

EXECUTIVE SUMMARY

ES-05 Executive Summary

Introduction

The *Anne Arundel County Consolidated Plan FY 2016 – FY 2020* is a five year strategic plan that establishes the County's goals and strategies and guides the investment of federal housing and community development funds, as well as complementary State and County funds. This Plan applies to Local Fiscal Year 2016 through 2020 and Federal Fiscal Year (i.e. Program Year) 2015 through 2019.

The Consolidated Plan is required by the United States Department of Housing and Urban Development (HUD), in order to receive entitlement funds through the Community Development Block Grant (CDBG) program, the HOME Investment Partnerships (HOME) program, the Emergency Shelter Grant (ESG), the Housing Opportunities for Persons with AIDS (HOPWA) program, and the Continuum of Care (CoC). Historically, Anne Arundel County has received allocations for these programs totaling approximately \$6.4 million or more on an annual basis. Arundel Community Development Services, Inc. (ACDS) developed the Plan on behalf of the County and will serve as the lead agency responsible for overseeing the implementation of the Plan over the next five years.

The Plan is a culmination of a year of public hearings and focus group sessions and provides an assessment of the housing needs of the low income, homeless and special needs populations. It also provides an analysis of the County's housing market by evaluating the quantity, quality, and affordability of its housing units both within the rental and homeowner markets. The Consolidated Plan includes several major components including (i) a vision statement to help guide planning and investment of federal resources; (ii) definitions of goals and strategies to address priority needs; (iii) a needs assessment to help identify priority community and housing needs for the County's vulnerable populations; (iv) a market analysis to evaluate the existing community and housing assets and their effectiveness in serving the County's population; and (v) a strategic plan describing how the County will coordinate and collaborate with other organizations in the public, private, and nonprofit sectors to help carry out the goals and meet its identified priority needs.

The main vision guiding the Consolidated Plan is to implement strategies that create a strong and vibrant community, both socially and economically, and create and maintain a diverse community of workers and a broad range of housing options for all income levels. Given the severe housing cost burden and risk of homelessness experienced by those at the lowest end of

the economic spectrum, the County's limited federal resources will be prioritized for the stabilization and expansion of affordable housing. An expanded supply of workforce housing will enable health aids, hospitality and retail workers, teacher aides, daycare workers, and other low and moderate income workers from the public, private and nonprofit sectors to live and be productive citizens of Anne Arundel County.

The County will prioritize its limited federal funds to support new affordable housing units in Opportunity Areas. Efforts to stabilize and preserve affordable housing stock, strengthen homeownership through marketing, and the provision of services to improve the quality of life, will be focused in Priority Revitalization Communities.

Consolidated Plan Format

The formatting for this Consolidated Plan is different than previous years as it is dictated by a computerized template that is required and prepared by HUD. The basis for the template is to provide a uniform and flexible format that helps ensure the Consolidated Plan is complete per HUD regulations found in 24 CFR Part 91. Each section of the template consists of specific topics with prepopulated tables and narrative sections that set a baseline for HUD's expectations for the amount of information required. Jurisdictions have the option of adding additional content to support the baseline information.

HUD's pre-populated tables include data from the Comprehensive Housing Affordability Strategy (CHAS) and from the American Community Survey (ACS), including special compilations prepared for HUD by the U.S. Census Bureau utilizing HUD's defined income categories. Most of the data is taken from 2007 – 2011 five-year estimates. The CHAS data provided to Anne Arundel County excludes the City of Annapolis, as the City of Annapolis is its own entitlement jurisdiction and will complete its own Consolidated Plan.

Through careful analysis, it was found that some of the HUD provided data was inconsistent and often did not depict the correct correlations. Reasoning for the cause of the data errors is unclear; however, it could be due to the exclusion of the City of Annapolis data or the way HUD defines total housing units as only units that are occupied. To address this issue, the *Anne Arundel County Consolidated Plan FY 2016 – FY 2020* paired the HUD provided data with additional statistics from resources including the U.S. Census and the American Community Survey. The analyzed data includes updated statistics from 2012 and 2013 and is presented in tables numbered with alphanumeric characters. The Plan attempts to present the HUD required tables and questions, along with the additional analyzed data, in a comprehensive and inclusive manner to give a clear picture of the housing needs and market analysis for Anne Arundel County.

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

The objectives of this Plan are based not only on the information received through a very elaborate public participation process, but also on a thorough needs assessment and market analysis. The outcomes are based on the ability of the County's existing provider network to produce results contingent on the amount of federal, state, County and private dollars available during the five year time frame of this Plan.

The Needs Assessment analyzes the income of households and their ability to afford housing. A household paying more than 50 percent of their income on housing cost is considered to be severely housing cost burdened and is at great risk of losing their home or becoming homeless. The data for the County present a very challenging picture due to the high cost of housing in the County. Forty-One (41) percent of households with an income of 80 percent or less of the area median income (AMI) – both homeowners and renters – are paying more than 50 percent of their income for housing.

The Market Analysis reinforces this affordability issue, finding that there are few affordable housing options for households at 80 percent or less of the AMI. In the last 10 years, the median home value has increased by 98 percent and the median contract rent has increased by 90 percent, while household income has only increased by 40 percent. The findings based on the data presented in the Needs Assessment and the Market Analysis are reinforced by the fact that the County's Housing Commission has approximately 18,000 County residents waiting for housing assistance.

The Needs Assessment shows that homeless and non-homeless special needs persons, including the elderly and persons with disabilities, have a great need for affordable and accessible housing in Anne Arundel County. At the same time, the Market Analysis points out that 62 percent of the current affordable and assisted rental housing stock in the County serves the elderly and just 38 percent is available to serve low and moderate income families. Low and moderate income families lack affordable housing choices throughout the County, especially in Opportunity Areas, which are defined by the Maryland Department of Housing and Community Development. As described in the Strategic Plan, the existing affordable units tend to be concentrated in the older areas of the County, along with the County's older housing stock. These areas, which also have a high concentration of minorities, are referred to as Priority Revitalization Communities and may have substandard housing issues. The Needs Assessment acknowledges that low and moderate income households within Anne Arundel County, many of whom are concentrated in the County's Priority Revitalization Communities, need public services, such as employment training and affordable child care, in order to improve their economic standing.

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The County will address these needs by funding programs, projects, and activities in the following eight goals areas:

- Homeownership Housing
- Rental Housing
- Public Housing
- Special Needs Population
- Homeless Population
- Fair Housing
- Non-Housing Community Development
- Historic Preservation

The following chart outlines the specific goals in each of these categories along with a description of the goal, a specific geographic area where the activities will be targeted, and the projected outcomes.

Chart 1 – Goal Descriptions and Outcomes

HOMEOWNERSHIP GOALS

Goal	Description	Geographic Area	5 Year Outcome Goals
Increase Homeownership Opportunities	<ul style="list-style-type: none"> • Prepare potential homebuyers for the financial responsibilities of purchasing a home, providing intensive individual budget and credit counseling, and group seminars on the home buying process. • Increase housing affordability for low to moderate income first time homebuyers through mortgage write-down, closing cost and down payment assistance. • Market homeownership opportunities in Priority Revitalization Communities. <p><i>Planned activities may include homeownership counseling and mortgage assistance, as well as targeted marketing and incentives in Priority Revitalization Communities. Programs will be affirmatively marketed to the County's protected classes through active outreach.</i></p>	Countywide	2,000 Households 75 Households
Improve the Quality of Existing Affordable Homeownership Housing	<ul style="list-style-type: none"> • Improve the supply of existing housing units by providing low interest financial resources to low and moderate income County homeowners to make energy efficiency improvements, eliminate substandard housing conditions, and reduce maintenance costs, thereby allowing them to remain in their homes while improving the overall quality of the community and its housing stock. 	Priority Revitalization Communities	130 Units

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	<ul style="list-style-type: none"> Improve the quality of existing units by acquiring and rehabilitating units for sale to eligible homebuyers. <p><i>Planned activities may include property rehabilitation; property repair; provision of financial counseling; technical assistance, and acquisition/rehabilitation. Rehabilitation activities will be marketed within the County's Priority Revitalization Communities and affirmatively marketed to the County's protected classes.</i></p>		
Prevent Foreclosure	<ul style="list-style-type: none"> Provide comprehensive foreclosure prevention counseling to existing homeowners by providing technical assistance and intensive one-on-one counseling to develop a plan of action, repair credit, assistance with loan modifications and lender negotiations, and legal referrals to avoid foreclosure. <p><i>Planned activities may include foreclosure prevention counseling and referrals. Program will be affirmatively marketed within the County's Priority Revitalization Communities and affirmatively marketed to the County's protected classes.</i></p>	Countywide	1,300 Households

RENTAL HOUSING GOALS

Goal	Description	Geographic Area	5 Year Outcome Goals
Increase the Supply of Affordable Rental Units	<ul style="list-style-type: none"> Increase the supply of affordable rental housing by encouraging and facilitating construction by private developers of new affordable rental units, with priority given to family housing. <p><i>Planned activities may include providing funds for rental production and provision of PILOTs. Developers will be required to formulate and follow an affirmative marketing plan to target units to the County's protected classes.</i></p>	Opportunity Areas	50 Units
Improve the Quality of Existing Affordable Rental Units	<ul style="list-style-type: none"> Improve the quality and affordability of existing small scattered site rental units and large multifamily affordable rental housing communities by providing technical assistance and financing to property owners. <p><i>Planned activities may include providing funding on the rehabilitation of rental housing and the provision of PILOTs.</i></p>	Priority Revitalization Communities	120 Units
Maintain and Expand Rental Subsidy Programs	<ul style="list-style-type: none"> Expand, maintain, and create new tenant based rental subsidy programs to reduce the housing cost burden and increase affordable housing opportunities for eligible households. <p><i>Planned activities may include tenant based rental subsidy programs.</i></p>	Countywide	25 Households
Provide Supportive Services to Cost Burdened Renters	<ul style="list-style-type: none"> Provide financial literacy counseling and education to cost burdened renters to stabilize their housing situation and improve their economic outlook. <p><i>Planned activities may include financial literacy counseling and education.</i></p>	Countywide	100 Households

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PUBLIC HOUSING GOALS

Goal	Description	Geographic Area	5 Year Outcome Goals
Improve the Quality of Existing Units	<ul style="list-style-type: none"> Support the financial repositioning of the County's public housing inventory away from traditional public housing financing in an effort to improve, maintain, and ensure the long term viability and affordability of the existing housing stock. <p><i>Planned activities may include the rehabilitation of an existing public housing community to continue to serve the County's low income households. The Housing Commission will be required to formulate and follow an affirmative marketing plan to target units to the County's protected classes.</i></p>	Priority Revitalization Communities	--
Maintain and Expand Rental Subsidy Programs	<ul style="list-style-type: none"> Support the Housing Commission's efforts to maintain, expand and develop new tenant based rental subsidy programs. Allow for full utilization of available vouchers by encouraging outreach efforts to potential landlords facilitating increased acceptance of tenant based rental subsidies throughout the County, particularly in Opportunity Areas, thus avoiding the concentration of subsidized or assisted housing in the County's Priority Revitalization Communities. <p><i>Planned activities may include expansion of tenant based rental subsidy programs and development of new tenant based rental subsidy programs, as well as programs to de-concentrate the utilization of vouchers in Priority Revitalization Communities and encourage utilization in Opportunity Areas.</i></p>	Countywide	25 Households
Increase Supportive Services Available to Public Housing Residents	<ul style="list-style-type: none"> Supportive programs that provide services to the public housing residents enabling them to improve the quality of their lives. <p><i>Planned activities may include financial literacy counseling, recreation and education programs for youth, and congregate services for the elderly.</i></p>	Priority Revitalization Communities	675 Persons

SPECIAL NEEDS POPULATION GOALS

Goal	Description	Geographic Area	5 Year Outcome Goals
Increase the Supply of Special Needs Housing	<ul style="list-style-type: none"> Increase the supply of housing for persons with special needs to live as independently as possible through various mechanisms such as the acquisition and rehabilitation of group homes, new construction of group homes, and expansion of rental assistance programs and affordable multi-family rental communities. <p><i>Planned activities may include financing for an acquisition and rehabilitation program or new construction multi-family rental projects.</i></p>	Countywide	3 Units
Improve the Quality of Existing Special Needs Housing	<ul style="list-style-type: none"> Improve the quality of housing for special needs population by assisting nonprofit organizations with the rehabilitation of existing group homes. Encourage the development of housing with enhanced technology such as Smart Homes monitoring to help people with special needs to live independently. 	Countywide	1 Unit

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	<i>Planned activities may include a rehabilitation program for group homes housing persons with special needs.</i>		
Maintain and Expand Rental Subsidy Programs for Special Needs Populations	<ul style="list-style-type: none"> Expand, maintain and create new tenant based rental subsidy programs for the special needs population. <i>Planned activities may include tenant based rental subsidy programs targeted to special needs populations.</i>	Countywide	175 Households
Promote Special Needs Housing Options	<ul style="list-style-type: none"> Promote housing for the special needs population and elderly by helping homeowners and group home owners make accessibility repairs and alterations to their homes, thereby allowing them the option to remain in their homes. Support programs which provide services for the elderly and for persons with disabilities enabling them to age in place. <i>Planned activities may include accessibility modification programs, moderate repair programs, and congregate services.</i>	Countywide	20 Units 300 Persons
Increase Supportive Services Available to the Special Needs Population	<ul style="list-style-type: none"> Support efforts of special needs providers to maintain and/or develop facilities which provide community based services, such as vocational and day services, to persons with disabilities and the elderly. <i>Planned activities may include developing public facilities to provide supportive services for special needs populations.</i>	Countywide	1 Facility

HOMELESS POPULATION GOALS

Goal	Description	Geographic Area	5 Year Outcome Goals
Prevent Homelessness	<ul style="list-style-type: none"> Provide the resources to prevent homelessness by offering financial assistance and financial counseling to households at risk of losing their homes. <i>Planned activities may include financial assistance to prevent eviction, including first month rent, security deposits, and utility payment and financial counseling, and referral services program.</i>	Countywide	600 Persons
End Chronic Homelessness	<ul style="list-style-type: none"> Maintain and expand the supply of permanent supportive housing and services for chronically homeless individuals. <i>Planned activities may include the development and expansion of tenant based rental assistance programs, development of permanent supportive housing units or group homes, and the provision of case management.</i>	Countywide	150 Persons 500 Households
Increase and Sustain Permanent Supportive Housing Opportunities for the Homeless	<ul style="list-style-type: none"> Support efforts to maintain and expand the supply of permanent supportive housing options to help rapidly return people experiencing homelessness to stable housing, with priority given to families, veterans and unaccompanied youth. <i>Planned activities may include the development and expansion of tenant based rental assistance programs, rapid-rehousing programs, group housing/SROs, financial counseling, and the provision of accompanying services.</i>	Countywide	75 Households
Maintain and Expand Interim Housing Options for the Homeless	<ul style="list-style-type: none"> Provide a variety of interim or short-term housing options for the homeless with the purpose of helping those served become quickly re-housed and economically secure by supporting the continued operation and enhancement of existing emergency, transitional housing, and domestic violence shelters. Support the development of new facilities based on demonstrated community need. 	Countywide	3,000 Persons

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	<i>Planned activities may include operational support for transitional housing, domestic violence and emergency shelters or the development of new facilities.</i>		
Provide a Continuum of Comprehensive Services for the Homeless	<ul style="list-style-type: none"> Provide a continuum of comprehensive services allowing the homeless to become quickly re-housed and economically secure including (i) providing comprehensive essential services to increase stability and economic security, (ii) developing outreach programs to engage homeless individuals and family, including chronically homeless, and (iii) supporting and enhancing the capacity for the community to end homelessness through data, coordination, and planning. <p><i>Planned activities may include support for day programs; case management; mental health programs; employment, education, and training services; financial counseling; life skills classes; workplace training; child care; outreach programs; and support for data collection (HMIS), and coordination and planning activities.</i></p>	Countywide	1,000 Households

FAIR HOUSING GOALS

Goal	Description	Geographic Area	5 Year Outcome Goals
Implement Regional & Local Fair Housing Action Plans	<ul style="list-style-type: none"> Explore land use regulations that will encourage developers to provide affordable housing for low and moderate income wage earners in mixed use zones, transit zones and commercial districts. Promote fair housing enforcement, outreach and education throughout the County Explore educational programs that may change community misconceptions about affordable housing. Support regional efforts to implement the Regional Fair Housing Action Plan. <p><i>Planned activities may include outreach and education, supporting a regional policy of no net loss of units, establishing regional porting standards for tenant based vouchers, establishing a regional project based voucher program, and continuing outreach and education around fair housing.</i></p>	Countywide	1 Other

NON-HOUSING COMMUNITY DEVELOPMENT GOALS

Goal	Description	Geographic Area	5 Year Outcome Goals
Increase Supportive Services	<ul style="list-style-type: none"> Support programs and services which seek to improve the quality of life for persons and households residing in Priority Revitalization Communities. <p><i>Planned activities may include after school and child care programs, health services, family support programs, and crime prevention programs.</i></p>	Priority Revitalization Communities	175 Persons
Increase Economic Development Opportunities	<ul style="list-style-type: none"> Support programs and services that help the County's low and moderate income residents achieve financial and economic independence. <p><i>Planned activities may include financial literacy counseling, job training, education, affordable child care, and transportation programs.</i></p>	Countywide	440 Households

HISTORIC PRESERVATION GOALS

Goal	Description	Geographic Area	5 Year Outcome Goals
<p>Preserve Historic Resources in Minority Communities</p>	<ul style="list-style-type: none"> Preserve culturally and historically significant structures serving minority communities by supporting the rehabilitation and adaptive reuse of properties identified in joint venture with the Maryland Historical Trust and other historic preservation organizations in order to provide physical space for community needs including access to services such as health care, Head Start programs, recreation, senior activities, housing counseling and youth services. <p><i>Planned activities may include the rehabilitation of historic community structures and facilities.</i></p>	<p>Countywide</p>	<p>1 Structure</p>

Evaluation of past performance.

During the first four years of the *Anne Arundel County Consolidated Plan: FY 2011 – FY 2015*, Anne Arundel County has continued to serve the housing and community development needs of low and moderate income County residents. As a result of the funding being targeted to housing and services, the County has accomplished many of its goals and objectives.

In an effort to encourage and assist residents to become homeowners, the County has assisted 1,659 households through homeownership counseling and 79 households with the purchase of their first home through the mortgage write-down, closing cost and down payment assistance program. During the recession and resulting foreclosure crisis, 2,748 households have been assisted with foreclosure prevention counseling and received the necessary guidance to develop a plan to save their homes, when possible. Additionally, to stabilize the existing supply of affordable housing, 121 households received assistance to rehabilitate their homes. The County has met its goal in some areas and is on target to meet its goal outputs with other homeownership programs.

Creating new and stabilizing existing quality affordable rental housing was a high priority for the County. The County’s five year goal was to improve 400 units and to create 250 new affordable rental units. The County has been able to support the rehabilitation of 265 rental units and the creation of 306 new units, just falling short of its goal.

The County’s goal for its Public Housing Commission was to create 50 new rental vouchers, improve the quality of 400 public housing units, and support 2,500 youth living in public housing communities with after school care and educational support. The County was successful in providing 1,551 youth after school services in the first four years, providing over 50 targeted HOPWA vouchers and operating a HOME funded tenant based housing program. Additionally, the Housing Commission has improved or redeveloped 444 units of housing, including

redeveloping 100 units of senior housing. The County is on target to meet its overall five year goal at the end of this program year.

During the last five years, the County has strived to increase and stabilize housing and services for individuals with special needs, exceeding its goal by providing assistance to acquire and/or rehabilitate 26 group homes and rental assistance to 214 households. In addition, in the first four years of the past Consolidated Plan period, the County provided funds for accessibility modifications to 36 households – just falling short of its goal – and provided congregate services to 33 households and is on target to meet its five year goal of serving 40 households.

The County's Continuum of Care for the homeless has been extremely successful in exceeding all its numeral goals. In the first four years, the County has prevented 1,051 households from becoming homeless, provided emergency and transitional shelter to 4,776 persons, and provided permanent supportive housing to 504 homeless households.

The County has also experienced some success in its neighborhood revitalization areas. Twenty-three (23) housing units in the Brooklyn Park area, 38 housing units in Glen Burnie area, and four housing units in Severn community have been rehabilitated and improved. A total of 421 youth have been provided arts education or after school and summer programs in Brooklyn Park. The Meade Village Boys and Girls Club continues to provide enrichment programs to youth from the greater Severn area, as well as the public housing residents.

The County is also working to achieve its five years goals to support economic empowerment of low and moderate income residents. Approximately, 356 adults have received educational and employment training; 186 children have received affordable childcare providing parents with the opportunity to work; and 44 households have received help purchasing a vehicle allowing greater employment opportunities.

Finally, the County met its historic preservation goal and completed renovations on the Galesville Community Center. The Galesville Community Center was originally an historic Rosenwald School for African American children, established in 1929. Today it is used as a community center hosting many events and historical exhibits.

The accomplishments from FY 2011 to FY 2015 depict how successful the County has been in utilizing federal funding. The County spent \$29,857,605 of federal funds over the last five years to meet the needs of its low and moderate income residents, as well as to implement housing and community development programs throughout the County. With this funding, the County was able to increase its stock of quality, affordable housing by helping to facilitate the construction of new units and rehabilitate existing substandard units, prevent foreclosures, add to the number of County homeowners, prevent households from becoming homeless, support the County's public

housing communities, and promote the economic empowerment of its most vulnerable residents. These federal funds have been instrumental in improving the quality of lives and overall economic wellbeing of its residents, as well as alleviating County funding from taking on these responsibilities thus allowing it to support other pertinent issues. The County will continue to be good stewards over its federal funding to build upon its success of increasing affordable housing opportunities and improving communities during the next five years.

Summary of citizen participation process and consultation process.

ACDS prepared the Consolidated Plan on behalf of Anne Arundel County in accordance with 24 CFR Part 91 and the County Citizen Participation Plan. The Plan was developed in consultation with representatives from a wide variety of agencies and persons who might affect or be affected by its implementation. A complete listing of agencies, groups and organizations can be found herein. Preparation and consultation to establish and set goals has been occurring, essentially, throughout the last five years. During this time, well established groups met on a regular basis, including the Anne Arundel Affordable Housing Coalition, the Anne Arundel and Annapolis Coalition to End Homelessness (the Homeless Coalition), the Regional Fair Housing Group, and the HOPWA Planning Group. Additionally, staff regularly attended community meetings in the Priority Revitalization Communities including Brooklyn Park, Glen Burnie and Severn communities to assess revitalization needs in the County. Finally, ACDS, through its Property Rehabilitation, Homeownership Counseling and Foreclosure Prevention Counseling Programs, meets regularly with many low and moderate income households, enabling staff to assess the needs of the community regularly. These ongoing consultations provided a rich context within which ACDS began the formal planning process in the Spring of 2014. The formal citizen participation planning process included eight different focus groups sessions, three public hearings, as well as individual consultations and outreach with subject matter experts. The process is further described herein.

Summary of public comments.

The draft Plan was made available for public comment for 30 days, beginning on March 14, 2015 and ending on April 13, 2015. During the public comment period, ACDS received comments from the Baltimore Metropolitan Council (BMC), the County Department of Social Services, (DSS), the YWCA, a County resident, the Maryland ACLU, and Maryland Legal Aid. BMC encouraged the County to state that it would promote and market homeownership opportunities in the Priority Revitalization Communities. DSS corrected and confirmed the County's count of the homeless population. The YWCA informed staff about the need in the County to expand services for victims of domestic violence and sexual assault. The County

resident stated that the message implied in the County's Consolidated Plan differs from the tone set by the County Council when it recently amended the Workforce Housing Ordinance.

The ACLU had six major comments and recommendations, including statements that (1) the County lacks land zoned as of right for multifamily housing and that the Consolidated Plan should include specific strategies to increase as of right multifamily housing; (2) the County should acknowledge that NIMBYism is a barrier to affordable housing and that the Consolidated Plan should include strategies to address it, including enactment of a fair housing ordinance and education to majority communities; (3) the Needs Assessment should do more to acknowledge that housing problems fall disproportionately on African Americans; (4) the Consolidated Plan should focus more on the housing needs of families with children; (5) the Consolidated Plan should target resources to provide housing counseling and search assistance to renters, including voucher holders; and (6) the Consolidated Plan should set out more specific strategies and actions to meet its goals and objectives.

The Maryland Legal Aid Bureau stated that the County's goal to develop 150 affordable rental units over the next five years is "too modest" given the need for affordable housing and recent losses to the inventory.

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

The County appreciated all of the comments received and incorporated many corrections and clarifications, and strengthened language throughout the documents in response to these comments. BMC's recommendation to market the Priority Revitalization Communities for homeownership has been incorporated. In addition, NIMBYism language has been added, along with strategies to address it. Also, the Needs Assessment has been strengthened by adding statistical data on the disproportionate need of the African American community in the County.

As to the ACLU's comment on the need for family housing, the Plan does define family rental housing as a need and further states that one of the County's top priorities for use of its federal dollars is for the new construction of affordable rental housing for families in Opportunity Areas. In addition, in the proposed first Action Plan of this Consolidated Plan, the County is proposing that a portion of its HOME funds be used for a new tenant based rental assistance program targeted to families with children. The Housing Commission is currently working with the ACLU and other advocates on their prioritization hierarchy for Housing Choice Vouchers.

The County recognizes the need for financial counseling not only for cost burdened renters, but also for cost burdened homeowners, housing choice voucher holders, public housing residents

and residents in our homeless facilities. The County is committed to developing a program to address this need and has added this as a goal in this Plan in response to the ACLU comments.

Regarding the ACLU of Maryland's request that the Consolidated Plan include more specific timelines and strategies, the County maintains that this is a planning document which includes broad policy priorities as well as specific strategies. The timeline for implementing the Plan spans the five years beginning July 1, 2015 and ending June 30, 2019.

As to the ACLU's comment that the Plan address the County's lack of land zoned for multifamily development, the County maintains that the Plan does include strategies to address this issue.

Finally, regarding Maryland Legal Aid's comment that the County's goal to develop 150 affordable rental units over the next five years is "too modest", the County maintains that this is a realistic number given the high cost of development, limited funding and a lengthy development timeline.

Summary

As previously described, the public participation process, Needs Assessment and Market Analysis point to a need for more affordable housing in Anne Arundel County. The County believes a community that creates and maintains a broad range of housing options for all members of the workforce is an economically strong community. The goals and strategies addressed in the Strategic Plan are aimed at addressing that need.