in the counties as follows (applicants may choose multiple counties):

|                      |                       |
|----------------------|-----------------------|
| Allegany - 39        | Harford – 108         |
| Anne Arundel – 240   | Howard – 171          |
| Baltimore – 337      | Kent – 40             |
| Baltimore City – 255 | Montgomery – 231      |
| Calvert – 57         | Prince George’s – 214 |
| Caroline – 37        | Queen Anne’s – 39     |
| Carroll – 62         | Somerset – 47         |
| Cecil – 59           | St. Mary’s – 47       |
| Charles – 75         | Talbot – 38           |
| Dorchester – 46      | Washington – 45       |
| Frederick – 71       | Wicomico – 63         |
| Garrett – 38         | Worcester – 51        |

A similar registry for Maryland’s Weinberg Apartments shows 718 non-elderly persons with disabilities with incomes between 15% and 30% AMI, receiving SSI or SSDI, waiting for a unit. 361 applicants need an accessible unit and 190 applicants currently live in nursing facilities. One lives in a state residential center for the developmentally disabled, 16 live in substandard housing, 5 are homebound, 98 want to move from group quarters to independent renting, and 199 live with family and want to move out or are rent-burdened. Applicants on this registry may also be on the Section 811 Registry. Their counties of choice include:

|                      |                       |
|----------------------|-----------------------|
| Allegany – 44        | Harford – 96          |
| Anne Arundel – 205   | Howard – 179          |
| Baltimore – 383      | Kent – 45             |
| Baltimore City – 310 | Montgomery – 256      |
| Calvert – 57         | Prince George’s – 226 |
| Caroline – 43        | Queen Anne’s – 48     |
| Carroll – 66         | Somerset – 49         |
| Cecil – 56           | St. Mary’s – 52       |
| Charles – 69         | Talbot – 47           |
| Dorchester – 55      | Washington – 56       |
| Frederick – 64       | Wicomico – 69         |
| Garrett – 43         | Worcester – 55        |

The National Low Income Housing Coalition (NLIHC) reports that Maryland has a deficit of 117,915 affordable and available units for households at or below 30% AMI and that 61,148 of those units are needed for households with incomes at or below 15% AMI. 83% of households with incomes at or below 15% AMI are severely rent-burdened. In Maryland, NLIHC reports that 33% of households are renters and 25% of these households make \$25,800 or less. Maryland’s state housing wage for 2015 is \$24.94. This is the hourly amount a household must earn to afford a two bedroom rental unit at HUD’s fair market rent. As stated above, persons with disabilities are among the poorest in Maryland, with 72,999 receiving SSI and earning \$8,796 annually, just 13.7% of the statewide AMI.

Looking at the NLIHC data by Congressional district helps to show the need for available and affordable units for Maryland's non-entitlement areas. In the 1<sup>st</sup> district, which includes Maryland's Eastern Shore, a largely non-entitlement area, 62% of households at or below 30% AMI are severely rent-burdened and there is a deficit of 5,834 units affordable and available for these households. Renters make up 22% of the households in Maryland's 1st Congressional District. The 5<sup>th</sup> and 6<sup>th</sup> Congressional Districts, which include non-entitlement areas, show similar results. In the 5<sup>th</sup> district, 67% of households with incomes at or below 30% AMI are severely rent-burdened with a deficit of 7,717 affordable and available units to serve these households. The 6<sup>th</sup> district shows 62% with a severe rent burden at 30% or below AMI with a deficit of 11,435 units available and affordable for this income group.

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

##### **How were these needs determined?**

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

The CDBG Program conducted a survey of existing and eligible municipal and county grantees, housing advocates, affordable housing developers, service providers, community action agencies, and others involved in community and economic development. The purpose of the comprehensive survey was to gather opinions related to community and economic development needs in the non-entitlement areas. Additionally, the comments were to also 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) Achieving Outcomes; and 4) Fair Housing Knowledge. It 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 concerns were related to the needs for new or improved housing for low and moderate income persons and improvement of aging infrastructure. Additional housing concerns were related to special needs housing such as housing for seniors, the disabled, persons with mental illness and the homeless, as well as assistance to homebuyers. Additional non-housing concerns were related to downtown revitalization, transit, and construction of community centers or facilities for various groups such as seniors and youth.

Many of the respondents felt that they had adequate knowledge related to fair housing laws. They felt that there was adequate information, resources and training available. The primary need related to fair housing was for education of landlord/property managers and elected officials.

The priorities and policies allows for a variety of projects to be funded with CDBG funds. As there are many existing private, state or federal resources available, the State primarily uses CDBG funds as gap financing. The rating system highlights projects that have health and safety issues, are ready to proceed, and are able to demonstrate an existing need. The needs identified through the survey have been and

will continue to be fundable projects under the State's rating system. A copy of the survey is in the Appendix to this document.

The Community Development Block Grant Program (CDBG) is designed to assist 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. The federal CDBG program regulations can be found in Title 24 of the Code of Federal Regulations (CFR) Part 570.

The State of Maryland assumed the responsibility for the administration of the program from the U.S. Department of Housing and Urban Development (HUD) in 1987 and is the responsible entity for ensuring that the program is managed in compliance with regulations and requirements of CDBG and HUD. The Maryland CDBG program is administered by the Department of Housing and Community Development (DHCD).

The primary objectives of the Maryland CDBG program are to provide decent housing and necessary supporting infrastructure, preserve and develop viable communities through the expansion of economic opportunities, and meet the critical needs of Maryland's communities. Over a three year period, the State is required to spend 70% of its funding on activities that benefit low and moderate income persons. The new three year period begins with FFY 2015.

The Maryland CDBG 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:

- gives maximum feasible priority to activities that will benefit low and moderate (LMI) persons and households having an income equal to or less than the Section 8 lower income limits established by HUD;
- 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 Maryland State, federal and local programs focused on community development, economic development and planning efforts;
- supporting initiatives that preserve affordable homeownership; and
- supporting initiatives and activities that benefit those serving or have served in the U.S. armed forces.

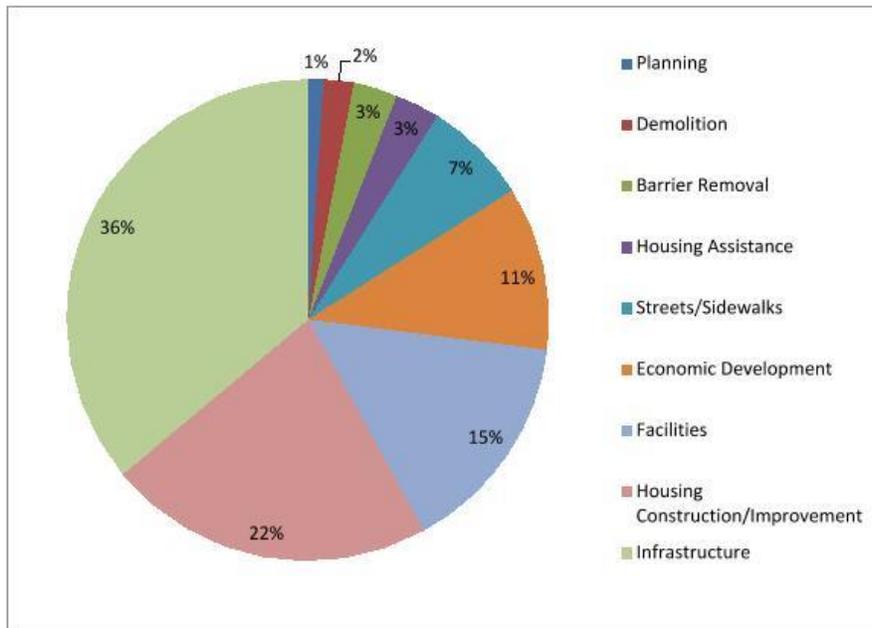
Non-entitlement areas are non-urban counties with populations less than 200,000 and municipalities of less than 50,000 in population. The entitlement counties and cities receive their funding directly from HUD and are ineligible to participate in the State CDBG program. They include: Anne Arundel County, Baltimore County, Harford County, Howard County, Montgomery County, Prince George's County, the City of Annapolis, the City of Baltimore, the City of Bowie, the City of Cumberland, the City of Frederick, the City of Gaithersburg, the City of Hagerstown and the City of Salisbury.

**Accomplishments under Previous Consolidated Plan**

With funding received under the previous Consolidated Plan and subsequent Action Plans, FFY 2010 through 2014, the State CDBG program accomplished the following:

- \$37,880,527      Awarded from allocations, program income and recaptured funds
- \$161,213,534    Leveraged from other public and private sources
- 123                New projects funded
- 21                 Amendments provided additional grant funds to existing projects

Funding was awarded for projects in 16 counties and 39 towns and cities. The following types of projects were funded:



The types of activities funded under each category include:

*Planning* – Capital improvement plans, Economic development strategies, preliminary architectural plans, and preliminary engineering plans;

*Demolition* – Demolition of blighted and unsafe structures;

*Barrier Removal* – Removal of architecture barriers in public buildings and American with Disability Act compliance related to public infrastructure;

*Housing Assistance* – Housing counseling, foreclosure counseling, and financial assistance for homebuyers;

*Streets/Sidewalks* – Installation and/or improvements of streets, sidewalks and storm drains;

*Economic Development* – Acquisition of land and/or buildings, building improvements, and public infrastructure.

*Facilities* – Construction or improvement of private and public facilities including senior centers, food banks, community centers, Head Start centers and residential buildings;

*Housing Construction/Improvement* – Acquisition of land, construction or improvement of multi-family developments, and rehabilitation of owner-occupied housing; and

*Infrastructure* – Construction and/or improvements of sewer and water systems, rehabilitation or construction of water towers, acquisition of land

**Describe the jurisdiction’s need for Public Improvements:**

The State’s non-entitlement areas need for public improvements focuses primarily on infrastructure, with water and sewer projects and sidewalks and streets being among the area of largest need in this category. As noted in the information above, about 40 percent of the State’s CDBG allocation over the past several years was used for public improvements (including ADA improvements to public facilities).

*Special Required Discussion on CDBG Disaster Recovery:*

CDBG Disaster Recovery 2 - Public Assistance: DHCD received a second round of Disaster funding related to public improvements. The types of funded projects and activities include road repairs, installation of generators, drainage improvements, improvements to water and sewer systems, flood management systems, dock repairs, and demolition of structures in flood plains.

**How were these needs determined?**

As noted in the discussion above, these needs were determined based on a public survey and past performance in the CDBG program.

*Special Required Discussion on CDBG Disaster Recovery:*

CDBG Disaster Recovery 2 - Public Assistance: The State awarded funds through a competitive process to five counties. They were required to undertake needs assessments related to remaining infrastructure needs as a result of Hurricane Sandy, Hurricane Irene, Tropical Storm Lee and the Derecho. These applications were then reviewed by the State to ensure the submitted projects were disaster related, in compliance with HUD goals, and had the greatest impact.

## Housing Market Analysis

### MA-05 Overview

#### Housing Market Analysis Overview:

The State of Maryland's housing market has been through many changes over the past several years. While the Con Plan requires a market analysis discussion, because the housing market has been so volatile, we question its value as a long range planning tool. For example, the housing market in November 2000 was vastly different from the market in November 2001, which was different again from the housing market during the housing bubble that topped out in 2006 and crashed in 2008, before the foreclosure crisis that peaked in 2011, and the historically low interest rates now being offered for homes.

In addition, as a State, it is hard to describe "the market" because there are many market areas, and conditions vary from jurisdiction to jurisdiction, and from month to month. Because of this, DHCD actually prepares a monthly report called "Maryland Housing Beat" which reports on market trends. The following information was extracted from the January 2015 issue of "Maryland Housing Beat", which is published monthly and published on DHCD's website.

#### *Maryland Home Sales*

Compared to January 2014, the Maryland housing market showed strength as home sales, pending home sales, and active inventory were up by double digits, while median home sales price and the months' supply of homes available for sales declined. Compared to December 2014, home sales and median home sales price declined while Maryland housing affordability indices for the repeat- and first-time buyers increased.

The volume of property foreclosure activity in Maryland decreased in January due to a significant decline in new foreclosure filings. Notices of foreclosure sales and lender purchases of foreclosed properties both increased as moderate declines in median home sale price and historically low mortgage rates brought potential new homeowners and investors returned to the market. Compared to last year, Maryland foreclosure activity declined due to decreases in notices of default and notices of foreclosure sales. Nationally, foreclosure events increased in January due to a rise in notices of foreclosure sales and lender purchases of foreclosed properties. In January, foreclosure activity declined in 26 states, and increased in the remaining 25 states and in the District of Columbia. Compared to January 2014, foreclosure events declined in 30 states and increased in the remaining 19 states and in the District of Columbia, and remained unchanged in North Dakota. Among the neighboring states, Delaware's foreclosure ranking improved from the 45<sup>th</sup> lowest (6<sup>th</sup> highest in the nation) in December 2014 to the 42<sup>th</sup> lowest (9<sup>th</sup> highest) in January, Virginia's ranking deteriorated from the 14<sup>th</sup> lowest (36<sup>th</sup> highest) in December 2014 to the 22<sup>nd</sup> lowest (29<sup>th</sup> highest) in January, and Pennsylvania's ranking improved from the 38<sup>th</sup> lowest (13<sup>th</sup> highest) in December 2014 to the 32<sup>nd</sup> lowest (19<sup>th</sup> highest) in January.

- ✓ Existing home sales decreased by 33.7 percent to 3,869 units in January. Sales were up 12.3 percent above last year, posting the sixth consecutive year-over-year growth.
- ✓ The median home sales price declined by 7.2 percent to 232,348 in January. Furthermore, median home sales price was down for the fourth consecutive month below last year by 1.5 percent.
- ✓ Inventory of homes available for sale declined by 3.1 percent in January to 25,506 units. Nevertheless, inventory was up 11.5 percent above last year, recording the 17<sup>th</sup> consecutive month of year-over-year increases.
- ✓ The seasonally adjusted months' supply of homes for sale increased by 7.5 percent from its eight years' low of 4.0 percent to 4.3 percent, in January. The month's supply was down 2.3 percent below last year.
- ✓ Time on the market increased by three days, or 3.5 percent, in January to 89 days. Days on the market increased by 10 days or 12.7 percent above the last year's mark.
- ✓ The volume of foreclosure activity in Maryland decreased 11.5 percent in January to 3,910 events. On an annual basis, total foreclosure activities declined by 10.7 percent.
- ✓ Maryland Notices of default decreased 46.6 percent to 1,372 filings, the lowest level since January 2013. Compared to last year, default notices were down 41.9 percent, marking the third consecutive months of declines.
- ✓ Notices of foreclosure sales in Maryland increased 51.4 percent to 1,517 filings. Foreclosure sales were up 0.7 percent over last year.
- ✓ Lender purchases increased by 20.5 percent to 1,021 properties and were up, for the 4<sup>th</sup> consecutive month by 99.8 percent over last year.

#### ***Median Home Sales Price Weakened in January***

In January state-wide median home sales price weakened further, declining by 7.2 percent to \$232,348. Furthermore, median home sales price declined, for the fourth consecutive month of year-over-year, by 1.5 percent below last year. The national median home sales price was \$199,600 in January, down 4.1 percent below last month, but was up 6.2 percent over last year, posting the 34<sup>th</sup> consecutive month of year-over-year price appreciation.

Compared to last year, median home sales price increased in 10 Maryland jurisdictions, and decreased in the remaining 14. Frederick, Howard, Prince George's, and Charles counties posted double-digit price appreciation rates, while median home sales prices declined by the largest annual rate in Somerset County (62.3 percent), Talbot County (34.0 percent), Garrett County (31.5 percent), and in Baltimore City (31.0 percent).

#### ***Home Sales Declined in January***

After increasing during the previous month, existing home sales declined by 33.7 percent to 3,869 units in January. Home sales increased by 12.3 percent above last year's volume, posting the sixth consecutive month of year-over-year increases. National home sales declined 31.7 percent to 282,000 units in January but were up 0.4 percent above year ago levels.

#### ***Housing Inventory further Declined in January***

Inventory of homes available for sales declined for the fourth consecutive month by 3.1 percent to 25,506 units in January. However, the inventory was up 11.5 percent above last year's volume, recording the 17<sup>th</sup> consecutive month of year-over-year increases. National housing inventory declined by 0.5 percent to 1,860,000 units in January, and was down 1.1 percent below year ago levels.

On a year-over-year basis, inventory of homes for sales increased in 16 Maryland jurisdictions and declined in the remaining eight. Inventory of homes available for sale grew by the largest annual rate in Howard County (31.6 percent), Frederick County (30.4 percent), and in Montgomery County (24.5 percent).

#### ***January Supply of Homes Increased***

The seasonally adjusted months' supply of homes for sale increased by 7.5 percent from its eight years' low of 4.0 percent to 4.3 percent in January. The month's supply was down 2.3 percent below last year. Nationally, the supply of homes increased by 6.8 percent in January to 4.7 months, but was down 4.1 percent below last year.

On a year-over-year basis, months' supply declined in 13 Maryland jurisdictions, and increased in the remaining 11. Months' supply declined by the largest annual rate in Cecil County (38.6 percent), Worcester County (28.9 percent), Talbot County (28.3 percent), and in Harford County (23.6 percent).

#### ***January Pending Sales Index Points to Strong Home Sales***

Maryland Pending Home Sales Index (PHSI), a leading indicator of home sales activity during the next two months based on contract signings, rose 18.1 percent to 78.4 in January. On an annual basis, Maryland PHSI increased 16.6 percent, posting the 9<sup>th</sup> consecutive month of year-over-year increases. The U.S. PHSI up 1.7 percent to 104.2 in January and was up 8.4 percent above last year.

#### ***January Time on Market Reached its Highest Mark in Eleven Months***

Time on the market increased 3.5 percent in January to 89 days, up three days above the December mark and recording the highest mark in eleven months. On an annual basis, days on market were up by 12.7 percent, recording the sixth consecutive months of year-over-year increases. Nationally, days on the market increased by three days in January to 69 days and were up two days above last year.

#### ***January Indices of Housing Affordability Increased as Mortgage Rates and Median Home Prices Declined***

Maryland indices of housing affordability for both repeat and first-time homebuyers increased for the sixth consecutive month in January as mortgage rates continued to decline. The January indices for repeat and first-time buyers rose 10.0 percent to 171.1 and 109.5, respectively. Similarly, the affordability indices were up 10.3 percent and 10.1 percent above last year's mark, posting the 7<sup>th</sup> consecutive month of year-over-year increases. A repeat buyer index with a value of 100 portrays an average household with the exact median income to qualify for a mortgage on a median priced home.

By comparison, an index with a value above 100 signifies a household with more than enough income to qualify for a mortgage loan on a median priced home.

The January index of housing affordability exceeded 100 in all Maryland jurisdictions. Somerset County with the index of 540.9, due to a decline of 69.0 percent in median home sales price as reported by Maryland Association of Realtors, was the most affordable jurisdiction in Maryland.

#### ***Residential Building Permits Increased in January***

Total residential building permits issued in Maryland, a leading indicator of construction activity, increased 14.2 percent in January to 1,220 units. Building permits declined 1.1 percent below last year. Multifamily building permits increased by 37.7 percent to 493 units, and were up 11.8 percent above last year. Single family permits were up 2.4 percent to 727 units, but were down 8.2 percent below last year.

January building permits issued in the U.S. decreased 16.5 percent to 65,000 units, and were down 0.8 percent below last year. The nation's single family building permits increased 2.2 percent to 41,100 units and were up 1.5 percent above last year. Multifamily building permits decreased 36.4 percent from last month to 23,900 units and were down 4.4 percent below the year ago levels.

#### ***Maryland Property Foreclosure Events Decreased in January***

The volume of foreclosure activity in Maryland decreased 11.5 percent in January to 3,910 events due to a significant decline in new foreclosure filings. On an annual basis, total foreclosure activities declined by 10.7 percent. Notices of foreclosure sales and lender purchases of foreclosed properties both increased as moderate declines in median home sale price and historically low mortgage rates brought potential new homeowners and investors back to the market. Maryland Notices of default decreased 46.6 percent to 1,372 filings, the lowest level since January 2013. Compared to last year, default notices were down 41.9 percent, marking the third consecutive months of declines. Notices of foreclosure sales in Maryland increased 51.4 percent to 1,517 filings. Foreclosure sales were up 0.7 percent over last year. Lender purchases increased by 20.5 percent to 1,021 properties and were up, for the 4<sup>th</sup> consecutive month by 99.8 percent over last year.

Total foreclosure events in the U.S. increased by 5.0 percent in January due to increases in notices of foreclosure sales and lender purchases of foreclosed properties. Nationally, notices of default declined by 27.4 percent in January to 30,814 and new filings were also down by 19.4 percent below the previous year. Nationwide, notices of foreclosure sales increased 8.4 percent in January to 51,782 filings but were down 7.5 percent below last year. Lender purchases across U.S. increased by 55.4 percent to 37,292 properties, and were up 23.4 percent above last year.

In January, foreclosure activity declined in 26 states, and increased in the remaining 25 states and in the District of Columbia. Compared to January 2014, foreclosure events declined in 30 states and increased in the remaining 19 states and in the District of Columbia, and remained unchanged in North Dakota. Among the neighboring states, Delaware's foreclosure ranking improved from the 45<sup>th</sup> lowest (6<sup>th</sup>

highest in the nation) in December 2014 to the 42<sup>th</sup> lowest (9<sup>th</sup> highest) in January, Virginia's ranking deteriorated from the 14<sup>th</sup> lowest (36<sup>th</sup> highest) in December 2014 to the 22<sup>nd</sup> lowest (29<sup>th</sup> highest) in January, and Pennsylvania's ranking improved from the 38<sup>th</sup> lowest (13<sup>th</sup> highest) in December 2014 to the 32<sup>nd</sup> lowest (19<sup>th</sup> highest) in January.

**Local Housing Market, January 2015 Year-Over-Year Percent Change**

| Jurisdiction    | Inventory | Home Sales | Median Home Sales Price | Months' Supply | Housing Affordability Index |
|-----------------|-----------|------------|-------------------------|----------------|-----------------------------|
| Allegany        | -1.4%     | 8.0%       | -5.1%                   | -8.7%          | 14.4%                       |
| Anne Arundel    | 19.7%     | 16.3%      | 1.2%                    | 2.2%           | 7.3%                        |
| Baltimore       | 16.4%     | 11.3%      | -3.7%                   | 5.4%           | 12.8%                       |
| Baltimore City  | 11.6%     | 25.1%      | -31.0%                  | -10.0%         | 57.5%                       |
| Calvert         | 10.2%     | 14.9%      | -7.0%                   | -3.8%          | 16.9%                       |
| Caroline        | -4.1%     | -6.9%      | -22.0%                  | 2.9%           | 39.3%                       |
| Carroll         | 19.3%     | 37.0%      | -0.2%                   | -12.2%         | 8.9%                        |
| Cecil           | -6.4%     | 52.9%      | 4.1%                    | -38.6%         | 4.4%                        |
| Charles         | 20.6%     | 23.8%      | 10.2%                   | -2.3%          | -1.4%                       |
| Dorchester      | -1.4%     | -25.0%     | 8.0%                    | 30.8%          | 0.6%                        |
| Frederick       | 30.4%     | 0.0%       | 21.7%                   | 33.3%          | -10.7%                      |
| Garrett         | -10.7%    | 15.4%      | -31.5%                  | -22.9%         | 58.7%                       |
| Harford         | 5.2%      | 38.0%      | 9.3%                    | -23.6%         | -0.6%                       |
| Howard          | 31.6%     | 0.6%       | 13.6%                   | 33.3%          | -4.4%                       |
| Kent            | 2.5%      | 7.7%       | -19.4%                  | -4.5%          | 34.8%                       |
| Montgomery      | 24.5%     | 2.4%       | -1.2%                   | 21.1%          | 9.9%                        |
| Prince George's | 9.8%      | 5.6%       | 11.3%                   | 4.0%           | -2.4%                       |
| Queen Anne's    | 12.7%     | -8.8%      | -6.6%                   | 23.0%          | 16.4%                       |
| Somerset        | 2.2%      | 16.7%      | -62.3%                  | -12.6%         | 188.5%                      |
| St. Mary's      | 2.9%      | -5.8%      | -4.0%                   | 8.7%           | 13.1%                       |

|                 |              |              |              |              |              |
|-----------------|--------------|--------------|--------------|--------------|--------------|
| Talbot          | -2.5%        | 35.3%        | -34.0%       | -28.3%       | 64.7%        |
| Washington      | 12.4%        | 22.8%        | -2.0%        | -8.5%        | 10.9%        |
| Wicomico        | -1.6%        | -15.7%       | 1.8%         | 16.7%        | 6.7%         |
| Worcester       | -1.1%        | 38.4%        | 1.7%         | -28.9%       | 6.8%         |
| <b>Maryland</b> | <b>11.5%</b> | <b>12.3%</b> | <b>-1.5%</b> | <b>-2.3%</b> | <b>10.3%</b> |

**MARYLAND HOUSING MARKET FACT SHEET  
JANUARY 2015**

| Indicator                          | Current<br>Period <sup>1</sup> | Previous<br>Period | Year<br>Ago | % Change from |              | Source                     |
|------------------------------------|--------------------------------|--------------------|-------------|---------------|--------------|----------------------------|
|                                    |                                |                    |             | Last<br>Month | Last<br>Year |                            |
| <b>Mortgage Rates (30-Yr FRM)</b>  |                                |                    |             |               |              |                            |
| Freddie Mac                        | 3.72%                          | 3.91%              | 4.49%       | -0.19%        | -0.77%       | Freddie Mac                |
| Maryland Average                   | 3.95%                          | 4.04%              | 4.57%       | -0.09%        | -0.62%       | DHCD                       |
| CDA                                | 3.81%                          | 4.06%              | 4.46%       | -0.25%        | -0.65%       | DHCD                       |
| <b>Home Sales</b>                  |                                |                    |             |               |              |                            |
| Existing                           | 3,869                          | 5,832              | 3,444       | -33.7%        | 12.3%        | MD Association of Realtors |
| New                                | 664                            | 668                | 706         | -0.6%         | -5.9%        | First American Core Logic  |
| Pending Units                      | 6,049                          | 5,122              | 5,179       | 18.1%         | 16.8%        | MRIS                       |
| Pending Home Sales Index           | 78.4                           | 66.4               | 67.3        | 18.1%         | 16.6%        | DHCD                       |
| <b>Housing Supply</b>              |                                |                    |             |               |              |                            |
| Housing Inventory                  | 25,506                         | 26,334             | 22,885      | -3.1%         | 11.5%        | MD Association of Realtors |
| Months' Supply                     | 4.3                            | 4.0                | 4.4         | 7.5%          | -2.3%        | DHCD                       |
| Days on the Market                 | 89                             | 86                 | 79          | 3.5%          | 12.7%        | MRIS, DHCD                 |
| Median Home Sales Price            | \$232,348                      | \$250,482          | \$235,919   | -7.2%         | -1.5%        | MD Association of Realtors |
| <b>Housing Affordability Index</b> |                                |                    |             |               |              |                            |

|  |       |       |       |        |        |                              |
|--|-------|-------|-------|--------|--------|------------------------------|
| Repeat Buyer                           | 171.1 | 155.6 | 155.1 | 10.0%  | 10.3%  | DHCD                         |
| First-Time Buyer                       | 109.5 | 99.7  | 99.5  | 9.8%   | 10.1%  | DHCD                         |
| Construction                           |       |       |       |        |        |                              |
| Housing Permits                        | 1,220 | 1,068 | 1,233 | 14.2%  | -1.1%  | Census                       |
| Housing Starts                         | 358   | 1,441 | 465   | -75.2% | -23.0% | DHCD                         |
| Housing Completions                    | 1,499 | 1,501 | 1,358 | -0.1%  | 10.4%  | DHCD                         |
| Property Foreclosures                  |       |       |       |        |        |                              |
| Total                                  | 3,910 | 4,420 | 4,378 | -11.5% | -10.7% | RealtyTrac                   |
| Notices of Default                     | 1,372 | 2,571 | 2,360 | -46.6% | -41.9% | RealtyTrac                   |
| Notices of Sales                       | 1,517 | 1,002 | 1,507 | 51.4%  | 0.7%   | RealtyTrac                   |
| Lender Purchases                       | 1,021 | 847   | 511   | 20.5%  | 99.8%  | RealtyTrac                   |
| Mortgage Delinquency/Foreclosure Rates |       |       |       |        |        |                              |
| Overall                                | 6.95% | 7.17% | 8.11% | -0.22% | -1.16% | Mortgage Bankers Association |
| Short-term                             | 4.14% | 4.08% | 4.55% | 0.06%  | -0.41% | Mortgage Bankers Association |
| 30-59 Days                             | 2.97% | 2.94% | 3.28% | 0.03%  | -0.31% | Mortgage Bankers Association |
| 60-89 Days                             | 1.17% | 1.14% | 1.27% | 0.03%  | -0.10% | Mortgage Bankers Association |
| Long-term (90+ Days)                   | 2.81% | 3.09% | 3.56% | -0.28% | -0.75% | Mortgage Bankers Association |
| Foreclosure Rate                       | 3.09% | 3.36% | 3.62% | -0.27% | -0.53% | Mortgage Bankers Association |
| Serious Delinquencies                  | 5.90% | 6.45% | 7.18% | -0.55% | -1.28% | Mortgage Bankers Association |

**LOCAL HOUSING MARKET FACT SHEET  
JANUARY 2015**

| Jurisdiction | Home Sales | Median Home Sales Price | Days on Market | Months' Supply | Units Pending | Pending Sales Index | Affordability Index | Property Foreclosures |
|--------------|------------|-------------------------|----------------|----------------|---------------|---------------------|---------------------|-----------------------|
|              | Allegany   | 27                      | \$75,000       | 225            | 12.6          | 43                  | 59.9                | 182.2                 |

|                 |              |                  |           |            |              |             |              |              |
|-----------------|--------------|------------------|-----------|------------|--------------|-------------|--------------|--------------|
| Anne Arundel    | 363          | \$297,500        | 98        | 4.6        | 649          | 94.7        | 101.3        | 249          |
| Baltimore       | 464          | \$187,750        | 86        | 3.9        | 787          | 86.9        | 123.2        | 719          |
| Baltimore City  | 513          | \$69,000         | 84        | 4.5        | 725          | 73.2        | 204.7        | 672          |
| Calvert         | 85           | \$251,000        | 121       | 5.1        | 105          | 94.9        | 130.3        | 92           |
| Caroline        | 27           | \$121,700        | 124       | 7.2        | 28           | 74.0        | 176.7        | 18           |
| Carroll         | 111          | \$272,000        | 124       | 4.3        | 171          | 94.4        | 108.4        | 74           |
| Cecil           | 78           | \$185,250        | 149       | 6.2        | 76           | 71.1        | 124.3        | 69           |
| Charles         | 125          | \$248,000        | 121       | 4.3        | 199          | 82.4        | 132.0        | 143          |
| Dorchester      | 15           | \$125,000        | 95        | 15.7       | 39           | 100.6       | 132.1        | 21           |
| Frederick       | 159          | \$280,000        | 85        | 4.4        | 302          | 94.2        | 105.5        | 131          |
| Garrett         | 30           | \$182,500        | 285       | 8.4        | 33           | 80.2        | 87.5         | 11           |
| Harford         | 167          | \$225,000        | 105       | 4.2        | 254          | 79.0        | 124.8        | 177          |
| Howard          | 168          | \$375,000        | 81        | 3.6        | 294          | 86.0        | 99.4         | 133          |
| Kent            | 14           | \$167,250        | 194       | 14.8       | 19           | 88.4        | 114.8        | 10           |
| Montgomery      | 592          | \$370,500        | 74        | 2.3        | 833          | 72.3        | 90.9         | 352          |
| Prince George's | 509          | \$217,000        | 51        | 2.6        | 884          | 77.0        | 118.7        | 638          |
| Queen Anne's    | 31           | \$263,200        | 276       | 12.3       | 56           | 85.9        | 115.3        | 33           |
| St. Mary's      | 65           | \$243,000        | 130       | 7.5        | 120          | 93.8        | 122.8        | 16           |
| Somerset        | 7            | \$42,000         | n/a       | 20.9       | 18           | n/a         | 346.2        | 68           |
| Talbot          | 46           | \$231,500        | 166       | 6.6        | 41           | 74.5        | 93.7         | 22           |
| Washington      | 113          | \$147,500        | 130       | 5.4        | 143          | 101.1       | 126.7        | 118          |
| Wicomico        | 59           | \$149,374        | n/a       | 6.3        | 83           | n/a         | 117.8        | 62           |
| Worcester       | 101          | \$210,000        | n/a       | 9.1        | 147          | n/a         | 96.0         | 52           |
| <b>Maryland</b> | <b>3,869</b> | <b>\$232,348</b> | <b>89</b> | <b>4.3</b> | <b>6,049</b> | <b>78.4</b> | <b>109.5</b> | <b>3,910</b> |

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

### Introduction

The data below provides information on housing units in Maryland based on the 2011 ACS Data from HUD. The data shows that 73 percent of all housing units in Maryland are either single family or attached single family (rowhouse/townhouse) homes. Most of the remaining housing units are multifamily dwellings that could include both owner or renter occupied housing, including condominiums, co-ops, apartments, or other types of structures. There are comparatively few mobile homes in the State, and while Census may consider these residential properties, HUD typically does not for its programs.

### All residential properties by number of units

| Property Type                   | Number           | %           |
|---------------------------------|------------------|-------------|
| 1-unit detached structure       | 1,224,444        | 52%         |
| 1-unit, attached structure      | 500,227          | 21%         |
| 2-4 units                       | 93,057           | 4%          |
| 5-19 units                      | 323,106          | 14%         |
| 20 or more units                | 186,574          | 8%          |
| Mobile Home, boat, RV, van, etc | 41,760           | 2%          |
| <b>Total</b>                    | <b>2,369,168</b> | <b>100%</b> |

Table 9 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

### Unit Size by Tenure

|                    | Owners           |             | Renters        |             |
|--------------------|------------------|-------------|----------------|-------------|
|                    | Number           | %           | Number         | %           |
| No bedroom         | 1,753            | 0%          | 21,609         | 3%          |
| 1 bedroom          | 26,987           | 2%          | 183,741        | 28%         |
| 2 bedrooms         | 197,530          | 14%         | 262,015        | 39%         |
| 3 or more bedrooms | 1,235,438        | 85%         | 199,304        | 30%         |
| <b>Total</b>       | <b>1,461,708</b> | <b>101%</b> | <b>666,669</b> | <b>100%</b> |

Table 10 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

Different federal and State housing programs focus on serving different income groups. For Federal programs, such as Section 8 Vouchers, all assistance must be provided to households earning less than 50 percent of median income, with 75 percent of all units serving households earning less than 30 percent of median income. For the LIHTC program, all households served must earn less than 60 percent of median income. For HOME, income limits vary based on the type of program operated, but generally most households assisted earn less than 50 percent of median income, with some assistance

available to households earning up to 80 percent of median income. For housing activities undertaken with CDBG (typically housing rehabilitation) assistance is typically capped at households earning less than 80 percent of median, although some sources of CDBG funding, particularly when related to disaster recovery, may assist persons/households with incomes greater than that. Should the National Affordable Housing Trust Fund receive funding, most households assisted must earn less than 30 percent of median income.

For State funded programs, the source of funding determines the incomes of households served. Most of DHCD's housing programs, either for the provision of rental housing (new construction, or acquisition/rehab) typically serve households earning less than 60 percent of median income. The exception to this is if projects funded with Tax Exempt Bonds, which restrict

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

It is unclear how many units are at risk from the affordable housing inventory. Many projects that were eligible to "opt out" of programs such as those with expiring Section 8 contracts already have done so. In light of the recession, there was little shift (and not much private sector financing available) to convert assisted units to market rate. While the economy recovers and more households choose to rent rather than own, there will be upward pressure on rents. However, whether this will be enough to cause conversions is unclear.

DHCD has actually received funding from the McArthur Foundation to address the loss of the affordable housing inventory. This program has been actively used to prevent several projects from opting out, but the demand for the program has not been as extensive as originally foreseen, again in part to the drastic change in the housing market and the availability of credit after the housing meltdown.

Another issue of concern is proposed regulations that will change how USDA rural development properties are viewed in terms of subordinate loans and debt. DHCD has helped upgrade many of these properties, however, proposed rule changes that show DHCD "soft seconds" as "hard" debt could result in these developments showing unacceptably high debt levels. This could result in these projects being lost, or rents being raised to cover what is perceived as "hard" debt, resulting in the loss of these properties in the inventory.

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

There is a need for rental housing for lower income persons.

**Describe the need for specific types of housing:**

There is a shortage of housing that is affordable and available to most low-income families in Maryland. This gap is almost 100,000 units. The table below illustrates the gap by County:

**Shortage of Affordable Housing Units Available to  
Renters with Incomes of 30 percent or less of AMI**

| <b>County</b>   | <b>Affordable and Available Units</b> | <b>Renter Households with Incomes of &lt;= 30%</b> | <b>Shortage</b> |
|-----------------|---------------------------------------|--|-----------------|
| Allegany        | 1,655                                 | 3,267  | 1,612           |
| Anne Arundel    | 2,570                                 | 7,381  | 4,811           |
| Baltimore       | 4,645                                 | 20,705   | 16,060          |
| Baltimore City  | 425                                   | 46,410   | 45,985          |
| Calvert         | 490                                   | 1,225  | 735             |
| Caroline        | 870                                   | 784  | -86             |
| Carroll         | 845                                   | 2,434  | 1,589           |
| Cecil           | 1,170                                 | 2,409  | 1,239           |
| Charles         | 690                                   | 2,183  | 1,493           |
| Dorchester      | 1,660                                 | 1,442  | -218            |
| Frederick       | 720                                   | 4,085  | 3,365           |
| Garrett         | 1,760                                 | 914  | -846            |
| Harford         | 830                                   | 4,033  | 3,203           |
| Howard          | 340                                   | 3,520  | 3,180           |
| Kent            | 6,045                                 | 520  | -5,525          |
| Montgomery      | 5,785                                 | 21,661   | 15,876          |
| Prince George's | 289                                   | 21,991   | 21,702          |
| Queen Anne's    | 800                                   | 654  | -146            |
| Somerset        | 470                                   | 1,065  | 595             |
| St. Mary's      | 325                                   | 2,363  | 2,038           |
| Talbot          | 1,940                                 | 649  | -1,291          |
| Washington      | 1,175                                 | 4,760  | 3,585           |

|                 |               |                |               |
|-----------------|---------------|----------------|---------------|
| Wicomico        | 3,585         | 3,334          | -251          |
| Worcester       | 21,685        | 1,320          | -20,365       |
| <b>Maryland</b> | <b>60,769</b> | <b>159,109</b> | <b>98,340</b> |

**Discussion**

DHCD is also working to determine the gap for households who are earning less than 50 percent of median income and hopes to have that by the final version of the Con Plan.

## MA-15 Cost of Housing – 91.310(a)

### Introduction

In this section of the Con Plan template, HUD asks about the housing market in Maryland. The Market is different for different jurisdictions throughout the State. The data below is from HUD, and shows average values and rents for 2011 based on the American Community Survey, but there is wide variability from County to County.

### Cost of Housing

|                      | Base Year: 2000 | Most Recent Year: 2011 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value    | 143,300         | 319,800                | 123%     |
| Median Contract Rent | 611             | 969                    | 59%      |

Table 11 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

| Rent Paid       | Number         | %             |
|-----------------|----------------|---------------|
| Less than \$500 | 109,058        | 16.4%         |
| \$500-999       | 255,996        | 38.4%         |
| \$1,000-1,499   | 202,718        | 30.4%         |
| \$1,500-1,999   | 68,796         | 10.3%         |
| \$2,000 or more | 30,101         | 4.5%          |
| <b>Total</b>    | <b>666,669</b> | <b>100.0%</b> |

Table 12 - Rent Paid

Data Source: 2007-2011 ACS

### Housing Affordability

| % Units affordable to Households earning | Renter         | Owner          |
|--|----------------|----------------|
| 30% HAMFI                                | 58,995         | No Data        |
| 50% HAMFI                                | 172,095        | 61,300         |
| 80% HAMFI                                | 377,235        | 170,250        |
| 100% HAMFI                               | No Data        | 308,895        |
| <b>Total</b>                             | <b>608,325</b> | <b>540,445</b> |

Table 13 – Housing Affordability

Data Source: 2007-2011 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 14 – Monthly Rent**

**Data Source Comments:** This part of the template is not appropriate for States, as they operate in multiple housing markets. The attached table shows 2015 fair market rents for the multiple jurisdictions covered under the State's Plan.

Note that the above table in HUD's IDIS on-line Con Plan system only allows for one market's fair market rents and HOME rents to be listed. Because this Plan is for the State, we cover multiple markets. See the table below under the "discussion" section for Fair Market Rents for Maryland's communities.

**Is there sufficient housing for households at all income levels?**

No. There is a shortage of affordable and available rental units for households earning less than 30 percent of median income, and for households earning less than 50 percent of median income.

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

The problem is likely to get worse as rents increase and resources for constructing/rehabilitating affordable housing are reduced. This has been a problem in Maryland and nationwide for many years.

**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. We have also received funding, such as competitive funding from the McArthur Foundation, to preserve affordable rental housing.

**Discussion**

Below are the fair market rents for various housing markets in Maryland. Note that there are considerable differences in different housing markets, with rent levels in the most expensive markets (typically the suburban areas of Washington, D.C.) being literally double those of less expensive markets such as Allegany County.

| County or Town                    | Efficiency | One Bedroom | Two Bedroom | Three Bedroom | Four Bedroom |
|-----------------------------------|------------|-------------|-------------|---------------|--------------|
| Anne Arundel County               | \$ 833     | \$ 985      | \$ 1,232    | \$ 1,574      | \$ 1,713     |
| Baltimore County                  | \$ 833     | \$ 985      | \$ 1,232    | \$ 1,574      | \$ 1,713     |
| Carroll County                    | \$ 833     | \$ 985      | \$ 1,232    | \$ 1,574      | \$ 1,713     |
| Harford County                    | \$ 833     | \$ 985      | \$ 1,232    | \$ 1,574      | \$ 1,713     |
| Howard County (ex. Columbia City) | \$ 833     | \$ 985      | \$ 1,232    | \$ 1,574      | \$ 1,713     |
| Queen Anne's County               | \$ 833     | \$ 985      | \$ 1,232    | \$ 1,574      | \$ 1,713     |
| Baltimore city                    | \$ 833     | \$ 985      | \$ 1,232    | \$ 1,574      | \$ 1,713     |

|                        |          |          |          |          |          |
|------------------------|----------|----------|----------|----------|----------|
| Caroline County        | \$ 617   | \$ 622   | \$ 841   | \$ 1,120 | \$ 1,257 |
| Columbia city          | \$ 1,055 | \$ 1,316 | \$ 1,567 | \$ 2,008 | \$ 2,202 |
| Allegany County        | \$ 459   | \$ 542   | \$ 643   | \$ 875   | \$ 997   |
| Dorchester County      | \$ 649   | \$ 680   | \$ 836   | \$ 1,041 | \$ 1,117 |
| Garrett County         | \$ 508   | \$ 545   | \$ 654   | \$ 832   | \$ 874   |
| Washington County      | \$ 545   | \$ 662   | \$ 857   | \$ 1,186 | \$ 1,203 |
| Kent County            | \$ 636   | \$ 640   | \$ 866   | \$ 1,139 | \$ 1,534 |
| Cecil County           | \$ 814   | \$ 959   | \$ 1,156 | \$ 1,440 | \$ 1,546 |
| Wicomico County        | \$ 549   | \$ 681   | \$ 922   | \$ 1,186 | \$ 1,308 |
| Somerset County        | \$ 415   | \$ 589   | \$ 698   | \$ 878   | \$ 965   |
| St. Mary's County      | \$ 834   | \$ 1,045 | \$ 1,239 | \$ 1,801 | \$ 2,187 |
| Talbot County          | \$ 796   | \$ 801   | \$ 1,043 | \$ 1,299 | \$ 1,792 |
| Calvert County         | \$ 1,167 | \$ 1,230 | \$ 1,458 | \$ 1,951 | \$ 2,451 |
| Charles County         | \$ 1,167 | \$ 1,230 | \$ 1,458 | \$ 1,951 | \$ 2,451 |
| Frederick County       | \$ 1,167 | \$ 1,230 | \$ 1,458 | \$ 1,951 | \$ 2,451 |
| Montgomery County      | \$ 1,167 | \$ 1,230 | \$ 1,458 | \$ 1,951 | \$ 2,451 |
| Prince George's County | \$ 1,167 | \$ 1,230 | \$ 1,458 | \$ 1,951 | \$ 2,451 |
| Worcester County       | \$ 580   | \$ 663   | \$ 881   | \$ 1,097 | \$ 1,337 |

| Baltimore-Towson              | HOME RENTS |      |      |      |      |      |      |
|-------------------------------|------------|------|------|------|------|------|------|
|                               | EFFICIENCY | 1 BR | 2 BR | 3 BR | 4 BR | 5 BR | 6 BR |
| Low Home Rent                 | 750        | 803  | 963  | 1113 | 1241 | 1370 | 1498 |
| High Home Rent                | 874        | 1001 | 1231 | 1414 | 1558 | 1720 | 1842 |
| <b>Cumberland</b>             |            |      |      |      |      |      |      |
| Low Home Rent                 | 454        | 537  | 637  | 867  | 988  | 1136 | 1284 |
| High Home Rent                | 454        | 537  | 637  | 867  | 988  | 1136 | 1284 |
| <b>Hagerstown</b>             |            |      |      |      |      |      |      |
| Low Home Rent                 | 616        | 715  | 857  | 990  | 1105 | 1219 | 1333 |
| High Home Rent                | 616        | 748  | 968  | 1255 | 1359 | 1504 | 1628 |
| <b>Philadelphia (Cecil)</b>   |            |      |      |      |      |      |      |
| Low Home Rent                 | 693        | 743  | 891  | 1030 | 1148 | 1268 | 1386 |
| High Home Rent                | 799        | 942  | 1135 | 1344 | 1480 | 1615 | 1749 |
| <b>Salisbury</b>              |            |      |      |      |      |      |      |
| Low Home Rent                 | 521        | 647  | 857  | 990  | 1105 | 1219 | 1333 |
| High Home Rent                | 521        | 647  | 875  | 1126 | 1242 | 1428 | 1615 |
| <b>Somerset County</b>        |            |      |      |      |      |      |      |
| Low Home Rent                 | 482        | 613  | 725  | 902  | 1063 | 1219 | 1251 |
| High Home Rent                | 482        | 613  | 725  | 902  | 1063 | 1222 | 1251 |
| <b>Washington, D.C. Metro</b> |            |      |      |      |      |      |      |
| Low Home Rent                 | 940        | 1006 | 1207 | 1395 | 1556 | 1717 | 1877 |
| High Home Rent                | 1118       | 1199 | 1441 | 1656 | 1828 | 1998 | 2169 |
| <b>Caroline County</b>        |            |      |      |      |      |      |      |
| Low Home Rent                 | 654        | 659  | 857  | 990  | 1105 | 1219 | 1333 |

|                            |     |      |      |      |      |      |      |
|----------------------------|-----|------|------|------|------|------|------|
| High Home Rent             | 654 | 659  | 891  | 1186 | 1332 | 1504 | 1628 |
| <b>Dorchester County</b>   |     |      |      |      |      |      |      |
| Low Home Rent              | 658 | 689  | 847  | 990  | 1105 | 1219 | 1333 |
| High Home Rent             | 658 | 689  | 847  | 1055 | 1132 | 1302 | 1472 |
| <b>Garrett County</b>      |     |      |      |      |      |      |      |
| Low Home Rent              | 537 | 576  | 691  | 879  | 995  | 1144 | 1293 |
| High Home Rent             | 537 | 576  | 691  | 879  | 995  | 1144 | 1293 |
| <b>Kent County</b>         |     |      |      |      |      |      |      |
| Low Home Rent              | 667 | 698  | 857  | 990  | 1105 | 1219 | 1333 |
| High Home Rent             | 693 | 698  | 944  | 1241 | 1380 | 1504 | 1628 |
| <b>Saint Mary's County</b> |     |      |      |      |      |      |      |
| Low Home Rent              | 819 | 891  | 1070 | 1236 | 1380 | 1522 | 1664 |
| High Home Rent             | 819 | 1026 | 1216 | 1573 | 1735 | 1896 | 2057 |
| <b>Talbot County</b>       |     |      |      |      |      |      |      |
| Low Home Rent              | 707 | 758  | 910  | 1050 | 1172 | 1293 | 1414 |
| High Home Rent             | 808 | 814  | 1060 | 1320 | 1465 | 1598 | 1732 |
| <b>Worcester County</b>    |     |      |      |      |      |      |      |
| Low Home Rent              | 584 | 669  | 857  | 990  | 1105 | 1219 | 1333 |
| High Home Rent             | 584 | 669  | 888  | 1106 | 1348 | 1504 | 1628 |

## MA-20 Condition of Housing – 91.310(a)

### Introduction:

The data below is pre-filled by HUD in the Con Plan on-line tool. Again, there is to breakdown by area, and the condition and age of housing would vary greatly across different jurisdictions of the State.

### Definitions

#### Condition of Units

| Condition of Units             | Owner-Occupied   |             | Renter-Occupied |             |
|--------------------------------|------------------|-------------|-----------------|-------------|
|                                | Number           | %           | Number          | %           |
| With one selected Condition    | 456,304          | 31%         | 311,057         | 47%         |
| With two selected Conditions   | 8,393            | 1%          | 15,890          | 2%          |
| With three selected Conditions | 1,261            | 0%          | 2,103           | 0%          |
| With four selected Conditions  | 0                | 0%          | 47              | 0%          |
| No selected Conditions         | 995,750          | 68%         | 337,572         | 51%         |
| <b>Total</b>                   | <b>1,461,708</b> | <b>100%</b> | <b>666,669</b>  | <b>100%</b> |

Table 15 - Condition of Units

Data Source: 2007-2011 ACS

#### Year Unit Built

| Year Unit Built | Owner-Occupied   |            | Renter-Occupied |             |
|-----------------|------------------|------------|-----------------|-------------|
|                 | Number           | %          | Number          | %           |
| 2000 or later   | 182,015          | 12%        | 71,430          | 11%         |
| 1980-1999       | 479,844          | 33%        | 173,211         | 26%         |
| 1950-1979       | 561,294          | 38%        | 295,297         | 44%         |
| Before 1950     | 238,555          | 16%        | 126,731         | 19%         |
| <b>Total</b>    | <b>1,461,708</b> | <b>99%</b> | <b>666,669</b>  | <b>100%</b> |

Table 16 – Year Unit Built

Data Source: 2007-2011 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               | 799,849        | 55% | 422,028         | 63% |
| Housing Units build before 1980 with children present | 119,840        | 8%  | 45,895          | 7%  |

Table 17 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

**Vacant Units**

|                          | <b>Suitable for Rehabilitation</b> | <b>Not Suitable for Rehabilitation</b> | <b>Total</b> |
|--------------------------|------------------------------------|--|--------------|
| Vacant Units             | See Below                          | See Below                              | 241,045      |
| Abandoned Vacant Units   |                                    |  |              |
| REO Properties           |                                    |  |              |
| Abandoned REO Properties |                                    |  |              |

**Table 18 - Vacant Units**

**Need for Owner and Rental Rehabilitation**

We do not have information on vacant properties that are suitable for rehabilitation or not suitable for rehabilitation at the State level. This information used to be available (to some extent) from the Census, which broke down information on renter and owner occupied units that were vacant, as well as whether those vacant units were for sale or for rent, so there would be a "ballpark" estimate of units that might be in need of rehabilitation. However, the ACS now only reports on how many units are vacant, not breaking it down by occupancy or whether the properties were available for sale or rent. Consequently, we can only provide the total number as per ACS.

For REO properties, while DHCD and the State of Maryland currently does not have information on REO properties and abandoned REO properties, we are working to obtain it and hope to have it for the final version of the Plan. (This is a new question in the Plan not previously in other versions/years.)

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

HUD is using the "year structure built" data above as a proxy measure of units that possibly have lead paint, and instead of using this as a discussion point, covers what Maryland does and has found in relation to persons who may be affected by lead based paint hazards:

The State of Maryland has been extremely pro-active in reducing lead based paint hazards. The Maryland Department of the Environment has taken the lead in insuring housing is lead free through a combination of funding and enforcement actions. The Department also maintains a Childhood Lead Registry (CLR) that helps monitor childhood blood lead surveillance for Maryland.

Since 1995, the CLR has provided a comprehensive annual report that includes detailed data of blood lead data by age, jurisdiction, blood lead level, and the trend of blood lead levels over the years. The discussion included here is based on their most recent report, released in July of 2014.

Not all children in Maryland are required to be blood lead tested. Based on Maryland's "Targeting Plan for Areas at Risk for Childhood Lead Poisoning", children are required to have a blood lead test at ages one and two years if they meet the following criteria: (1) Live in an identified "at risk" zip code, (2) Participate in Maryland's Medicaid program and (3) Give a positive response to the "Risk Assessment Questionnaire" conducted on children up to six years of age, as required.

During CY 2013, a total of 110,082 children were tested for lead in their blood. This represented 21.2 percent of all children in the entire state aged six and under as per the 2010 Census. Of those children, a total of 371 (0.3 percent) were identified with a venous or capillary blood lead level equal or greater than 10 micrograms per deciliter. This is the level at which a child is considered to be lead poisoned. The largest number of these children lived in Baltimore City, followed by Somerset County, Worcester County, Talbot County, Prince George's County, and Allegany County. This is not totally surprising given these jurisdictions generally have some of the State's oldest housing stock.

The State of Maryland has long taken a leading role nationwide in addressing lead poisoning issues. In addition to the CLR, the State has implemented a variety of programs and laws to address lead hazards and increase access to housing without lead hazards.

DHCD has long operated a Residential Lead Paint Abatement program, which dates back to the mid-1980s. In addition, DHCD has required all rental housing it finances using not only federal funds (such as HOME) but State funds, bond funds, LIHTC projects, and any other rental sources of funding to ameliorate lead hazards or be lead free.

To illustrate the effectiveness of these programs and MDE's efforts, in 1995 about 70,000 children were tested for lead, and over 11,000 were above the 10 microgram level. As noted earlier, for 2013, the most recent year for which data is available, over 110,000 children were tested and the number of children over the 10 microgram level was 371. The goal is to have no children with blood lead levels of 10 micrograms or greater.

In addition to these efforts, MDE maintains a search tool and lead registry that allows renters of potential projects to enter a housing units address (down to individual units, rather than just projects) to determine its lead free status. Under State law, as of January 1, 2015, all residential rental properties constructed prior to 1978 must be registered and lead inspected prior to each change in occupancy. (1978 was the year in which lead paint was formally banned.)

**Discussion:**

## MA-25 Public and Assisted Housing – (Optional)

### Introduction:

DHCD serves as a public housing agency in the States rural areas. The table below from HUD provides data - which is not accurate - on the numbers of Housing Choice Vouchers the Department operates. Although HUD's data does not show this, DHCD does, in fact, administer both VASH and Family Reunification Vouchers. (Like the earlier table on Vouchers, this is "grayed out" in the template and we are not allowed to change it). As per the table we have inserted in the discussion area below DHCD operates 2,451 Vouchers. There are no numbers in the "# of accessible units" column because DHCD is a Voucher only PHA and has no physical units..

### Totals Number of Units

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

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

Table 19 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

PHAs can be Voucher only PHAs, have physical PHA units, or have a combination of both. The State does not operate any public housing developments, as it is a Voucher only PHA. The table below provides information on the State's 32 PHAs, and whether they are Voucher only, physical units only, or have both Vouchers and physical units (PHAs in entitlement jurisdictions that do not fall under the State's Consolidated Plan are in gray):

| PHA                 | Vouchers | Physical Units |
|---------------------|----------|----------------|
| Allegany County     | -        | 75             |
| Annapolis           | 384      | 1,098          |
| Anne Arundel County | 2,091    | 934            |
| Baltimore CITY      | 19,266   | 11,508         |
| Baltimore COUNTY    | 6,142    | -              |
| Calvert County      | 360      | -              |
| Cambridge           | -        | 190            |
| Carroll County      | 649      | -              |
| Cecil County        | 634      | -              |
| Charles County      | 927      | -              |

|                        |               |               |
|------------------------|---------------|---------------|
| College Park           | -             | 108           |
| Crisfield              | 23            | 330           |
| Cumberland             | -             | 425           |
| DHCD                   | 2,451         | -             |
| Easton                 | 139           | 66            |
| Elkton                 | 40            | 150           |
| Frederick              | 724           | 481           |
| Frostburg              | -             | 100           |
| Glen Arden             | -             | 60            |
| Hagerstown             | 930           | 1,320         |
| Harford County         | 1,269         | -             |
| Havre de Grace         | -             | 60            |
| Howard County          | 1,005         | 50            |
| Montgomery County      | 7,088         | 666           |
| Prince George's County | 5,999         | 377           |
| Queen Anne's County    | 136           | 25            |
| Rockville              | 409           | 341           |
| Saint Mary's County    | 1,313         | 52            |
| St. Michaels           | 20            | 61            |
| Washington County      | 578           | -             |
| Westminster            | 293           | -             |
| Wicomico County        | 383           | 277           |
| <b>State Total</b>     | <b>53,253</b> | <b>18,754</b> |
| <b>Non-entitlement</b> | <b>7,653</b>  | <b>1,386</b>  |

**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:**

Not Applicable to DHCD. DHCD is a Voucher only PHA and has no physical units. There are a total of 1,386 physical PHA units that come under the State Consolidated Plan.

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

DHCD operates no public housing units of its own. However, the Department is working with local PHAs who have physical units to update them. This is being done through a combination of tools, including the RAD demonstration program, LIHTC, Tax Exempt Bonds, and State resources. Currently, about 5,000 units have been placed in the RAD Demo program in both the entitlement and non-entitlement jurisdictions.

Most physical PHA units are located in the State's entitlement jurisdictions. However, there are some smaller PHAs in the rural areas who DHCD is working with or has worked with to upgrade the quality of their housing units. Efforts are currently underway that are examining housing units that may have been impacted by Hurricane/Superstorm Sandy in Crisfield, and funding from other sources, such as the

Attorney General's settlement on mortgage fraud have been used or are being used to upgrade units for small PHAs such as Saint Michaels.

DHCD has also worked with local PHAs and repaired or replaced many PHA units. This included extensive work in Baltimore City is replacing dilapidated high rises, and work that is currently going on in the City of Annapolis, working with the Housing Authority of Saint Mary's County to upgrade their units, etc.

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

DHCD continues to work to improve the living environment of families residing in public housing. As noted above, DHCD is undertaking extensive efforts with local PHAs who are participating in the RAD Demo program to improve public housing (about 5,000 public housing units in Maryland are falling under this effort, with more units on the Federal waiting list). The Department will use various financing sources, including LIHTC, Bond, State, and other financing to help improve, repair, or replace these units as needed. The State funded Partnership Rental Housing program will be used to help in these efforts.

Because of the diverse size and scale of these projects from city to city, town to town, and community to community, the efforts the Department will undertake will be keyed to what is appropriate for individual projects, and what additional resources HUD and other funding sources can bring to the table.

**Discussion:**

**MA-30 Homeless Facilities – 91.310(b)**

**Introduction**

Maryland’s Continuum(s) of Care, as well as agencies such as DHMH, operate an extensive network of emergency shelters, transitional housing facilities, and permanent supportive housing units across the State. While HUD asks for counts on beds, the CoCs don’t necessarily operate all of their housing assistance in this manner. For example, some CoCs rent apartments to assist their clients, while others may do motel placements.

The Department of Human Resources, which is the primary homeless agency in Maryland, does not gather information in the form in the table below. In the appendices to the Plan is the “Directory of Maryland Emergency Shelters and Transitional Housing Programs”. This includes a list of all of the State’s emergency and transition shelters, the populations they serve, how many beds they have (as/if appropriate – some providers only provide services, others operate beds, others have motel placements, others provide apartments, and many provide a combination of all of these), and what type of supportive services they provide.

**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) | See Appendices                  |                                    |                           |                                   |                   |
| Households with Only Adults             |                                 |                                    |                           |                                   |                   |
| Chronically Homeless Households         |                                 |                                    |                           |                                   |                   |
| Veterans                                |                                 |                                    |                           |                                   |                   |
| Unaccompanied Youth                     |                                 |                                    |                           |                                   |                   |

Table 20 - Facilities Targeted to Homeless Persons

**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**

The State of Maryland’s homeless service providers provide a wide array of services to persons who are homeless and/or threatened with homelessness. This includes: case management, information and referrals, heating and electric bill assistance, permanent supportive housing, temporary safe shelter as well as rape/sexual assault assistance for victims of domestic violence, abuser intervention programs, meals and

referral services, services targeted to the handicapped, food pantry and clothing, hot meals, fresh food markets, treatment for alcohol and drug addition, help targeted to veterans, etc. For the complete array for shelters and transitional housing and the assistance they provide, please see the appendices.

**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.**

See appendices. At the State level, this exceeds 40 pages, while the on-line tool only allows for one page.

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

### Introduction

Persons with Special Needs include the disabled, the frail elderly, persons with additions, and persons with HIV/AIDS. The Con Plan on-line tool places special emphasis on persons with HIV/AIDS (partially in response to the availability of the HOPWA program), but we provide a discussion for the various Special Needs populations.

### HOPWA Assistance Baseline Table

| Type of HOWA Assistance | Number of Units Designated or Available for People with HIV/AIDS and their families |
|-------------------------|---|
| TBRA                    | 104   |
| PH in facilities        | 0   |
| STRMU                   | 0   |
| ST or TH facilities     | 0   |
| PH placement            | 0   |

Table 21 – 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**

Persons who are not homeless but who require supportive housing are served in a number of settings. These settings range from institutions to independent housing integrated in the community. The housing setting is determined based on the individual's needs and choice, as well the availability and affordability of appropriate housing. DHCD works in concert with DHMH and the Maryland Department of Disabilities (MDOD) to offer housing programs that meet the needs of persons with disabilities, including people transitioning from mental and physical health institutions. These programs are discussed in greater detail below.

DHMH operates the following Home and Community-Based Service (HCBS) waivers, serving over 25,000 people as an alternative to institutionalization: the Community Pathways Waiver, which serves 14,070 persons with intellectual and/or developmental disabilities; the Home and Community -based Options waiver (formerly known as the Living at Home and Older Adult waivers, which transitioned 1,095 individuals during the years of 2011-2013), which currently assists 3,904 adults; the Brain Injury Waiver, which assists 47 adults with brain injuries acquired after age 22; the Medical Day Care Waiver, which serves 4,600 individuals aged 16 and above.

DHMH's various waivers provide a range of services including assistance with activities of daily living, assistive technology and adaptive equipment, supported employment, transportation, and behavioral supports. Additional details concerning the services provided for DHMH's waiver programs can be found on the DHMH website at <https://mmcp.dhmh.maryland.gov/waiverprograms/SitePages/Home.aspx>.

In addition to HCBS, DHMH also provides state plan services such as Medical Assistance Personal Care (serves 5,400 adults) and Community First Choice. DHMH's Mental Hygiene Administration (MHA) also provides community-based supports to individuals with behavioral health disabilities, which is limited to Medicaid eligibility and adults. MHA has provided psychiatric rehabilitation services to 2,819 individuals and other supportive services to 8,704 individuals in 2013. Additionally, DDA's Waitlist Equity Fund is utilized to fund services for individuals transitioning from Intermediate Care Facilities for Individuals with Intellectual Disabilities (ICFs/IID), which are called State Residential Centers (SRCs), as well as for people not yet receiving services.

DHMH has also developed Community First Choice (CFC), a new section 1915(k) program under Section 2401 of the Affordable Care Act. CFC consolidated overlapping services within the Medical Assistance Personal Care, Living At Home, and Older Adults Waiver programs into a unified and expanded program. DHMH offers all required and optional services allowed under CFC in a self-direction or agency model. This has increased access to vital services that prevent institutionalization and hospitalization for many State Plan only participants.

Integral to Maryland's transition efforts is the state's Money Follows the Individual (MFI) policy codified in State law: *The Department may not deny an individual access to a home- and community-based services waiver due to a lack of funding for waiver services if: 1. The individual is living in a nursing facility at the time of the application for waiver services, 2. At least 30 consecutive days of the individual's nursing facility stay are eligible to be paid for by the Program, 3. The individual meets all of the eligibility criteria for participation in the home- and community-based services waiver, and 4. The home- and community-based services provided to the individual would qualify for federal matching funds.*

Maryland has been implementing the federal Money Follows the Person (MFP) since 2007. Through MFP, Maryland has encouraged the use of HCBS supports by streamlining the transition process. MFP has transitioned 1,933 people with disabilities from institutions into the community, with a low reinstitutionalization rate of less than 6%. Additionally, Maryland was awarded \$106 million through Center for Medicare and Medicaid Services' Balancing Incentives Payment (BIP) Program, giving states incentives to expand HCBS and improve infrastructure.

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

DHCD, MDOD, and DHMH have a successful track record of collaborating on programs integrating supportive housing and community-based supports and services for people with disabilities. Ongoing collaborations include the Bridge Subsidy Program and the Weinberg Initiative further described below. The most critical program for meeting the supportive housing needs for persons returning from mental and physical

health institutions is Maryland's Section 811 PRA Program. Maryland has received two funding awards from HUD totaling \$21,037,363 for this effort and has awarded funding under its first award to 87 units in 8 properties located in the Baltimore- Washington metro areas. DHCD is accepting applications for additional existing units under a NOFA published in the later part of 2014. The second funding award expands the program to all parts of the State and when fully implemented, Maryland expects to create 300 Section 811 PRA units. Persons transitioning from nursing facilities receive the highest priority for occupying these units and a web-based registry is used to identify and track eligible applicants for the units.

In addition to the Section 811 PRA Program, DHCD, MDOD and DHMH work together on the Bridge Subsidy Program, which provides supportive housing for persons with disabilities on SSI and SSDI. The Bridge program is operated in close cooperation with participating PHAs, which agree to provide a preference for Bridge Subsidy recipients in the PHAs' HCV or public housing programs. The State of Maryland provides 3-5 years of rental assistance to Bridge Subsidy recipients while they await permanent federal housing assistance. Funding for Bridge Subsidy has come from both DHCD and DHMH's MFP rebalancing funds. To date, this program has assisted 130 recipients to secure community-based housing that meets their needs.

Additionally, these agencies jointly administer the Weinberg Initiative, a unique public-philanthropic partnership using grant funds from the Harry and Jeannette Weinberg Foundation to create dedicated units with rents affordable to disabled households at 15-30% AMI in tax credit properties. These units are integrated in multifamily rental housing, and are designated for this population for a 30-year period. To date, the Weinberg Initiative has created 11 affordable units for extremely low-income people with disabilities in 5 different properties across the State. An additional 5 units are planned and will be available during CY 2015.

DHCD also administers 12 NED Category 2 vouchers, and works closely with DHMH and MDOD to assist eligible participants with transition to community living. Both DHMH and MDOD work closely with supports planners/case managers to identify eligible participants for Bridge, Weinberg and NED Category 2 HCVs, and to provide voluntary services and supports to promote successful tenancy. DHCD also creates permanent housing for individuals with disabilities and special needs at 30% of AMI using its State-funded Partnership program. In addition to these state-level efforts, 8 local jurisdictions in Maryland administer another 100 NED Category 2 vouchers and approximately 1,300 NED Category 1 and other vouchers.

In addition, DHCD also partners with DHMH to operate the Housing Opportunities for Persons with AIDS (HOPWA) program. DHMH is the primary administrator of HOPWA, providing services to clients, with DHCD operating as a sub-grantee of DHMH, providing housing assistance in the State's rural areas. In addition, DHMH also operates the HOPWA program in the Montgomery and Frederick County Service area, working with local governments to coordinate services and housing to HOPWA program beneficiaries.

Finally, BHA oversees various housing and residential rehabilitation programs for its clients, including CoC (former Shelter Plus Care), transitional housing, and "supported housing." The supported housing programs include programs such as Housing Unlimited Inc (Mont Co), Supported Housing Development (AA Co), Community Housing Associates (Baltimore City), Main Street Housing (various counties). Some of the RRP providers are also creating their own supported housing for persons that graduate out of RRP. This matrix of housing resources is based on BHA's Core Service Agency (CSA) system throughout the State.

**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)**

Maryland DHCD will work closely with DHMH and MDOD to address the housing and supportive services needs of persons with disabilities and special needs who are not homeless. Primary attention will be directed to full implementation of the **Section 811 PRA Program**. There are more than 671 eligible applicants on the Registry waiting for a unit. The first 58 units are expected to be ready for occupancy in early 2016 and ensuring quick occupancy of these units by eligible households will be a priority. Additionally, MDOD and DHCD will be working closely to encourage owners of existing rental units with DHCD financing to agree to accept Section 811 units in their properties. DHCD will be processing the construction financing for the second group of projects with Section 811 awards, as well as reviewing applications for the third round of awardees. In June 2015, **the Bridge Subsidy Program** will again accept new applicants utilizing about \$2.1 million in funding from DHMH. About 75 households are expected to benefit from this Program, which will expand to include participation in Baltimore City and Montgomery County. Under **the Weinberg Initiative**, the last of the \$2 million grant will be awarded to a project and the units coming on line will be leased using the web-based Registry. DHCD and MDOD have initiated discussions with the Weinberg Foundation for continued funding and some enhancements to the Initiative, which are expected to occur in 2015. DHCD will continued to offer **Partnership** funding for units reserved for occupancy to persons with disabilities at or below 30% AMI and will continue its participation with **NEDs Category 2 vouchers** and **HOPWA**. MDOD will continue efforts to refine and fully utilize the internet-based **registry** of Medicaid recipients with disabilities in need of long-term supports and services who are interested in rental housing and transition to community living. This registry enables eligible persons to apply for the Weinberg initiative, Bridge Subsidy and current and future Section 811 PRA programs through a single portal. MDOD will be working with case management organizations statewide to identify training and technical assistance needs and provides numerous training opportunities throughout the year to address the needs of case managers.

DHCD will continue its longstanding efforts to **increase and preserve the supply of affordable rental housing** using Low Income Housing Tax Credits, the Multifamily Bond Program, and state appropriated gap financing. Through the Qualified Allocation Plan (QAP), DHCD incentivizes the creation and preservation of units serving lower income households, including those at or below 30% AMI. The QAP also includes incentives

for units targeted to persons with disabilities. The preservation of properties with project-based section 8 rental assistance remains important to DHCD as these units serve those with extremely low incomes and most severely rent-burdened, often persons with special needs.

A new effort for Maryland in 2015 will be preparing for administration of the **National Housing Trust Fund (NHTF)**. The NHTF is expected to be funded for the first time in CY 2016 by the GSEs and the money is anticipated to be available for use by July 2016. While the exact amount of funding is not yet known, estimates are that about \$3 million will be available in Maryland. These funds must be used to create housing affordable to households at or below 30% AMI. At least 80% of the funding must be used for rental housing with most of the funds restricted to the capital costs of construction. Up to 30% of the funds may be used as operating assistance (rental subsidies) for NHTF funded units. Combining NHTF as capital and operating assistance for a unit would enable the creation of units with rents affordable to SSI level income households. Clearly, this is a resource that can have a significant impact on addressing the housing needs of persons with disabilities, who make up a large component of Maryland's population with income at or below 30% AMI. Both the Weinberg Initiative and DHCD's Partnership Rental Housing IDSN program could serve as models for the use of the NHTF resources. DHCD will be working with MDOD and other stakeholders to determine how best to utilize this new funding stream and enhance efforts to create affordable and accessible housing for persons with disabilities at SSI income levels.

**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))**

Not Applicable

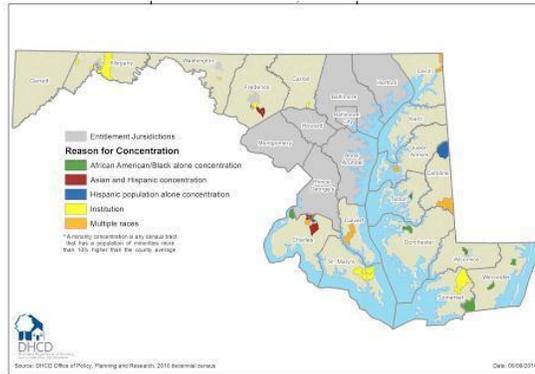
**MA-50 Needs and Market Analysis Discussion**

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

No, there are no census tracts where households with multiple housing problems are concentrated. A concentration is defined as a census tract that has a minority population that is 10 percent higher than the jurisdiction as a whole (see below).

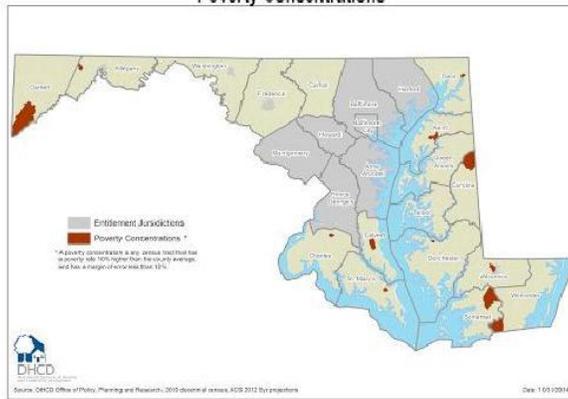
**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

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

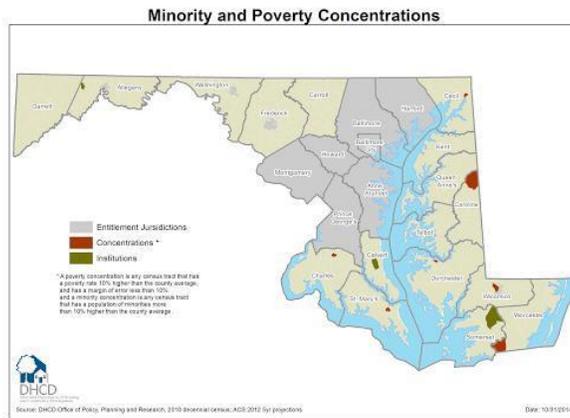


The map below shows areas of low-income concentration:

### Poverty Concentrations



The map below shows areas that are both minority and low-income concentrations:



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

Many of these areas of concentration are new, are related to the changing demographics of Maryland. For example, while the number of total areas of minority concentration in the non-entitlement areas increased (from 20 in the last Analysis of Impediments to 30 for the most recent one, taking out concentrations due to institutional structures), this was entirely due to an increase in the State’s Hispanic and Asian population which increased significantly, as the number of African American/black concentrations actually declined from the previous AI. In addition, as the map shows, many of the areas of minority concentration are due to persons of different races/ethnicities locating in a census tract in a large enough mix to cause a concentration, rather than these new concentrations caused by a “dominate” race.

The characteristics/market areas of the vast majority of the areas of concentration are actually quite good. Comparing these neighborhoods to areas of low-income concentration, only ten are areas of both low-income and minority concentrations. This falls to seven when taking out

institutional structures (such as historically black colleges and universities, prisons, etc.). Of those six remaining tracts, three tracts are concentrations impacted by large scale HUD developments. Of the remaining four, two are historically black communities, one is impacted by a chicken processing plant that has hired a large number of Hispanic workers (the one "Hispanic only" tract in the map above) and one is a concentration where there is no dominant race (located in Cecil County). (See the State's Analysis of Impediments to Fair Housing Choice for more information.)

**Are there any community assets in these areas/neighborhoods?**

The vast majority of the census tracts that have minority concentrations are economically healthy. Further, in some instances, the communities that are concentrations are actually due to employment opportunities and strategies employed by Maryland businesses. For example, there are several new Asian/Hispanic concentrations in Frederick County along the I-270 "tech" corridor. The reason for this is that computer companies in the area have hired large numbers of persons from India to work in their high tech companies. Of 84,000 computer worker visas available in the U.S., 12,000 of these visas have been granted to Maryland residents/companies, and 8,000 of them are linked to a single employer in Maryland. Many of the individuals (and their families) have chosen to live near their work, hence the areas of minority concentration. In Charles County, which "flipped" from majority Caucasian/White to majority minority in the last census, the concentrations are due to workers, including federal government workers, residing in bedroom suburbs to find affordable housing in the high priced Washington market

**Are there other strategic opportunities in any of these areas?**

The areas that have minority concentrations are generally quite strong. For those outside the "tech" corridor, DHCD (and the State of Maryland) concentrates its assistance to areas in need of community revitalization (see geographic targeting discussion). These programs provide housing, employment, and community development resources to these communities and include the historically black communities mentioned above, as well as the areas where there are large HUD funded developments.

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

### **Geographic Area**

**Table 22 - Geographic Priority Areas**

Housing data provided by HUD revealed a similarity of need from jurisdiction to jurisdiction 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. In the survey of needs completed for the five-year Plan, questions about infrastructure, community development, and economic development needs also indicated a similarity of need from jurisdiction to jurisdiction.

Since similar needs exist throughout the State, the State will not target its funds to certain jurisdictions, except as established by law. For example, the State's allocation of CDBG funds may only be used in non-entitlement areas. Since there is a major emphasis on directing resources to growth areas and areas in need of revitalization, we will generally be targeting funds to projects located in Priority Funding Areas (PFAs) as well. 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 Grant and Loan Program (AHGLP)
- Group Home Financing
- HOME – for single family existing homes only
- Maryland Mortgage Program – for existing homes
- Local Government Infrastructure Financing
- Rental Allowance
- Emergency Solutions Grants
- CDBG – for single family housing rehabilitation only
- Community Service Block Grants
- Maryland Appalachian Housing
- Accessory Shared and Shelter Housing
- Section 8 Voucher/Certificate

- Section 8 Moderate Rehabilitation

**Programs required by law to fund projects located 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 now known as Sustainable Communities.**

**Neighborhood Revitalization**

- Community Investment Tax Credit – in Priority Funding Areas
- Main Street Maryland /Main Street Improvement Program – in Sustainable Communities
- Community Legacy Program – in Sustainable Communities
- Neighborhood BusinessWorks – in Sustainable Communities

**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*

**General Allocation Priorities**

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

Not applicable for States. Resources under the plan are provided through competition. (See the “Method of Distribution” discussions for how funding is awarded to different areas.)

## SP-25 Priority Needs – 91.315(a)(2)

### Priority Needs

Table 23 – Priority Needs Summary

**Housing Priorities:** Priorities for federally funded housing assistance will be provided to:

- Extremely Low-Income Renters, including disabled persons and homeless persons,
- Low-Income Renters,
- Extremely Low-Income Homeowners,
- Low-Income Homeowners,
- Moderate-Income Renters, and
- Moderate-Income Homeowners,

Housing assistance to be provided will include 1) encouraging renters to become owners through use of DHCD's homeownership programs; 2) financing the acquisition, new construction or rehabilitation of multi-family housing; and 3) direct tenant assistance through State and federal rent subsidy programs. DHCD will also assist homeowners with the rehabilitation of owner-occupied properties and assist persons with special needs to obtain supportive housing. DHCD also will work to encourage the preservation of affordable housing.

**Non-Housing Priorities:** Priorities for State funded infrastructure are:

- Water, Sewer, and drainage,
- Streets and roads,
- Street lighting, landscaping, sidewalks, and public space improvements,
- Electric utility improvements,
- Solid waste transfer, conversion and disposal facilities,
- Government office and meeting facilities,
- Police, fire, transportation, recreation, maintenance, and other facilities for the delivery of public services,
- Public parking structures

**Public Facilities and Essential Human Services Priorities:** Priorities for public facilities and essential human services are:

- Head Start, Day Care and Family Support Centers,
- Youth and Senior Centers,
- Community Facilities,
- Health Centers,
- ADA improvements, and
- Public Services

Public facilities and essential human services programs will be financed through federal programs, such as DHCD's CDBG program, as well as State programs administered by DHCD, DHR and DHMH. The State Infrastructure Bond Financing Program often finances facilities that are other ineligible for federal funding due to statutory or regulatory program restrictions.

**Narrative (Optional)**

The State of Maryland and DHCD continues to have a strong commitment to serving its neediest families. We will continue to focus our efforts on providing affordable housing to the lowest income households, including persons with disabilities. We will also work to help serve homeless persons through our partnerships with other agencies, as well as using resources such as ESG toward this effort as well. In addition, DHCD will continue to work to strengthen and improve its communities, including especially the State's Sustainable Communities and Smart Growth areas, to make them places where individuals and families can thrive and prosper.

**SP- 40 Institutional Delivery Structure -91.315(k)**

**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**

The strengths in the service delivery system have been CoCs that are strongly committed to helping the homeless with a wide array of housing and services. Maryland's CoCs have been very successful in obtaining funding through the Continuum of Care competition.

Several programs exist to address the needs of Maryland's homeless population and those in danger of becoming homeless. However, DHR is the funder of many of the State programs. In these cases, DHR does not provide direct services to individuals seeking shelter. The following services are administered by DHR through their local departments of social services.

**Homelessness Prevention Program (HPP)**

HPP provides non-monetary assistance to households with a pending eviction, and in some jurisdictions, support counselors who work with tenants and landlords to prevent evictions. By providing short-term mediation or linkage to resources, the program helps families and individuals who are at risk for eviction to stay in their rental homes.

**Housing Counselor Program (HCP)**

HCP operates in five jurisdictions and assists low income families who are homeless, or in imminent danger of becoming homeless to locate, secure, and maintain permanent housing. Counselors help these families establish adequate credit references and to apply for subsidized housing. The counselors also help access local public and private resources for the first and last month's rent, security deposits, utility payments, or donations of furniture. The five jurisdictions served are: Baltimore County, Harford County, Montgomery County, Washington County, and Baltimore City.

**Service-Linked Housing Program (SLH)**

SLH provides funds in thirteen jurisdictions to link low-income residents to community services. SLH stabilizes households that are in precarious situations, thereby avoiding episodes of homelessness. Advocates help link residents to health services, education, job training, employment, addiction treatment, and other counseling. The jurisdictions served are: Baltimore County, Prince George's County, Anne Arundel County, Allegany County, Caroline County, Carroll County, Frederick County, Garrett County, Harford County, Howard County, Montgomery County, Washington County, and Baltimore City.

**Emergency and Transitional Housing and Services Program (ETHS)**

ETHS provides state funding for emergency and transitional shelters for people who are homeless. ETHS funds shelter beds and support services such as limited rent assistance, food, transportation, and case management. ETHS is administered locally with significant involvement of local homelessness agencies in each jurisdiction. The Directory of Maryland Emergency Shelters and Transitional Housing Programs can be used to contact ETHS funded and other shelter programs around the State.

**Homeless Women – Crisis Shelter Home Program (HW-CS)**

HW-CS HW-CS Home Program provides shelter, room and board, counseling, and referral services to homeless women and children. The shelters offer a 24-hour crisis hotline in addition to safe accommodations and meals. Other services include direct resource referral for housing, physical and mental health care, education, training, employment services, and case management. This program is located in Baltimore City, Anne Arundel, Baltimore, Calvert, Carroll, Cecil, Garrett Harford, Montgomery, Prince George's, Somerset, St. Mary's, Wicomico and Worcester Counties

DHCD also offers a number of programs to assist homeless persons, including the Shelter and Transitional Housing Grant Program, which provides capital funding for build emergency shelters and transitional housing, as well as the federal Emergency Solutions Grant program, which provides short term rental assistance and rapid-rehousing to homeless persons among other uses.

The weaknesses in the homeless delivery system include the need for improved data collection, and finding solutions to the problem that many homeless families lack adequate rent to pay for even affordable or low-income housing.

**SP-60 Homelessness Strategy- 91.315 (d)**

**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**

The State has several programs that assist homeless individuals who are homeless are at risk of becoming homeless. This includes Eviction Prevention efforts taken through both State (such as RAP) and federal (such as ESG) funds.

The Department of Health and Mental Hygiene has the lead role for individuals who are likely to become homeless after being discharged from publicly funded institutions or systems of care. The types of activities they undertake in coordination with other State agencies (such as DHCD, Corrections, DHR, and others) include:

- Supporting consumers and family members in navigating the PMHS
- Coordinating outreach services for individuals who are homeless and experiencing mental illnesses
- Assisting in developing transition plans for consumers returning to the community from prisons and jails
- Facilitating discharge planning for children and adolescents in residential placement or residential level services
- Screening individuals for whom admission to an inpatient facility is requested to determine whether a less restrictive alternative can be provided
- Collaborating with acute care and state hospital facilities to facilitate transition to the community for individuals leaving inpatient care
- Granting access to the PMHS for uninsured clients in crisis
- Managing care for high-cost users to ensure they receive the most appropriate care in the least restrictive setting

Local Addictions Authorities also have a roll in this effort. This includes:

- Assisting and supporting consumers and families in accessing substance use disorder services
- Coordinating with other service systems to provide outreach to homeless persons who are in need of substance use disorder services
- Providing or facilitating pre-trial and community re-entry services to incarcerated individuals returning to the community
- Assessing all individuals requesting residential services for appropriate level of care
- Granting access to residential treatment beds when necessary, and
- Managing care for all residential clients to assure continuity of care

Persons who are not homeless but who require supportive housing are served in a number of settings. These settings range from institutions to independent housing integrated in the community. The housing setting is determined based on the individual's needs and choice, as well the availability and affordability of appropriate housing. DHCD works in concert with DHMH and the Maryland Department of Disabilities (MDOD) to offer housing programs that meet the needs of persons with disabilities, including people transitioning from mental and physical health institutions. These programs are discussed in greater detail below.

DHMH operates the following Home and Community-Based Service (HCBS) waivers, serving over 25,000 people as an alternative to institutionalization: the Community Pathways Waiver, which serves 14,070 persons with intellectual and/or developmental disabilities; the Home and Community -based Options waiver (formerly known as the Living at Home and Older Adult waivers, which transitioned 1,095 individuals during the years of 2011-2013), which currently assists 3,904 adults; the Brain Injury Waiver, which assists 47 adults with brain injuries acquired after age 22; the Medical Day Care Waiver, which serves 4,600 individuals aged 16 and above.

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Integral to Maryland's transition efforts is the state's Money Follows the Individual (MFI) policy codified in State law: *The Department may not deny an individual access to a home- and community- based services waiver due to a lack of funding for waiver services if: 1. The individual is living in a nursing facility at the time of the application for waiver services, 2. At least 30 consecutive days of the individual's nursing facility stay are eligible to be paid for by the Program, 3. The individual meets all of the eligibility criteria for participation in the home- and community-based services waiver, and 4. The home- and community-based services provided to the individual would qualify for federal matching funds.*

Maryland has been implementing the federal Money Follows the Person (MFP) since 2007. Through MFP, Maryland has encouraged the use of HCBS supports by streamlining the transition process. MFP has transitioned 1,933 people with disabilities from institutions into the community, with a low reinstitutionalization rate of less than 6%. Additionally, Maryland was awarded \$106 million through Center for Medicare and Medicaid Services' Balancing Incentives Payment (BIP) Program, giving states incentives to expand HCBS and improve infrastructure.

### **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**

#### **CDBG Monitoring**

Every CDBG grant is officially monitored at least once during the lifetime of the project. DHCD staff perform a 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 subrecipients or developers) to ensure compliance with the relevant programmatic and compliance requirements.

24 CFR 570.490 and 24 CFR 570.506 describe the Federal record-keeping 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 subrecipients, 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 requirements. This review will also include the files of a subrecipient, developer or business if applicable. In regard to the local record-keeping system, the Reviewer should, at a minimum, look for the following:

- The record-keeping 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 subrecipient) 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.

#### **HOME Monitoring**

Two offices within Maryland's Department of Housing and Community Development are responsible for monitoring housing loans and grants made by the Department with both State and federal (including HOME) funds. The office of Multifamily Housing Programs in the Division of Development Finance is responsible for income monitoring of tenants. The Asset Management unit in the Division of Credit Assurance is responsible for monitoring the physical and financial condition of DHCD-financed properties, including those assisted with HOME.

Multifamily Housing 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. Multifamily Housing will perform additional audits, if needed, to ensure that problems are corrected. Multifamily Housing and grantees are subject to HUD audits. Reviews and audits will ensure that all State and federal regulations are being followed.

Asset Management undertakes physical inspections of DHCD-financed properties, as well as ensuring the financial stability of loans and assets management by the Department. Generally, Asset Management is responsible for conducting annual inspections on all properties for which the original loan amount was \$750,000 or greater and all HUD insured and subsidized projects. Inspections are conducted every two years on properties with original loan amounts between \$350,000 and \$750,000. Inspections are conducted every three years on projects whose original loan amount was less than \$350,000, but more than \$75,000. On multifamily loans of less than \$75,000, no inspection is conducted by DHCD. Some inspections may be completed by the Contract Servicer. The financial condition of HOME assisted rental projects with 10 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.
- 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.

- The project received a Satisfactory or better rating on its most recent physical inspection and administrative review by Asset Management.
- The surrounding market is stable or appreciating.

**ON-SITE MONITORING FOR HOME-ASSISTED PROJECTS**

On-site monitoring is conducted to ensure that HOME-assisted projects are operated in compliance with the HOME regulations. On site monitoring responsibilities are conducted in accordance with the HOME regulations.

The on-site monitoring elements include:

- maintenance of appropriate records;
- evidence that the property's written tenant selection policy has been followed;
- acceptable lease documents;
- evidence of affirmative marketing and conformance with fair housing policies;
- review of rent adjustments;
- review of treatment of rents for tenants who no longer qualify as low-income families;
- review of corrective procedures dealing with temporary noncompliance caused by increases in the incomes of existing tenants;
- ensure compliance with the written agreement between the owner and DHCD;
- physical inspections for compliance with property standards; and,
- verification of accuracy of information submitted by owners on eligible tenant incomes and HOME rents.

Current Initiatives activities are monitored for compliance with Program requirements by HOME Program staff during the term of the agreement.

**ESG MONITORING AND EVALUATION**

Monitoring activities include requiring 180 day reports and at least 10 percent of the Service Providers along with the cognizant oversight agency in local government may be monitored on-site annually. The visit may occur during or after the grant period. All grantees will receive at least a two week notice prior to the monitoring visit. The visit will entail reviews of the fiscal and programmatic aspects of the grant as administered by both the grantee and the subgrantee. Grantees and subgrantees will make all ESG records, administrative offices and personnel available upon request during the monitoring visit. Within approximately 60 days after the visit, DHCD will forward a report to the grantee. The report will

summarize grant progress and may address concerns and recommendations for further action, as well as findings for corrective action. Local government grantees that contract with non-profit organizations who act as Service Providers shall monitor each such subgrantee to determine project progress and adherence to the sub-recipient sub-agreement. Monitoring reports of the local government's grantees shall be subject to review by DHCD upon request.

#### **HOPWA Monitoring and Evaluation**

Monitoring activities include regular oversight of program performance through review of quarterly reports of performance measures, a narrative of program successes, challenges, barriers and budget expenditures. Also monitored is the coordination of services between HOPWA and Ryan White-funded programs, such as attendance of HIV case managers at Regional Advisory Committee (RAC) meetings. PHPA conducts sub-grantee site visits on an annual basis to monitor adherence to programmatic and fiscal standards and guidelines, client confidentiality and the quality and accessibility of services. Areas identified for improvement during the monitoring process may require that agencies develop corrective action plans. The PHPA HOPWA Coordinator carefully monitors progress in implementing the corrective action plans. In order to facilitate improvement, PHPA staff will provide technical assistance to sub-grantees, as needed.

The purpose of the program's evaluation plan informs us in various ways. First the evaluation will examine process indicators and quality improvement measures to assess program performance. Second, the evaluation plan seeks to evaluate the outcomes and impact of HOPWA assistance on the housing stability and health status of participating consumers. The data for both evaluation purposes will come from quarterly reports by project sponsors and by targeted qualitative and quantitative data collection.

The outcomes to be measured include:

1. Increased client access to housing related community services and resources (Strategic Plan Objective 1)
2. Funded project sponsors' demonstrated ability to comply with HOPWA, HUD and other housing-related laws and regulations (Strategic Plan Objectives 2 & 3)
3. Funded project sponsors' access to AIDS-related resources and information (Strategic Plan Objective 2)
4. Grantee and funded project sponsors are in compliance with HOPWA and other applicable HUD and housing-related regulations (Strategic Plan Objective 2)
5. HOPWA resources leverage additional AIDS-specific funding needed to address community housing-related needs. (Strategic Plan Objective 4)
6. HOPWA grantee and local partners collaborate to assess housing needs, recognize barriers and identify solutions and achievable strategies (Strategic Plan Objective 4)

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

**Introduction:**

This Section of the Plan discusses the Method of Distribution which the State will use for the CDBG, HOME, ESG, and HOPWA programs. The actual distribution methods are in the attachments as the write ups exceed the maximum allowable space in the tool.

**Distribution Methods**

Table 24 - Distribution Methods by State Program

|   |  |  |
|---|--|--|
| 1 | <p><b>State Program Name:</b></p> <p><b>Funding Sources:</b></p>   | <p>CDBG</p> <p>CDBG</p>  |
|   | <p><b>Describe the state program addressed by the Method of Distribution.</b></p> <p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p> <p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p> | <p>The Community Development Block Grant program provides grants to units of local government to carry out their community development, economic, and housing needs.</p> <p>See attachments. The tool does not allow sufficient space to describe the method of distribution.</p> <p>It is in the word version of this document. In addition, the criteria is available through the Division of Neighborhood Revitalization. Criteria is also made available to eligible applicants when the State prepares to award CDBG funding.</p> |

|  |  |
|--|--|
| <p><b>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)</b></p> <p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p> |  |
| <p><b>Describe how resources will be allocated among funding categories.</b></p>   | <p>For SFY 2016 (FFY 2015), the State of Maryland has been awarded \$7,019,706. The allocation is divided into the following categories:</p>   |
| <p><b>Describe threshold factors and grant size limits.</b></p> <p><b>What are the outcome measures expected as a result of the method of distribution?</b></p>  | <p>Eligible applicants must score at least 105 points on a 150 point scale in order to be funded. The HUD IDIS tool does not allow sufficient space to discuss the threshold factors, see the attachments on CDBG for a full discussion.</p> <p>The maximum grant size is \$800,000.</p> |

**Discussion:**

The Tool does not allow grantees enough space to enter the Method of Distribution for more than one program. The full Method of Distribution the State will use for the CDBG, HOME, ESG, and HOPWA programs is below:

**CDBG METHOD OF DISTRIBUTION**

**State Fiscal Year 2016/Federal Fiscal Year 2015 Allocation**

The State CDBG Program has been designed to be flexible to accommodate a variety of community needs. The State chooses to primarily use funds as gap funding for projects selected by jurisdictions to meet their specific needs. The funds are awarded through two categories: 1) Community Development; and 2) Special Projects. DHCD awards funds for projects from the Community Development category through an annual competition. Funds are awarded funds for projects from the Special Projects category on a first come, first serve basis.

DHCD must award and announce all funds within 15 months from the date HUD signs the grant agreement.

For SFY 2016 (FFY 2015), the State of Maryland has been awarded \$7,019,706. The allocation is divided into the following categories:

| <b>STATE OF MARYLAND CDBG ALLOCATION – SFY 2016</b> |                    |
|---|--------------------|
| State Administration (2% + \$100,000)               | \$240,395          |
| Technical Assistance (1%)                           | \$70,197           |
| Community Development (67% - \$100,000)             | \$4,603,203        |
| Special Projects (30%)                              | \$2,105,911        |
| <b>TOTAL</b>  | <b>\$7,019,706</b> |

The State will also award funds received as program income, repayments due to monitoring findings, or through recapture of unexpended grant 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.

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) subrecipient, developer or business is eligible;
- The project is located in a State designated Priority Funding Area, except for single family housing rehabilitation 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 has been granted through the Maryland Department of Planning exception process.

National Objective - Title I of the Housing and Community Development Act of 1974 requires that any activity funded with Community Development Block Grant funds must meet one of the 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.

*Benefit to LMI Persons Thru Area Benefit Activities* – For projects that benefit an entire town/city or a specific service area that has an LMI population that is 51% or greater. Examples include: construction of new water or sewer service, installation of sidewalks, and construction of flood and drainage improvements.

*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. Examples include: construction of senior centers, Head Start centers, ADA improvements to public buildings or streets, and construction of homeless shelters.

*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 include: construction of new rental housing, renovation and resale of housing units, single family housing rehabilitation, and household connections to new water or sewer services.

*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. Use of this objective requires evidence that permanent jobs would be lost with CDBG assistance. Examples include: construction of infrastructure to support a new business, extension of rail service to an industrial park, and building improvements.

*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. Examples include: construction or extension of utilities, building improvements, and construction or improvements of public infrastructure.

*Prevention or Elimination of Slum and Blight On A Spot Basis*

*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 the other sources are not available.

[Applicants seeking funds for projects that would meet the national objective of meeting an urgent need should contact CDBG program staff to determine if their project qualifies. If it is determined that it qualifies, the application would be considered under the Special Projects category. Supplemental pages would be provided for the applicant to complete regarding urgent need projects.]

Eligible Activities - Activities assisted under the State CDBG program must be eligible per 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. Detailed information as to eligible activities will be provided by CDBG staff or may be found in the HUD Guide to National Objectives and Eligible Activities.

A municipal or county government may submit an application on behalf of a subrecipient, housing developer 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.

Eligible subrecipients 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 the IRS Section 501(c)(3); and
- community based development organizations (CBDOs)

Eligible housing developers are those that are not-for-profit organizations and, in some instances, for-profit entities working with non-profit partners. Applicants should refer to the HUD Guide to National Objectives and Eligible Activities or consult with CDBG staff for additional information related to activities that benefit for-profit developers.

Eligible businesses are for-profit corporations that are in good standing. They can also be non-profit organizations but the national objective may not necessarily be for the creation or retention of jobs.

If funded, the grantee will be required to execute either a Subrecipient Agreement, a Developer Agreement or a Jobs Agreement with the specific entity which binds them to the requirements and policies of the CDBG program and the grantee.

The following 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.

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 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, etc. The jurisdiction should encourage participation of potential or actual beneficiaries of a project and make accommodations for the handicapped.

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 hearing/meeting minutes and the hearing notice must be submitted with the application.

3. Public Review of Application – The public should have the opportunity to review completed applications before they are submitted to the State. At the public hearing, the applicant must provide the anticipated date the application(s) will be available for review as well as the location where it can be found.

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. The resolution must also acknowledge that the signers understand that 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 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. In some cases, the dollar difference may be minimal and not impact the undertaking of the application activities. 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. Please note that a specific plan will be required for approved grants with projects which will actually result in displacement.

6. Submission By A County For Project in Municipality - A county may submit an application on behalf of one or more municipalities. In such instances, the municipality may not submit a separate application for the same project. Each municipality must hold a public hearing; however, 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 each participant which incorporates these criteria.

7. Program Income - Any gross income that will be derived from the use of CDBG funds is to be returned to the State unless the re-use of those funds has been previously 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. 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.

8. Debarment - The applicant is required to complete Debarment Checks on subrecipients, developers or businesses prior to submission of an application.

9. 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. Please note that the submission to the Clearinghouse must be submitted by the government applicant, not the subrecipient, developer or business. Comments from this review will be forwarded to the CDBG program. Information must be submitted to [mdp.clearinghouse@maryland.gov](mailto:mdp.clearinghouse@maryland.gov)

10. Housing Rehabilitation 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.

11. 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.

12. Rental Housing Requirements – When using CDBG funds for the development 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 jurisdiction’s procurement policy; or 3) procurement of construction materials using the jurisdiction’s procurement policy.

If it is the intention of the applicants to use all or any portion of CDBG funding as a loan to the subrecipient/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 subject to State policies and federal requirements.

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.” (A sample Affordable Rent Standard is attached as Exhibit H)

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 between themselves and the developer of the property. 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.

13. 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 or businesses 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.

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

14. Preliminary Engineering – If an applicant receives funding for preliminary engineering for infrastructure projects and they intend to apply to the U.S. Department of Agriculture (USDA) for construction funding, they must comply with USDA’s PER requirements.

**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. Any funds not awarded in the competition will be added to the Special Projects category.

**Application Submission Information** - One original and four copies are due by Friday, June 5, 2015 by 2:00 p.m. Those received after the designated date and time will be rejected. Applications are to be mailed or hand-delivered. Applications are submitted to: DHCD, 7800 Harkins Road, Lanham, MD 20706. Attention: CDBG Program.

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 will be reviewed. Applications are rejected if the application is not complete, the application is not received by the established due date, the proposed project and/or activities do not meet the eligibility requirements, or the applicant does not meet established performance thresholds. For the SFY 16 competitive application round, the maximum amount an applicant may seek is \$800,000.

**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 and monitoring requirements as established each year.

1. Financial - Expenditure of certain minimum percentages of previous grants must be met by *5:00 p.m. on Friday, May 29<sup>th</sup>*. This will apply to all open Maryland CDBG community development, economic development, planning and special projects grants. The required expenditure amount is based on the grant start date.

| Grant Agreement Start Date        | Minimum % Required to be Expended |
|-----------------------------------|-----------------------------------|
| Prior to June 30, 2013            | 100%                              |
| July 1, 2013 to December 31, 2013 | 75%                               |
| January 1, 2014 – June 29, 2014   | 50%                               |
| June 30, 2014 to Present          | 25%                               |

Waiver requests will only be considered for extenuating circumstances if a grantee has only one open grant that does not meet the financial threshold requirement.

2. Reporting – Applicants must be current with submission of any reports due to the program in relation to 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 subrecipient to resolve the issue(s) and the timeliness of the grantee in responding. No waiver requests may be submitted if a grantee has more than one grant that does not meet threshold.

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 loan 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 answer the committee’s questions via phone or e-mail.

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   |
|---|--|
| <b>PUBLIC PURPOSE</b><br>- Consistency (10)<br>- Severity of Need (30)<br>- Community Support (5)<br><b>PROJECT IMPACT</b><br>- Impact on Need (10)<br>- Benefit to LMI Households (15) | <b>45 Points</b><br><br><br><br><br><br><br><br><br><br><b>25 Points</b> |
| <b>PROJECT MANAGEMENT</b><br>- Readiness To Proceed (35)<br>- Accuracy of Costs (10)<br>- Capacity (10)   | <b>55 Points</b>   |
| <b>LOCAL COMMITMENT / LEVERAGING</b><br>- Local Commitment (10)<br>- Debt Service (5)<br>- Leveraging (10)  | <b>25 Points</b>   |
| <b>BONUS POINTS</b>   | <b>12 Points</b>   |

Applicants may receive up to 12 bonus points for meeting one or more of the following criteria:

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 materials (2 Points);
4. Project will use green building standards and practices for new construction or renovation (2 Points);
5. Project activities will eliminate impediments to fair housing in the community (2 Points); or
6. Project activities will provide benefit to those serving or have served in the U.S. armed forces (2 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 are documented. *Please note that documentation in support of the need is the key to receipt of maximum points.*

Community Support and Involvement (5 maximum points). Points are awarded based on evidence 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.

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)**

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.

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. 10 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.

*The schedule should begin with July as the anticipated date of the CDBG award. The Environmental Review Record and Request of Release of Funds must be submitted for approval within 60 days of award. This must be factored into your schedule.*

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 are 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:

4. 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 are able to start construction within 150 days.
5. 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.
6. 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, subrecipient or developer with CDBG grants (5 points maximum). Staff will consider previous general grant management, financial management and compliance with meeting a national objective. The adequacy of staff to implement the 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.

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 subrecipient or developer.

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, subrecipient or developer. 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. 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 not recommended for funding.

Committee recommendations (both for approval and rejection) are reviewed by the Assistant Secretary for Neighborhood Revitalization and forwarded to the Secretary of DHCD for final approval. In addition

to the rating criteria, the Rating Committee, the Assistant Secretary for Neighborhood Revitalization or the Secretary of DHCD may consider other factors in making funding determinations, including:

- The State's CD 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 regions of the State
- The ability to respond to a locality's special needs, and
- The degree of community commitment for the project.

Awards are expected to be announced within approximately 90 days of the application submission deadline.

*DHCD reserves the right to award less than the requested amount with a recommendation to decrease 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. This will be negotiated with the applicant during the rating process.*

#### **Special Projects Category**

Beginning in SFY 16/FFY 15, the State will expand the Special Projects Category to include economic development projects as well as those considered to be special projects or planning activities. There are specific criteria and requirements required for each type of project. All applications will be considered on a first come-first served 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 loan balances and lack of activity. In these instances, the State may take additional actions related to ensuring the grantee utilizes these funds. (The RLF & PI Status Report is attached as Exhibit I).

Applicants must submit one original and two copies when applying for Special Projects funds. Applications are to be mailed or hand-delivered. Applications are submitted to: DHCD, 7800 Harkins Road, Lanham, MD 20706, Attention: CDBG Program.

*DHCD reserves the right to award less than the requested amount with a recommendation to decrease the size, scope and/or costs of the project. This will be negotiated with the applicant during the rating process.*

### **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 an emergency 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.

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 maximum amount an applicant may seek is \$800,000.

The State may also use funds from this category to fund requests for additional funding for existing grants. Grantees may not apply for additional funds for a previously funded project unless there are extenuating circumstances surrounding the shortfall. If the amount needed is higher than \$75,000, grantees must apply for funding through the next community development application round. 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.

### **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 DCHD 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.

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 maximum amount an applicant may seek is \$1,000,000.

*Applications for speculative projects where no business(s) has committed in writing to participate with creation of jobs as required by the CDBG Program are not eligible for funding per State policy.*

**1. Job Creation** – If the applicant is seeking funds to assist a business in a project that results in job creation, 51% of all jobs created must be taken by or held 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 or held by persons of low and moderate income. This must be provided with the application. Other application submission materials are described within the application document.

**2. Job Retention** - If the applicant is seeking funds to assist a 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 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 within the application document.

Please 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.

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 – Applications which are able to be bid within 90 days and to start construction within 120 days will be given maximum consideration.
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 the highest 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, 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 other benefits to low and moderate income persons.

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.

#### **Program Policies and Procedures**

The CDBG Program Policies and Procedures Manual is updated each year to reflect program updates and changes. It also highlights federal regulations and state policies. It is posted on the DHCD website with other programmatic information.

For all CDBG funded projects, grantees must comply 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. Grantees will be provided with information related to all applicable regulations and policies and provided appropriate technical assistance to ensure that compliance is achieved. The Program conducts at least one grant management training each year. Information is provided through the CDBG Guidebook, the CDBG Monitoring Handbook and through various manuals. A Project Manager is assigned to assist grantees with the implementation and management of their grants.

Additional policies include the following:

1. **Funds Transfer** - A review of the Special Projects category balance will occur prior to the announcement of the annual Community Development competitive round. CDBG Program staff will consider all applications received but not funded or those expected to be received prior to end of the

fiscal year. All or a portion of the balance could be transferred for use in the next competitive funding round.

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 the course of a project's implementation which could prompt the grantee to request, in writing, an amendment to the grant for reasons other than for additional funding. 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 as a result of unforeseen circumstances, the grantee will 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.

4. Financial Penalty - ERR – The Environmental Review and Request for Release of Funds must be submitted for approval by DHCD within 60 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 2% 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. Financial Penalty - Schedule – A grantee will be required to meet the schedule outlined in Exhibit C of the grant agreement. This schedule is based on Part H of the application which was specific to the implementation of the project activities. Failure to meet the schedule will result in a 2% penalty of the grant award each month until the grantee is back on track. 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. Please note that grantees could be penalized more than once.

7. Recapture and Repayment of Funds - Any funds recaptured through grant cancellation, 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. Program Income Program Income is defined as gross income received by the grantee, subrecipient, developer or business directly generated from the use of CDBG funds. It 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 sub-recipient 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;
- payments of principal and interest 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;
- 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 funds must be returned to the State unless the grantee has an approved *Program Income Re-Use Plan*. The State may use three percent of any program income returned to the State or received and retained at the local level during the program year for administration.

A *Program Income Re-Use Plan*, which includes a description of the proposed 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.

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 and if:

- the program income is targeted for an eligible CDBG activity that meets a national objective and for which DHCD has given approval; or
- the program income is targeted for use for the "same activity." "Same activity" is defined as one with the same purpose and same location as the activity generating the program income; and
- completion of the proposed activity will meet time constraints established by DHCD.

Upon the written instructions of DHCD, a grantee and any subrecipient shall permit an authorized agent of DHCD to collect, distribute, or in any other manner deal with program income in accordance with such written instructions.

Program income received by the State will be distributed in an expeditious manner. Any program income that is distributed by the State during the period beginning with the date HUD awards the annual grant to the State and ending with the following year's grant award date is considered to be covered by the current Consolidated Plan.

Additionally, the State is receiving program income from loans made from a federal CDBG Disaster Grant that was awarded after Hurricane Isabelle and from activities completed under the Neighborhood Stabilization Program. The Disaster Grant program income can be used by DHCD upon the accumulation of a significant amount for any CDBG eligible activity. The Neighborhood Stabilization Program income can be used by DHCD for any CDBG eligible activity that also complies with Neighborhood Stabilization Program requirements. The State may use three percent of any program income returned during the program year for administration.

9. 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 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 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.

**HOME INVESTMENT PARTNERSHIP PROGRAM**

Maryland will use the majority of its HOME funds in conjunction with ongoing State programs to fill gaps in State funding, make projects feasible and increase the number of low-income persons to be served in State-funded projects. HOME funds will be used in conjunction with projects utilizing any combination of State appropriated and bond-issued funds, or low-income housing tax credits administered by the Community Development Administration (CDA). CDA's Single Family Housing Programs consist of the Homeownership Programs and Special Loans Programs units; and the Multifamily Housing Programs consist of the Housing Development Programs, Rental Services Programs and Contract Administration Unit.

**HOME FUNDING ALLOCATION**

DHCD expects to receive an allocation of - \$ 3,823,419 in HOME funding during the coming year, as well as \$753,390 in program income, for total funding of \$4,576,809. DHCD expects to use the funds as follows:

| <b>STATE OF MARYLAND HOME ALLOCATION - FFY 2015/SFY 2016</b> |                          |                       |                    |
|--|--------------------------|-----------------------|--------------------|
| <b>Use</b>   | <b>FFY 15 Allocation</b> | <b>Program Income</b> | <b>TOTAL</b>       |
| Multifamily Housing Programs                                 | \$2,341,077              | \$753,390             | \$3,094,077        |
| Single Family Housing Programs                               | \$1,000,000              | \$0                   | \$1,000,000        |
| CHDO Operating Assistance                                    | \$100,000                | \$0                   | \$100,000          |
| Administrative Fees <sup>^</sup>                             | \$382,342                | \$0                   | \$420,446          |
| <b>TOTAL</b>   | <b>\$3,823,419</b>       | <b>\$753,390</b>      | <b>\$4,576,809</b> |
| <i>CHDO Set Aside*</i>                                       | ,\$573,513               |                       |                    |

*\*As required by federal law, a minimum of 15 percent of the State's formula HOME allocation, or \$573,513 will be reserved for use by Community Housing Development Organizations (CHDOs). Included within that amount, up to 10 percent, or \$57,351 may be used for predevelopment costs for CHDOs. The required set aside(s) will be met within the HOME program uses as set forth in the above table. <sup>^</sup>The amount shown for administrative fees includes 10% of the FFY2015 regular HOME allocation.*

As noted above, in addition to the regular HOME allocation, DHCD expects to receive about \$750,000 in HOME program income in the coming year. This estimate is based on historical amounts received over the last three federal fiscal years. Though refinances of HOME loans have slowed we anticipate payments from loans currently in the portfolio to help maintain our program income receipts at last year's level. HOME program income is required to be spent on a "first come, first served" basis. Due to the significant reduction in HOME Funding DHCD will continue to use the 10% of program income received for administrative costs as allowed under HUD regulations.

The State will administer HOME funds allocated to State programs by directly funding projects which receive State resources. 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.

#### **Funds Transfer**

The HOME funds to be used in conjunction with on-going DHCD housing programs 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, including the Community Legacy Program.

#### **Geographic Areas for Use of State HOME Funds**

The State will primarily use its funds in HOME non-participating jurisdictions. However, in some instances HOME funds can be used in participating jurisdictions, typically when funds are not used by non-entitlement areas and are at risk of being lost. There are six local participating jurisdictions within the State which have their own HOME funds. They are Baltimore City, and Anne Arundel, Baltimore, Harford, Howard, Montgomery and Prince George's Counties. State HOME funds for the non-participating jurisdictions are restricted to PFAs except as outlined in the geographic targeting discussion provided earlier in the Plan.

#### **Community Housing Development Organizations (CHDOs)**

The State of Maryland will reserve not less than 15 percent of its HOME allocation for use by CHDOs. Within the CHDO set-aside, 10 percent may be used for project specific technical assistance and pre-development costs for nonprofit organizations.

The set-aside for use by CHDOs will be administered in the same manner as other HOME funds, that is, they will be awarded as part of the existing program funding except HOME Seed Money and Technical Assistance loans which are funded on a first-come, first-serve basis as described in the next paragraph. It is anticipated that CHDOs will use funding for acquisition, moderate and substantial rehabilitation and

construction of housing for low and moderate-income persons. The State does not anticipate any barriers to utilizing the CHDO set aside; however, if funding is being committed more slowly than necessary to use the required amount, extra measures will be taken to promote the use of the set-aside. The measures will include aggressive marketing for applications, expedited processing and ultimately, if need be, reservation of the balance of uncommitted HOME funds solely for projects that meet the required set-aside.

The funds set-aside for project-specific technical assistance and pre-development costs will be administered by CDA. CDA will solicit participation by potential CHDOs and will certify CHDO eligibility by determining that applicants meet the criteria outlined in the HOME program regulations. Certified CHDOs will be eligible for HOME Seed Money and Technical Assistance loans. A CHDO may apply to use HOME funds to pay reasonable and customary pre-construction costs of a project. All costs must be related to a specific project, which, if deemed feasible, would be eligible to receive HOME funds for development. HOME Seed Money and Technical Assistance loans will be provided to CHDOs on a first-come, first-served basis. The loans will be zero percent interest with deferred principal. Repayment will be due at settlement of the construction or permanent loan. CDA has developed loan documents consisting of a Loan Agreement and a Promissory Note, and funds will be released upon execution of loan documents with CDA.

All CHDO funds awarded are predicated upon re-certification at time of award and all HUD requirements being met at that time.

#### **Guidelines for Homeownership Assistance**

The State of Maryland may use HOME funds to assist individuals and families purchasing units in approved single family housing projects. HOME funds will reduce the cost of buying affordable housing in conjunction with the State administered first mortgage programs. Households with incomes at or below 80 percent of the Statewide median for a family of four will be targeted. The State has elected to recapture the HOME Investment if the property is sold within the affordability period.

#### **Definition of Modest Housing**

Homeownership units assisted with HOME funds must be "modest housing". The State defines housing to be modest if the sales 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.

#### **Form of Subsidy**

HOME funds may be used in homeownership programs to directly assist the home buyer with down payment and closing costs or to reduce the sales price of the home by providing a mortgage. HOME funds may be provided to developers to reduce the cost of land or development costs, the benefits of which would be passed on to the homebuyer.

#### **METHOD TO ENSURE COMPLIANCE WITH RECAPTURE REQUIREMENTS**

Pursuant to Section 92.254(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. 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 HOME 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:
  - (i) under \$15,000, 1/5 per year
  - (ii) \$15,000 - \$40,000, 1/10 per year; and
  - (iii) 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 on 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 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.

### **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.

### **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                             |   |                 |  |
|--|---|-----------------|--|
| FFY 2014 Planned Project Results (HOME Program)                  |   |                 |  |
| Outcomes and Objectives*   | Performance Indicators  | Expected Number | Activity Description                                       |
| DH – 2   | Number new/rehabilitated units available to low income households   | 45              | Assistance to Rental Housing Development                   |
| DH – 2   | Number of existing units bought to code                             | 8               | Housing rehabilitation assistance to low income households |
| DH – 2   | Number of households receiving down payment/closing cost assistance | 33              | Assistance to low income homebuyers                        |
| *Grantees should use one of 9 outcome/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-2            | EO-3   |

#### EMERGENCY SOLUTIONS GRANT

The Emergency Solutions Grants (ESG) Program provides funds to prevent homelessness, to assist in the costs of street outreach activities, to assist in the costs of operating emergency shelters and transitional housing, to rapidly rehouse the literally homeless with financial support, and to provide certain essential, direct client services to at-risk homeless individuals. Such assistance is designed to assure that homeless persons and those at-risk of homelessness have access not only to decent, safe and sanitary shelter, but also to the supportive services needed to improve their situations.

#### **Consultation with the Continuums of Care- 24 C.F.R. §576.400 (a)**

For SFY 2016 (FFY 2015), Maryland's allocation for the 17 non-entitlement counties, 1 nonprofit and four municipalities of the State is \$1,053,270 under the ESG program. DHCD staff met with representatives of the 12 non entitlement COCs that receive funding from the State, and based on conversations with them, the State determined ESG funding would be focused on rapid rehousing, homeless prevention, homeless services, and HMIS. DHCD has requested each COC to review sub recipient requests for

funding and make a determination that the request aligns with local plans and the goals of the COC to address homelessness in their jurisdiction. In addition, in connection with the current funding round, each COC has been requested by DHCD to provide evidence of the development of written standards related to policies and procedures for program eligibility, and program operation. Also, in conjunction with the development of the State HMIS data warehouse, the COCs have been engaged to develop procedures for the administration and operation of HMIS. The current funding round includes HMIS support as an eligible cost. DHCD will therefore use ESG funding as follows:

| STATE OF MARYLAND ESG ALLOCATION – FFY 2015   |                    |
|---|--------------------|
| State Administration (6.5%)   | \$68463.50         |
| Local Administration up to (1%)   | \$10,533.00        |
| All Other – Homeless Services, Homeless Prevention, Street Outreach, Rapid Rehousing, and HMIS Activities (92.5%) | \$974,275.50       |
| <b>TOTAL</b>  | <b>\$1,053,270</b> |

**ESG Match Requirements**

ESG funds must be matched dollar for dollar. Match may be provided from Federal, state, local, or private sources, unless the funds are ESG funds from other fiscal years. Match may be in the form of cash as well as in-kind contributions. Cash contributions may come from private sector sources, including donations from individuals, groups, corporations or other private entities, and/or local government. In-kind contributions may include: the value of any donated material or building, the value of the lease on a building, any salary paid to staff of the applicant or nonprofit organization in carryout out the shelter or homelessness program, and the time and service contributed by volunteers to carry out the shelter or homelessness program.

Due to the competitive nature of the State's ESG Program, the State is not able identify the sources of ESG match at the time that the action plan is submitted. The State acknowledges its responsibility to ensure that ESG match contributions are made to the level required by the federal program regulations. Note that beginning this year, the State will also provide \$2 million in state appropriation that will more than compensate for requirements related to matching funds for the ESG program on a dollar for dollar basis.

**Selection Criteria**

To make ESG Program funds available to units of general local government, DHCD conducts an annual competitive round of funding in which eligible local governments are invited to submit applications. Applicants receiving the highest cumulative points will be recommended for funding until all ESG Program funds are exhausted. Funds may be allocated so that the awards are distributed among eligible

applicants taking into consideration the level of need in the service area and the capacity of the grant recipient, and sub-recipient if applicable, to conduct the program effectively and administer the grant efficiently. Consideration may be given to the desirability of funding a variety of projects and serving as many geographic areas of the State as possible. Each unit of general local government may submit only one application for up to \$65,000 in federal funds and up to \$80,000 in state funds. The application may request funding for one or more projects that is passed through local government applicants to sub grantees consisting of nonprofits and community-based and faith-based organizations that are selected by local government on the basis of their ability to implement viable projects and programs that effectively address one or all of the objectives of the Emergency Solutions Grant. Maintenance and operation and Outreach is limited to 60% of the Federal ESG funding. In addition, some of the HMIS activities may be funded under a non-competitive process.

All applications will be reviewed, rated and recommended for funding based on the level of poverty and or homelessness in the jurisdiction(s) being served, as determined by United States Census data, and the following factors. Figures in parentheses indicate the maximum number of points that may be awarded to any given factor. Applicants receiving the highest cumulative points will be recommended for funding until all ESG Program funds are exhausted.

1. Statement of Homeless Problems This Project Addresses (35)
  - (a) Projected number and income level of homeless and at risk individuals to be assisted;
  - (b) A description of the need or problem, noting local factors and trends which impact on the level of homelessness, and the extent to which documentation is offered in support of the need or problem; and
  - (c) The appropriateness of the applicant's proposed project/activity to address the need or problem.
2. Proposed Project Design (45)
  - (a) The feasibility of the project/activity in terms of financing, location and site control and neighborhood/community acceptance;
  - (b) The extent to which it is documented that the costs have been carefully estimated and are reasonable;
  - (c) The extent to which the amount of matching funds is provided and verified;
  - (d) The likelihood of project/activity completion in a timely manner, and
  - (e) The extent to which an agency participates in the local Continuum of Care (CoC) and meets the goals and objectives of the CoC.
3. Past Experience/Organizational Capacity (10)

- (a) The extent to which the applicant has the organizational capacity and staff expertise to undertake and administer the project/activity described in the application;
- (b) The extent to which the applicant has been involved in homeless services, homeless prevention, street outreach, and rapid rehousing in the past and the track record indicates these activities have been accomplished in an efficient and effective manner;
- (c) The extent to which the applicant is committed on a long term basis to serving the shelter needs of the homeless; and
- (d) The extent to which the applicant will involve homeless clients in the planning, developing, constructing, renovating, maintaining and operating of homeless facilities and programs.
- (e) The extent to which the applicant has the experience and organizational capacity to maintain and operate the Homeless Management Information System.

4. Supportive Services (25)

The extent to which beneficiaries are given assistance under a continuum of care, facilitating their progress to self-sufficiency, this methodology includes providing assistance in obtaining appropriate supportive services including permanent housing, medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living.

**Program Standards Policy**

**Coordination with Other Targeted Homeless Services - 24 C.F.R. §576.400 (b)**

The State of Maryland has recently passed legislation reestablishing the Inter Agency Council on Homelessness in law. The initial partners in this effort include the Maryland Department of Human Resources, The Maryland Department of Housing and Community Development, and the Maryland Department of Health and Mental Hygiene. At the outset the intention of this body will be to coordinate and leverage the various funding streams from programs under each agency's purview to ensure efficiency in the delivery of services and coordinate efforts to maximize resources. Various programs, including ETHS, HPP, HCP, Homeless Women's Crisis Shelters, Service Linked Housing, Shelter Plus Care, Supportive Housing PATH, RAP and ESG will be assessed for opportunities to focus on particular populations, i.e. veterans and unaccompanied homeless youth.

**System and Program Coordination with Mainstream resources - 24 C.F.R. §576.400 (c)**

Continuum of Care must coordinate and integrate, to the maximum extent practicable, ESG funded activities with mainstream housing, health, social services, employment, education, and youth programs for which families and individuals at risk of homelessness and homeless individuals and families may be eligible. Refer to 24 C.F.R. 576.400 (b) for a list of mainstream resources to coordinate ESG activities.

**Centralized or Coordinated Assessment - 24 C.F.R. §576.400 (d)**

HUD is currently developing requirements for the Continuum of Care to establish a centralized or coordinated assessment system. The minimum requirements for these systems will be published in the upcoming proposed rule for the Continuum of Care program. Although this NOFA does not require ESG Sub recipients to use a centralized or coordinated assessment system, Sub recipients will be expected to use such a system once the CoC regulation is published for effect and the Continuum of Care establishes a centralized or coordinated assessment system. A victim service provider may choose not to use the Continuum of Care's centralized or coordinated assessment system. Refer to 24 C.F.R. §576.400 (c) for more details.

**Written Standards for Providing ESG assistance - 24 C.F.R. §576.400 (e)**

The Continuum of Care must establish and consistently apply within the COC jurisdiction the recipient's program, written standards for providing ESG assistance. If an applicant is awarded funds, the selected Sub recipient must provide to the Department a copy of the written standards for providing ESG assistance prior to contract execution. Refer to 24 C.F.R. §576.400(d) for a discussion of the written standards. The standards must include at a minimum:

- Standard policies and procedures for evaluating individuals' and families' eligibility for ESG assistance;
- Standards for targeting for homeless persons and providing essential services related to street outreach;
- Policies and procedures for admission, diversion, referral, and discharge by emergency shelters assisted under ESG, including standards regarding length of stay, if any, and safeguards to meet the safety and shelter needs of special populations, e.g., victims of domestic violence, dating violence, sexual assault, and stalking; and individuals and families who have the highest barriers to housing and are likely to be homeless the longest;
- Policies and procedures for assessing, prioritizing, and reassessing individuals' and families' needs for essential services related to emergency shelter;
- Policies and procedures for coordination among emergency shelter providers, essential services providers, homelessness prevention, and rapid re-housing assistance providers; other homeless assistance providers; and mainstream service and housing providers listed on 24 C.F.R. §576.400(b) and (c);
- Policies and procedures for determining and prioritizing which eligible families and individuals will receive homelessness prevention assistance and rapid re-housing assistance;
- Standards for determining what percentage or amount of rent and utilities costs each program participant must pay, when applicable, while receiving homelessness prevention or rapid re-housing assistance;
- Standards for determining how long a particular program participant will be provided with rental assistance and whether and how the amount of that assistance will be adjusted over time; and
- Standards for determining the type, amount, and duration of housing stabilization and/or relocation services to be provided to a program participant, including the limits, if any, on the homelessness prevention or rapid re-housing assistance that each program participant may receive, such as the maximum amount of assistance, maximum number of months the program

participant may receive assistance; or the maximum number of times the program participant may receive assistance.

**Participation in HMIS 24 C.F.R. §576.400(f)**

Sub recipients will be required to ensure that data on persons served and activities provided under ESG are entered into the applicable community-wide HMIS in the area in which those persons and activities are located, or a comparable database, in accordance with HUD's standards on participation, data collection, and reporting under a local HMIS. Sub recipients are required to enter into an agreement with the local HMIS Administrator for reporting.

If the Sub recipient is a victim service provider or a legal services provider, it may use a comparable database that collects client-level data over time (i.e., longitudinal data) and generates unduplicated aggregate reports based on the data. Information entered into a comparable database must not be entered directly into HMIS or provided to an HMIS administrator.

The comparable database must comply with all current HMIS standards including data information, security, data quality, and processing standards, as established by HUD in its latest HMIS Data Standards guide. Victim Service Providers or Legal Services Providers that are awarded ESG funds must consult with the Continuum of Care and the HMIS administrator for the continuum of care area to ensure that the comparable database uses all the HMIS standards.

**Evaluation of Program Participant Eligibility and Needs - 24 C.F.R. §576.401**

Sub recipients must conduct an initial evaluation to determine the eligibility of each individual or family's eligibility for ESG assistance and the amount and types of assistance the individual or family needs to regain stability into permanent housing. These evaluations must be conducted in accordance with the centralized or coordinated assessment requirements set forth under 24 C.F.R. 576.400(d) and the written standards established under 24 C.F.R. 576.400(e) and all the guidelines outlined on 24 C.F.R. 576.401(a).

Sub recipients must reevaluate the program participant's eligibility and the types and amounts of assistance the program participant needs according to the requirements outlined on 24C.F.R.576.401(a).Furthermore, each program participant receiving homelessness prevention or rapid rehousing assistance is required to meet regularly with a case manager (except where prohibited by Violence Against Women Act (VAWA) and the Family Violence Prevention and Services Act (FVPSA)) and the assistance provider must develop an individualized plan to help that program participant retain permanent housing after the ESG assistance ends. These requirements are intended to help ensure that the ESG-Funded emergency, short-term or medium-term assistance will be effective in helping program participants regain long-term housing stability and avoid relapses into homelessness

**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 unit of local

government located in the State, the Secretary of DHCD shall have the authority to waive the Method of Distribution or any other State requirements governing the ESG program to address emergency needs of affected communities. This will be done in consultation with HUD and the program will operate within the parameter of the law or laws addressing the ESG program.

#### HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA) PROGRAM

##### Background

The Maryland Department of Health and Mental Hygiene (DHMH) is a FFY15 grantee of \$397,111 in HOPWA formula funds. These funds support a comprehensive program designed to prevent homelessness and to help low-income people with HIV/AIDS to live independently by providing permanent supportive housing in the rural counties of the state. The funds are intended to cover counties that are not recipients of HOPWA funds from another eligible metropolitan area. These counties are: Allegany, Caroline, Dorchester, Garrett, Kent, Somerset St. Mary's, Talbot, Washington, Wicomico and Worcester. In addition, the Prevention and Health Promotion Administration (PHPA, formerly the Infectious Disease and Environmental Health Administration) is also the grantee of \$906,649 in HOPWA funding on behalf of the City of Frederick, which is intended to serve persons with HIV/AIDS in Frederick and Montgomery Counties.

In addition to the formula funds DHMH will utilize the HOPWA encumbered funds from fiscal years 2006, 2007, 2008 and 2009 totaling \$737,669 to expand programming to both rural and suburban HOPWA programs.

In order to address the health care needs of persons living with HIV/AIDS, stable and supportive housing is critical. The HOPWA Program is part of Maryland's statewide plan to address the housing needs of low-income people with HIV/AIDS and their families. The HOPWA Program complements the Ryan White Part B programs and State funded HIV Programs that are currently operating in the rural areas of the state. The program combines HOPWA -funded Tenant Based Rental Assistance (TBRA) Short Term Rent, Utilities and Mortgage Assistance (STRMU) and Permanent Housing Placement Services with additional support services funded through Ryan White Part B and State Special funds. The non-HOPWA-funded support services include: case management, primary medical care, treatment adherence and emergency financial assistance. This continuum of housing, core medical and support services allows persons with HIV/AIDS to live independently in HUD-funded permanent supportive housing programs.

##### Needs Assessment

Each year in preparation for identifying regional funding priorities, the Prevention and Health Promotion Administration (PHPA) conducts a needs assessment for HIV services for each of the five Regions in the state. Access to safe and affordable housing continues to rank as an unmet need. Marylanders who are living with HIV view stable housing as a fundamental means of success in the lives of persons with HIV/AIDS. Many struggle with co-morbid conditions that make the tasks of daily living even more

challenging. Without stable housing, stress levels increase further compromising already fragile immune systems. Individuals are exposed to chaotic housing shelters or the uncertainty of life on the streets. Essential nutritional needs are easily neglected or forgotten. Complex treatment regimens become more difficult to monitor and are frequently derailed when faced with unstable living situations and appointments with health care and human service providers are more likely to be missed or not scheduled at all. Outreach workers are less likely to be able to find their clients in order to offer ongoing support and treatment. Ryan White-funded housing providers and HOPWA-funded providers share two goals: to increase access to permanent, affordable housing resources for individuals and families with HIV/AIDS, and to promote integration of supportive service options for people with HIV/AIDS.

Beginning in July 2014, Maryland created one statewide integrated planning body, hereafter referred to as the HPG. To ensure continued regional representation during the transition and consolidation, from two community input groups to one, representation was secured from each of the previous five regional groups to sit as voting members on the new HPG. The new integrated HPG has been created to collaborate with key stakeholders and other HIV service providers to develop a results-oriented process for a seamless approach to accessing HIV services and to inform the development and update of Maryland's HIV Plan.

As a result of the integration, Maryland's HIV Plan, will not only describe activities to achieve the goals consonant with the National HIV/AIDS Strategy, it will also serve as the Statewide Coordinated Statement of Need, the Comprehensive HIV Plan and the jurisdictional HIV prevention plan.

The Prevention and Health Promotion Administration (PHPA) has implemented a HOPWA Consumer Satisfaction Survey. The annual survey is designed to measure the quality of services delivery and the identifiable needs of HOPWA clients. The survey is scheduled to be released spring of 2014. Results from the HOPWA Consumer Satisfaction Survey will be reported in the Consolidated Annual Performance and Evaluation Report (CAPER).

#### Housing Availability

Historical data supports a lack of affordable decent housing for low-income individuals and families throughout the state of Maryland. In addition, there is a deficiency of housing assistance services. Regardless of HIV status, clients experience long housing wait lists and shortages of beds in existing transitional shelters. Stigma continues to be a major barrier. Landlords often are hesitant to rent to people living with AIDS. Housing availability is especially to be an issue for residents in rural areas looking for housing that meets HUD guidelines.

#### Housing Affordability

With higher costs, stringent FMR's and minimal funding for housing, clients remain in unstable living conditions. Reduced funding yearly under the formulary grant and no option for applying for competitive funding creates an additional hardship for housing services.

In addition, housing laws now require credit checks for placement and landlords often rely upon credit scores to determine placement and eligibility. Furthermore, security deposits have drastically increased beyond that of the target populations' financial capability.

#### Housing Sustainability

Needs assessment participants suggested integrating or co-locating HIV support and housing services in housing facilities to assist clients with developing skills needed to sustain stable housing, including: life skills; medication management; and budget management to assist clients with remaining in housing once located. There is also a need for accurate assessments of a client's readiness for housing. This strategy would build a more comprehensive approach to existing service delivery systems.

#### Current Network of Services

PHPA plans to utilize the HOPWA encumbered funds to provide Short Term Rent, Mortgage and Utilities Assistance program and increase Tenant Based Rental Assistance funding to current programs, create a Permanent Housing and Housing Information program to provide additional housing services to Marylanders. The Maryland Department of Housing and Community Development (DHCD) provide Tenant-Based Rental Assistance (TBRA) to eligible HOPWA clients. DHCD has considerable experience in providing housing opportunities to low income people and also to those with special needs such as people who are physically disabled, developmentally disabled, deaf and hard of hearing, mentally ill, and those with drug and alcohol addictions. Housing Authority for the City of Frederick provides tenant based rental assistance and supportive services through HOPWA funding. Housing Authority for the City of Frederick specialty is providing clients with a wealth of housing services to multi-cultural populations. Montgomery County Department of Health and Human Services also provides tenant based rental assistance and supportive services including (TB, STI, Refugee clinics and etc.).

Montgomery County Department of Health and Human Services provides a variety of services via a wraparound method that benefits the health and supportive needs of HOPWA clients. Dorchester Department of Social Services provides housing case management, Short Term Rent, Mortgage and Utilities Assistance, Permanent Housing and Housing Information programs for the 7 rural counties. PHPA plans to continue utilizing the HOPWA encumbered funds to partner with Washington Department of Social Services to provide a continuum of housing services similar to the services as Dorchester Department of Social Services to the additional 4 rural counties. The agencies' experience with administering human services programs (food stamps, energy assistance and etc.), serves as a wraparound method that also benefits the health and supportive needs of HOPWA clients.

With Ryan White Part B and State general funding, the local health departments in these counties have provided case management, medical care, supportive services, and emergency assistance, including short-term rental assistance, to persons with HIV/AIDS for more than 19 years. PHPA monitors the performance of all grant awards to local and state government agencies.

Strategic Plan

To meet the shortage of affordable housing with available funds, the state HOPWA Program has prioritized HOPWA funding for the following activities: 1) TBRA 2) STRMU 3) four regional housing case managers and 4) Permanent Housing Placement Services. The Housing Case Manager positions will be housed at the Dorchester County Department of Social Services, Washington County Department of Social Services, Charles County Health Department and Frederick County Health Department. The case managers will work closely with DCHD, Frederick Housing Authority and case managers at all of the local HIV clinics. Linkages formed with local social service providers throughout the state support the social service needs of persons with HIV/AIDS.

PHPA proposes to maintain the current caseload of households covered under the grant-funded TBRA activity. Utilizing encumbered funds, PHPA will expand the number of households receiving TBRA and continue to provide assistance with Short Term Rent, Mortgage and Utilities and Permanent Housing Placement services. This process will be accomplished by continuing the Memorandum of Understanding with DHCD, Dorchester Department of Social Services, Washington County Department of Social Services, Charles County Health Department, Montgomery County Department of Health and Human Services, and Housing Authority for the City of Frederick with the formula HOPWA funds. A Memorandum of Understanding with Frederick County Health Department will be established to provide Housing Case Management to HOPWA program participants in that region with encumbered funding.

The following FY15 allocations are proposed with the new formula funding and utilizing encumbered funding expand services:

| State of Maryland HOPWA Allocation – July 1, 2015 through June 30, 2016 |                  |
|---|------------------|
| <b>DHMH – IDEHA</b>   |                  |
| 3% Administrative Cost  | \$11,913         |
| <b>Dorchester Department of Social Services</b>                         |                  |
| Housing Case Manager  | \$57,318         |
| 7% Administrative Cost  | \$4,314          |
| <b>Department of Housing and Community Development</b>                  |                  |
| Tenant Based Term Rental Assistance                                     | \$300,916        |
| 7% Administrative Cost  | \$22,650         |
| <b>TOTAL</b>  | <b>\$397,111</b> |

For the "Frederick/Montgomery" HOPWA program, the Housing Authority for the City of Frederick will provide tenant based rental assistance through HOPWA funding. For the Montgomery County service area of this grant, the Montgomery County Department of Health and Human Services will provide tenant based rental assistance and supportive services.

| <b>Frederick/Montgomery HOPWA Allocation – July 1, 2015 through June 30, 2016</b> |                  |
|---|------------------|
| <b>DHMH – IDEHA</b>   |                  |
| 3% Administrative Cost  | \$27,199         |
| <b>Housing Authority for the City of Frederick</b>                                |                  |
| 7% Administrative Cost  | \$12,312         |
| Tenant Based Rental Assistance  | \$163,578        |
| <b>Montgomery County Department of Health and Human Services</b>                  |                  |
| 7% Administrative Cost  | \$49,249         |
| Tenant Based Rental Assistance  | \$654,311        |
| <b>TOTAL</b>  | <b>\$906,649</b> |

| <b>DHMH – PHPA</b>   |                                 |
|--|---------------------------------|
| <b>HOPWA Program</b>   |                                 |
| <b>Units of Measurement</b>  | <b>EST. Assistance FFY 2015</b> |
| Number of Households Assisted, TBRA, State of Maryland HOPWA Allocation - Rural Counties | 38                              |
| Number of Households Assisted, TBRA, Frederick/Montgomery HOPWA Allocation               | 74                              |

Maryland Department of Health and Mental Hygiene will utilize the HOPWA encumbered funds to expand programming.

| <b>State of Maryland HOPWA Encumbered Allocation – July 1, 2015 through June 30, 2016</b> |           |
|---|-----------|
| <b>Washington County Department of Social Services</b>                                    |           |
| Housing Case Manager  | \$67,300  |
| 7% Administrative Cost  | \$ 7,700  |
| Short Term Rent, Mortgage and Utilities Assistance  | \$25,000  |
| Permanent Housing Placement Assistance  | \$10,000  |
| <b>Dorchester Department of Social Services</b>   |           |
| Housing Case Manager  | \$20,000  |
| Short Term Rent, Mortgage and Utilities Assistance  | \$20,000  |
| Permanent Housing Placement Assistance  | \$5,000   |
| <b>Department of Housing and Community Development</b>                                    |           |
| Tenant Based Rental Assistance  | \$180,900 |
| <b>Charles County Health Department</b>   |           |
| Housing Case Manager  | \$50,240  |
| 7% Administrative Cost  | \$ 4,760  |
| Short Term Rent, Mortgage and Utilities Assistance  | \$10,000  |
| Permanent Housing Placement Assistance  | \$3,000   |
| <b>Frederick County Health Department</b>   |           |
| Housing Case Manager  | \$74,400  |
| 7% Administrative Cost  | \$ 5,600  |
| <b>Montgomery County Health Department</b>  |           |
| Tenant Based Rental Assistance  | \$109,200 |
| Short Term Rent, Mortgage and Utilities Assistance  | \$25,000  |

|  |                  |
|--|------------------|
| Permanent Housing Placement Assistance             | \$8,183          |
| <b>Housing Authority for the City of Frederick</b> |                  |
| Tenant Based Rental Assistance                     | \$93,000         |
| Short Term Rent, Mortgage and Utilities Assistance | \$14,386         |
| Permanent Housing Placement Assistance             | \$4,000          |
| <b>TOTAL</b>                                       | <b>\$737,669</b> |

| <b>DHMH – PHPA</b>  |                                 |
|---|---------------------------------|
| <b>HOPWA Program</b>  |                                 |
| <b>Units of Measurement</b>   | <b>EST. Assistance FFY 2015</b> |
| Number of Households Assisted, TBRA, State of Maryland HOPWA Encumbered- Rural Counties   | 25                              |
| Number of Households Assisted, STRMU, State of Maryland HOPWA Encumbered - Rural Counties | 67                              |
| Number of Households Assisted, PHP, State of Maryland HOPWA Encumbered- Rural Counties    | 15                              |
| Number of Households Assisted, TBRA, Frederick/Montgomery HOPWA Encumbered                | 20                              |
| Number of Households Assisted, STRMU, Frederick/Montgomery HOPWA Encumbered               | 41                              |
| Number of Households Assisted, PHP, Frederick/Montgomery HOPWA Encumbered                 | 9                               |

Priorities and Objectives

Note: Objectives apply to people living with HIV/AIDS; however, HOPWA funds improve the standard of living for the families and dependents of HOPWA consumers as well.

Priority: To assist low income Maryland residents living with HIV/AIDS to achieve housing stability by providing supportive housing, and increasing and improving housing assistance in eleven underserved rural counties including Frederick and Montgomery counties.

#### Other Special Needs

In the rural areas, HOPWA clients are able to access support services and medical services through county health departments. Each county provides case management and emergency financial assistance. All eligible clients are able to access specialty HIV ambulatory outpatient care through regional seropositive clinics. Other services available through the health department vary according to client needs and priorities. Services included are: oral health care, transportation, client advocacy, treatment adherence, mental health services, psychosocial support, and health education risk reduction.

Clients are also offered partner counseling and referral services (PCRS) this service is provided to clients at the time of their HIV positive notification. Currently, Maryland is standardizing the integration of PCRS into case management and clinical care throughout the course of disease.

The programs are supported by a total of \$14,593,746 in Part B and State funds. \$8,263.022 funds Part B including ADAP Flex and MAI and \$6,330.724 funds State Special funding. In order to be eligible to receive these funds, a client must be a resident of Maryland, HIV positive and have an income at or below 400% of the federal poverty level.

Individuals with HIV/AIDS, if eligible, have access to the Maryland AIDS Drug Assistance Program (MADAP) and the Maryland AIDS Insurance Assistance Program (MADAP Plus). Eligibility criteria include: Maryland residence, income less than 500% of the federal poverty level (FPL) not Medicaid eligible, clinical confirmation of HIV infection, and the need for HIV anti retro-viral medications. MADAP Plus provides assistance in paying an individual's RX/Health Insurance premiums if additional eligibility criteria are met.

#### Method of Distribution

In the event that additional HOPWA funds become available to assist new clients, funding will be allocated based on severity of need, family size and eligibility for other programs. The Prevention and Health Promotion Administration (PHPA) contracts with Maryland Department of Housing and Community Development, Montgomery County Department of Health and Human Services and the Housing Authority of the City of Frederick for the administration of the HOPWA program. These providers were chosen based on their experience in administering HOPWA funding and their ability to coordinate services with other HIV care providers in their community.

#### Consumer/Community Input

Consumers and providers, including health care professionals, nonprofit organizations, faith based organizations and others, have several opportunities to provide input into how HOPWA funds are expended through both a regional and local basis. Ryan White Part B sponsors regional HIV prevention and care advisory groups around the state. These groups consist of consumers and providers that meet

quarterly to discuss changes in the regional HIV care and services priorities. Membership is open to the public and funds are available for transportation and childcare to increase consumers' participation. Project sponsors receiving HOPWA funds are required to attend these meetings each quarter. HOPWA recipients are also invited to attend as service consumers. The majority of HOPWA consumers also receive Ryan White funds. All Ryan White funded-agencies, including local health departments, conduct annual client satisfaction surveys to obtain consumers' feedback on the services they have received at that site.

## **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**

Housing data provided by HUD revealed a similarity of need from jurisdiction to jurisdiction 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. In the survey of needs completed for the five-year Plan, questions about infrastructure, community development, and economic development needs also indicated a similarity of need from jurisdiction to jurisdiction.

Since similar needs exist throughout the State, the State will not target its funds to certain jurisdictions, except as established by law. For example, the State's allocation of CDBG funds may only be used in non-entitlement areas. Since there is a major emphasis on directing resources to growth areas and areas in need of revitalization, we will generally be targeting funds to projects located in Priority Funding Areas (PFAs) as well. 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 Grant and Loan Program (AHGLP)
- Group Home Financing
- HOME – for single family existing homes only
- Maryland Mortgage Program – for existing homes
- Local Government Infrastructure Financing
- Rental Allowance
- Emergency Solutions Grants
- CDBG – for single family housing rehabilitation only
- Community Service Block Grants
- Maryland Appalachian Housing
- Accessory Shared and Shelter Housing
- Section 8 Voucher/Certificate
- Section 8 Moderate Rehabilitation

***Programs required by law to fund projects located 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 now known as Sustainable Communities.***

**Neighborhood Revitalization**

- Community Investment Tax Credit – in Priority Funding Areas
- Main Street Maryland /Main Street Improvement Program – in Sustainable Communities
- Community Legacy Program – in Sustainable Communities
- Neighborhood BusinessWorks – in Sustainable Communities

**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*

In addition, HUD also asks if or how funds will be specifically targeted to areas of minority concentration. In its Analysis of Impediments to Fair Housing Choice, the State defined a "high concentration" of minority households as a census tract where the percentage of minority households is at least 10% greater than the county average. Based on this definition, of the 346 census tracts in Maryland's non-entitlement areas in the time of the Analysis, only 25, or just over 7%, had census tracts of high minority concentration. As noted above, DHCD targets its funds to Priority Funding Areas (PFAs). Of the 25 tracts with concentrations, 15 have concentrations due to institutions such as Historically Black Colleges and Universities, hospital centers, military bases, or prisons. Of the remaining 10, 9 all are located in PFAs. Because of DHCD's emphasis on targeting funds to PFAs, areas of minority concentration are already targeted for assistance through the State's housing and community revitalization programs. (The one concentration outside of a PFA is located in Charles County and is a minority concentration, but not a low-income concentration. See the State Five-Year Plan's discussion of concentrations and the Analysis of Impediments to Fair Housing Choice for more information.)

## **AP-85 Other Actions- 91.320(j)**

### **Actions planned to enhance coordination between public and private housing and social service agencies**

**Federal Low-Income Housing Tax Credits.** DHCD has a uniform application and process for allocating tax credits that is also used in the award of rental housing funds from State and federal resources. The uniform application and allocation process was developed in 1995 to improve coordination of all programs providing funding for multifamily rental housing projects. Federal Low-Income Housing Tax Credits will continue to be awarded through DHCD's uniform allocation process for multi-family housing.

In addition:

- DHCD will work with DHMH and MDoD on the State's Section 811 demonstration program which will provide rental assistance to individuals with disabilities so that they can become self-sufficient while expanding housing choice.
- Through a partnership with the John D. and Catherine T. MacArthur Foundation, DHCD will work with nine (9) counties in Maryland in a coordinated manner to foster the preservation of affordable rental housing.
- DHCD will continue to work with 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 DHMH 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 the State's Housing Authorities to provide technical support and financing to help them rehabilitate their properties. On a regular basis, DHCD staff meet with executive directors of Public Housing Authorities (in both individual and group settings) to discuss specific financing strategies for their projects. This includes the RAD demonstration projects discussed in the one year goals.
- DHCD will work with the Maryland Department of Aging and the Maryland Department of Health and Mental Hygiene 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 Division of Neighborhood Revitalization will work with local Continuums of Care to continue to find solutions to help the homeless, including increased coordination and participation in funding efforts under the Emergency Solutions Grant Program.
- DHCD's Division of Neighborhood Revitalization will coordinate with the Governor's Office of Business Advocacy and Small Business Assistance (GOBA) and the Office of Minority Affairs, as well as the Maryland Department of Transportation (MDOT) and Department of Business and Economic Development (DBED) to increase their awareness of the Neighborhood BusinessWorks (NBW), Maryland Capital Access and Linked Deposit Program and the gap financing, credit assurance/loan loss reserves and interest rate buydowns available for state-up and expanding small and micro businesses located in revitalization areas across the State.
- DHCD's Division of Neighborhood Revitalization will continue to collaborate with the U.S. Small

Business Administration to promote the Neighborhood BusinessWorks Program.

- DHCD's Division of Neighborhood Revitalization will work with the Small Business Development Center Network and other providers of support to small and micro business (e.g., Morgan State University) in order to generate new referrals of small businesses seeking gap financing.
- DHCD's Division of Neighborhood Revitalization will continue to coordinate with the Maryland Department of Environment and the U.S. Department of Agriculture to cross refer infrastructure projects to the most appropriate funding source.
- DHCD's Division of Neighborhood Revitalization will continue to coordinate marketing of the Community Investment Tax Credit program with both internal and external partners including but not limited to the local Community Development Corporations and Community Action Agencies, main Street Maryland organizations, the HOPE Housing Counseling Network, the Maryland Historical Trust, the Maryland Comptroller's Division of Revenue Administration, the Maryland Association of Nonprofit Organizations, the Maryland Chamber of Commerce, the Maryland Association of Realtors, the Maryland Economic Development Association, and the Maryland Association of Certified Public Accountants.
- DHCD's Division of Neighborhood Revitalization will continue to coordinate with the Maryland Departments of Natural Resources, Health and Mental Hygiene, Aging and Transportation regarding projects that can be jointly funded.
- DHCD's Division of Neighborhood Revitalization will continue to coordinate with its primary customers - local governments, community development corporations, nonprofit organizations, and small businesses to provide a variety of technical and financial resources
- DHCD will work with the Governor's Grants Office, as well as eligible applicants, in obtaining both federal and foundation grants for itself and its partners.
- Smart Growth – DHCD will work with other State agencies in promoting Smart Growth throughout Maryland.

## Grantee SF-424's and Certification(s)

### STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the State certifies that:

**Affirmatively Further Fair Housing** -- The State will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the state, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Anti-Lobbying** -- To the best of the State's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraphs 1 and 2 of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts

under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

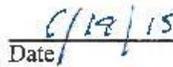
**Authority of State** -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



Signature/Authorized Official



Date



Title

### Specific CDBG Certifications

The State certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR §91.115 and each unit of general local government that receives assistance from the State is or will be following a detailed citizen participation plan that satisfies the requirements of 24 CFR §570.486.

**Consultation with Local Governments** -- It has or will comply with the following:

1. It has consulted with affected units of local government in the nonentitlement area of the State in determining the method of distribution of funding;
2. It engages in or will engage in planning for community development activities;
3. It provides or will provide technical assistance to units of local government in connection with community development programs; and
4. It will not refuse to distribute funds to any unit of general local government on the basis of the particular eligible activity selected by the unit of general local government to meet its community development needs, except that a State is not prevented from establishing priorities in distributing funding on the basis of the activities selected.

**Local Needs Identification** -- It will require each unit of general local government to be funded to identify its community development and housing needs, including the needs of low-income and moderate-income families, and the activities to be undertaken to meet these needs.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objectives of Title I of the Housing and Community Development Act of 1974, as amended. (See 24 CFR 570.2 and 24 CFR part 570)

**Use of Funds** -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) ~~2014~~, ~~2015~~, ~~2016~~ (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

3. **Special Assessments.** The state will require units of general local government that receive CDBG funds to certify to the following:

It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including 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 that relates 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 CDBG funds.

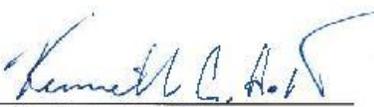
It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It will require units of general local government that receive CDBG funds to certify that they have adopted and are enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Compliance with Laws** -- It will comply with applicable laws.

|   |                                 |
|---|---------------------------------|
| <br>_____<br>Signature/Authorized Official | <u>6/19/15</u><br>_____<br>Date |
| <u>Secretary</u><br>_____<br>Title  | <u>6/18/15</u><br>_____<br>Date |

**Specific HOME Certifications**

The State certifies that:

**Tenant Based Rental Assistance --** If it intends to provide tenant-based rental assistance:

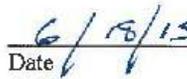
The use of HOME funds for tenant-based rental assistance is an essential element of the State's consolidated plan.

**Eligible Activities and Costs --** It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through §92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

**Appropriate Financial Assistance --** Before committing any funds to a project, the State or its recipients will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.



Signature/Authorized Official



Date



Title

### ESG Certifications

Each State that seeks funding under the Emergency Solutions Grants Program must provide the following certifications:

**Matching Funds** – The State will obtain any matching amounts required under 24 CFR 576.201 in a manner so that its subrecipients that are least capable of providing matching amounts receive the benefit of the exception under 24 CFR 576.201(a)(2).

**Discharge Policy** – The State will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

**Confidentiality** – The State will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

The State will ensure that its subrecipients comply with the following criteria:

**Major rehabilitation/conversion** – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

**Essential Services and Operating Costs** – If ESG funds are used for shelter operations or essential services related to street outreach or emergency shelter, the subrecipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the applicant serves the same type of persons (e.g., families with children, unaccompanied youth, veterans, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

**Renovation** – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

**Supportive Services** – The subrecipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for such individuals.

**Homeless Persons Involvement** – To the maximum extent practicable, the subrecipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted ESG.

**Consolidated Plan** – All activities the subrecipient undertakes with assistance under ESG are consistent with the State's current HUD-approved consolidated plan.

  
\_\_\_\_\_  
Signature/Authorized Official

  
\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Title

**HOPWA Certifications**

The State HOPWA grantee certifies that:

**Activities** -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

**Building** -- Any building or structure assisted under the program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of any building or structure purchased, leased, rehabilitated, renovated, or converted with HOPWA assistance,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.



Signature/Authorized Official

6/18/15  
Date



Title

## APPENDIX TO CERTIFICATIONS

### INSTRUCTIONS CONCERNING LOBBYING REQUIREMENTS:

#### A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

## Appendix - Alternate/Local Data Sources