



ANNE ARUNDEL COUNTY CONSOLIDATED PLAN FY 2021 – FY 2025 **Executive Summary**

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EXECUTIVE SUMMARY

ES-05 Executive Summary

Introduction

The *Anne Arundel County Consolidated Plan FY 2021 – FY 2025* is a five year planning document which will guide Anne Arundel County's investment of housing and community development resources over the next five years. The Plan identifies housing and community development needs in Anne Arundel County and identifies the goals and strategies to address those needs.

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 Solutions Grant (ESG) Program, the Housing Opportunities for Persons with AIDS (HOPWA) Program, and the competitive Continuum of Care (CoC) Program. Historically, Anne Arundel County has received approximately \$6.5 million or more each year from these programs, while leveraging these funds with approximately \$3.5 million in State and County resources. All projects or activities funded during this five-year period must meet one of the goals identified in the Plan.

Development of the Plan

Arundel Community Development Services, Inc. (ACDS), the lead agency for housing and community development programs in Anne Arundel County, developed the Consolidated Plan on behalf of the County and is responsible for overseeing the implementation of the Plan.

The development of the Plan relied on a combination of data analysis and an extensive consultation with a wide range of housing and community development stakeholders. Specifically, ACDS consulted with representatives from a wide variety of County Departments and nonprofit agencies, as well as community members who might affect or be affected by its implementation. ACDS is regularly and continuously in consultation with stakeholders and actively participates in well-established groups including the Anne Arundel Affordable Housing Coalition, the Anne Arundel and Annapolis Coalition to End Homelessness (the Homeless Coalition), the Citizens Advisory Committee, and the Baltimore Regional Fair Housing Group. Additionally, ACDS staff regularly attends or convenes community meetings in the Brooklyn Park, Glen Burnie and Severn Neighborhood Revitalization Areas to assess the needs. This ongoing collaboration provided a rich context in which ACDS began the formal planning process in the Spring of 2019. The formal citizen participation planning process included three public hearings/forums and approximately 15 additional individual meetings, focus groups and

presentations to stakeholder organizations and community groups in the County. A full listing of the stakeholders consulted is described in *Chapter One: Process*.

ACDS analyzed HUD provided data and data procured through a consultant to develop a comprehensive assessment of the housing needs of the low income, homeless and special needs populations, as well as an analysis of the housing market in the County. *Chapter Two: Needs Assessment* analyzes the income of households and their ability to afford housing. *Chapter Three: Market Analysis* evaluates the quantity, quality, and affordability of housing units both within the rental and homeowner markets and examines the non-housing community development conditions in the County. Key findings from both the *Needs Assessment* and *Market Analysis* chapters indicate housing affordability, especially for households on the lowest ends of the income spectrum, continues to be a major challenge in Anne Arundel County.

Affordability Issues for Renters

- A household paying more than 50 percent of their income on housing costs is considered to be severely housing cost burdened and is at great risk of losing their home or becoming homeless. Twenty-one (21) percent of renter households with an income of 80 percent and below area median income (AMI) are paying more than 50 percent of their income for housing.
- The *Market Analysis* chapter underscores this issue through an analysis of the available affordable housing stock. There are 17,603 rental households earning \$50,000 or less per year – which represents about 50 percent AMI for a household size of four – yet there are approximately 8,680 affordable rental units available at the appropriate price level for this income group. This leaves a large gap of approximately 8,923 low and very low income households who are not served by the current market.
- As of November 2019, the County’s Housing Commission had 22,549 County households on its waiting list for Housing Commission operated housing assistance.
- The *Needs Assessment* chapter demonstrates that homeless and non-homeless special needs population, including the elderly and persons with disabilities, have a growing need for affordable and accessible housing in Anne Arundel County.

Affordability Issues for Homeowners

- Home prices are increasing almost twice as fast as household incomes. Over the last 19 years, house prices have increased at a compounded annual rate of 4.3 percent compared to a 2.5 percent compounded annual increase in household income.

- Homeowner households are also severely housing cost burdened, as there is a total of 11,385 households earning 80 percent and below AMI and paying more than 50 percent of their income for housing.
- Analysis shows the inventory of available moderately priced homes for purchase serve one-third (33 percent) of income qualified moderate income renters. Moderately income renters are those households earning between \$60,000 to \$100,000 per year.
- Recent home sales data for homes affordable to households earning 80 percent AMI indicate the majority of such sales occur in older submarkets.

Similarly, low and moderate income renters lack affordable housing choices throughout the County, especially in Communities of Opportunity (COOs). COOs are areas that have no or low concentrations of low and moderate income households, and rank high on indices of quality of life. The existing affordable units tend to be concentrated in the older areas of the County, along with the older housing stock in the County. These older areas, which also have a higher concentration of low and moderate income households and Non-White and Hispanic households, are referred to as Neighborhood Revitalization Areas. Neighborhood Revitalization Areas tend to have greater incidences of substandard housing issues and greater public service needs, such as childcare, youth programming, and employment services for the low and moderate income residents who live there.

Based on these identified needs, the market conditions and extensive consultations with stakeholders, *Chapter Four: Strategic Plan* was developed. This chapter lays out the County's vision statement for housing and community development, as well as the priorities, goals, and strategies to guide investment of the County's housing and community development resources. The Strategic Plan also includes projected outcomes, which 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.

Vision Statement

Anne Arundel County will pursue housing and community development goals that create strong and vibrant communities through a range of affordable housing options and opportunities for all residents. Further, strategies across all goal areas will help promote equity, with a special emphasis on helping households at the lowest income levels, under-represented protected classes, and persons with special needs obtain housing and related support in diverse and inclusive communities.

Guiding Priorities

Prioritization for funding will be given to projects that meet the following guiding principles.

Affordable Housing

The County will make the creation and stabilization/preservation of affordable housing, as well as related services, its top housing and community development priority. Affordable housing that meets the specific needs of homeowners, renters, homeless and special needs populations will be given preference for funding.

Communities of Opportunity

To the extent possible, priority will be given to projects and programs creating new affordable housing units and building low income households ability to secure affordable housing in Communities of Opportunity (COOs). COOs are areas that have no or low concentrations of low and moderate income households, and that rank high on indices of quality of life. Generally, these are areas where there is a lack of both affordable rental and affordable homeownership units and a relatively lower number of Non-White and Hispanic residents.

Neighborhood Revitalization Areas

Revitalization efforts and public service dollars (operating funds) will be prioritized to three main neighborhood revitalization areas, which are the **Severn, Brooklyn Park and Glen Burnie** communities. These areas have their own unique assets and are targeted by the County for place based community development initiatives across a range of disciplines. At the same time, these areas contain a higher concentration of low and moderate income households, older – yet affordable – housing stock in need of updates, repairs, and other needs compared to the County as a whole. These communities have approved Sustainable Community Initiative (SCI) designations from the State of Maryland and are targeted for revitalization programs. The County's SCI planning process involved thorough stakeholder engagement processes and needs assessments that resulted in an SCI Action Plan for each area.

Chart 1
Goals and Strategies

GOAL 1 – HOMEOWNERSHIP OPPORTUNITIES

Increase and sustain affordable homeownership opportunities that are accessible and inclusive for low to moderate income County residents.

1. **Increase homeownership opportunities through programming.** Increase sustainable homeownership and wealth building opportunities through programming for first time homebuyers and protected classes. Examples include:

- ❖ Homebuyer and credit counseling
- ❖ Foreclosure prevention counseling
- ❖ Down payment, closing cost, and mortgage write down assistance

5 Year Outcome Goal: 2,475 persons, 60 households

2. **Increase supply of affordable homeownership units.** Increase supply of quality affordable owner occupied housing in inclusive communities. Examples include:

- ❖ Affordable financing for acquisition and construction
- ❖ Utilization of County owned surplus land
- ❖ Land use incentives and requirements such as inclusionary zoning policies and workforce housing incentive

5 Year Outcome Goal: 363 units

3. **Improve the quality of existing affordable homeownership units.** Improve and maintain existing stock of affordable units through affordable financing and project management for improvements. Examples include:

- ❖ Property rehabilitation for homeowners
- ❖ Energy efficiency improvements for homeowners
- ❖ Acquisition/rehabilitation program for homebuyers
- ❖ Disaster mitigation activities

5 Year Outcome Goal: 175 units

4. **Improve accessibility of homeownership units.** Facilitate improvements through affordable financing and project management and promote activities that support the elderly and those with disabilities to remain in their homes. Examples include:

❖ Accessibility Modifications Program for Homeowners

5 Year Outcome Goal: 25 units, 500 households

5. **Market affordable homeownership opportunities to protected classes within the County.** Ensure homeownership programs and opportunities are affirmatively marketed throughout the County and to protected classes with limited income, including minorities and persons with special needs. Examples include:

- ❖ Direct mailings and email marketing
- ❖ Attendance at outreach events, festivals, community meetings and informational sessions hosted by groups representing and/or serving the protected classes

5 Year Outcome Goal: Process Outcome

GOAL 2 – RENTAL HOUSING OPPORTUNITIES

Promote and expand affordable quality rental housing opportunities that are accessible and inclusive.

1. **Increase the supply of affordable rental units.** Encourage the development of new rental units, with priority given to projects for families in communities of opportunity where affordable rental may be lacking. Examples include:

- ❖ Low interest financing programs
- ❖ PILOT Agreements
- ❖ County surplus land
- ❖ Land use incentives and requirements such as inclusionary zoning policies, workforce housing incentive and allowances for housing for elderly of modest means

5 Year Outcome Goal: 250 units

2. **Improve and preserve the existing stock of affordable rental housing.** Finance the renovation of existing affordable housing developments, including public housing, as well as smaller, scattered site developments. Examples include:

- ❖ Scattered site rental development through acquisition/rehabilitation
- ❖ Low interest financing
- ❖ Rental Assistance Demonstration (RAD) conversions
- ❖ Disaster mitigation activities

5 Year Outcome Goal:	317 units
<p>3. Create and maintain accessible rental housing units. Provide financing and project management to develop group homes and make accessibility modifications or other improvements to existing group homes and rental units serving persons with disabilities and older adults. Examples include:</p>	
<ul style="list-style-type: none"> ❖ Accessibility Modifications Program for Renters ❖ Group Home Rehabilitation Program ❖ Group Home Acquisition/Rehabilitation Program ❖ New group home development ❖ Ensure a portion of units in large rental developments can serve persons with disabilities 	
5 Year Outcome Goal:	45 units
<p>4. Expand, maintain and create affordable rental opportunities. Support demand side subsidies and programs that allow low income families and persons with special needs to afford market rate rental units, with an emphasis on accessing units in communities of opportunity. Examples include:</p>	
<ul style="list-style-type: none"> ❖ Tenant Based Rental Assistance for low income families and individuals ❖ Tenant Based Rental Assistance for persons with HIV/AIDS ❖ Tenant Based Rental Assistance for persons with disabilities, including mental illness and substance abuse disorders ❖ Explore higher rent payments for utilization in communities of opportunity 	
5 Year Outcome Goal:	200 units
<p>5. Implement support services and programs that help tenants access and retain housing. Services may be geared to help homeless families and individuals, extremely low income families, persons with disabilities including mental illness and substance abuse, and returning citizens. Examples include:</p>	
<ul style="list-style-type: none"> ❖ Case management and housing location assistance ❖ Landlord outreach and mitigation to encourage acceptance of vouchers for hard to house clients ❖ Congregate services for older adults 	
5 Year Outcome Goal:	175 persons, 125 households

6. **Market affordable rental opportunities to protected classes within the County.** Ensure affordable rental units and TBRA assistance are affirmatively marketed throughout the County to the protected classes within the County and that rental units and programs are provided in adherence to the County fair housing laws. Examples include:

- ❖ Affirmative marketing requirements for subrecipients
- ❖ Fair housing training for property managers
- ❖ Tenant/landlord information and fair housing resource line

5 Year Outcome

Goal:

Process Outcome

GOAL 3 – PREVENT AND END HOMELESSNESS

Prevent and end homelessness by providing a comprehensive homelessness response system.

1. **Prevent homelessness.** Provide financial assistance and counseling to households who are at risk of losing their homes; provide financial assistance to households to obtain new housing if they can no longer stay where they currently reside. Examples include:

- ❖ Eviction prevention assistance
- ❖ First month rent and security deposit assistance
- ❖ Financial coaching
- ❖ Referral services

5 Year Outcome

Goal:

550 persons

2. **Increase and sustain housing opportunities for the homeless.** Maintain and expand the supply of permanent supportive housing options, rapid re-housing assistance, and necessary support available to homeless individuals and families to get them quickly re-housed; maintain and expand the supply of permanent supportive housing and related services for chronically homeless individuals. Examples include:

- ❖ Tenant Based Rental Assistance
- ❖ Rapid re-housing programs
- ❖ Case management services
- ❖ Development of permanent supportive housing units

5 Year Outcome

Goal:

860 households

3. **Maintain and enhance emergency shelter and interim housing options.** Maintain and enhance emergency shelters serving families, victims of domestic violence and individuals as a temporary and safe housing option with the purpose of those served becoming quickly re-housed and economically secure. Examples include:

- ❖ Maintenance and enhancement of existing shelters
- ❖ Operating support for emergency shelters and interim housing options

5 Year Outcome Goal: 1,500 persons

4. **Improve the Homelessness Response System.** Expand the Coordinated Entry System to include a continuum of services and support, including diversion and prevention services, entry into shelters, and permanent housing. Offer a variety of supportive service to assist homeless individuals and families maintain their housing. Support and enhance the capacity for the community to end homelessness through data, coordination, and planning. Examples include:

- ❖ Operating support for day programs
- ❖ Case management
- ❖ Mental health programs
- ❖ Employment, education and training services, life skills and workplace training
- ❖ Child care programs
- ❖ Financial coaching
- ❖ Outreach programs
- ❖ Homeless Management Information Systems (HMIS), coordinated entry and assessment, and planning activities

5 Year Outcome Goal: 3,500 persons

GOAL 4 – SUSTAINABLE COMMUNITIES

Create sustainable, vibrant, inclusive communities by investing in revitalization projects, facilities and programs serving low income communities throughout the County, with priority given to communities in the designated Neighborhood Revitalization Areas.

Support initiatives that improve quality of life for communities. Fund projects, facilities and programs that improve the quality of life for low and moderate income persons and households, with priority given to communities within the designated Neighborhood Revitalization Areas and Housing Commission managed communities. Examples include:

- ❖ Community facilities
- ❖ Revitalization of blighted structures
- ❖ Projects and programs to support positive youth development
- ❖ Projects and programs to support older residents
- ❖ Preservation of historic structures in minority communities

5 Year Outcome
Goal: 1,830 persons

GOAL 5 – ECONOMIC OPPORTUNITIES

Support programs, facilities and projects providing opportunities for low and moderate-income persons, including those with special needs, to gain skills, economic stability and independence in order to be productive members of the community, with a priority for services located within the designated Neighborhood Revitalization Areas.

Promote Independence. Assist programs and services that help low and moderate income County residents achieve financial and economic independence through better access to employment opportunities and supports. Examples include:

- ❖ GED Prep and ESOL courses
- ❖ Workforce development support programs
- ❖ Transportation services and support
- ❖ Child care services
- ❖ Day and vocational facilities for persons with special needs

5 Year Outcome
Goal: 320 persons

GOAL 6 – PROMOTE FAIR HOUSING

Promote and further fair housing throughout the County and the region and improve access to housing opportunities for members of the protected classes.

Implement the local and regional fair housing action plans. Examples may include:

- ❖ Support for fair housing testing and enforcement activities
- ❖ Fair housing outreach and education
- ❖ Support for a regional fair housing coordinator

5 Year Outcome
Goal: Implementation of fair housing action plans

Evaluation of Past Performance

The following section provides an evaluation of Anne Arundel County's performance in meeting the goals laid out in the last five year Consolidated Plan. At the time of this writing, the County has completed the first four years of implementing the *Anne Arundel County Consolidated Plan: FY 2016 – FY 2020* and is on track to accomplish the majority of its goals and objectives by the end the five year plan period, which ends June 30, 2020. The following summary describes the outcomes achieved in the first four years of the plan, including Local Fiscal Years 2016 – 2019. In an effort to encourage and increase opportunities for residents to become homeowners, the County has assisted 2,766 households through homeownership counseling and 60 households with the purchase of their first home through the mortgage write-down, closing cost and down payment assistance program. An additional 939 households have been assisted with foreclosure prevention counseling, receiving the necessary guidance to develop a plan to save their homes, when possible. Additionally, to stabilize the existing supply of affordable housing, 118 households received assistance to rehabilitate their homes. The County has already met its goal with some programs and is on target to meet its goal outputs with other homeownership programs.

Increasing the supply of new and stabilizing existing quality affordable rental housing was a high priority for the County. The five-year goal for the County was to improve 120 units and to create 50 new affordable rental units. The County exceeded that goal by supporting the rehabilitation of 272 units and the development of 84 new affordable units. Additionally, the Scattered Site Rental Housing Program utilized CDBG, State and County funds to acquire, rehabilitate and rent 20 units to income eligible households in Neighborhood Revitalization Areas. This program both increased the supply of quality affordable rental units and helped to revitalize blighted residential units in older communities. The County has also successfully provided 203 renter households with comprehensive financial counseling and education in order to help stabilize their housing and improve their economic outlook.

The Public Housing goal was to support and improve the quality of the Housing Commission of Anne Arundel County existing public housing. The County made progress toward meeting this goal by completing the redevelopment of two of the County's existing public housing communities in the County – Burwood Garden and Freetown Village – as well as initiating the redevelopment of the Meade Village Community. Burwood Gardens, now named Heritage Overlook, involved the demolition and new construction of a 100-unit multifamily community for families located in Glen Burnie. Freetown Village Public Housing Community involved the construction of 36 new affordable units and rehabilitation of 154 existing units. Meade Village will involve the redevelopment of 200 existing units and construction of 24 new units. The County was successful in providing 1,243 youth residing in the Meade Village and Freetown Village communities with after school and summer programs through the Boys & Girls Club of Annapolis and Anne Arundel County in the first four years.

The County has also strived to increase and stabilize housing and services for individuals with special needs by providing financial assistance to acquire and/or rehabilitate four group homes and providing rental assistance through the HOPWA Program to 128 households. In addition, the County provided funds for accessibility modifications to 31 households with special needs and small home repairs, and congregate services to 848 older adults, exceeding its projected goal in this category.

The Continuum of Care for the homeless in the County has been extremely successful in exceeding the majority of its numeric goals. In the first four years, the County has prevented 1,289 households from becoming homeless, provided emergency and transitional shelter to 1,870 persons, provided permanent supportive housing to 656 homeless households and rapid re-housed 157 homeless households. The County also provided access to a wide array of services and support through homeless outreach, including street outreach, to 4,551 homeless individuals. The elimination of the availability of federal dollars for transitional shelter programs during the time period made meeting the goal of providing shelter and interim housing difficult to meet.

In addition, the County has made major progress in implementing its fair housing goals. At the regional level, the County joined its partners in implementing a project-based rental housing program, at the local level the County passed its first fair housing law, which included source of income as a protected class, and established a new Human Relations Commission with legal authority to enforce the fair housing law.

The County is on track to meet its five-year non-housing community development goals. A total of 446 individuals have received job training, transportation, and childcare support; and 265 youth were provided with scholarships to participate in art and music classes or attend afterschool programming in the Brooklyn Park area.

Additional accomplishment data are summarized annually in the Consolidated Annual Performance and Evaluation Report (CAPER) for the County, which is available upon request from ACDS or on the ACDS website. The County will continue to build upon its success to increase affordable housing opportunities and improve 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. The planning process involved consultation and information gathering from a variety of entities. 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. This ongoing consultation provided a rich context within which ACDS began the formal planning process in the Spring of 2019. The formal citizen participation planning process included three public hearings/forums and approximately 15 additional individual meetings and consultations, focus groups and presentations to stakeholder organizations and community groups in the County.

Summary of Public Comments

No Substantial public comments were received. .

Summary of Comments or Views Not Accepted and Reasons for Not Accepting Them

No Substantial public comments were received.

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 goals and strategies addressed in the *Strategic Plan* are aimed at addressing that need.