

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

During the five year period covered by the *Anne Arundel County Consolidated Plan: FY 2021- FY 2025* (Federal Fiscal Years 2020 – 2024), approximately \$1,077,242,340 in federal and County resources, including funds generated from the sale of Low Income Housing Tax Credits (LIHTC), is estimated to be allocated to housing and community development activities in Anne Arundel County. These funds, estimated and outlined in detail herein, are a combination of entitlement grants, program income, required local match dollars, Continuum of Care award funds, Housing Choice Voucher funds, Housing Opportunities for Persons with AIDS (HOPWA), and Housing Counseling Grant funds. Additionally, the County is planning for five LIHTC affordable rental projects to be completed in the next five years. Arundel Community Development Services, Inc. (ACDS) administers the majority of these federal funds on behalf of the County and works closely with other County agencies, State agencies and nonprofit providers. On behalf of the County, the Housing Commission of Anne Arundel County (Housing Commission) administers the Housing Choice Voucher Program. Anne Arundel County works diligently toward leveraging all of its federal dollars with other sources of funds. The County regularly works with local elected officials, State and federal legislators, the State's housing finance agency, and private developers to leverage funding with non-federal and non-entitlement sources for housing and community development

projects within the County.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,121,601	550,000	0	2,671,601	9,401,630	Community Development Block Grant (CDBG) funds is a flexible program that provides communities the resources to address housing and community development needs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	769,807	700,000	0	1,469,807	5,144,895	HOME Investment Partnership Program (HOME) provides communities with the resources to fund a wide range of activities including building, buying, and/or rehabilitation affordable housing for rent or homeownership or providing direct rental assistance to low-income people.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	177,268	0	0	177,268	620,438	Emergency Solution Grant (ESG) funds provide communities with flexible funds to address the needs of the homeless.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Competitive McKinney-Vento Homeless Assistance Act	public - federal	Rapid re-housing (rental assistance) Rental Assistance Services TBRA Other	2,385,199	0	0	2,385,199	8,348,197	Competitive McKinney-Vento Homeless Assistance Act funds are applied for annually to support programs serving the homeless in Anne Arundel County. Funds are used to provide permanent supportive housing, case management, and transitional housing to homeless families and individuals
LIHTC	public - federal	Acquisition Housing Multifamily rental new construction Multifamily rental rehab	28,909,786	0	0	28,909,786	867,729,358	Funds generated from Low Income Housing Tax Credits will be used to develop affordable rental housing.
Public Housing Capital Fund	public - federal	Housing	4,500,000	0	0	4,500,000	8,800,000	Funds used to maintain the Housing Commission of Anne Arundel County's public housing communities.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Housing TBRA	21,300,000	0	0	21,300,000	98,500,000	The Housing Commission of Anne Arundel County administers the Housing Choice Voucher program which provides tenant based rental assistance.
Other	public - federal	Services TBRA	538,454	0	0	538,454	1,884,603	HOPWA funds are used for tenant based rental assistance for persons with AIDS.
Other	public - local	Acquisition Admin and Planning Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab TBRA	270,000	0	0	270,000	954,000	County Funds are provided to meet the required HOME match

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - local	Homebuyer assistance Housing Multifamily rental new construction Multifamily rental rehab Services TBRA	3,270,000	0	0	3,270,000	11,445,000	County funds are provided for homeownership counseling, financial literacy, and foreclosure prevention counseling programs, Rental Housing Development, TBRA program and supportive services, Fair Housing activities, and neighborhood specific activities.

**Table 1 - 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 County gives priority to projects where there is owner equity or a commitment of private or other public financing. For example, the County will allocate HOME Investment Partnerships Program (HOME) and local match funds for the Rental Housing Production Program. These funds will support the acquisition and rehabilitation or new construction of affordable multi-family housing. Typically, these projects cost millions of dollars and leverage equity raised from federal LIHTC, State funds and private dollars. During Local Fiscal Year 2021 (FFY 2020), an estimated \$28,909,786 is anticipated to be generated from the sale of LIHTC for use of redeveloping and constructing new affordable housing.

The County also applies for State funds whenever the opportunity arises. For example, State Baltimore Regional Neighborhood Initiative (BRNI) funds have been awarded to ACDS to acquire and rehabilitate units in the Brooklyn Park community. In Local Fiscal Year 2021, ACDS anticipates

receiving approximately \$200,000 in BRNI funds to continue efforts in Brooklyn Park. These funds will be leveraged with County General funds, CDBG funds, and State Lead-Based Paint Program funds.

ACDS, on behalf of the County, applies for State Homelessness Solutions Program (HSP) funds in order to enhance and increase resources for the homeless population in the County. ACDS will apply for approximately \$552,500 in HSP funds on behalf of County.

ACDS offers a HOME and/or CDBG funded program which provides mortgage assistance to income eligible first time homebuyers. This program leverages both State and private funds through the Maryland Mortgage Program or private financing.

ACDS also administers the Homeownership Counseling and Foreclosure Prevention Counseling Programs for the County. The County funds provided for these programs are leveraged with federal and State dollars. ACDS has been awarded competitive federal Homeownership Counseling Program funds, Maryland Homeownership Counseling Fund monies, and National Foreclosure Mitigation Counseling Program funds.

ACDS also administers the Video Lottery Terminal (VLT) fund proceeds and the County Community Support Grant funds that are awarded to nonprofit organizations and community associations. These funds are frequently used to supplement federal and State funds, such as the Sarah's House Family Shelter at Ft. Meade.

The Property Rehabilitation Program leverages State funds through the Maryland Special Loans Program. In addition, homeowners in certain neighborhoods can obtain up to \$25,000 in State Lead-Hazard Reduction Grant Program funds to eliminate lead-based paint hazards from their homes.



The County will invest approximately \$3 million in additional general funds into housing and community development programs this year, as well as waiving or reducing impact or connection fees for the production of certain types of affordable units.

The County also ensures all of the federally required match funds are being provided and in many cases, exceeds the requirement. The HOME Program requires every one dollar in federal funds expended be matched by the County with at least \$.25 in local funds. The match required for the HOME Program in Local Fiscal Year 2021 is \$173,244. The County will meet this obligation through the allocation of general funds. The Emergency Solutions Grant Program (ESG) also requires a local match. The County will ensure this requirement is met by requiring subrecipients of ESG funds to meet the match requirement on an annual basis.

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

One of the best ways to reduce the cost of new housing is to reduce the cost of land, as land is one of the largest cost factors in housing construction. As land prices rise, those costs are passed on to purchasers in the form of higher housing prices. The County owns surplus land, which provides an opportunity for a creative approach using underutilized government owned property for the construction of new housing. When the County surpluses residentially zoned property and makes it available for new home construction, it provides an opportunity to greatly reduce the cost of building and thereby making the home available at a much lower cost to first time homebuyers. This program has been very successful in the past, and the County will continue to seek opportunities to provide low or no cost land for new affordable housing construction.

**Discussion**

Anne Arundel County works diligently toward leveraging all of its federal dollars with other sources of funds. The County regularly works with local elected officials, the State and federal legislators, the State housing finance agency, and private developers to leverage funding with non-federal and non-entitlement sources for housing and community development projects. The County has invested a significant amount of County funds into housing and community development programs to complement federal and State resources. In addition, subrecipients of federal CDBG public service funds and the Continuum of Care (CoC) program fund use private foundations, United Way, and private fundraising, as well as volunteers and in-kind services to fully fund these programs.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeownership Opportunities	2020	2024	Affordable Housing Non-Homeless Special Needs	Neighborhood Revitalization Area - Brooklyn Park Neighborhood Revitalization Area - Glen Burnie Neighborhood Revitalization Area - Severn	Affordable Housing - Owner Special Needs - Housing	CDBG: \$960,011 HOME: \$225,000 County - General: \$399,340 County-Match: \$75,000	Public service activities for Low/Moderate Income Housing Benefit: 595 Households Assisted Homeowner Housing Rehabilitated: 39 Household Housing Unit Direct Financial Assistance to Homebuyers: 12 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Rental Housing Opportunities	2020	2024	Affordable Housing Public Housing Non-Homeless Special Needs	Communities of Opportunity	Affordable Housing - Rental Development Affordable Housing-Rental Assistance and Services Affordable Housing - Public Housing Special Needs - Housing Special Needs - Facilities and Services Public Housing - Services	CDBG: \$840,985 HOME: \$1,012,973 County - General: \$1,295,416 County-Match: \$98,244 HOPWA: \$541,397	Public service activities other than Low/Moderate Income Housing Benefit: 80 Persons Assisted Rental units constructed: 35 Household Housing Unit Rental units rehabilitated: 89 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Prevent and End Homelessness	2020	2024	Affordable Housing Homeless		Homeless - Housing Homeless - Shelter and Services Homeless - Prevention	CDBG: \$190,000 HOME: \$100,000 ESG: \$163,973 Competitive McKinney-Vento Homeless Assistance Act: \$2,274,123 County - General: \$827,000	Public service activities other than Low/Moderate Income Housing Benefit: 750 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 187 Households Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 310 Beds Homelessness Prevention: 110 Persons Assisted
4	Sustainable Communities	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	Neighborhood Revitalization Area - Brooklyn Park Neighborhood Revitalization Area - Glen Burnie Neighborhood Revitalization Area - Severn	Special Needs - Facilities and Services Non-Housing Community Development - Public Service	CDBG: \$135,000 County - General: \$35,000	Public service activities other than Low/Moderate Income Housing Benefit: 265 Persons Assisted Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Economic Opportunities	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	Neighborhood Revitalization Area - Brooklyn Park Neighborhood Revitalization Area - Glen Burnie Neighborhood Revitalization Area - Severn	Special Needs - Facilities and Services Economic Opportunities	CDBG: \$25,800	Public service activities other than Low/Moderate Income Housing Benefit: 64 Persons Assisted
6	Promote Fair Housing	2020	2024	Affordable Housing Fair Housing			County - General: \$43,000	Other: 2 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Administration of Federal Funds	2020	2024	Administration			CDBG: \$534,384 HOME: \$131,997 ESG: \$13,295 Competitive McKinney-Vento Homeless Assistance Act: \$111,076 County - General: \$397,000 County-Match: \$27,000 HOPWA: \$22,555	Other: 1 Other

Table 2 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Homeownership Opportunities
	<b>Goal Description</b>	<p><b>Goal: Increase and sustain affordable homeownership opportunities that are accessible and inclusive for low to moderate income County residents.</b></p> <p><b>Strategies</b></p> <ol style="list-style-type: none"> <li><b>1. Increase homeownership opportunities through programming.</b> Increase sustainable homeownership and wealth building opportunities through programming for first time homebuyers and protected classes. Examples include: (i) Hhomebuyer and credit counseling; (ii) foreclosure prevention counseling; and (iii) down payment, closing cost, and mortgage write down assistance.</li> <li><b>2. Increase supply of affordable homeownership units.</b> Increase supply of quality affordable owner occupied housing in inclusive communities. Examples include: (i) affordable financing for acquisition and construction; (ii) utilization of County owned surplus land; and (iii) land use incentives and requirements such as inclusionary zoning policies, workforce housing incentive and allowances for housing for elderly of modest means.</li> <li><b>3. Improve the quality of existing affordable homeownership units.</b> Improve and maintain existing stock of affordable units through affordable financing and project management for improvements. Examples include: (i) property rehabilitation for homeowners; (ii) energy efficiency improvements for homeowners; (iii) acquisition/rehabilitation program for homebuyers; and (iv) disaster mitigation activities.</li> <li><b>4. Improve accessibility of homeownership units.</b> 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:(i) accessibility modifications program for homeowners and (ii) property repair programs.</li> <li><b>5. Market affordable homeownership opportunities to protected classes within the County.</b> 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: (i) direct mailings and email marketing and (ii) attendance at outreach events, festivals, community meetings and informational sessions hosted by groups representing and/or serving the protected classes.</li> </ol>



<b>2</b>	<b>Goal Name</b>	Rental Housing Opportunities
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	<b>Goal Description</b>	<p><b><i>Goal: Promote and expand affordable quality rental housing opportunities that are accessible and inclusive.</i></b></p> <p><b>Strategies</b></p> <ol style="list-style-type: none"> <li><b>1. Increase the supply of affordable rental units.</b> Encourage the development of new rental units, with priority given to new units for families in communities of opportunity where affordable rental may be lacking. Examples include: (i) low interest financing programs; (ii) PILOT Agreements; (iii) county surplus land; and (iv) land use incentives and requirements such as inclusionary zoning policies, workforce housing incentive and allowances for housing for elderly of modest means.</li> <li><b>2. Improve and preserve the existing stock of affordable rental housing.</b> Finance the renovation of existing affordable housing developments, including public housing, as well as smaller, scattered site developments. Examples include: (i) scattered site rental development through acquisition/rehabilitation; (ii) low interest financing; (iii) Rental Assistance Demonstration (RAD) conversions, and (iv) disaster mitigation activities</li> <li><b>3. Create and maintain accessible rental housing units.</b> 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: (i) Accessibility Modifications Program for Renters; (ii) Group Home Acquisition/Rehabilitation Program; (iii) new group home development; (iv) group home rehabilitation Programs; and (v) ensure a portion of units in large rental developments can serve persons with disabilities.</li> <li><b>4. Expand, maintain and create affordable rental opportunities.</b> 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: (i) Tenant Based Rental Assistance for low income families and individuals, including the homeless; (ii) Tenant Based Rental Assistance for persons with HIV/AIDS; (iii) Tenant Based Rental Assistance for persons with disabilities, including mental illness and substance abuse disorders; and (iv) explore higher rent payments for utilization in communities of opportunity.</li> <li><b>5. Implement support services and programs that help tenants access and retain housing.</b> 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: (i) case management and housing location</li> </ol>
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		<p>assistance; (ii) landlord outreach and mitigation to encourage acceptance of vouchers for hard to house clients; (iii) congregate services for older adult.</p> <p>6. <b>Market affordable rental opportunities to protected classes within the County.</b> 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: (i) affirmative marketing requirements for subrecipients; (ii) fair housing training for property managers; and (iii) tenant/landlord information and fair housing resource line.</p>
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3	<b>Goal Name</b>	Prevent and End Homelessness
	<b>Goal Description</b>	<p><b><i>Goal 3: Prevent and end homelessness by providing a comprehensive homelessness response system.</i></b></p> <p><b>Strategies</b></p> <ol style="list-style-type: none"> <li>1. <b>Prevent homelessness.</b> 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: (i) eviction prevention assistance; (ii) first month rent and security deposit assistance; (iii) financial coaching; and (iv) referral services.</li> <li>2. <b>Increase and sustain housing opportunities for the homeless.</b> 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: (i) tenant based rental assistance; (ii) rapid re-housing programs; (iii) case management services; and (iv) development of permanent supportive housing units.</li> <li>3. <b>Maintain and enhance emergency shelter and interim housing options.</b> Develop and maintain 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: (i) maintenance and enhancement of existing shelters and (ii) operating support for emergency shelters and interim housing options.</li> <li>4. <b>Improve the Homelessness Response System.</b> 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: (i) operating support for day programs; (ii) case management; (iii) mental health programs; (iv) employment, education and training services, life skills and workplace training; (v) child care programs; (vi) financial coaching, (vii) outreach programs, and (viii) Homeless Management Information Systems (HMIS), coordinated entry and assessment, and planning activities.</li> </ol>

4	Goal Name	Sustainable Communities
	Goal Description	<p><b>GOAL 4 - 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.</b></p> <p><b>Strategy</b></p> <p><b>Support initiatives that improve quality of life for communities.</b> 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: (i) community facilities; (ii) revitalization of blighted structures; (iii) projects and programs to support positive youth development; (iv) projects and programs to support older residents; and (v) preservation of historic structures in minority communities</p>
5	Goal Name	Economic Opportunities
	Goal Description	<p><b>GOAL 5 - 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.</b></p> <p><b>Strategy - Promote Independence.</b> 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: (i) GED Prep and ESOL courses; (ii) workforce development support programs; (iii) transportation services and support; (iv) child care services; and (v) day and vocational facilities for persons with special needs.</p>

6	<b>Goal Name</b>	Promote Fair Housing
	<b>Goal Description</b>	<p><b>GOAL 6 - <i>Promote and further fair housing throughout the County and the region and improve access to housing opportunities for members of the protected classes.</i></b></p> <p><b>Strategy</b></p> <p><b>Implement the local and regional fair housing.</b> Examples may include: (i) support for fair housing testing and enforcement activities; (ii) fair housing outreach and education; and (iii) support for a regional fair housing coordinator.</p>
7	<b>Goal Name</b>	Administration of Federal Funds
	<b>Goal Description</b>	Funds used for the planning and administration of federal CDBG, HOME, ESG, HOPWA, and CoC programs and County funded programs.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The *Anne Arundel County Consolidated Plan: FY 2021 – FY 2025* contains a strategic plan for addressing the County's housing and community development needs. This Plan provides a comprehensive analysis of the needs of County residents and sets out specific goals, strategies, and outcomes to address the needs over a five year period. This section outlines how the funds available during Local Fiscal Year 2021 will be used to achieve the Plan's goals and outcomes.

The projects, programs, and activities outlined in this section were selected to address the priority needs, goals, strategies, and outcomes outlined in the preceding section and developed through an intensive public planning process and analysis based on data received through a housing market study and needs assessment. Through this planning process, the County identified specific strategies to address the needs in the following goal areas: (i) Homeownership Opportunities; (ii) Rental Housing Opportunities; (iii) Prevent and End Homelessness; (iv) Sustainable Communities; (v) Economic Opportunities, and; (vi) Promote Fair Housing;. The following projects, programs and activities funded with County entitlement funds – CDBG, HOME, and ESG – seek to address the priority needs and to meet the goals identified in the Consolidated Plan. Other projects, funded with other federal dollars, such as CoC or HOPWA funds, designed to address the other goal areas, are discussed throughout the remaining sections of this Action Plan.

#### Projects

#	Project Name
1	Accessibility Program for Homeowners
2	Calvary Rental Counseling Program
3	CDBG Administration
4	CHDO Group Home Acquisition and Rehabilitation
5	Chesapeake Arts Scholarship Program
6	Chesapeake Arts Center Youth Club
7	Emergency Assistance Program
8	ESG20 Anne Arundel County
9	Family Stability Prevention Extension Program
10	Financial Literacy Counseling
11	Freetown Village Boys & Girls Club
12	Group Home Rehabilitation Program
13	HOME Administration

#	Project Name
14	Homeless Resource and Outreach Center
15	Homeless Outreach Team
16	Homeless Supportive Services Program
17	Moving Home Program
18	Meade Village Boys & Girls Club
19	Mortgage Assistance Program
20	OIC Job Training and Education Program
21	Property Rehabilitation Program
22	Property Repair Program
23	Rehabilitation Advisory Services
24	Rental Housing Production Program
25	Repairs with Care Program
26	Scattered Sites Rental Program
27	Services for Seniors Aging in Place
28	The Light House Family Program
29	Vehicles for Change

**Table 3 - Project Information**

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

The main vision guiding the *Anne Arundel County Consolidated Plan: FY 2021 – FY 2025* is to 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, underserved protected classes, and persons with special needs obtain housing and related support in diverse and inclusive communities. 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 aides, 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.

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. 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 and 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 SCI planning process involved thorough stakeholder engagement processes and needs assessments that resulted in an SCI Action Plan for each area.

During Local Fiscal Year 2021, the County will use this vision as defined in the Consolidated Plan, to target its limited resources. As in previous years, increasing affordable housing options through various methods continues to be a priority.

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

1	<b>Project Name</b>	Accessibility Program for Homeowners
	<b>Target Area</b>	Neighborhood Revitalization Area - Brooklyn Park Neighborhood Revitalization Area - Glen Burnie Neighborhood Revitalization Area - Severn
	<b>Goals Supported</b>	Homeownership Opportunities
	<b>Needs Addressed</b>	Special Needs - Housing
	<b>Funding</b>	CDBG: \$60,000
	<b>Description</b>	Continuation of multi-year program which provides deferred loans to income eligible homeowners and nonprofit organizations for housing alterations to enhance accessibility for disabled family members or clients. Strategy: Improve Accessibility of Homeownership Units. CDBG National Objective: 570.208(a)(3)-Low Mod Housing, Objective: Provide Decent Affordable Housing; Outcome: Availability.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	A total of four (4) low to moderate income households with disabilities will be assisted in making accessibility modifications to their homes.
	<b>Location Description</b>	The program will be offered Countywide.
	<b>Planned Activities</b>	The Accessibility Modifications Program provides deferred repayment loans of up to \$20,000 to income eligible homeowners. Modifications may include the installation of ramps, chair lifts, grab bars, the widening of doorways, and bathroom and kitchen alterations. These modifications and alterations are often completed in conjunction with home renovation loans awarded through the Property Rehabilitation Program. Funds will also be used to make accessibility modifications to public facilities including facilities serving the special needs population.
2	<b>Project Name</b>	Calvary Rental Counseling Program
	<b>Target Area</b>	Neighborhood Revitalization Area - Brooklyn Park Neighborhood Revitalization Area - Glen Burnie Neighborhood Revitalization Area - Severn
	<b>Goals Supported</b>	Prevent and End Homelessness
	<b>Needs Addressed</b>	Homeless - Prevention
	<b>Funding</b>	CDBG: \$20,000

	<b>Description</b>	Funds will be used by the Calvary Economic Development Corporation to provide emergency financial assistance and rental counseling to prevent homelessness. Strategy: Prevent Homelessness. Objective: Affordable Housing. Outcome: Sustainability. CDBG Citation 570.201(e); CDBG National Objective: 570.208.(a)(2)Low/Mod Limited Clientele.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Program estimates that it will serve approximately 50 low and moderate income households during local fiscal year 2021.
	<b>Location Description</b>	The program will provide assistance to households Countywide.
	<b>Planned Activities</b>	The County will allocate \$20,000 in CDBG funds to continue the Calvary Economic Development Corporation Rental Counseling Program to provide emergency assistance, including eviction prevention, and utility cut off services.
<b>3</b>	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Administration of Federal Funds
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$359,154
	<b>Description</b>	Funds are used for general management, planning, oversight, and coordination of community development activities.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	ACDS 2666 Riva Road, Suite 210, Annapolis, MD 21401
	<b>Planned Activities</b>	Funds will be used for general management, planning, oversight, and coordination of community development activities.
<b>4</b>	<b>Project Name</b>	CHDO Group Home Acquisition and Rehabilitation
	<b>Target Area</b>	

	<b>Goals Supported</b>	Rental Housing Opportunities
	<b>Needs Addressed</b>	Special Needs - Housing
	<b>Funding</b>	HOME: \$115,471 County-Match: \$28,868
	<b>Description</b>	CHDO Group Home Acquisition and Rehabilitation Program funds (at least 15 percent of the HOME allocation) are reserved for housing developed, owned, or sponsored by a Community Housing Development Organization (CHDO). Funds will be used to continue this multiyear program to acquire and/or rehabilitate housing to serve persons with special needs. Strategy: Create and Maintain Accessible Rental Housing Units. Objective: Provide Decent Affordable Housing. Outcome: Affordability.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that one (1) group home will be acquired, constructed/rehabilitated, and developed in Local Fiscal Year 2021. Typically, these group homes serve three to four individuals with disabilities.
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	In Local Fiscal Year 2021, \$133,000 will be allocated to the HOME funded Community Housing Development Organization (CHDO) Group Home Acquisition and Rehabilitation Program. These funds will be made available to a certified CHDO to acquire and/or renovate housing to serve special needs populations. ACDS, on behalf of the County, is working with CHDO certified special needs housing providers to identify potential projects for the upcoming year. It is anticipated that one group home will be developed during the fiscal year.
<b>5</b>	<b>Project Name</b>	Chesapeake Arts Scholarship Program
	<b>Target Area</b>	Neighborhood Revitalization Area - Brooklyn Park
	<b>Goals Supported</b>	Sustainable Communities
	<b>Needs Addressed</b>	Non-Housing Community Development - Public Service
	<b>Funding</b>	CDBG: \$15,000

	<b>Description</b>	Funds will be used by the Chesapeake Arts Center to provide scholarships to subsidize tuition for income eligible youth and their families from the Brooklyn Park community attending classes and programs at the Center. Strategy: Support Initiatives that Improve the Quality of Life for Communities. Objective: Create a Suitable Living Environment. Outcome: Sustainability. CDBG Citation 570.201(e); CDBG National Objective: 570.208.(a)(2)Low/Mod Limited Clientele.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 50 low to moderate income youth will participate in classes offered by the Chesapeake Arts Center.
	<b>Location Description</b>	Chesapeake Arts Center - 194 Hammonds Lane, Brooklyn Park, MD 21225.
	<b>Planned Activities</b>	During Local Fiscal Year 2021, the County will allocate CDBG funds to support public service programs and improve the quality of life in a Priority Revitalization Community including providing \$15,000 for the Chesapeake Arts Center Scholarship Program. The Scholarship Program provides funding for approximately 50 low income youth from the Brooklyn Park community to participate in art, dance, music, drama and other courses.
6	<b>Project Name</b>	Chesapeake Arts Center Youth Club
	<b>Target Area</b>	Neighborhood Revitalization Area - Brooklyn Park Neighborhood Revitalization Area - Glen Burnie Neighborhood Revitalization Area - Severn
	<b>Goals Supported</b>	Sustainable Communities
	<b>Needs Addressed</b>	Non-Housing Community Development - Public Service
	<b>Funding</b>	CDBG: \$35,000
	<b>Description</b>	Funds will be used by the Chesapeake Arts Center to create an after-school teen club providing homework assistance and arts enrichment activities for low income youth in the Brooklyn Park area. Strategy: Support Initiatives that Improve the Quality of Life for Communities. Objective: Create a Suitable Living Environment. Outcome: Sustainability. CDBG Citation 570.201(e); CDBG National Objective: 570.208.(a)(2)Low/Mod Limited Clientele.
	<b>Target Date</b>	6/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 15 low to moderate income youth will participate in the Youth Arts Club.
	<b>Location Description</b>	Chesapeake Arts Center - 194 Hammonds Lane, Brooklyn Park, MD 21225.
	<b>Planned Activities</b>	During Local Fiscal Year 2021, the County will allocate CDBG funds to support public service programs and improve the quality of life in a Priority Revitalization Community including providing \$35,000 for the Chesapeake Arts Center Teen Arts Club. The Teen Arts Club will provide after-school programming, including homework help, for approximately 15 low to moderate income youth in the Brooklyn Park area.
<b>7</b>	<b>Project Name</b>	Emergency Assistance Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Prevent and End Homelessness
	<b>Needs Addressed</b>	Homeless - Prevention
	<b>Funding</b>	CDBG: \$45,000
	<b>Description</b>	The Anne Arundel County Community Action Agency will use \$45,000 in CDBG funds to provide emergency financial assistance to prevent income eligible County residents from being evicted from their homes as well as assist with first month rent to help families become housed. Strategy: Prevent Homelessness. Objective: Affordable Housing Outcome: Availability. CDBG Citation: 570.201(e) CBBG National Objective -570.208(a)(2) - Low/Mod Limited Clientele.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Funds will be used to help 50 income eligible, low to moderate income households remain housed.
	<b>Location Description</b>	Anne Arundel County Community Action Agency 251 West Street, Annapolis, MD 21401. The assistance will be offered Countywide.

	<b>Planned Activities</b>	Funds will be used to support the Community Action Agency's Emergency Assistance Program. This Program will provide emergency financial assistance to 50 households to prevent families from becoming homeless, as well as to assist families with first month's rent.
8	<b>Project Name</b>	ESG20 Anne Arundel County
	<b>Target Area</b>	
	<b>Goals Supported</b>	Prevent and End Homelessness
	<b>Needs Addressed</b>	Homeless - Housing Homeless - Shelter and Services
	<b>Funding</b>	ESG: \$177,268
	<b>Description</b>	ESG Funds will be used to provide emergency shelter and a rapid re-housing program. Strategy: Increase and Sustain Housing Opportunities for the Homeless AND Maintain and Enhance Emergency Shelter and Interim Housing Options. Objective: Affordable Housing. Outcome: Affordability. ESG CV1 Funds - Emergency Shelter - funds will be allocated to various shelters and agencies to support additional cost due to COVID-19, including but not limited to food cost, case management, operating staff cost, deep cleaning, program supplies and hotel vouchers to accomplish social distancing and to keep families and individuals housed. Administration - CARES Act increased the percentage allowed for general administration to 10 % ESG CV2- Funds will be allocated for emergency shelters (\$310,000), outreach efforts (\$333,354), rapid re-housing programs (\$480,425), homeless management information system (\$58,495) support and administrative cost (\$131,364). Estimated number of homeless persons served - more than 1000.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 300 individuals, including youth, will be served by Sarah's House Family Shelter Program; 15 households will be provided rapid re-housing services by Arundel House of Hope, Inc.; and four households will be provided rapid re-housing services by The Light House.



	<b>Location Description</b> <p><u>Emergency Shelter</u></p> <p>Sarah's House, 2015 20th Street, Fort Meade, MD 20755</p> <p><u>Rapid Re-Housing Program</u></p> <p>Arundel House of Hope, Inc., 514 N. Crain Highway, Suite K, Glen Burnie, MD 21061</p> <p><u>Rapid Re-Housing Program</u></p> <p>Light House Shelter, 10 Hudson St., Annapolis, MD 21401</p> <p>Amendment 2/14/22: The amendment modifies the location of ESG and ESG-CV funded services by allowing Rapid Re-Housing participants to re-locate to neighboring counties if they are unable to locate appropriate housing within Anne Arundel County, so long as the geographic location of the unit allows for Rapid Re-Housing programs to provide supportive services for the duration of program participation.</p> <p><u>Administration:</u> Arundel Community Development Services, Inc., 2666 Riva Road, Suite 210, Annapolis, MD 21401</p>
	<b>Planned Activities</b> <p>Emergency Shelter</p> <p>ESG funds in the amount of \$85,000 will be used for the continuation of Associated Catholic Charities, Inc. Emergency Shelter Program, known as Sarah's House, which serves homeless families and individuals.</p> <p>Rapid Re-Housing Program</p> <p>ESG funds in the amount of \$48,000 will be used by Arundel House of Hope, Inc. and \$30,973 will be used by Light House Shelter to provide tenant based rental assistance and case management to help homeless persons (especially individuals and families, families with children, veterans and their families) make the transition to permanent housing and independent living.</p> <p>Administration</p> <p>ESG funds in the amount of \$13,295 will be used for general management, planning, oversight, and administration of the ESG Program.</p>
	<b>Project Name</b> <p>Family Stability Prevention Extension Program</p>

9	<b>Target Area</b>	Neighborhood Revitalization Area - Brooklyn Park Neighborhood Revitalization Area - Glen Burnie Neighborhood Revitalization Area - Severn
	<b>Goals Supported</b>	Prevent and End Homelessness
	<b>Needs Addressed</b>	Homeless - Prevention
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Anne Arundel Partnership for Children, Youth, and Families will offer a homeless prevention program for low income families targeting families at risk of homelessness in the Brooklyn Park Community. Strategy: Prevent Homelessness. Objective: Affordable Housing Outcome: Availability. CDBG Citation: 570.201(e) CDBG National Objective - 570.208(a)(2) - Low/Mod Limited Clientele.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Funds will be used to help 10 income eligible, low to moderate income households remain housed.
	<b>Location Description</b>	The program will target families in the Brooklyn Park Community in northern Anne Arundel County.
10	<b>Planned Activities</b>	A total of \$20,000 will be used by the Anne Arundel Partnership for Children, Youth, and Families to provide a homeless prevention program for approximately 10 low income families.
	<b>Project Name</b>	Financial Literacy Counseling
	<b>Target Area</b>	
	<b>Goals Supported</b>	Rental Housing Opportunities
	<b>Needs Addressed</b>	Affordable Housing-Rental Assistance and Services
	<b>Funding</b>	CDBG: \$19,989 County-Match: \$26,660
	<b>Description</b>	Funds will be used to support one-on-one financial literacy counseling and group sessions provided to low and very low income renters with the goal of increasing their economic self-sufficiency and housing stability. Strategy: Implement Support services and programs that help tenants access and retain housing. Objective: Affordable Housing Outcome: Availability. CDBG Citation: 570.201(e) CDBG National Objective: 570.208(a)(2) - Low/Mod Limited Clientele.

	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 50 low income persons will be provided with financial literacy counseling and participate in group sessions during the fiscal year.
	<b>Location Description</b>	Arundel Community Development Services, Inc. (ACDS) 2666 Riva Road, Suite 210, Annapolis, 21401 and at centrally located sites within the community.
	<b>Planned Activities</b>	In Local Fiscal Year 2021, \$19989 in CDBG funds and \$26,500 in County match funds will be used to support one-on-one financial literacy counseling and group sessions provided to 50 low and very low income renters with the goal of increasing their economic self-sufficiency and housing stability.
11	<b>Project Name</b>	Freetown Village Boys & Girls Club
	<b>Target Area</b>	
	<b>Goals Supported</b>	Sustainable Communities
	<b>Needs Addressed</b>	Public Housing - Services
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Funds will be used to continue the Boys & Girls Club Science, Technology, Engineering, and Math (STEM) Initiatives, as well as the Clubs educational programs at the Freetown Village Public Housing Community. The program provides after school and summer activities for participating youth. Strategy: Support Initiatives that Improve the Quality of Life for Communities. Objective: Create a Suitable Living Environment. Outcome: Availability. CDBG Citation: 570.201(e) CDBG National Objective: 570.208(a)(2) - Low/Mod Limited Clientele.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Freetown Boys & Girls Club expects to serve approximately 75 youth in their program during Local Fiscal Year 2021.
	<b>Location Description</b>	Freetown Village Public Housing Community, 7820 Darrell Henry Ct., Pasadena, MD 21122

	<b>Planned Activities</b>	During Local Fiscal Year 2021, \$20,000 in CDBG funds will be used to support the Boys & Girls Clubs of Annapolis and Anne Arundel County, Inc. program at the Freetown Village Boys & Girls Club. Funds will be used to provide a STEM program, after school homework help, recreation and athletic programs, as well as summer camp.
<b>12</b>	<b>Project Name</b>	Group Home Rehabilitation Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Rental Housing Opportunities
	<b>Needs Addressed</b>	Special Needs - Housing
	<b>Funding</b>	CDBG: \$250,000
	<b>Description</b>	Funds will be used to provide resources to make needed repairs to existing group homes for special needs clients, including accessibility modifications and correction of health, safety and other code violations.Strategy: Create and Maintain Accessible Rental Housing UnitsObjective: Create a Suitable Living EnvironmentOutcome: Availability. CDBG Citation 570.201(c)CDBG National Objective: 570.208.(a)(2)Low/Mod Limited Clientele
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately three (3) group homes will be rehabilitated. Typically, these group homes serve three to four individuals with disabilities.
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	In Local Fiscal Year 2021, \$200,000 will be allocated to the CDBG funded Group Home Rehabilitation Program. These funds will be made available to group home providers to renovate existing group home units to serve special needs populations. It is anticipated that three group homes will be developed during the fiscal year.
<b>13</b>	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Administration of Federal Funds
	<b>Needs Addressed</b>	
	<b>Funding</b>	HOME: \$131,980 County - General: \$47,000

	<b>Description</b>	Funds are used for general management, planning, oversight, and coordination of the HOME program activities. CDBG National Objective: 24 CFR570.201(c) Units
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	ACDS – 2666 Riva Road, Suite 210, Annapolis, MD 21401
	<b>Planned Activities</b>	Funds are used for general management, planning, oversight, and coordination of the HOME program activities.
<b>14</b>	<b>Project Name</b>	Homeless Resource and Outreach Center
	<b>Target Area</b>	
	<b>Goals Supported</b>	Prevent and End Homelessness
	<b>Needs Addressed</b>	Homeless - Shelter and Services
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	In Local Fiscal Year 2021, \$40,000 in CDBG funds will be provided to Arundel House of Hope, Inc. to fund its Homeless Resource and Outreach Center, which will offer case management, day shelter, information and referral services, housing search, and links to mainstream resources to homeless persons on a drop in basis. The Center will also serve as the Winter Relief Intake Center between November and April and is expected to serve 200 persons over the next year. Strategy: Improve the Homelessness Response System. Objective: Create a Suitable Living Environment. Outcome: Availability. CDBG Citation 570.201(e); CDBG National Objective: 570.208.(a)(2)Low/Mod Limited Clientele.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximatley 500 homeless individuals will be served at the Homeless Resource and Outreach Center.
	<b>Location Description</b>	The Homeless Resource and Outreach Center is located at 514 N. Crain Highway, Suite K, Glen Burnie, MD 21061.

	<b>Planned Activities</b>	Arundel House of Hope, Inc. will operate a resource center for the homeless, which will provide case management, information, referral services, medical, and treatment resources. In addition, the center will act as the Winter Relief intake center from November through April.
15	<b>Project Name</b>	Homeless Outreach Team
	<b>Target Area</b>	
	<b>Goals Supported</b>	Prevent and End Homelessness
	<b>Needs Addressed</b>	Homeless - Shelter and Services
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Funds will be provided to the Anne Arundel County Department of Social Services to fund two full-time outreach workers that will process food stamps and benefit applications and provide services to homeless individuals where they are. Strategy: Improve the Homelessness Response System Objective: Create a Suitable Living Environment Outcome: Availability. CDBG Citation 570.201(e) CDBG National Objective: 570.208.(a)(2) Low/Mod Limited Clientele
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 100 homeless individuals will be served by the Homeless Outreach Team program.
	<b>Location Description</b>	Countywide
16	<b>Planned Activities</b>	In Local Fiscal Year 2021, funds will be used to support two full-time outreach workers that will process food stamps and benefit applications and provide services to homeless individuals where they are.
	<b>Project Name</b>	Homeless Supportive Services Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Prevent and End Homelessness
	<b>Needs Addressed</b>	Homeless - Housing
	<b>Funding</b>	CDBG: \$10,000

	<b>Description</b>	Funds will be used by Community Residences, Inc. to provide intensive case management services to homeless clients with disabilities who are participating in a permanent supportive housing program through the Anne Arundel Partnership for Permanent Housing. Funds will be used for salaries and benefits. Strategy: Increase and Sustain Housing Opportunities for the Homeless. Objective: Affordable Housing Outcome: Availability. CDBG Citation: 570.201(e) CBBG National Objective -570.208(a)(2) - Low/Mod Limited Clientele.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 50 chronically homeless households will be provided comprehensive case management and linked to needed resources through this program.
	<b>Location Description</b>	Community Residences, Inc. – 7477 Baltimore-Annapolis Blvd., Glen Burnie, MD 21060. Services are offered in clients rental units scattered throughout Anne Arundel County.
	<b>Planned Activities</b>	In Local Fiscal Year 2021, the County will allocate \$10,000 in CDBG funds to Community Residences, Inc. for a Homeless Supportive Services Program. This Program will provide intensive case management services to homeless clients with disabilities who are receiving rental assistance as part of the Anne Arundel Partnership for Permanent Housing Program. Approximately 50 homeless households, including children, are expected to be served by the program.
17	<b>Project Name</b>	Moving Home Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Prevent and End Homelessness
	<b>Needs Addressed</b>	Homeless - Housing
	<b>Funding</b>	HOME: \$100,000 County - General: \$627,000
	<b>Description</b>	Funds will be used to provide tenant based rental assistance for homeless families and veterans. Strategy: Increase and Sustain Housing Opportunities for the Homeless. Objective: Provide Decent Affordable Housing. Outcome: Affordability.
	<b>Target Date</b>	6/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is anticipated that approximately 35 homeless families and homeless veterans will be provided assistance through this program.
	<b>Location Description</b>	ACS 2666 Riva Road, Suite 210, Annapolis, MD 21401. Households will be able to choose rental units throughout the County.
	<b>Planned Activities</b>	During Local Fiscal Year 2021, funds will be used to provide tenant based rental assistance to help homeless families and homeless veterans make the transition from homelessness to permanent housing. All families will be provided case management and housing.
18	<b>Project Name</b>	Meade Village Boys & Girls Club
	<b>Target Area</b>	
	<b>Goals Supported</b>	Sustainable Communities
	<b>Needs Addressed</b>	Non-Housing Community Development - Public Service Public Housing - Services
	<b>Funding</b>	CDBG: \$65,000
	<b>Description</b>	Funds will be used to continue the Boys & Girls Club Science, Technology, Engineering, and Math (STEM) Initiatives, as well as the Clubs educational programs at the Meade Village Public Housing Community. The Club will also serve youth attending the Van Bokkelen Elementary School and those youth residing in the greater Severn area. The program provides after school and summer activities for participating youth. Strategy: Support Initiatives that Improve the Quality of Life for Communities. Objective: Create a Suitable Living Environment. Outcome: Availability. CDBG Citation: 570.201(e) CDBG National Objective: 570.208(a)(2) - Low/Mod Limited Clientele.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately, 125 youth will be provided academic and recreation programs after school and during the summer at the Meade Village Boys & Girls Club during Local Fiscal Year 2021.
	<b>Location Description</b>	Meade Village Public Housing Community, 1710 Meade Village Circle Rd., Severn, MD 21144



	<b>Planned Activities</b>	During Local Fiscal Year 2021, \$65,000 in CDBG funds will be used to support the Boys & Girls Clubs of Annapolis and Anne Arundel County, Inc. Program at the Meade Village Boys & Girls Club. Funds will be used to provide a STEM program, after school homework help, recreation and athletic programs, as well as summer camp.
19	<b>Project Name</b>	Mortgage Assistance Program
	<b>Target Area</b>	Neighborhood Revitalization Area - Brooklyn Park Neighborhood Revitalization Area - Glen Burnie Neighborhood Revitalization Area - Severn
	<b>Goals Supported</b>	Homeownership Opportunities
	<b>Needs Addressed</b>	Affordable Housing - Owner
	<b>Funding</b>	HOME: \$75,000 County-Match: \$25,000
	<b>Description</b>	Funds will be used by Arundel Community Development Services, Inc. (ACDS) to provide deferred repayment loans to income eligible first time homebuyers for mortgage write-down, down payment and closing cost assistance in Anne Arundel County. Strategy: Increase Homeownership Opportunities through Programming. Objective: Provide Decent Affordable Housing. Outcome: Affordability.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 12 low to moderate income households will be provided with deferred repayment loans for mortgage write-down, down-payment and closing cost assistance in Anne Arundel County. Specifically, homebuyers who use the Mortgage Assistance Program (MAP) must have a household income at or below 80 percent of the area median income. In addition, they must purchase a home in Anne Arundel County, be a graduate of ACDS Homeownership Counseling Program, and be a first time homebuyer. Also, a homebuyer must contribute a minimum of one percent of the sales price. The amount of assistance provided is the gap between the cost of the house and what is affordable to the homebuyer. MAP funds are provided in the form of a deferred loan. Loans are provided at zero percent interest with a term of 30 years. The loans will be repaid when the homeowner sells the property, transfers the title, or after 30 years.
	<b>Location Description</b>	The Program will be offered countywide.

	<b>Planned Activities</b>	During Local Fiscal Year 2021, \$100,000 in HOME and local match dollars will support the MAP in addition to prior year funding. This Program will provide down payment, closing cost, and mortgage write-down assistance to help 12 first time homebuyers, with incomes 80 percent and below area median income, purchase a home. MAP loans will be made available at zero percent interest with the repayment deferred for 30 years, or until the sale or transfer of the home, whichever occurs first. The purchasers are required to complete the ACDS Homeownership Counseling Program as a prerequisite to establish their eligibility to apply for funds available through this Program.
20	<b>Project Name</b>	OIC Job Training and Education Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Economic Opportunities
	<b>Needs Addressed</b>	Economic Opportunities
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	Funds will be used by Opportunity Industrialization Center of Anne Arundel County, Inc. (OIC) to continue to provides evening counseling courses in ESOL, computer training, basic academic skills and GED preparation to low and moderate income unemployed and underemployed County residents. Funds will be used to pay for operational costs such as facility rent, employee salaries and supplies. Strategy: Promote Independence. Objective: Create Economic Opportunities. Outcome: Availability. CDBG Citation: 570.201(e)CDBG National Objective: 570.208(a)(2) - Low/Mod Limited Clientele.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 60 low and moderate income, unemployed or under employed adults will be provided educational and employment assistance in Local Fiscal Year 2021.
	<b>Location Description</b>	Opportunity Industrialization Center, 2600 Solomon Island Road, Suite 215, Edgewater, MD 21037

	<b>Planned Activities</b>	Funds will be allocated to support OIC who will provide an evening training program to accommodate the schedules of working adults. This program offers ESOL, basic academic skills, GED preparation, and computer skills training classes to low income County residents who are unemployed and underemployed. The program is expected to benefit approximately 60 low and moderate income persons over the next year.
<b>21</b>	<b>Project Name</b>	Property Rehabilitation Program
	<b>Target Area</b>	Neighborhood Revitalization Area - Brooklyn Park Neighborhood Revitalization Area - Glen Burnie Neighborhood Revitalization Area - Severn
	<b>Goals Supported</b>	Homeownership Opportunities
	<b>Needs Addressed</b>	Affordable Housing - Owner
	<b>Funding</b>	CDBG: \$455,218 HOME: \$150,000 County-Match: \$50,000
	<b>Description</b>	Funds will be used to assist low and moderate income homeowners whose homes are in need of property rehabilitation or reconstruction. Funds will be used to provide deferred loans to rehabilitate or reconstruct homes to correct housing, health, occupancy and other code violations. Strategy: Improve the Quality of Existing Affordable Homeownership Units. Objective: Provide Decent Affordable Housing. Outcome: Availability. CDBG Citation 570.202(a)(1) & 570.202 (b)(2) CDBG National Objective: 570.208(a)(3) - Low/Mod Housing.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	To be eligible to participate in the County's Property Rehabilitation Program, the house must be owner-occupied; the homeowner must have a household income which is at or below 80 percent of the area median income, be current on their mortgage and taxes, and have sufficient equity to support the loan. The program provides loans to eligible borrowers at a zero percent interest rate with payment deferred for 30 years. No payments are required on the loan for 30 years, unless the home is sold or the title transfers. It is anticipated that 30 low to moderate income households will be served by the CDBG and HOME funded program in Local Fiscal Year 2021.
	<b>Location Description</b>	Program will be offered Countywide.

	<b>Planned Activities</b>	<p>The County will continue to offer a comprehensive Property Rehabilitation Program, including the installation of energy efficient measures to reduce utility costs. This Program will include financial counseling and construction oversight to ensure the necessary repairs are completed properly, while providing the homeowners with deferred loans to cover the cost of the repairs. These funds will leverage additional State Special Loan Program dollars to rehabilitate approximately 30 homes throughout the County correcting housing, health, occupancy and other code violations. This Program will be targeted to the Neighborhood Revitalization Communities.</p> <p>Amended Action Plan to add a total of \$175,465.19 to the Property Rehabilitation Program as part of the annual budget process for the LFY2023 Action Plan Process - 6.30.22</p>
22	<b>Project Name</b>	Property Repair Program
	<b>Target Area</b>	Neighborhood Revitalization Area - Brooklyn Park Neighborhood Revitalization Area - Glen Burnie Neighborhood Revitalization Area - Severn
	<b>Goals Supported</b>	Homeownership Opportunities
	<b>Needs Addressed</b>	Affordable Housing - Owner
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	<p>Funds will be used to provide grants to very low income homeowners in need of urgent repairs who are unable to obtain assistance through the Property Rehabilitation Program to correct major health and/or safety housing deficiencies. Typical work includes replacing inoperable furnace/boiler, potentially hazardous plumbing and electrical systems, and correcting significant water infiltration and structural stabilization. The maximum deferred loan amount available per household is \$15,000.Strategy: Improve the Quality of Existing Affordable Homeownership Units Objective: Provide Decent Affordable HousingOutcome: Availability. CDBG Citation 570.202(a)(1) &amp; 570.202(b)(2) CDBG National Objective: 570.208(a)(3) Low/Mod Housing</p>
	<b>Target Date</b>	6/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Five low income homeowners earning less than 60 percent AMI will be provided with assistance through the Property Repair Program.
	<b>Location Description</b>	The program will be offered countywide.
	<b>Planned Activities</b>	In Local Fiscal Year 2021, funds will be allocated to the Property Repair Program in response to the need for small-scale rehabilitation. This Program will provide funding to very low income homeowners who are not able to obtain assistance through the Property Rehabilitation Program to correct major health and/or safety housing deficiencies. Eligible work includes replacing inoperable furnace/boiler, potentially hazardous plumbing and electrical systems, and correcting significant water infiltration and structural stabilization.
23	<b>Project Name</b>	Rehabilitation Advisory Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homeownership Opportunities
	<b>Needs Addressed</b>	Affordable Housing - Owner
	<b>Funding</b>	CDBG: \$550,744
	<b>Description</b>	Funds will support staff and implementation cost for the CDBG and HOME funded Property Rehabilitation Program, Property Repair Program, and Accessibility Modifications Program, which includes provisions of technical and financial advisory assistance to income eligible homeowners.Strategy: Improve the Quality of Existing Affordable Homeownership UnitsObjective: Provide Decent Affordable HousingOutcome: Affordability. CDBG Citation: 570.202(b)(9)CDBG National Objective: 570.208(a)(3) Low/Mod Housing
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 39 low and moderate income households are anticipated to be served by this Program: five Property Repair Program, 30 HOME, CDBG and State funded Property Rehabilitation Program, and four through the Accessibility Modification Program. Participants must qualify for the aforementioned programs to be eligible.
	<b>Location Description</b>	Arundel Community Development Services, Inc. , 2666 Riva Road, Suite 210, Annapolis, MD 21401

	<b>Planned Activities</b>	During Local Fiscal Year 2021, CDBG funds will support the implementation cost of the Property Rehabilitation Program, Property Repair Program, Accessibility Modifications Program, and State funded rehabilitation programs. Staff will work with homeowners to underwrite project financing and secure State financing, select contractors, develop work write-ups, manage the construction process, and ensure quality work is completed in a timely manner.
24	<b>Project Name</b>	Rental Housing Production Program
	<b>Target Area</b>	Communities of Opportunity
	<b>Goals Supported</b>	Rental Housing Opportunities
	<b>Needs Addressed</b>	Affordable Housing - Rental Development
	<b>Funding</b>	HOME: \$897,356 County - General: \$1,000,000 County-Match: \$69,339
	<b>Description</b>	Funds will be used to provide loans to developers for the acquisition, rehabilitation and new construction of rental housing for low and moderate income households. Strategy: Increase the Supply of Affordable Rental Units AND Improve and Preserve the Existing Stock of Affordable Rental Housing Objective: Provide Decent Affordable Housing. Outcome: Affordability.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Funds will be used to develop or redevelop 116 affordable units. HOME assisted units will be available to households with income at 60 percent and below AMI.
	<b>Location Description</b>	Brock Bridge Landing, 7902 Brock Bridge Drive, Jessup, MD 20794 Newtowne 20, 810 Brooke Ct, Annapolis, MD 21401
	<b>Planned Activities</b>	HOME and County funds will provide gap financing for (i) the development of Brock Bridge Landing, a 38-unit mixed income townhouse project, located in Jessup, and (ii) the redevelopment of Newtowne 20 in Annapolis, which includes demolishing an aging and obsolete public housing development, and replacing it with a brand new 78-unit residential community.
	<b>Project Name</b>	Repairs with Care Program

25	<b>Target Area</b>	Neighborhood Revitalization Area - Brooklyn Park Neighborhood Revitalization Area - Glen Burnie Neighborhood Revitalization Area - Severn
	<b>Goals Supported</b>	Homeownership Opportunities
	<b>Needs Addressed</b>	Special Needs - Housing
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	Funds will be used by Partners in Care, Inc. to support a program that assists low and moderate income senior homeowners to make accessibility and handyman repairs, and to support programs providing supportive services for the elderly which enable them to remain in their homes or in rental communities allowing them to age in place. Funds will be used to pay staff salaries and benefits. Strategy: Improve Accessibility of Homeownership Units. Objective: Provide Decent Affordable Housing. Outcome: Availability. CDBG Citation: 570.201(e) CDBG National Objective: 570.208(a)(2) - Low/Mod Limited Clientele - Seniors.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 100 seniors will be provided with minor accessibility and handyman repairs in Local Fiscal Year 2021.
	<b>Location Description</b>	Partners in Care Office, 90B Ritchie Highway, Pasadena, Maryland 21122. Services will be provided countywide.
26	<b>Planned Activities</b>	In Local Fiscal Year 2020, CDBG funds will be made available to Partners in Care, Inc. to support the Repairs with Care Program. Funds will support a program coordinator responsible for providing counseling and technical assistance to enable seniors to access reliable and trustworthy contractors to perform minor home repairs. This Program will enable older adults to remain in their homes or in rental communities. Approximately 100 seniors will be served through this Program during Local Fiscal Year 2021.
	<b>Project Name</b>	Scattered Sites Rental Program
	<b>Target Area</b>	Neighborhood Revitalization Area - Brooklyn Park Neighborhood Revitalization Area - Glen Burnie Neighborhood Revitalization Area - Severn
	<b>Goals Supported</b>	Rental Housing Opportunities

	<b>Needs Addressed</b>	Affordable Housing - Rental Development
	<b>Funding</b>	CDBG: \$555,996 County - General: \$49,756
	<b>Description</b>	Funds will be used to acquire and rehabilitate housing units in the County, targeting housing in the Neighborhood Revitalization Areas, to rent to limited income renters. Strategy: Improve and Preserve the Existing Stock of Affordable Rental Housing Objective: Provide Decent Affordable Housing Outcome: Affordability. CDBG Citation: 570.202(b)(1) and 570.201(a)CDBG National Objective: 570.208(a)(3) Low/Mod Housing
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Two low and moderate income households will be provided with affordable housing. Rental units available through the Scattered Sites Rental Program are available to a household with an income at 80 percent and below AMI.
	<b>Location Description</b>	The Scattered Site Rental Program will be targeted to the Neighborhood Revitalization Areas.
	<b>Planned Activities</b>	During Local Fiscal Year 2021, \$555,996 in CDBG funds will be utilized through the Scattered Sites Rental Program to continue efforts to revitalize the Neighborhood Revitalization Areas. These funds will be leveraged with State Lead-Based Paint Hazard Reduction Grant, Loan Program funds, and Maryland Community Legacy funds. ACDS, on behalf of Anne Arundel County, will acquire and rehabilitate two homes to be rented to income eligible households.
27	<b>Project Name</b>	Services for Seniors Aging in Place
	<b>Target Area</b>	
	<b>Goals Supported</b>	Rental Housing Opportunities
	<b>Needs Addressed</b>	Special Needs - Facilities and Services
	<b>Funding</b>	CDBG: \$15,000



	<b>Description</b>	Associated Catholic Charities Division of Housing Services will use \$15,000 in CDBG funds to continue a congregate services program, which provides light housekeeping, meals and other non-medical services so that the residents at Friendship Station senior housing complex can age in place. Strategy: Implement support services and programs that help tenants access and retain housing. Objective: Provide Decent Affordable Housing. Outcome: Availability. CDBG Citation 570.201(e); CDBG National Objective: 570.208(a)(2)Low/Mod Limited Clientele.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Services for Seniors Program will provide congregate services to five very low income seniors residing at Friendship Station.
	<b>Location Description</b>	Friendship Station is located at 1212 Odenton Road, Odenton, MD 21113.
	<b>Planned Activities</b>	During Local Fiscal Year 2021, \$15,000 in CDBG funds has been allocated to continue the Services for Seniors Aging in Place Program at the Friendship Station senior housing community in Odenton. This program supplements the State funded congregate care program offered at this site. Funds are used to subsidize the cost of providing services, such as daily meals, laundry services, and housekeeping, for approximately five very low income elderly residents. The Program helps participants age in place and avoid costly nursing homes.
28	<b>Project Name</b>	The Light House Family Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Prevent and End Homelessness
	<b>Needs Addressed</b>	Homeless - Shelter and Services
	<b>Funding</b>	CDBG: \$35,000
	<b>Description</b>	Funds will be utilized by The Light House, Inc. to support the Light House Family Program, including case management, housing search assistance, and child care services for homeless families residing at the shelter. Strategy: Maintain and Enhance Emergency Shelter Options. Objective: Create a Suitable Living Environment. Outcome: Availability. CDBG Citation 570.201(e); CDBG National Objective: 570.208.(a)(2)Low/Mod Limited Clientele.

	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Ten families (20-40 individuals) will be served by the Light House Family Program.
	<b>Location Description</b>	Light House Family Program will be located at 10 Hudson St., Annapolis, MD 21401
	<b>Planned Activities</b>	During Local Fiscal Year 2021, CDBG funds will be utilized to support the Light House Family Program, which will provide case management, housing search assistance, and childcare services for homeless families residing at the Light House shelter
29	<b>Project Name</b>	Vehicles for Change
	<b>Target Area</b>	
	<b>Goals Supported</b>	Economic Opportunities
	<b>Needs Addressed</b>	Economic Opportunities
	<b>Funding</b>	CDBG: \$10,500
	<b>Description</b>	Funds will be used to continue the Vehicles for Change transportation program to provide road-ready cars to low income households to enable them to maintain employment and become financially independent. Strategy: Promote Independence. Objective: Create Economic Opportunities. Outcome: Availability. CDBG Citation: 570.201(e), CDBG National Objective: 570.208(a)(2) - Low/MOD Limited Clientele.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimate that four (4) cars will be provided through the Vehicles for Change Program to low income families during program year.
	<b>Location Description</b>	Vehicles for Change: 4111 Washington Blvd., Baltimore, MD 21227
	<b>Planned Activities</b>	In Local Fiscal Year 2021, \$10,800 in CDBG funds will be allocated to support the Vehicles for Change Program. This Program prepares donated cars for resale at a low cost to limited income households to enable them to maintain employment and become financially secure and independent. The Program is expected to benefit approximately four(4) limited income households over the next year.

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

Priority will be given to projects and programs creating new affordable housing units and building the ability for low income households to secure affordable housing in Communities of Opportunity (COOs), especially those in or near current or future transit zones. COOs are areas with a low concentration of low and moderate income households and 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.

Revitalization efforts and public service dollars (operating funds) will be prioritized to three Neighborhood Revitalization Areas, which are the Brooklyn Park, Glen Burnie, and Severn 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 and repairs, and other needs compared to the County as a whole. These communities have approved Sustainable Community Initiative designations from the State of Maryland and are targeted for revitalization programs.

The Geographic Distribution chart below indicates the percentage of federal funds being invested specifically in the geographic priority areas, but does not include federal funds being made available Countywide, including these geographic priority areas; nor does it include the County general funds being invested in these geographic areas.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Neighborhood Revitalization Area - Brooklyn Park	7
Neighborhood Revitalization Area - Glen Burnie	1
Neighborhood Revitalization Area - Severn	1
Communities of Opportunity	6

**Table 4 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

During Local Fiscal Year 2021, a portion of the federal public service funds will support place based initiatives in the Brooklyn Park, Glen Burnie and Severn revitalization communities, including programs

for youth, homeless support programs, and eviction prevention.

These areas, which also have a high concentration of low income households may have substandard housing issues. The Property Rehabilitation Program will not be limited to these revitalization communities; however, it will be marketed to homeowners residing in the target areas. Furthermore, a significant portion of federal and local funds will be reserved for acquiring and rehabilitating row homes in the Brooklyn Park and Severn communities, and converted into affordable, quality and well-managed rental housing for income eligible households.

Low and moderate income households lack affordable housing choices throughout the County. During LFY 2021, the County will balance the need for the creation of new affordable units in COO, with stabilizing and improving the existing stock of affordable housing units throughout the County especially in the Neighborhood Revitalization Areas. A portion of the HOME funds and County funds will be reserved to support the new construction of a 38-unit development in Jessup, MD while the remaining funds will support the redevelopment and privatization of 78 units of public housing in Annapolis.

Finally, the County is investing \$627,000, a significant portion, of its local housing and community development funds to support the Moving Home Program, a tenant based rental assistance program, which will expand affordable housing choices for the lowest income households, including housing in COOs.

## **Discussion**

The County seeks to establish a balanced approach among allocating resources to Neighborhood Revitalization Areas and Countywide affordable housing initiative, strategies to end homelessness, and efforts to uplift economic well-being. The County also seeks to strike a balance between creating new affordable housing opportunities for low income families in high opportunity areas, as well as preserve existing affordable housing, as the need is so great. The LFY 2021 budget accomplishes that goal.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The following tables only reflect the number of affordable housing units or housing assistance to be provided with funding from the CDBG, HOME, and ESG programs. The County also offers several other programs, including HOPWA and CoC funded tenant based rental assistance program, which are targeted to the homeless and special needs population. The CoC funded programs will provide tenant based rental assistance to 133 homeless households, and the HOPWA Program will provide tenant based rental assistance to 40 households.

One Year Goals for the Number of Households to be Supported	
Homeless	54
Non-Homeless	166
Special-Needs	6
Total	226

**Table 5 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	54
The Production of New Units	39
Rehab of Existing Units	119
Acquisition of Existing Units	14
Total	226

**Table 6 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

The County will seek to expand rental assistance to the homeless, special needs populations, and very low income population during the next year.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Housing Commission of Anne Arundel County (Housing Commission) owns and/or operates multiple rental communities in the County where the units are made available at affordable rents to low income families, older adults and persons with disabilities. Some properties within the Housing Commission portfolio were once public housing units that were converted and redeveloped as privately owned communities. While no longer considered “public housing” units, the redeveloped units continue to be operated by the Housing Commission, and many of these communities contain project based vouchers. Collectively, the Housing Commission operated communities provide 1,218 units of affordable housing. Of the Housing Commission managed units, 50 percent are open to the general population, including families, elderly households and persons with disabilities, while 50 percent are restricted to only elderly households or persons with disabilities.

As of November 2019, the Housing Commission had a total 22,549 unduplicated households on its waiting list for public housing units, privately owned assisted housing managed by the Housing Commission, housing choice vouchers and specialty tenant based voucher programs. This is a dramatic increase since the Housing Commission first opened their waiting lists in July 2019 after having been closed since 2015 due to average wait times of seven to 10 years.

There are four existing public housing communities, which include Stoney Hill, Glen Square, Pinewood Village and Pinewood East totaling 671 units. Each of these communities is extremely well maintained, consistently achieving a HUD Public Housing inspection score of 91 or greater. However, the units are aging and are often unable to meet the needs of the population they serve. It is for this reason the Housing Commission is utilizing the Rental Assistance Demonstration (RAD) Program to redevelop all of its public housing communities. To date, the Housing Commission has restructured the ownership of four communities through RAD; three of these communities have been redeveloped and one undergoing construction in the next year. All four remaining public housing communities have achieved a HUD inspection score of 91 out of 100 or better.

### **Actions planned during the next year to address the needs to public housing**

Utilizing the Rental Assistance Demonstration (RAD) Program, the agency will eventually convert all of its public housing communities to project based rental assistance and address long-term maintenance needs by thoroughly redeveloping the properties. Acting as developer, the Housing Commission has partnered with consultants, architecture and engineering firms and investors to complete enhancements on three public housing communities to date. Currently, the redevelopment of Meade Village commenced in Spring 2020 and is projected to add 24 new units serving households earning up to 80 percent AMI, as well as renovate 200 existing units. During Local Fiscal Year 2021, construction

will continue on this property, which is expected to be completed by the end of the year.

Residents of these communities are able to participate in the Housing Commission Family Self Sufficiency Program and the Choices Program funded with federal and County dollars. These programs provide assistance with accessing services such as childcare, transportation, remedial education, job training, treatment and counseling for substance abuse, and credit counseling, which is secured or provided by the Program Coordinator in an effort to support self-sufficiency and independence. The Housing Commission offers other programs including the Boys & Girls Clubs and Workforce Development programs.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

The Housing Commission will continue to encourage its public housing residents to become involved in the management of their communities during Fiscal Year 2021. Resident Councils will continue to operate at each public housing community, providing a monthly forum for residents to express their concerns and needs at monthly meetings. In addition, the 14 member Resident Advisory Board will meet quarterly with key staff, providing a conduit for communicating information, sharing ideas, and ensuring that resident concerns are clearly identified, analyzed and evaluated for service. In addition, the Housing Commission will continue to have a resident serve on their Board of Commissioners. Residents will be encouraged to provide feedback about their housing and communities through resident surveys and interviews, with feedback being incorporated into the Capital Improvement Plan.

Residents who are interested in homeownership will be encouraged to take part in the Homeownership Voucher Program, which allows residents who are ready for homeownership to use their vouchers toward a mortgage payment. Eligible participants are referred to the Homeownership Counseling Program and federally funded Mortgage Assistance Program administered by ACDS.

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

Not applicable.

### **Discussion**

The Housing Commission provides residents a range of opportunities to be involved in developing priorities and to work with management to address issues. Along with its other County partners, the

Housing Commission gives residents interested in homeownership opportunities to pursue that goal.



## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

#### **Amendment**

In February 2022, the FY 2020 Action Plan was amended to reflect a change in the use of funds awarded to the County under the ESG and the FY 2020 ESG-CV (CARES Act) Programs. In order to provide expanded housing opportunities for those County residents experiencing homelessness, the amendment will allow eligible rapid re-housing (RRH) participants to relocate to neighboring counties if the program participant is unable to identify appropriate housing in Anne Arundel County and the geographic location of the unit will allow the program participant to receive RRH supportive services.

There is a collaborative and well-coordinated community based planning process seeking to ensure the needs of individuals who are homeless or at-risk of homelessness within the County are being met. The County provides a continuum of housing and services including prevention, outreach, and supportive services, as well as emergency, transitional, permanent housing, and rapid re-housing. ACDS, with support from the Department of Social Services (DSS), coordinates the Continuum of Care (CoC) planning group, referred to as the Anne Arundel and Annapolis Coalition to End Homelessness (Homeless Coalition). The Homeless Coalition is responsible for developing the competitive CoC application and for developing the plan to end homelessness in Anne Arundel County.

The Homeless Coalition consists of over 50 County and City of Annapolis agencies, concerned citizens, homeless service providers, community-based

organizations serving special needs population, as well as others with interests and roles in ending homelessness in the County.

The Homeless Coalition has continually supported the County's successful applications for federal funds and the development of new programs and services to address the needs of the homeless population. For example, the County applied for federal fiscal year 2019 funds from HUD and was awarded \$2,385,199 in competitive CoC funds. These funds will primarily be used to provide housing for chronically homeless individuals and families. The Homeless Coalition members also played an active role in the development of the *Anne Arundel County Consolidated Plan: FY 2021 – FY 2025*, as well as providing input in the development of this Action Plan.

**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 County, in coordination with the members of the Homeless Coalition, has developed a coordinated entry system helping homeless individuals to more easily access programs and better coordinate housing and services. This year, the goal of the County is to strengthen and further develop the coordinated entry system. The goal is to improve access to services and to ensure priority for housing is given to the most vulnerable.

The County has a coordinated entry system for both its shelter system and permanent supportive housing programs covering the entire County. Anyone can be assessed for shelter using a universal assessment tool at (i) the Anne Arundel County Department of Social Services (DSS) in Glen Burnie or Annapolis; (ii) the Light House in Annapolis; and (iii) Arundel House of Hope (AHOH) in Glen Burnie. These agencies place clients on a single list for the three County shelters, which is managed by a coordinated entry system Gatekeeper at DSS. If clients are at-risk for homelessness, they are referred to homelessness prevention services. The coordinated entry system uses a comprehensive assessment tool that prioritizes homeless households based on the following ratings: housing situation, income, safety, and health. Shelter priority is given to the most at-risk based on the assessment vulnerability score. Assessments are entered into HMIS in real time to ensure timely services. All homeless individuals entering the homeless continuum of care (e.g. outreach, shelter, day programs, etc.) are screened with the VI-SPDAT assessment. Only those individuals with a completed VI-SPDAT and ranking on the ACCESS Housing List can access CoC and HOME funded permanent supportive housing programs.

The continuum for the homeless has several outreach teams including the Homeless Outreach Team, the Crisis Response Team and the Assertive Community Treatment (ACT) program. The Homeless Outreach Team works to build relationships with individuals living in homeless camps throughout the County in order to link them to services and housing. The ACT Program receives referrals from the police, hospitals, and shelters when a homeless person is in crisis. In addition, AHOH and the Light House provide outreach services, including case management, a day shelter, meals, and links to mainstream resources. The CoC also hosts an annual Homeless Resource Day, which allows service providers to successfully reach out to the homeless and those at-risk of homelessness. The Homeless Resource Day, offering comprehensive services, allows service providers to offer their services in a concentrated manner on one day, as well as to set up appointments for follow-up visits.

ACDS submitted a consolidated application on behalf of the County and the Homeless Coalition for the Maryland State Homelessness Solutions Program (HSP) and was awarded \$552,000 for LFY 2021. These funds will be used to continue to provide housing stabilization and outreach funding to a number of community partners in the County. The services provided include emergency shelter, rapid re-housing, permanent supportive housing case management, homelessness prevention and diversion services, and

a homeless outreach day center.

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

The County has 53 year-round emergency beds for individuals, 85 seasonal emergency beds for individuals, and 99 year-round emergency beds for families. Typically, emergency shelters can provide temporary housing for up to 90 days, along with three daily meals, case management, life skills, training, housing search assistance and other supportive services. The rotating church shelter, called the Winter Relief Program, provides transportation, meals, and temporary housing between the hours of 5:00 p.m. and 7:00 a.m. from November through April. An additional 54 freezing weather beds are provided by local shelters and the City of Annapolis. There is generally a shortage of emergency shelter for both families and individuals in the County, especially during the summer months when the rotating shelter and freezing weather beds are unavailable.

In Local Fiscal Year 2021, \$85,000 in Emergency Solutions Grant (ESG) funds, as well as State HSP funds and County funds, will be allocated to Sarah's House, operated by Associated Catholic Charities, Inc. Sarah's House provides emergency shelter to the homeless population in the County, as well as a wide array of supportive services. It is estimated 425 homeless persons, including children, will be assisted by Sarah's House during the next year. Additionally, ESG-CV funds will be used to address COVID-19 related issues at the County's congregate shelters in order to safely serve the homeless.

Arundel House of Hope (AHOH) will continue to provide several transitional housing programs for the homeless in the County including the Fouse Center for 10 homeless men, the Patriot House for six homeless veterans, and four transitional housing units for homeless families. The Fouse Center is funded with \$100,000 in County funds per year.

**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 County is committed to ending chronic homelessness through outreach and developing housing options for this population. The Homeless Coalition has embraced the Housing First Model as its strategy for ending chronic homelessness. As part of the development of the County coordinated entry system, the Homeless Coalition adopted the VI-SPDAT as its assessment tool and has incorporated it into

the HMIS system. The VI-SPDAT is a nationally accepted tool, which evaluates and ranks each homeless individual or family based on a number of risk factors and generates a centralized list of the most vulnerable, chronically homeless individuals and families. Those who are ranked as the most vulnerable and who are chronically homeless are given priority for all of the County HUD-funded permanent supportive housing programs and other services. The centralized list – the ACCESS Housing List – is a coordinated waitlist for all HUD funded permanent housing programs in the County.

The County uses a rapid re-housing strategy for homeless families and provides ESG funded rapid re-housing to over 15 households. The County also utilizes HSP funding to provide rapid re-housing to approximately 10 to 15 families per year. Last year, the County received additional HSP funds for a new rapid re-housing program targeting unaccompanied homeless youth. The County is allocating \$100,000 in HOME and \$627,000 in County funds to provide tenant based rental assistance and intensive case management to house individuals, families, and veterans. ESG-CV funds will also be used for a rapid re-housing program to help households impacted by the COVID-19 crisis access housing. Additionally, the United Way of Central Maryland has funded a prevention and diversion program, as well as a rapid re-housing program for families in the County. The family shelters also work to help families increase their incomes so they can afford housing.

The County seeks to end homelessness among veterans. AHOH operates the Patriot House, a Veteran Administration (VA) per diem funded transitional housing program for homeless veterans. AHOH works closely with the Baltimore VA Medical Center (VA) to ensure each veteran receives necessary medical care, services, and access to permanent housing through the HUD Veterans Affairs Supportive Housing (VASH) Program in the County. Many graduates of this program improve their income and are able to afford unsubsidized housing. Additionally, outreach workers from the VA come to the AHOH Homeless Resource Center on a monthly basis to link homeless veterans to other supportive services. The County has also allocated general funds for the Operation Home Program, which provides housing location and case management to five homeless veterans and their families.

Staff in the various CoC programs work to reduce recidivism. Currently, 15 percent of individuals and families return to homelessness over a 12-month period. This is due in part to the high cost of housing in the County and the difficulty low income households face in finding units affordable without a subsidy. Those who enter CoC funded permanent housing seldom return to homelessness. The County incorporates the following strategies to reduce returns to homelessness: (a) develop an array of housing resources including permanent supportive housing, rapid re-housing, and other permanent housing and target housing intervention through case conferencing meetings and utilizing by-name lists; (b) provide comprehensive case management and continued after care services once an individual exits the program; (c) build linkage to all mainstream resources; and (d) focus on increasing employment and income by linking individuals to employment services and all benefits, such as SSI, for which they may be eligible.

### **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.**

A number of County agencies assist households in avoiding homelessness by providing financial assistance to prevent eviction and utility payment assistance to prevent the disconnection of utilities. The County uses CDBG, FEMA, State, and private funds to provide this assistance. Additionally, the United Way has funded a prevention and homeless diversion program. In Local Fiscal Year 2021, \$45,000 in CDBG funds will be allocated to the Community Action Agency, \$20,000 in CDBG funds will be allocated to Calvary Economic Development Corporation, and \$20,000 in CDBG funds will be allocated to the Partnership for Children, Youth, and Families to provide eviction prevention, utility turn-off assistance and help with first month's rent. Additionally, the County has made available \$100,000 in flexible funding, allowing the Anne Arundel County Mental Health Agency to provide short-term emergency housing, eviction prevention, and other needed housing assistance to individuals to maintain and potentially obtain housing. The County also receives LFY 2021 homelessness prevention funding through the Maryland Homelessness Solutions Program (HSP). In LFY 2020, the County received approximately \$70,000 in homelessness prevention funds, which were administered by the Community Action Agency and The Light House. These funds were used to provide short-term rental and utility assistance, as well as financial assistance to divert individuals away from the shelter system and into sustainable housing. In response to the COVID-19 crisis, the County is providing over \$4.5 million in funding to prevent homelessness.

The County has developed discharge plans and strategies, depending on the population being served, to prevent individuals being discharged from a publicly funded institution – such as foster care, hospitals, mental health programs, and/or jail – from becoming homeless. DSS is responsible for implementing discharge planning for children in foster care. The goal of the County is to make sure every child has a permanent supportive connection before they age out of care. Although there are no publicly funded hospitals or health care facilities in the County, the two privately funded hospitals work with DSS to help ensure individuals leaving these facilities are not released to homelessness. Both the Baltimore Washington Medical Center and the Anne Arundel Medical Center employ social workers to link patients to services prior to discharge. The inpatient hospital treatment team completes a needs assessment upon entry into the facility and develops a treatment plan addressing needs such as mental health, housing, substance abuse, job skills, and life skills. The Mental Health Agency also employs aftercare service workers who provide the local link between psychiatric hospitals, residential treatment facilities and community resources to ensure effective discharge planning. Maryland law prohibits discharges from State mental health facilities to homelessness. The County makes every effort to prevent individuals exiting the County detention centers from becoming homeless. The detention centers provide case management, including discharge planning, to all individuals sentenced for a time period of greater than seven days in the County's two detention facilities. Detainees are referred to internal GED

training, job training, drug treatment, and other life skills courses in order to prepare for their exit from the detention center. Detainees with mental illness are referred to the State-funded Mental Health Jail Project, which links inmates to services and housing upon discharge from the jail. The Detention Center hosts on-site community service fairs to link in-mates to programs, services and housing options upon release.

## **Discussion**

The County has been successful applying for competitive CoC funds and has built an inventory of 180 permanent supportive housing units, most of which are targeted for the chronically homeless. During LFY 2021, the County will offer the housing programs to the homeless outlined herein. All of these housing programs outlined herein will provide intensive case management and supportive services.

*Anne Arundel County Mental Health Agency SHOP Program Consolidated Grant*- \$376,991 in CoC funds will be awarded to provide tenant based rental assistance and supportive services to 22 persons who are chronically homeless and/or homeless and diagnosed with a mental illness.

*Catholic Charities Rapid Re-Housing Program* - \$143,734 in CoC funds will be awarded to Catholic Charities for a program to provide rapid re-housing to at least eight homeless families.

*Moving Home Program* - \$100,000 in HOME and \$627,000 in County funds will be provided for tenant based rental assistance and support services for homeless individuals, families, and veterans.

*AHOH Rapid Re-Housing Program* - \$48,000 in ESG funds will be provided to Arundel House of Hope, Inc. (AHOH) to help 15 homeless households.

*Light House Rapid Re-Housing Program* - \$30,973 in ESG funds will be provided to the Light House to help supplement their existing rapid re-housing program for homeless families.

*AHOH Community Housing Program* - \$126,587 in CoC funds will be awarded to provide permanent supportive housing for 11 chronically homeless women and men.

*AHOH Safe Haven Program* - \$123,909 in CoC funds will be awarded to provide permanent supportive housing to eight chronically homeless men.

*PEP Housing First Program* - \$190,856 in CoC funds will be awarded to People Encouraging People, Inc. (PEP) to provide tenant based rental assistance and intensive case management services to 13 chronically homeless individuals.

*Shelter Plus Care* - \$427,879 in CoC funds will be awarded to the Maryland Mental Hygiene Administration to continue the Shelter Plus Care Program providing tenant based rental assistance and

supportive services to 26 homeless households.

*Anne Arundel Partnership for Permanent Housing Program* - \$884,167 in CoC funds will be awarded to ACDS to administer a permanent housing program. The Program serves individuals who are chronically homeless and provides intensive case management and supportive services to 56 households, including families with children.

Finally, Catholic Charities will continue to provide 20 units of affordable housing to homeless families at the Project North Program located at Ft. Meade. The Light House will provide three units of permanent housing to homeless families at the Anchor House Program and provide five homeless women with permanent housing at the Willow House Program. These programs will be funded through the federal Project-Based Voucher Program.

The County will also continue to address the housing needs of other special needs populations, such as persons diagnosed with HIV/AIDS, persons with a disability, or older adults. At a minimum, the following actions will be taken in Local Fiscal Year 2021: (i) one unit for the special needs population will be acquired through the CHDO Housing Acquisition/Rehabilitation Program; (ii) at least two group homes for the special needs population will be renovated; (iii) 40 households will be assisted through the Housing Commission's HOPWA funded Rental Assistance Program; and (iv) four homes will be modified for persons with disabilities through the CDBG funded Accessibility Modification Program.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

As described in the Consolidated Plan: 2021-2025, the County has a very strong demand for housing, which ultimately affects pricing. The median price for a homeownership unit and the average rent continues to increase at a rate higher than household income. As demand stays strong and costs continue to rise, meeting the housing needs for lower income residents will continue to be a challenge. With the projected job growth and growth in the number of households in the County, a slowdown is not foreseen in the next five years.

When building residential units, a developer has four cost elements to contend with, as described below.

Public policy can affect land cost through its local land use controls, especially through the zoning designation. Historically, the County's coastal location and the significant amount of land located in environmentally sensitive and rural areas has led to strict land use policies. The County includes over 533 miles of shoreline and approximately 19 percent of its land is designated as critical areas by the State. In addition, the County continues to prioritize environmental stewardship and land preservation, as demonstrated by the fact that 36.5 percent of the County's total land area is categorized as agricultural, park, recreational and open space land use.

The County can provide opportunity for increased zoning in its designated growth and transition area, but it is somewhat limited. These land use conditions, in addition to the strong demand for residential units, drives up the cost of land.

The delivery of affordable housing is affected by a number of procedure, policies and regulations instituted at all levels of the development process. The procedures, policies and regulations create site constraints, affecting the number of units the development is able to produce. In addition, there are various fees such as impact fees and water and sewer connection charges that ultimately affect the cost of development. The other constraint often cited by the development community is the County's Adequate Public Facility requirement, especially the requirement for adequate school capacity. While these regulations and fees have reasonable justifications, including environmental protection and ensuring adequate infrastructure such as school capacity, this regulatory framework can have a notable effect on cost and ability to build.

High construction costs are also a barrier to affordable housing. When the housing bubble burst in 2007/2008, a large number of construction workers lost their jobs. Many of them went into other industries and have never returned to the construction field. An even more significant issue is the cost of building materials which represents almost 50 percent of the construction cost. The recent spike and ongoing volatility in material pricing is tied to trade policy disputes involving lumber, steel and aluminum. The dearth of skilled laborers and the high cost of material directly affect the industry's



ability to produce affordable units. As these two issues are not affected by local public policy, providing low cost financing is one of the only ways local jurisdictions can have a positive impact on this condition.

**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**

During FY 2021, the County will carry out the following actions to ameliorate barriers to affordable housing:

Include specific goals and actions in its General Development Plan to address the affordable housing needs in the County;

Introduce and work to pass Moderately Priced Dwelling Unit (MPDU) legislation at the local level; and

Explore strategies to adjust Adequate Public Facility (APF) requirements and the relationship to affordable housing.

#### **Discussion:**

The County will continue to pursue policies and funding strategies that seek to resolve and/or mitigate barriers to expand the supply of affordable housing in the County.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The *Anne Arundel County Consolidated Plan: FY 2021 – FY 2025* (Federal Year 2015-2019) demonstrated the need for an array of affordable housing strategies to support for low and moderate income households in the County. The following section describes an array of other actions the County is undertaking to address the needs of low and moderate income residents to secure affordable housing and services to help achieve economic sustainability.

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

One hundred percent of the federal entitlement funds that the County receives are targeted to serving low and moderate income residents through an array of projects outlined in this Plan. Additionally, the County plans to allocate \$3 million in LFY 2021 funds to support and complement the activities, projects and programs funded with federal funds. The County also works diligently to leverage the State and federal funds as much as possible with private dollars to meet the needs of the low and moderate income residents.

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

Specific activities to foster and maintain affordable housing planned for LFY 2021 are highlighted below.

The County will provide homeownership, financial literacy, and foreclosure prevention counseling to over 545 households.

A total of 35 low and moderate income households will be provided property rehabilitation services, including five very low income households who will be provided with property repair services. Four of the 35 households who receive assistance through property rehabilitation or property repair programs will also be provided with accessibility modification services. Additionally, over 100 elderly households will receive minor home repair and accessibility modifications to allow them to age in place.

Approximately 12 first time homebuyers will be assisted with the purchase of their first homes through the provision of down payment, closing cost, and mortgage write-down assistance through the

Mortgage Assistance Program.

The County will increase the supply of scattered site rental housing by acquiring and rehabilitating five units to be rented to low income households, utilizing a combination of State, County, and CDBG funds. Efforts will be targeted to the Brooklyn Park and Severn communities.

HOME and County funds will be used to assist with gap financing for (i) the development of Brock Bridge Landing, a 38-unit mixed income townhouse project, located in Jessup, and (ii) the redevelopment of Newtowne 20 in Annapolis, by demolishing an aging and obsolete public housing development, and replacing it with a brand new, 78-unit residential community.

The County will provide rental assistance to a minimum of 125 homeless households with CoC funds, 25 homeless families with ESG funds, 40 homeless families with HOME and County funds, 10 homeless veterans with County funds and a minimum of 40 households with HOPWA funds.

The County will provide tenant based rental assistance and mobility counseling to ensure all households receiving housing assistance are able to obtain and maintain housing in a variety of communities throughout the County.

HOME CHDO funds will be used to develop one new group home to house individuals with special needs.

CDBG funds will be used to rehabilitate three existing group homes to continue to provide housing for individuals with special needs.

### **Actions planned to reduce lead-based paint hazards**

The federally funded Property Rehabilitation Program, Property Repair Program, Accessibility Modification Program, and the Scattered Sites Rental Program are all administered by ACDS in accordance with the Lead-Based Paint Hazard Reduction Act of 1992, or Title X, which took effect in

September 2000. Before any construction activities are undertaken, ACDS requires a qualified Risk Assessor to properly test each applicable residence for the existence of Lead-Based Paint (LBP) and prepare a risk assessment report, which dictates the required methods for addressing the LBP hazard.

Residences with peeling or flaking paint are not eligible to be purchased through the federally funded Mortgage Assistance Program unless any noted LBP hazard deficiencies are corrected following proper lead safe work practices and a passed LBP clearance report, as prepared by a certified LBP risk assessor, is provided to ACDS.

LBP in Countywide residential rental properties is addressed through the enforcement of the State of Maryland Reduction of Lead Risk in Housing Law that requires owners of rental properties to register their units with Maryland Department of the Environment (MDE), distribute specific educational materials to prospective tenants and to meet specific LBP hazard reduction standards. In addition, all contractors performing lead paint abatement activities must be certified by the Federal Environment Protection Agency (EPA) and trained by a MDE accredited/licensed training provider and receive accreditation to perform lead paint activities.

Residential housing in the County is also governed by the County's Property Maintenance Code, which requires exterior wood surfaces to be treated or be protected from the elements and decay and all exterior surfaces, including soils, be free of peeling, flaking and blistering paint.

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

Poverty impacts all aspects of an individual's life and is caused by a myriad of complex factors. Primarily, it is a function of income, which is related to opportunity, education, job training, and employment. Therefore, the County's primary anti-poverty strategy is to create and foster employment and economic opportunities for low income residents.

The responsibility for implementing strategies to foster employment and economic opportunity is shared and coordinated among various government agencies and service providers. However, the Department of Social Services (DSS) is the primary agency tasked with assisting residents who fall below the poverty line. DSS partners with the Anne Arundel Workforce Development Corporation and the Community Action Agency (CAA) on a number of efforts to assist County residents with moving beyond poverty. In addition, Anne Arundel Community College and the Opportunities Industrialization Center of Anne Arundel County (OIC) provide courses and programs to enhance employment skills. The Anne Arundel County Family Support Center in Annapolis, operated by Maryland Family Network and DSS provides a wide range of programs including (i) education and employment readiness, (ii) adult education and GED prep, (iii) programs for parents, young fathers, and children, and (iv) a teen parent

alternative high school program.

DSS also operates a Community Resource Center and a Customer Service Center in Glen Burnie and Annapolis. These Centers offer one-stop access to community services at a single location. Not only can residents access the traditional income supports such as Temporary Cash Assistance (TCA) or Food Stamps, they can also access Jobs Work Arundel, an employment program operated by Anne Arundel Workforce Development Corporation. Jobs Work Arundel helps Temporary Assistance for Needy Families (TANF) recipients increase their self-sufficiency through barrier removal, skills and certifications training, essential skills development, and work experience placement that leads to employment. These Centers also provide space for County community partners such as the Anne Arundel County Literacy Council and Blessed in Tech Ministries, which both provide life skills and job readiness training for individuals who are low income or experiencing homelessness.

The County uses its federal funds for projects and programs providing maximum benefit to extremely low income, low income, and moderate income households. Specifically, in LFY 2021 the County will provide \$15,000 in CDBG funds to support OIC of Anne Arundel County. This Program offers English for Speakers of Other Languages (ESOL), basic academic skills, GED preparation, and computer skills training classes to low income unemployed and underemployed County residents. The program is expected to benefit approximately 60 very low and low income individuals over the next year.

Additionally, CDBG funds in the amount of \$10,800 have been allocated to Vehicles for Change to continue their program. This Program prepares donated cars for resale at a low cost to limited income households to enable them to maintain employment and become financially secure and independent. This program will serve four low income households.

### **Actions planned to develop institutional structure**

Anne Arundel County is governed by an elected County Executive and County Council. The County Council is the legislative body of Anne Arundel County government and approves all policy and budgetary actions. The County Executive, representing the executive branch of government, appoints the Chief Administrative Officer and other heads of executive agencies in order to implement the policies and budgets as approved by the County Council. The Chief Administrative Officer, on behalf of the County Executive, oversees ACDS, which is responsible for administering housing and community development funds, including CDBG, HOME, ESG, HOPWA and CoC, and related activities in the County. ACDS, which was created by the County in 1993 and is governed by a 13 member Board of Directors, has over 25 years of experience administering federal funds, as well as directly implementing housing and community development activities. In addition to acting as an affordable housing developer and providing direct services, such as homeownership counseling, mortgage assistance, and property rehabilitation, ACDS works closely with partners such as the Housing Commission and the Homelessness Coalition to plan and administer federal funds to support the work of a large network of nonprofit organizations, Community Housing Development Organizations (CHDOs) and affordable

housing developers. This network provides housing and services to low and moderate income households and persons who are homeless, have a developmental disability, are mentally ill, are diagnosed with HIV/AIDS or have a substance use disorder.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The nonprofit organizations and developers whom the County has historically relied upon to provide these critical services are experienced in meeting the needs of the low and moderate income population. The County and ACDS will continue to work with these organizations during LFY 2021 to meet the needs of County residents.

Both ACDS and the Housing Commission will continue to attend monthly Core Group meetings with other County agencies and affiliates, including the Mental Health Agency, Department of Health, Department of Social Services and the Department of Aging and Disabilities. This enables a high level of coordination with the County Executive's staff and the head of each agency around issues that affect public and assisted housing programs and initiatives. As part of regular program development and implementation, ACDS and the Housing Commission will continue to work with various nonprofit agencies, as well as to coordinate wrap around services and case management support. Partners include Supportive Housing Developers, Omni Behavioral Health, The Arc Central Chesapeake Region, People Encouraging People, Anne Arundel County Mental Health Agency, Inc., Vesta Health Services. Staff from the Housing Commission, Bello Machre, ACDS and DSS will also continue to meet quarterly to review case files for clients utilizing CoC or HOPWA vouchers, and staff regularly attends Commission on HIV/AIDS meetings to ensure services are coordinated.

Finally, ACDS will continue to coordinate the Homeless Coalition, which is the Continuum of Care planning group for the County, and the Housing Commission will continue to be an active member. This will provide ample opportunities to coordinate housing services with other member organizations and develop the County's strategy to end homelessness.

### **Discussion:**

During LFY 2021, Anne Arundel County will undertake strategic actions to help to address important priorities, including reducing lead-based paint hazards, ending poverty, reducing barriers to affordable housing, and coordination of social services.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

This section describes program specific requirements, as required at 24 CFR 91.220(g), for the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), the Emergency Solutions Grant (ESG), and HOPWA program.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(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	550,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>550,000</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.	100.00%

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is

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as follows:

All of the County's HOME funds will be used as forms of investment described in Section 92.205(b); no other forms of investment will be provided.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

HOME loan funds are used for direct subsidy to assist homebuyers with down payment and closing costs, as well as mortgage write-down assistance, to enable them to purchase a home. Each homebuyer assisted with HOME funds is required to sign a written agreement detailing the terms and conditions of their HOME loan, prior to receiving the loan. A deed of trust is recorded against the purchased property securing the HOME funds. This lien is non-interest bearing and requires repayment upon sale or transfer, if the property is no longer the income eligible buyer's primary residence, or at the end of 30 years, whichever comes first. Repayment of the loan is required on the entire amount borrowed; however, in the event of a foreclosure, the amount that must be repaid is limited to the net proceeds from the sale of the home. Net proceeds are defined as the sales price minus superior loan repayment and closing costs paid by the seller. Compliance during the affordability period is achieved through monitoring of all borrowers to confirm the property is still their primary residence. Should a homeowner want to refinance their first mortgage during the term of the HOME loan, the request will be reviewed to ensure that it meets the requirements of the Subordination Policies administered and managed by ACDS.

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:

HOME regulations at CFR 92.254 states if HOME funds are used for homebuyer assistance, the County must establish a value limit equal to the HOME affordable homeownership limits provided by HUD for newly constructed housing and for existing housing. The HOME homeownership value limit, effective as of April 1, 2020, for the County is \$303,000 for an existing home and \$371,000 for a newly constructed home. These maximum home values apply to homes purchased with HOME funds and the estimated after rehabilitation value for housing rehabilitated with HOME assistance.

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:

The County will not utilize HOME funds to refinance existing debt secured by multifamily housing;



therefore, this Action Plan does not include guidelines for refinancing pursuant to 24 CFR 92.206(b).

**Emergency Solutions Grant (ESG)  
Reference 91.220(I)(4)**

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

Anne Arundel County will use its Local Fiscal Year 2021 ESG funds to fund an emergency shelter program, two rapid re-housing programs, and homelessness prevention program. Specifically, \$85,000 in ESG funds will be provided to the Associated Catholic Charities, Inc. (Catholic Charities) Sarah's House Family Shelter Program; \$48,000 will be provided to continue Arundel House of Hope's (AHOH) Rapid Re-Housing and Homelessness Prevention Program; and \$30,973 will be provided to The Light House to supplement their existing Rapid Re-Housing Program. Pursuant to the regulations for Annual Action Plans at 24 CFR 91.220(I), the Anne Arundel County Emergency Solutions Grant Policies describes Anne Arundel County's implementation of the ESG Program.

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

Anne Arundel County has a Coordinated Entry (CE) system for both its emergency shelter and permanent supportive housing programs. The CE system covers the entire County. Anyone can be assessed for shelter using a universal assessment tool at (i) the County Department of Social Services (DSS) in Glen Burnie or Annapolis; (ii) Light House in Annapolis; and (iii) Arundel House of Hope in Glen Burnie. DSS staff offers after-hour phone assessments. Agencies place clients on a single list for the three County shelters, which is managed by a CE Gatekeeper. If clients are at-risk for homelessness, they are referred to homelessness prevention services. The screening assessment tool is designed to target individuals and families in need of shelter on the night which they request shelter, meaning they must be willing and will need to present at the shelter if a bed is available on the same day they request and are assessed for shelter. The Gatekeeper manages the shared waitlist, prioritizing vulnerability based on the assessment, and determines eligibility and placement. Emergency shelters provide a daily count of available beds. If a bed is not available on the same day that a client requests shelter, they will be placed on a wait list but will be expected to present at the shelter on the same day bed space is available and they are contacted. Finally, referrals are provided by the YWCA domestic violence hotline and the Anne Arundel County Mental Health Agency Crisis – Warmline as appropriate.

Further, all homeless persons entering the County's homeless continuum of care (e.g. outreach, shelter, day programs, etc.) are screened with the VI-SPDAT assessment. Completed VI-SPDAT assessments are submitted for to the Homeless Coordinator at the Department of Social Services where they are processed and scored based on vulnerability and "risk of death" and the individual placed on the Access Housing List. Only those individuals with a completed VI-SPDAT and ranking on the Access Housing List can access CoC and HOME funded permanent supportive housing programs.

All individuals are entered into the County's Homeless Management Information System (HMIS). Shelter and program staff utilizing the HMIS system has been trained in the unified application and assessment process.

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).

The process for awarding ESG funds is the same as the process for awarding CDBG, HOPWA, and HOME funds. Proposals are solicited during the fall of each year from the community at large for projects for the next fiscal year. At the first of two annual public hearings held by ACDS on behalf of the County, the public is asked to comment on the needs of low and moderate income County residents. At the hearing, staff describes the amount and nature of federal funds expected to be available, solicits proposals for the use of these funds, and explains the criteria for project selection.

Additionally, staff from ACDS facilitates meetings throughout the year with County providers of homeless services where the needs and priorities of the homeless are identified and discussed. These ongoing discussions help to direct the use of ESG funds within the County. Based on local goals and outcomes established in the Consolidated Plan, and as a result of the monthly provider meetings, ACDS staff recommends specific projects for funding to the ACDS Board of Directors at the second public hearing, held in the winter of each year.

Once given approval by the County Executive, these recommendations become part of the County's budget process and awards are made official when the budget is adopted by the County Council by June 15th of each year. Any organization wishing to provide services for homeless persons in Anne Arundel County is encouraged to submit a proposal for consideration.

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.

As Anne Arundel County is governed by elected officials, it cannot guarantee the participation of "not less than one homeless individual or formally homeless individual" on the County Council, its policy making entity. Therefore, ACDS, on behalf of Anne Arundel County, will implement the procedures described herein to ensure various avenues for consulting with the homeless or ensuring homeless participation where possible.

ACDS is responsible for the staffing and oversight of the Anne Arundel and Annapolis Homeless Coalition, which is Anne Arundel County's Continuum of Care entity and an equivalent policy making entity with regards to homeless issues. The Homeless Coalition is an active participant in the County's planning efforts for the development of its five-year Consolidated Plan and annual Action Plan. The Homeless Coalition has representation from people who are formerly homeless. ACDS will

continue to utilize the Homeless Coalition to gain insight, direction, and policy guidance for the planning and implementation of its program for the homeless population.

The Homeless Coalition conducts focus groups with individuals who are homeless at shelters and day centers to determine needs and to provide insight in establishing goals and strategies for planning purposes. This process ensures that homeless individuals are consulted when considering and making policies and decisions regarding ESG funded facilities, services, or other assistance.

5. Describe performance standards for evaluating ESG.

The Homeless Coalition will continue to explore the development of additional performance standards as it develops its new strategic plan to end homelessness. Anne Arundel County will use the following three performance standards to measure the ESG program impact.

1. Targeting and prioritizing those who are most in need of assistance for housing.
2. Reducing the number of people living on streets and in emergency shelters.
3. Quickly re-housing people who are homeless to reduce the length of time homeless.

When designing the ESG funded rapid re-housing programs and providing ESG funding to Sarah's House emergency family shelter, the County targeted those most in need of assistance. The County HMIS system will be used to monitor the results. As the demand for shelter currently exceeds the available resources, a reduction in those sheltered is not anticipated. However, there will be a focus on increasing turnover of shelter beds with shorter stays, allowing for more people to access shelter instead of remaining unsheltered, and to reduce the length of time people experience homelessness. Emergency shelters will be evaluated on their success in helping guests obtain permanent housing. Rapid re-housing programs will be evaluated on their ability to quickly and permanently re-house people experiencing homelessness.

**Housing Trust Fund (HTF)**  
**Reference 24 CFR 91.220(I)(5)**

1. Distribution of Funds

- a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).
- b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.

c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.

d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority concentration) in which it will direct assistance during the ensuing program year.

e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.

f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.

g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.

h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).

i. Describe the jurisdiction's required priority for funding based on the location of existing affordable housing.

j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

2. Does the jurisdiction's application require the applicant to include a description of the eligible

activities to be conducted with HTF funds?

3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?

4. **Performance Goals and Benchmarks.** The jurisdiction has met the requirement to provide for performance goals, consistent with the jurisdiction's goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

5. **Rehabilitation Standards.** The jurisdiction must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The jurisdiction's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for the rehabilitation of housing, enter "N/A".

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

6. **Resale or Recapture Guidelines.** Below, the jurisdiction must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

7. **HTF Affordable Homeownership Limits.** If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

**8. Limited Beneficiaries or Preferences.** Describe how the jurisdiction will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.

**9. Refinancing of Existing Debt.** Enter or attach the jurisdiction's refinancing guidelines below. The guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the jurisdiction will not refinance existing debt, enter "N/A."

<TYPE=[section 9 end]>

## **Discussion:**

### **HOPWA**

Although the County does not receive Housing Opportunities for Persons with AIDS (HOPWA) funds directly from HUD, it does operate a HOPWA funded program. HOPWA Program funds are awarded to the Baltimore Metropolitan Statistical Area. Funds are then allocated by Baltimore City to each jurisdiction, including Anne Arundel County, based on the number of individuals living with HIV/AIDS in each jurisdiction.

ACDS staff meets with service providers for individuals with HIV/AIDS to identify and discuss the needs and priorities of this population. Members of this group include the Housing Commission, the Anne Arundel County Department of Health, and nonprofit housing and service providers. These ongoing discussions help to direct the use of HOPWA funds within the County to ensure the needs of this vulnerable population are met.

The County makes the public aware of the availability of these funds through its normal public participation process. At the first of two annual public hearings held each fall by ACDS, on behalf of the

County, the public is asked to comment on the needs of low and moderate income County residents with HIV/AIDS. At the hearing, staff describes the amount of HOPWA funds expected to be available, solicit proposals for the use of these funds, and explains the criteria for project selection. Any organization or developer wishing to provide housing and services for persons with HIV/AIDS is encouraged to submit a proposal for consideration. Based on local goals established in the Consolidated Plan and as a result of the quarterly meetings, ACDS staff recommends specific projects for funding to the ACDS Board of Directors at the second public hearing. With the support of the ACDS Board of Directors, these recommendations are submitted to the County Executive. Once given approval by the County Executive, these recommendations become part of the County's budget process and awards are made official when the budget is passed by the County Council each June.

In Local Fiscal Year 2021, an estimated \$538,458 in HOPWA funds will be provided to the Housing Commission of Anne Arundel County to operate the Rental Assistance Program. The program provides tenant based rental assistance and supportive services to households affected by HIV/AIDS. It is anticipated that 35 low to moderate income households will receive HOPWA tenant based rental assistance through this program.