

# Board of Directors Public Hearing

October 24, 2024

5:30 p.m.



# Agenda

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- ❖ Welcome and Overview of Purpose of Public Hearing
- ❖ Highlight of Accomplishments & Housing Trust Fund
- ❖ Citizen Participation Plan
- ❖ Consolidated Plan Process and Preliminary Data
- ❖ Public Discussion/Comments
- ❖ Next Steps in Budget and Planning Process

# Highlights of Accomplishments

# Affordable Housing Trust Fund

## Homeownership

- *Mortgage Assistance Program*
- *Affordable Homeownership Development*

## Affordable Rental

- *\$12 million in funding has been obligated for Affordable Rental Developments*
- *7 multi-family deals and one transitional housing project have closed on financing*
- *3 multi-family deals in pipeline to close in next year*

## Tenant Based Rental Assistance

- *62 Active Households and nine graduates*

## Eviction Prevention

- *One of few jurisdictions still running a program*

## Operating Grants for Transitional Programs

- *Patriot House*
- *Community Action Agency Next Step Housing for Returning Citizens*
- *Maryland Reentry Resource Center*



# Homeownership Opportunities

- Prepared **722** households for homeownership by helping address credit issues and teaching mechanics of buying a first home and counseled **232** homeowners at risk of foreclosure.
- Provided mortgage write-down, closing cost and down payment assistance to support **10** households to become new homeowners.
- Rehabilitated **20** homes to meet health and safety codes, improved for livability **62** homes through the Partners in Care Repairs with Care program for seniors.



# Rental Housing Opportunities

Rehabilitated **63** units of housing for individuals with disabilities and acquired and rehabilitated **two** units for income eligible families.

Settled on financing for **six (6)** multi-family affordable housing communities supported with HOME and Affordable Housing Trust Funds developing or preserving **742** affordable units including:

**Blue Oaks at North Odenton** – Odenton, MD  
New 150-unit family project

**Eagle Park** – Hanover, MD  
New 120-unit senior/family project

**The Willows** – City of Annapolis, MD  
New 58-unit family project located in a COO

**Village at Little Patuxent** – Gambrills, MD  
New 78-unit senior project

**Morris Blum** – Annapolis, MD  
Redevelopment of an existing 154-unit senior Public Housing community

**Heritage Homes** – Glen Burnie, MD and Odenton, MD  
Rehabilitation of Glen Square, a 127-unit age-restricted Public Housing community  
Rehabilitation of Stoney Hill, a 55-unit age-restricted Public Housing community



Construction was substantially completed on **Brock Bridge Landing**, a 38-unit family project in Jessup.

# Preventing and Ending Homelessness

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- **911** households were prevented from becoming homeless
- **383** women, men, and children experiencing homelessness were sheltered
- **1,064** individuals were reached through street outreach or served in a day center
- **275** households were provided with rental assistance or supported housing
- Rehabilitated a new site for the Arundel House of Hope's Day and Resource Center in Glen Burnie
- Financed with HOME-ARP funds, the acquisition/redevelopment of **16-units** at Heritage at Madison Place (formerly the Doll Apartments) community in Glen Burnie

# Community Development and Economic Opportunities

Provided **547** low-income youth with access to afterschool or summer enrichment programming, supported **67** adult learners to improve job readiness skills and obtain GEDs, and provided **7** households with road-ready used vehicles.



**VEHICLES FOR CHANGE**



**CHESAPEAKE ARTS  
SCHOLARSHIP PROGRAM**



# Citizen Participation Plan

# Citizen Participation Plan

The Citizen Participation Plan, or CPP, describes the process for stakeholder engagement and citizen participation to identify housing and community development needs and establish priorities for the HUD funding that Anne Arundel County will receive over a 5-year period. The CPP is reviewed and updated typically every 5 years.

Public comment is invited on the CPP, which is available here:

<https://acdsinc.org/community-planning-development/consolidated-plan/>

## Minor CPP Updates

- Includes “community meetings” in addition to public hearings as opportunities to collect public input
- Includes community engagement as part of regional fair housing plan as Consolidated Plan engagement
- Streamlines organization by grouping plans



# The Consolidated Plan Process and Preliminary Data

# The Consolidated Plan

## What is a “Consolidated Plan?”

- A Consolidated Plan is a planning document required by the U.S. Department of Housing and Urban Development (HUD)
- It uses a combination of data and community outreach to determine the top housing needs, community development concerns, and gaps in supportive services for low- and moderate-income populations
- The document is produced every 5 years as a condition of receiving housing and community development funding
- It guides the investment of federal, state, and local housing and community development resources

*ACDS is also participating in an update to an analysis of regional fair housing barriers and actions to mitigate barriers that supports elements of the Consolidated Plan.*

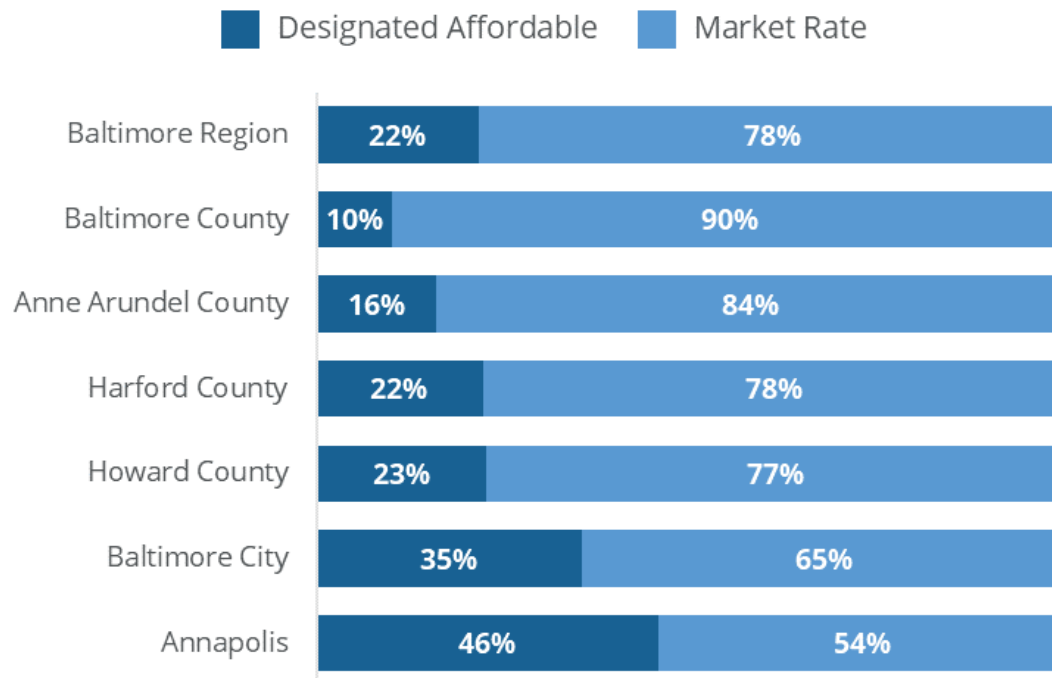


# Renter Cost Burden by Income 2021

County	Extremely Low Income Less than 30% HAMFI		Very Low Income 30- 50% HAMFI		Low Income 50-80% HAMFI	
	# of Renters	Percent Cost Burdened	# of Renters	Percent Cost Burdened	# of Renters	Percent Cost Burdened
Anne Arundel County	7,935	83%	7,655	89%	12,125	65%
Baltimore County	25,580	91%	21,175	87%	22,875	47%
Carroll County	3,010	74%	1,795	67%	2,070	35%
Harford County	4,875	85%	3,700	73%	3,800	39%
Howard County	5,930	83%	3,805	91%	4,900	71%
Prince George's County	31,665	92%	25,930	81%	17,855	48%
Queen Anne's County	975	84%	625	67%	610	52%
St. Mary's County	2,505	80%	1,730	78%	2,115	44%

Source: 2021 Comprehensive Housing Affordability Strategy (CHAS) .

# Share of Rental Units Designated Affordable/Below Market Rate, 2024

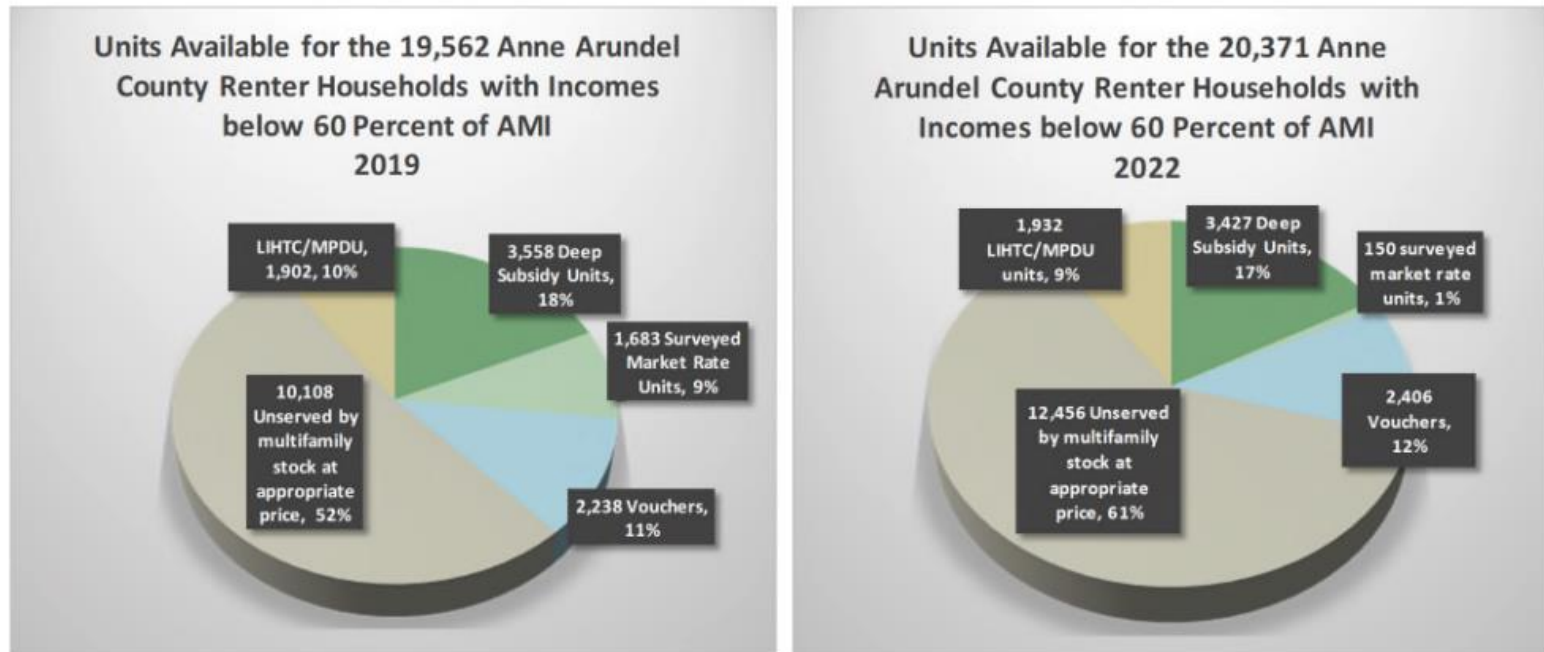


Between 2019 and 2024, Anne Arundel County developed 42 designated affordable rental units and 1,881 market rate rental units. Average asking rent is currently \$1,947 per month. Median rent of new rental units is \$2,450 per month.

Source: Costar and Root Policy Research.

# Shift in Rental Units Affordable at 60% AMI

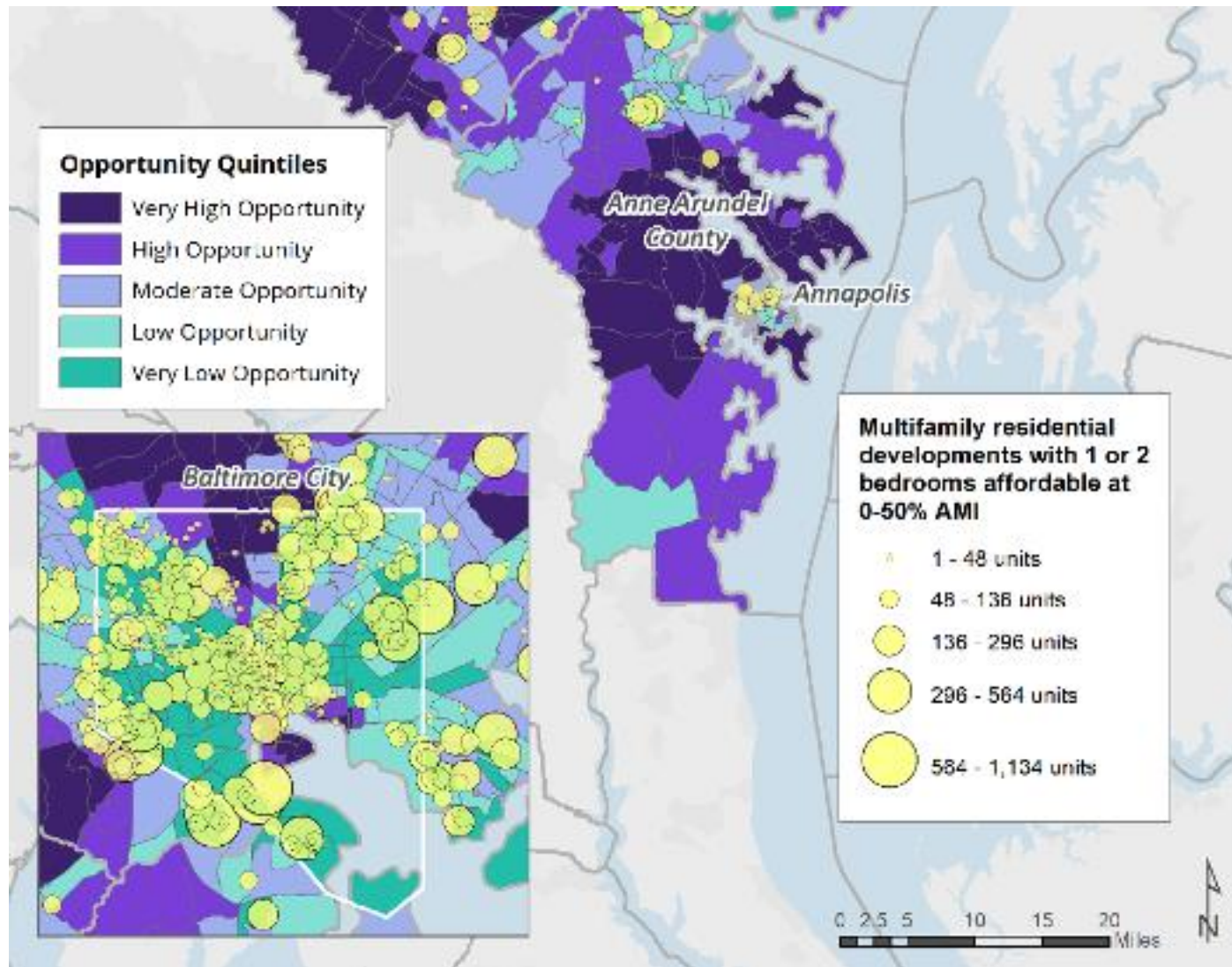
Figure 4 Low and Moderate Income Renter Households vs. Affordable Units, 2019 and 2022



The inventory of deeply subsidized units has declined very slightly (3,558 to 3,427 units). The inventory of market rate units has declined substantially, from 1,683 units to just 150. 12,456 or 61% of renters are unserved by *multifamily stock* at a price they can afford.

Source: Anne Arundel County Affordable Rental Housing Needs Assessment, December 2022.

# 1- and 2-bedroom Rental Units Affordable to 0-50% AMI Renters





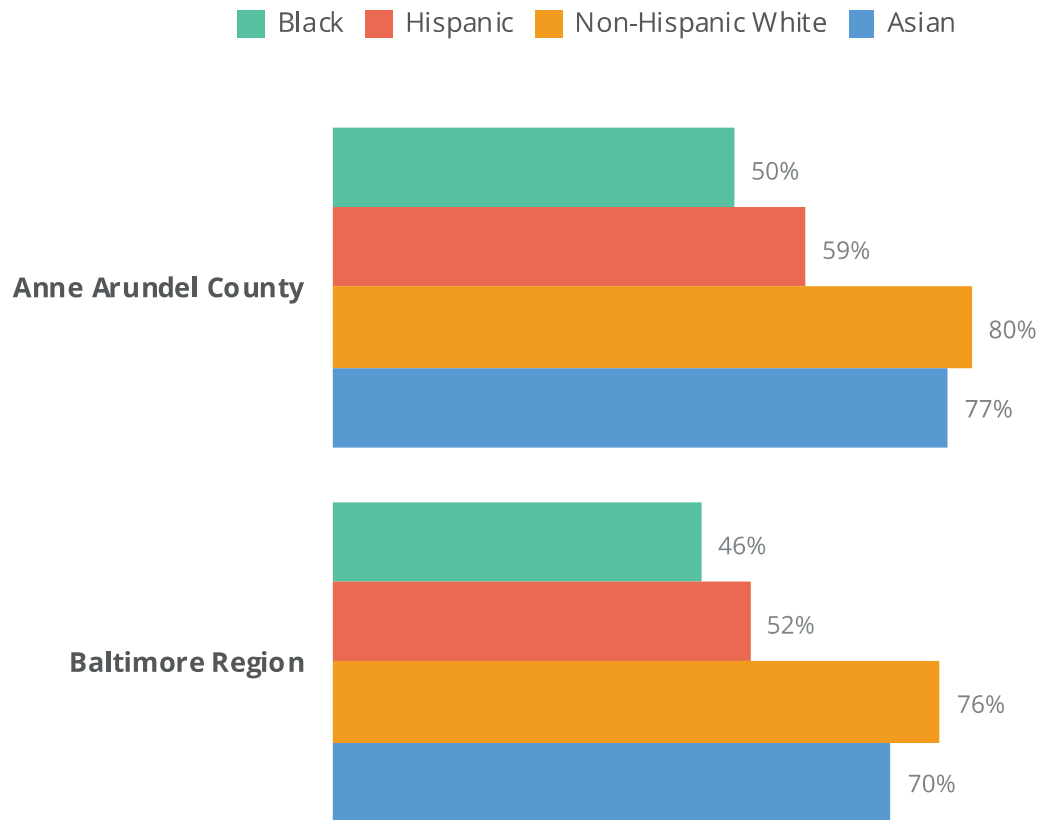
# Home Purchase Market Prices and Months Supply 2023-2024

	Median Sold Price		Median Days on Mkt		Months of Supply	
	May 2024	May 2024 vs. May 2023	May 2024	May 2024 vs. May 2023	May 2024	May 2024 vs. May 2023
<b>Baltimore Metro</b>	\$400,000	6.7%	7	+1	1.69	+0.44
<b>Anne Arundel County</b>	\$517,000	5.7%	6	+0	1.18	+0.18
<b>Baltimore City</b>	\$225,000	0.0%	18	+6	2.91	+0.74
<b>Baltimore County</b>	\$370,000	7.9%	7	+1	1.43	+0.42
<b>Harford County</b>	\$385,000	5.0%	7	+2	1.42	+0.51
<b>Howard County</b>	\$646,750	14.5%	5	-1	0.95	+0.17

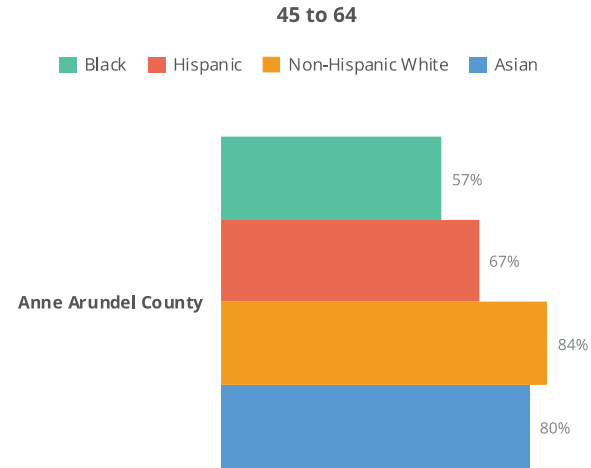
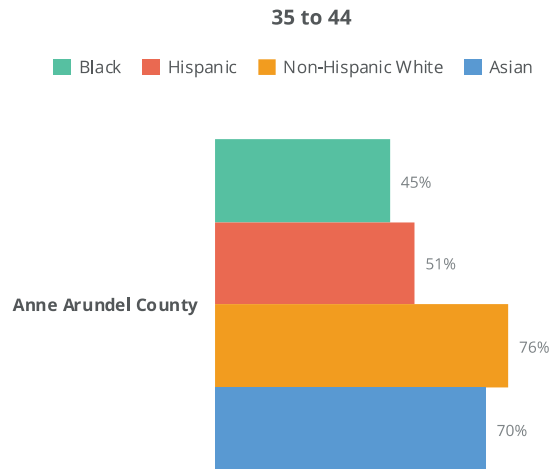
Anne Arundel County has the second highest median sold price and the lowest months of supply (behind Howard County). To afford a typically priced home in Anne Arundel County, a household would need to have an income of \$164,000—168% of the AMI.

Source: Bright Research, Zillow, and Root Policy Research

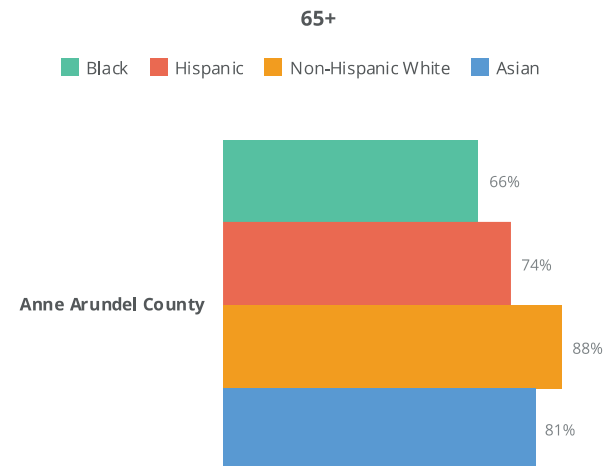
# Homeownership Rates by Race, 2022



# Homeownership Rates by Race and Age, 2022



The percentage point differences in homeownership by age are **twice** as large for Black and Hispanic homeowners than for White and Asian homeowners. Black and Hispanic middle-aged renters are having an increasingly difficult time buying.



# Priority Needs Exercise

The priorities, goals and strategies developed through the Consolidated Plan process will guide the investment of federal and county housing and community development funding and investments.

Please share:

- 1) Overall, what are the most pressing needs for low-income Anne Arundel County residents?
  
- 2) When you think about how federal, state, and local funds can be invested to address needs...
  - a) What **housing outcomes** would you most like to see in the next 5 years?
  - b) What **community development outcomes** would you most like to see in the next 5 years?
  - c) What **services outcomes** would you most like to see in the next 5 years?

*Option to provide your comments here:*

**<https://www.surveymonkey.com/r/Arundel>**

# PUBLIC COMMENTS



# ESTIMATE OF FEDERAL FUNDING FOR FY 2026

<b>FEDERAL PROGRAM</b>	<b>ACTUAL FY 2025</b>	<b>ESTIMATED FY 2026</b>
CDBG	\$2,139,410	\$2,139,410
HOME	\$ 760,975	\$ 760,975
ESG	\$ 185,986	\$ 185,986
HOPWA	\$ 562,860	\$ 562,860
<b>County Match Funds</b>		
HOME	\$ 270,000	\$ 270,000
<b>Program Income</b>		
CDBG	\$ 650,000	\$ 600,000
HOME	\$ 750,000	\$ 750,000
<b>TOTAL FUNDS</b>	<b>\$5,319,231</b>	<b>\$5,269,231</b>

# Next Consolidated Plan Meeting

We will host a Public Forum for residents of Anne Arundel County and interested housing and community development stakeholders to discuss five-year housing and community development priorities, goals and strategies.

These priorities, goals and strategies will guide the investment of federal housing and community development funding for the next five years.

**Thursday, January 9, 2025**

**4:30 p.m.**

**Independence Room**

**2664 Riva Road, Annapolis**

**More Information: [www.acdsinc.org](http://www.acdsinc.org)**

# Next Steps in Budget & Planning Process

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## ❖ **January 9, 2025**

*2<sup>nd</sup> Public Hearing on Consolidated Plan*

4:30 p.m. – 6:30 p.m.

## ❖ **February 27, 2025**

*3<sup>rd</sup> Public Hearing on Consolidated Plan & FY 2026 Budget Process*

5:30 p.m. – 7:00 p.m.

## ❖ **Early March 2025**

*Draft Consolidated Plan – published public comment period: 30 days*

## ❖ **Early April County Council Meeting**

*Introduced to County Council - public comment period: 30 days*

## ❖ **June 15, 2025**

*Submit Final FY 2026 - FY 2030 Consolidated Plan/FY 2026 Budget to HUD*

## ❖ **FY 2026 Funds available in Late July 2025**