

# ANNE ARUNDEL COUNTY CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT

Local Fiscal Year 2025

County Executive  
Steuart Pittman

**Arundel Community Development Services, Inc.**

Erin Karpewicz, Chief Executive Officer

## TABLE OF CONTENTS

CR-05 - Goals and Outcomes .....	3
CR-10 - Racial and Ethnic Composition of Families Assisted .....	11
CR-15 - Resources and Investments .....	11
CR-20 – Affordable Housing.....	20
CR-25 - Homeless and Other Special Needs.....	23
CR-30 – Public Housing .....	27
CR-35 – Other Actions.....	30
CR-40 – Monitoring.....	37
CR-45 – CDBG.....	39
CR-50 – HOME.....	40

## APPENDICES

Appendix I – CDBG and CDBG-CV Financial Summaries

Appendix II – HOME Projects Monitoring List – Local Fiscal Year 2025



## TABLES

Table 1 – Program Year & Strategic Plan to Date Accomplishments .....	4
Table 2 – Assistance to Racial and Ethnic Populations by Source of Funds .....	11
Table 3 – Resources Made Available .....	11
Table 4 – Geographic Distribution and Location of Investments.....	15
Table 5 – HOME Match Report.....	18
Table 6 – Match Contribution for Local Fiscal Year 2025.....	18
Table 7 – Program Income.....	19
Table 8 – Minority Business and Women Owned Business Enterprises .....	19
Table 9 – Minority Owners of Rental Property.....	20
Table 10 – Relocation and Real Property Acquisition .....	20
Table 11 – Number of Households.....	20
Table 12 – Number of Households Supported.....	21
Table 13 – Number of Persons Served .....	22
Table 14 – Number of Households/Persons Served in Housing Programs by Income.....	22

## MAPS

Map 1 – Anne Arundel County Neighborhood Revitalization Areas .....	13
Map 2 – Anne Arundel County Communities of Opportunities.....	14

## CR-05 Goals and Outcomes

### **Progress the jurisdiction has made in carrying out its strategic plan and its action plan.**

Anne Arundel County (the “County”) completed the fifth and final year (Local Fiscal Year 2025) of the five-year period for the *Anne Arundel County Consolidated Plan: LFY 2021 – LFY 2025 (FFY 2020 – FFY 2024)* in June 2025. The outcomes are a result of the County’s existing provider network implementing successful projects and programs with federal, state, local, and private dollars available during the fifth year of the Consolidated Plan period. The projects selected for funding during LFY 2025 met the goals and objectives identified in the Consolidated Plan, as well as helped move forward the adopted vision statement and guiding priorities which were established based on a comprehensive public participation process, needs assessment, and market analysis.

### **Guiding Priorities**

Prioritization for the use of federal funding through the U.S. Department of Housing and Urban Development will be given to projects that meet the following guiding principles.

#### *Affordable Housing*

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

#### *Communities of Opportunity*

To the extent possible, priority will be given to initiatives that create new affordable housing units in Communities of Opportunity (COOs). COOs have little to no concentration of low- and moderate-income households and rank high on indices of quality of life.

#### *Neighborhood Revitalization Areas*

Revitalization efforts and public 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, affordable housing stock in need of updates, repairs, and other needs compared to the County as a whole. These communities have approved Sustainable Community Initiative (SCI) designations from

the State of Maryland and are targeted for state revitalization programs and funding. The County's SCI planning process involved thorough stakeholder engagement processes and needs assessments that resulted in an SCI Action Plan for each area.

Table 1 describes the accomplishments towards meeting the goals identified in the Consolidated Plan.

**Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives.**

**Table 1**  
**Program Year & Strategic Plan to Date Accomplishments**

Goal	Category	Indicator	Unit of Measure	Expected Strategic Plan	Actual Strategic Plan	% Complete	Expected Program Year	Actual Program Year	% Complete
Homeownership Opportunities	Affordable Housing	Public Service Activities for Low/Moderate Income Housing Benefit	Households Assisted	2,975	4,531	152%	545	Foreclosure Prevention Counseling 122	138%
	Non-Homeless Special Needs							Repairs with Care 72	
								Homeownership Counseling 556	
								<b>Total 750</b>	
Homeownership Opportunities	Affordable Housing	Homeowner Housing Rehabilitated	Household Housing Unit	200	162	81%	30	Property Rehabilitation 26	97%
	Non-Homeless Special Needs							Accessibility Modification 3	
								<b>Total 29</b>	
Homeownership Opportunities	Affordable Housing	Direct Financial Assistance to Homebuyers	Households Assisted	60	37	62%	10	Mortgage Assistance Program 12	120%
	Non-Homeless Special Needs							<b>Total 12</b>	

Anne Arundel County

Rental Housing Opportunities	Affordable Housing	Public Service Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	175	5,069	2897%	173	Services for Seniors Aging in Place	10	97%	
	Non-Homeless Special Needs							Housing Commission Self Sufficiency	147		
	Public Housing							Financial Literacy Counseling	11		
	Total							168			
Rental Housing Opportunities	Affordable Housing	Rental Units Constructed	Household Housing Unit	250	261	104%	1	Rental Housing Production		236	23600%
	Non-Homeless Special Needs							Total		236	
	Public Housing										
Rental Housing Opportunities	Affordable Housing	Rental Units Rehabilitated	Household Housing Unit	362	697	193%	47	Scattered Sites Rental	2	726%	
	Non-Homeless Special Needs							Group Home Rehabilitation	3		
	Public Housing							Rental Housing Production	336		
	Total							341			
Rental Housing Opportunities	Affordable Housing	Tenant-Based Rental Assistance / Rapid Rehousing	Households Assisted	200	195	98%	35	HOPWA Tenant Based Rental		44	126%
	Non-Homeless Special Needs							Total		44	
	Public Housing										

Anne Arundel County

	Affordable Housing								Homeless Day & Resource Center	1,047	
	Homeless								Homeless Street Outreach Team	435	
Prevent and End Homelessness		Public Service Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	3,500	7,564	216%	310		AA Co. Mental Health Agency - County	101	715%
									DSS HOME ARP Support Services	268	
									Blessed in Tech Ministries HOME ARP Services	198	
									Hope for All - Turning Houses into Homes	169	
									<b>Total</b>	<b>2,218</b>	
Prevent and End Homelessness	Affordable Housing	Tenant-Based Rental Assistance / Rapid Rehousing	Households Assisted	860	2,104	245%	334		Shelter Plus Care	29	85%
	Homeless								Housing Commission SHP	66	
									Arundel House of Hope (AHOH) Partnership Community Housing	11	
									AHOH Community Housing	14	
									PEP Housing First	16	
									Sarah's House Rapid Re-Housing	16	
									AHOH Safe Haven	8	
									AA Co. Mental Health - SHOP	24	
									Light House Rapid Rehousing	9	
									Moving Home Program	78	
									Sarah's House Rapid Re-Housing (HOME ARP)	6	
									YWCA Rapid Re-Housing (HOME-ARP)	8	
									<b>Total</b>	<b>285</b>	

Anne Arundel County

Prevent and End Homelessness	Affordable Housing	Homeless Person Overnight Shelter	Persons Assisted	1,500	2,819	188%	310	The Light House Family Program 73	121%
	Homeless							Fouse Center 14	
Prevent and End Homelessness	Homeless	Homeless Person Overnight Shelter	Public Facility	1	1	100%	1	Sarah's House 289	100%
								<b>Total 376</b>	
Prevent and End Homelessness	Affordable Housing	Homelessness Prevention	Persons Assisted	550	3949	718%	1743	The Light House Shelter Rehabilitation 853	153%
								<b>Total 853</b>	
Prevent and End Homelessness	Homeless	Homelessness Prevention	Persons Assisted	550	3949	718%	1743	CAA Eviction Emergency Assistance 57	153%
								PCYF Family Stability Extension 23	
Sustainable Communities	Non-Homeless Special Needs	Public Service Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	2,592	2154	83%	275	ACDS Eviction Prevention Program 426	277%
								Community Legal Services 2147	
Sustainable Communities	Non-Housing Community Development	Public Service Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	2,592	2154	83%	275	LARS Eviction Prevention Program 14	277%
								<b>Total 2667</b>	
Sustainable Communities	Non-Housing Community Development	Public Service Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	2,592	2154	83%	275	Chesapeake Arts Scholarship 61	277%
								Freetown Village Boys & Girls Club 93	



Anne Arundel County

								Heritage at Meade Community Center (public facility)	275	
								Severn Center Boys & Girls Club	333	
								<b>Total</b>	<b>762</b>	
Economic Opportunities	Non-Homeless Special Needs	Public Service Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	489	517	106%	100	Opportunities Industrialization Center	166	169%
	Non-Housing Community Development							Vehicles for Change	3	
								<b>Total</b>	<b>169</b>	
Promote Fair Housing	Affordable Housing	Other	Other	1	5	500%	1	Equal Right Center	1	100%
	Fair Housing							<b>Total</b>	<b>1</b>	
Administration of Federal Funds	Administration	Other	Other	1	5	500%	1	<b>Total</b>	<b>1</b>	100%

**Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.**

The County completed its fifth and final year of the Consolidated Plan for FY 2021 – FY 2025, achieving most of its annual programmatic goals and outcomes, as illustrated in Table 1 on page 4. Below are highlights of some of the highest priorities and objectives met by the County, ACDS and its partners.

In LFY 2025, the County celebrated the completion of several CDBG-funded multi-year projects including: (i) the renovation of the Heritage at Meade Community Center and (ii) the renovation of the Light House's showers and restrooms in both the shelter and Safe Harbor Resource Center.

The County assisted homeowners and increased homeownership. The County (i) rehabilitated or repaired 26 homes occupied by low- and moderate-income homeowners, an increase over the previous year, including making accessibility modifications to three of these homes, (ii) provided over 556 individuals with homeownership counseling, and (iii) provided financial assistance to 12 low- and moderate-income households to purchase their first home, an increase from the previous year.

The County supported increasing affordable rental housing and made solid progress towards meeting the five-year multi-family rental housing development goals. Over the past five years, approximately \$11,955,000 in County Affordable Housing Trust Fund, federal HOME and ARPA dollars were invested in nine multi-family affordable housing projects. In LFY 2025, five of those multi-family affordable housing communities were completed, including:

- Eagle Park Village, a 48-unit family project located in Hanover, a COO;
- Morris Blum, the redevelopment and private conversion of an existing 154-unit public housing community for older adults in Annapolis;
- Heritage Homes, which entails combining the rehabilitation and private conversion of two existing age-restricted Public Housing communities: Glen Square, a 127-unit property in Glen Burnie and Stoney Hill, a 55-unit property in Odenton;
- Little Patuxent Senior (formerly known as Village at Little Patuxent), a 78-unit age-restricted project in Gambrills, a COO; and
- Brock Bridge Landing, a 38-unit family project in Jessup, a COO.

During LFY 2025, construction continued on four additional multifamily: Blue Oaks at North Odenton Apartments (aka North Odenton 4 and North Odenton 9), two family projects containing a combined 150-units in Odenton, a COO; The Willows at Forest Drive, a 58-unit family project located in a COO within the City of Annapolis; and Heritage at Madison Place, a

16-unit project involving the redevelopment of the Doll Apartments, funded with HOME-ARP and American Rescue Plan funds in Glen Burnie. Loan repayments from Heritage at Madison Place will be utilized to fund on-going support, such as case management, as the project will provide supported housing for families and individuals experiencing homelessness.

Additionally, CDBG and County funded rehabilitation continued at Homes at the Glen, an existing multifamily housing project in Annapolis. Finally, construction was initiated for both (i) the Anne Arundel County Community Action Agency's transitional housing project which will offer 15-beds for those exiting incarceration and (ii) Arundel House of Hope's transitional housing project which will offer 9-beds for individuals experiencing homelessness.

ACDS, on behalf of the County, acquired and completed renovations on two housing units, making them available for rent to income eligible households, providing affordable workforce housing, and contributing to neighborhood stabilization. The County also provided tenant-based rental assistance (TBRA) to 44 households living with HIV/AIDS.

The County continued its efforts to prevent homelessness and evictions by (i) providing legal counseling and/or representation to 2,147 households facing eviction; and (ii) assisting 520 income eligible households avoid eviction utilizing CDBG, and County funding.

The County increased access to affordable housing for the homeless by offering the following: (i) the Moving Home Program, a HOME, HOME ARP and County funded TBRA program, which helped 78 households get re-housed through rental assistance, case management and intensive housing search assistance; and (ii) rapid re-housing and/or tenant based rental assistance plus supportive services, funded by CoC, ESG, HOME ARP, and County funds to 207 households experiencing homelessness, assisting them to become quickly re-housed.

As part of a continuum of services for the homeless, the County and its partners provided overnight emergency shelter to 376 individuals experiencing homelessness and outreach and linkage to outreach and services for 2,218 individuals experiencing homelessness.

The County also supported approximately 762 youth with programming in underserved communities. CDBG funds were also utilized to provide job skills training and GED prep to 166 individuals and road-ready used cars for three (3) individuals, enabling these residents to gain better access to employment and childcare.

## CR-10 Racial and Ethnic Composition of Families Assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

**Table 2**  
**Assistance to Racial and Ethnic Populations**  
**By Source of Funds**

	<b>CDBG</b>	<b>HOME</b>	<b>ESG</b>
White	1,109	40	107
Black or African American	1,138	74	169
Asian	26	0	1
American Indian or American Native	10	1	0
Native Hawaiian or Other Pacific Islander	12	0	1
Two or More	<u>571</u>	<u>1</u>	<u>20</u>
<b>Total</b>	2,866	116	298
Hispanic	256	5	15
Not Hispanic	2,610	111	283

### Narrative

The County makes services and programs utilizing CDBG, HOME, and ESG funds available to income eligible residents. During LFY 2025, a total of 3,004 households were served through ESG, CDBG, and HOME programming.

## CR-15 Resources and Investments

**Table 3**  
**Resources Made Available**

<b>Source of Funds</b>	<b>Source</b>	<b>Resources Made Available</b>	<b>Amount Expended During Program Year</b>
CDBG		\$ 2,789,410.00	\$ 2,735,086.60
HOME		\$ 1,510,975.60	\$1,051,794.12
ESG		\$ 185,986.00	\$147,199.39
Other	HOPWA funds via Baltimore City	\$ 561,969.00	\$724,325.09
Other	Competitive McKinney-Vento Homeless Assistance Act	\$ 2,766,727.00	\$2,062,399.04

Other	Housing Choice Voucher Funds	\$ 25,070,000.00	\$ 25,070,000.00
Other	CDBG-CV I, II, III*	\$ 4,574,567.00	\$ 286,772.23
Other	HOME - ARP*	\$ 2,800,473.00	\$ 1,255,620.57
other	County	\$ 1,450,420.00	\$ 1,819,465.55
Other	Affordable Housing Trust Fund	\$ 7,500,000.00	\$ 6,328,508.18
Other	American Rescue Plan Act*	\$ 15,584,926.00	\$ 690,264.49
Other	Emergency Rental Assistance - ERAP I/II/Maryland ERAP I/II*	\$ 42,508,568.00	\$ 221,729.18

**TOTAL      \$ 107,304,021.60      \$42,393,164.44**

\* Multi-year recovery award

\*Expenditures may not reflect amounts drawn in IDIS

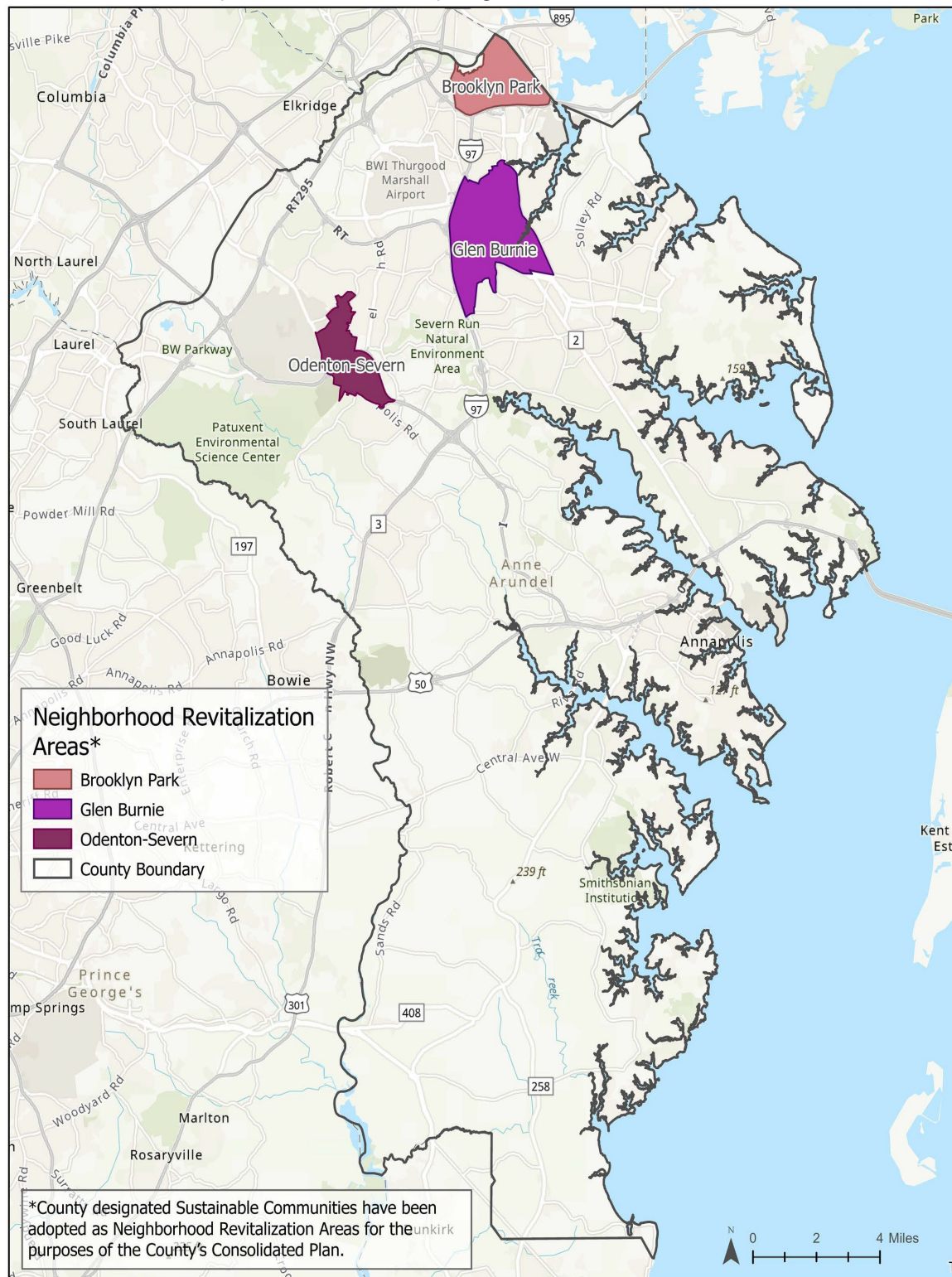
## Narrative

ACDS administers most of the federal housing and community development funds on behalf of the County. The agency also works closely with other County agencies, state agencies and nonprofit providers. On behalf of the County, the Housing Commission of Anne Arundel County (HCAAC) administers the Housing Choice Voucher Program.

During LFY 2025, approximately \$42,393,164 in federal and County resources were expended for housing and community development activities in the County. These funds are a combination of entitlement grants, program income, required local match dollars, general County funds, competitive Continuum of Care funds, and Housing Choice Voucher funds. Additionally, the County and its partners utilized resources from the State of Maryland, federal Public Housing Capital Funds, Low Income Housing Tax Credits (LIHTC), as well as private funding.

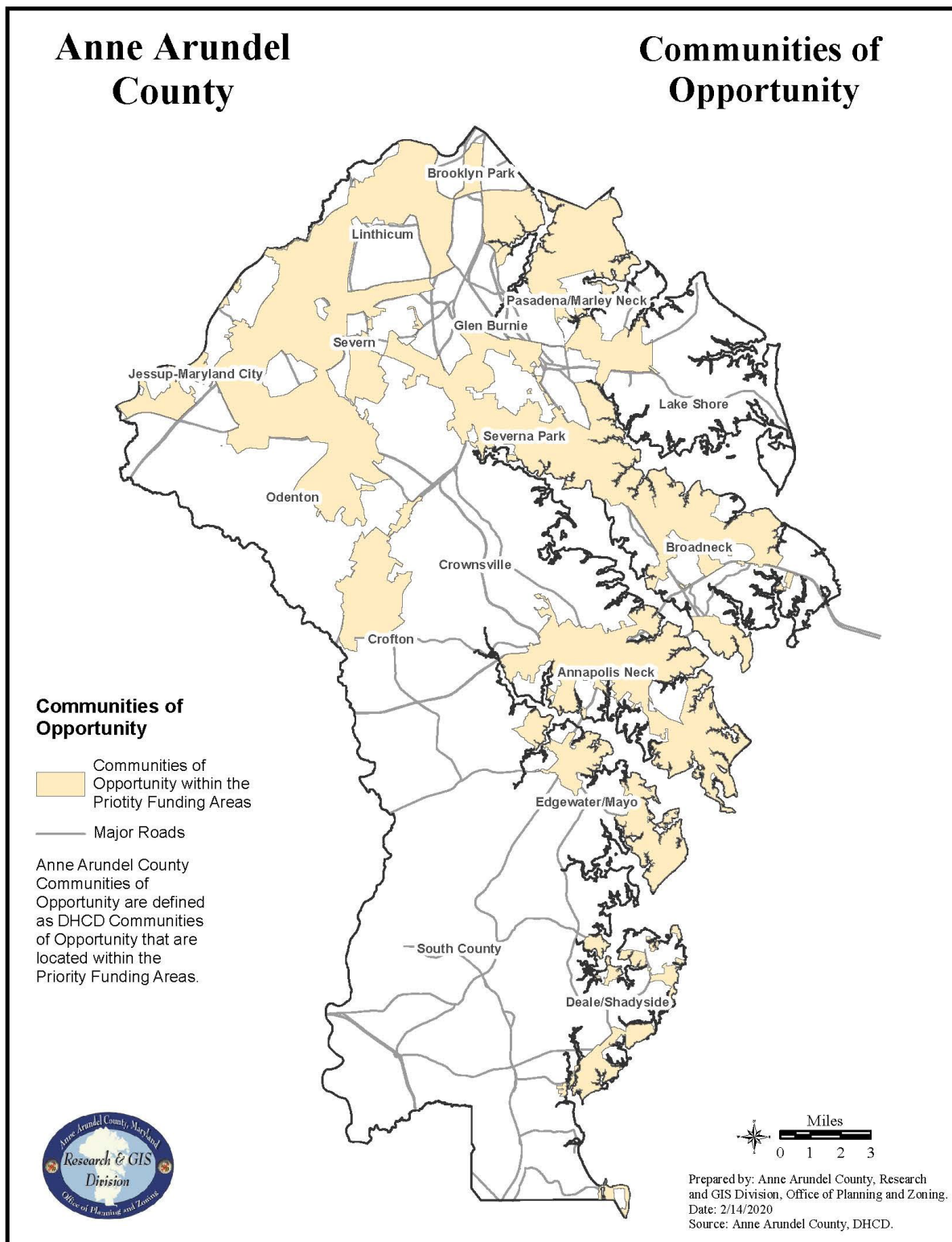
## Identify the geographic distribution and location of investments.

Map 1 Anne Arundel County Neighborhood Revitalization Areas





**Map 2**  
**Anne Arundel County Communities of Opportunity**



**Table 4**  
**Geographic Distribution and Location of Investments**

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Opportunity Areas	0.00%	14.00%	Funds expended on Multifamily in Community of Opportunity as well as the Severn Center Boys & Girls Club
Neighborhood Revitalization Area	12.00%	56.00%	Funds expended on Chesapeake Arts Center, Boys & Girls Clubs, Scattered Sites, Property Rehabilitation, Meade Village Community Center Rehabilitation.

### Narrative

During LFY 2025, the County invested \$1,759,983, or approximately 56 percent, of its federal resources into projects and programs that enhance the quality of life in Neighborhood Revitalization Areas, including programs offered at the Chesapeake Arts Center, the Scattered Sites Rental Housing Program targeting the Brooklyn Park area, the Severn Center Boys & Girls Club, the rehabilitation of the Heritage at Meade community center, and the Arundel House of Hope, Inc. Day Center in Glen Burnie. Although offered County-wide, the Property Rehabilitation and Repair Program is marketed heavily to these targeted neighborhoods, and \$338,000 was invested in Glen Burnie and \$64,000 invested in Brooklyn.

Additionally, \$552,964 in HOME ARP funds were expended in LFY 2025 to rehabilitate the 16-unit Heritage at Madison Place (formally the Doll Apartments) community in Glen Burnie, which was acquired by the Housing Commission. The project will provide supported housing for families and individuals experiencing homelessness. It is anticipated that the project will be completed and fully leased during FY 2026.

Prior year funds were also utilized for the redevelopment of Heritage Homes, which involved the rehabilitation of two existing public housing communities, of which one was in a Neighborhood Revitalization Area. This project is completed and fully leased.

Communities of Opportunity are areas with strong schools and housing markets. They also have a low concentration of poverty and healthy economic characteristics. These areas provide a positive environment for families to raise children and allow the elderly to live in a healthy community. Historically, few affordable housing units existed in COOs and instead have been concentrated in older communities.

The County has invested \$10,671,000 in HOME and County funds for the following projects, located within COOs and currently in various stages of development and lease up:



- (i) Eagle Park Village a 48-unit family project located in Hanover; construction completed and leasing up in spring/summer 2025;
- (ii) Morris Blum, an existing 154-unit public housing senior community, in the City of Annapolis; construction completed and tenant relocation was in process as of July 2025;
- (iii) Heritage Homes, which entails combining the rehabilitation of two existing age-restricted Public Housing communities: Glen Square, a 127-unit property and Stoney Hill, a 55-unit property; construction completed and tenant relocation completed in spring 2025;
- (iv) Blue Oaks at North Odenton Apartments (aka North Odenton 4 and North Odenton 9), two family projects containing 150-units in Odenton; construction completion expected in fall 2025;
- (v) The Willows at Forest Drive, a 58-unit family project located in the City of Annapolis; construction completion is expected in fall 2025;
- (vi) Little Patuxent Senior (formerly Village at Little Patuxent), a 78-unit senior project in Gambrills; construction completed and leasing was in process spring/summer 2025; and
- (vii) Brock Bridge Landing, a 38-unit family project located in Jessup; construction and initial lease up completed spring 2025.

In LFY 2025, the County invested \$427,831 in CDBG and \$591,952 in County funds to preserve Homes at the Glen, an existing project funded with HOME funds at initial construction. Funds are supporting repairs and the refinancing of maturing debt. Homes at the Glen is a 34-unit rental project in a COO within the City of Annapolis.

As a result of these investments, 14 percent of the total expenditures for CDBG and HOME were targeted to COOs in FY25.

## Leveraging

During LFY 2025, ACDS, on behalf of the County, worked to increase the amount of funds obtained from public and private sources. Examples of efforts to secure additional funds are summarized below.

- ❖ ACDS successfully leveraged approximately \$8,061,573 in County funding to support its homeownership, housing, and programs to prevent or end homelessness.
- ❖ ACDS administered a first-time homebuyer program and leveraged its HOME funds with \$483,633 in County funds to enable low- to moderate-income households to obtain private mortgage funds. The program was further supplemented by \$46,097 in HUD Housing Counseling Grant funding and \$20,000 in the State of Maryland Housing Counseling Fund

dollars were utilized to educate potential new homebuyers on the home buying process and financial literacy.

- ❖ The Property Rehabilitation Program successfully leveraged CDBG and HOME funds with \$439,485 in Maryland Housing Rehabilitation Program (MHRP) funds and Lead Hazard Reduction Grant to rehabilitate properties countywide.
- ❖ The County made significant investments with County resources, including Local Development Council Video Lottery Terminal (VLT) funds, County Community Support Grant funds (CSG), and Laurel Race Course Impact Fund (LRCIF) dollars. For example, the County expended \$3,892,148 in VLT funds supporting many community development projects and organizations also funded with federal HUD dollars, including providing \$80,000 to support Sarah's House emergency shelter. The \$476,288 in LRCIF funds and \$2,206,810 in CSG provided needed resources to many community organizations serving and providing opportunities for low-income, youth, people experiencing homelessness, and households experiencing food instability, among others.
- ❖ The County expended \$210,000 from the Affordable Housing Trust Fund (HTF) to support individuals exiting incarceration who are at risk of homelessness through the provision of transitional housing. This funding was awarded to the Community Action Agency and the Maryland Reentry Resource Center.
- ❖ The County also expended \$690,264 in American Rescue Plan Act (ARPA) funds to support organizations serving the County's low- and moderate-income populations.
- ❖ The County expended \$1,013,631 in state Homelessness Solutions Program (HSP) funds to support a range of housing and shelter emergency services for individuals and families experiencing homelessness, complementing the federal and County dollars available to meet the needs of the unhoused.

## Surplus Land

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 a home and makes that 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 no-cost land for new affordable housing construction. During FY 2025, several sites were evaluated; however, no new projects were identified. ACDS initiated a review of several surplus sites for future evaluation.

## Match

The County met its commitments for federal programs requiring local matching contributions including the Emergency Solutions Grant Program (ESG) and the HOME Investment Partnerships Program (HOME). Catholic Charities received \$218,517 in State HSP funds as well as \$120,000 in County VLT funds to support the operational cost of Sarah's House Emergency Shelter, complementing their ESG award of \$85,000. Additionally, for Sarah's House, Catholic Charities received funds from the U.S. Department of Defense, Federal Emergency Food and Shelter Program, United Way, as well as private sources. Combined, these funds exceeded the total ESG match requirement of \$185,986.

During federal FY 2025, the local HOME match liability was \$464,935. The match liability calculation is based on the amount of HOME funds drawn in IDIS during the fiscal year. The County expended a total of \$228,033 in County match dollars during the fiscal year. The County continues to carry excess match funding from the prior years and therefore had adequate cumulative excess matches to continue to exceed the match requirement.

**Table 5**  
**HOME Match Report**

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	\$841,910
2. Match contributed during current Federal fiscal year (2024)	\$228,033
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	\$1,069,943
4. Match liability for current Federal fiscal year	\$464,935
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	\$605,009

**Table 6**  
**Match Contribution for the Federal Fiscal Year 2024**

Match Contribution for the Federal Fiscal Year 2024								
Project No. or Other ID	Date of Contribution	Cash	Foregone, Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction, Materials, Donated Labor	Bond Financin g	Total Match
		(non-Federal sources)						
MP0795	12/22/2023	\$ 10,600.00	0	0	0	0	0	\$ 10,600
MP0796	12/15/2023	\$ 10,596.00	0	0	0	0	0	\$ 10,596
MP0797	12/18/2023	\$ 3,600.00	0	0	0	0	0	\$ 3,600
MP0798	12/29/2023 & 4/12/2024	\$ 9,800.00	0	0	0	0	0	\$ 9,800
MP0799	4/19/2024	\$ 6,820.00	0	0	0	0	0	\$ 6,820
RP0020	4/1/2024 & 6/25/2024	\$ 100,466.00	0	0	0	0	0	\$ 100,466
SN0057	10/4/2023	\$ 17,044.03	0	0	0	0	0	\$ 17,044
TBRA	5/17/2024 & 9/5/2024	\$ 69,107.15	0	0	0	0	0	\$ 69,107
Total								\$ 228,033

**Table 7**  
**Program Income**

<b>Program Income</b> <b>Enter the program amounts for the reporting period</b>				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
\$3,333,779	\$746,326	\$2,108,315	0	\$1,971,790

## HOME MBE/WBE Report

**Table 8**  
**Minority Business and Women Business Enterprises**

	Total	Minority Business Enterprises (MBE)				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Number	19	0	0	7	7	5
Dollar Amount	\$ 703,319.65	\$ -	\$ -	\$ 268,850.61	\$ 267,004.13	\$167,464.91
Sub-Contracts						
Number	45	0	0	3	12	30
Dollar Amount	\$ 184,684.28			\$ 5,500.00	\$ 64,600.00	\$114,594.28
	Total	Women Business Enterprises	Male			
Contracts						
Number	19	1	18			
Dollar Amount	\$ 703,319.65	\$ 47,786.70	\$ 655,532.95			
Sub-Contracts						
Number	45	0	45			
Dollar Amount	\$ 184,684.28	\$ -	\$ 184,684.28			

**Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted.**

**Table 9**  
**Minority Owners of Rental Property**

	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

**Table 10**  
**Relocation and Real Property Acquisition**

	Number	Cost				
Parcels Acquired	0	0				
Businesses Displaced	0	0				
Nonprofit Organizations Displaced	0	0				
Households Temporarily Relocated, not Displaced	0	0				
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

## CR-20 – Affordable Housing

**Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.**

**Table 11**  
**Number of Households**

	One-Year Goal	Actual	IDIS PR23
Number of Homeless households to be provided affordable housing units	146	92	37
Number of Non-Homeless households to be provided affordable housing units	79	198	203
Number of Special Needs households to be provided affordable housing units	<u>337</u>	<u>420</u>	<u>0</u>

	<b>Total</b>	<b>562</b>	<b>710</b>	<b>240</b>
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**Discuss the difference between goals and outcomes and problems encountered in meeting these goals.**

In FY 2025, the County met all its goals, as the CDBG, HOME, HOME ARP funded projects were completed during the fiscal year and includes all accomplishments including those that leverage County funds, therefore total units are reported and not just HOME – identified units are reported in the Actual column. There is no field withing PR23 report that identifies housing for special needs, although, we know that many of units developed in the past year will serve elderly and/or persons with disabilities.

Additional data for Table 11 and Table 12 will be generated from PR23 IDIS report prior to submission to HUD and will not reflect the outcome generated by programs leveraging County funds. For example, a total of 92 households were provided with rental assistance through the County's Moving Home Program. Of these, 37 households were reported as HOME/or HOME-ARP funded and included in the table.

**Table 12**  
**Number of Households Supported**

	<b>One-Year Goal</b>	<b>Actual</b>	<b>IDIS PR23</b>
Number of households supported through Rental Assistance	146	92	37
Number of households supported through the Production of New Units	0	236	18
Number of households supported through the Rehab Existing Units	402	368	160
Number of households supported through Acquisition of Existing Units	14	14	25
<b>Total</b>	<b>562</b>	<b>710</b>	<b>240</b>

In addition to the program outcomes shown in Table 11 and Table 12, the County offered several other programs, including HOPWA, ESG, and CoC funded tenant-based rental assistance programs, which are targeted to the homeless and special needs population. The CoC funded program provided rental assistance to 193 households and the HOPWA Program provided tenant based rental assistance to 44 households in FY 2025.

**Discuss how these outcomes will impact future annual action plans.**

The County exceeded its annual goal to produce new units or to rehab existing units with the completion of five multi-family rental developments. Affordable housing rental developments take multiple years to bring from application for funds to construction to lease up. In LFY 2025, the County also continued construction on several multi-family affordable housing developments. Overall, the County has achieved the goals and objectives identified in the *Anne Arundel County Consolidated Plan FY 2021 – FY 2025*.

**Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.**

**Table 13**  
**Number of Persons Served**

Number of Persons Served	CDBG Actual	HOME Actual
Extremely Low Income	3	15
Low Income	2	3
Moderate Income	2	13
<b>Total</b>	<b>7</b>	<b>31</b>

*Note: Table 13 does not include ESG funded beneficiary data or County funded beneficiary data for over-income households.*

## Narrative

Table 13, based on data from the PR23 IDIS report, reflects the beneficiaries (households) assisted through CDBG and HOME funded affordable housing programs, which includes the Accessibility Modification Program, Property Rehabilitation Program, Mortgage Assistance Program, and Scattered Sites Rental Housing Program, a HOME TBRA program. It should be noted that Table 13 does not include ESG funded Rapid Re-Housing outcomes.

Table 14 shows the breakdown of the number of households by income served in HUD funded entitlement programs based on the PR23 IDIS reporting, including CDBG, and HOME-ARP, HOME. The CDBG and HOME funded affordable housing programs served 100% low- and moderate-income households. Additionally, 100% of the CDBG funded public service programs targeted low- and moderate-income.

**Table 14**  
**Number of Households/Persons Served in Housing Programs**  
**By Income**

Number of extremely low-income renter households	40
Number of extremely low-income owner households	4
Number of low-income renter households	1
Number of low-income owner households	4
Number of moderate-income owner households	11
Number of moderate-income renter households	4
Number of homeless persons served	37
Number of middle-income persons served	0

Additionally, to address the worst-case needs in the County, nine extremely low-income homeless households were served by ESG funded Rapid Re-Housing Programs, 198 low-income homeless households were served through CoC funded permanent housing programs. The

HOPWA Program provided an additional 44 households with tenant based rental assistance. Finally, to help prevent extremely low income cost burdened households from becoming homeless, ACDS and its partners assisted 502 households utilizing CDBG, and County general funds to prevent evictions.

## CR-25 Homeless and Other Special Needs

**Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through the following actions:**

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

The Anne Arundel County Department of Social Services (DSS) is the coordinated entry point for the emergency shelter system to which homeless individuals are referred by outreach staff, through the DSS resource centers or by community members. Screenings for emergency shelter are completed via telephone. The phone numbers and process are marketed through Continuum of Care (CoC) members, County agencies, libraries, the faith community, food pantries, telephone operators of the 211-service system, and on ACDS' and the County's websites. These services are also listed and kept up to date on the Anne Arundel County Housing Resource Portal, which launched this year as a user-friendly online space for residents to search for programs and resources that best serve their needs. Residents may also send feedback on the resources in this Portal to a monitored email address; feedback is summarized at various intervals over time and updates to the website are made in batches. Individuals least likely to access services can now access the County's Housing Portal either on their mobile device or on any public computer, or can contact several emergency providers, including the Crisis Response System, to be assessed and referred to the coordinated entry intake employee, Day Center, or other services. The CoC process gives priority for emergency shelter and permanent supportive housing to homeless individuals assessed as most vulnerable and living on the street or residing in a place not fit for human habitation in the County.

In FY 2025, the County continued its coordinated outreach to support easy access to programs for homeless individuals and families. The County Homeless Outreach Team served 435 homeless individuals encamped and/or residing on the streets or outside in Anne Arundel County. At any given point in time it is estimated there are 90 unsheltered individuals. The County has several outreach teams including the Crisis Response Team and two Assertive Community Treatment (ACT) Programs designated to serve homeless individuals enduring mental illness. One of these ACT teams is part of a mental health grant and specifically targets the chronically homeless. The ACT Program and Crisis Response Team receives referrals from the police, hospitals, and emergency shelters when homeless individuals are in crisis. Arundel House of Hope (AHOH), Blessed in Tech, and The Light House Shelter, Inc. also provide outreach services, case management, day shelter, meals, and links to mainstream resources



through the AHOH Day and Resource Center, and The Light House Safe Harbour Resource Center, respectively.

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

#### *Emergency Shelter*

In LFY 2025, the County had approximately 53 year-round and 35 seasonal emergency shelter beds for individuals, and 72 year-round emergency shelter beds for families. Typically, emergency shelters provide temporary housing for up to 90 days, along with access to three daily meals, case management, life skills training, housing search assistance and other support services. The Winter Relief Program, which is a seasonal program operated by rotating churches and supplemented by the County, provides transportation to shelter, meals, and temporary housing between the hours of 5:00 p.m. and 7:00 a.m. from November through April when weather is cold overnight. This program continued operating at full capacity in LFY 2025. Local shelters and the City of Annapolis provided additional freezing weather beds during the coldest nights. There is generally a shortage of emergency shelters for both individuals and families in the County, especially during the summer months when the rotating shelter and freezing weather beds are unavailable.

In LFY 2025, Sarah's House Emergency Shelter, operated by Associated Catholic Charities, Inc., expended \$85,000 in ESG funds from the County and served 289 persons. Additionally, The Light House, Inc., located in the City of Annapolis, utilized \$35,000 in CDBG funds to provide supportive services to 73 women and children. A total of \$194,815 in CDBG funds were also utilized to rehabilitate and upgrade restrooms, showers, floors at the Light House Shelter.

#### *Transitional Housing*

AHOH continued to offer six transitional housing beds for homeless Veterans at Patriot House utilizing County Funds, and ten transitional beds for families at three different locations. Additionally, the AHOH Fouse Center, a transitional housing facility for men experiencing homelessness, served 14 people, and expended County funds in the amount of \$115,000. The Fouse Center offers intensive support services for substance abuse and mental health support.

Additionally, the County is in the process of adding additional transitional housing beds to the County's inventory. Construction was initiated for two new projects, including (i) the Anne Arundel County Community Action Agencies' transitional housing project, funded with \$264,440 in CDBG funds, which will offer 15-beds for returning citizens in an effort to prevent them from becoming homeless and (ii) Arundel Housing of Hope's transitional housing project, funded with County HTF, which will offer 9-beds for individuals experiencing homelessness.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

One of the key strategies for ending homelessness in the County is to prevent the onset of homelessness. A multitude of County agencies assist households in avoiding homelessness by providing financial assistance for prevention, short-term rental assistance, utility turn-off prevention, and relocation to a less expensive unit when appropriate to support long-term financial stability. In FY 2025, the County used an array of funds to address the eviction crisis including CDBG, FEMA, State, County, and private sources.

In FY 2025, \$40,000 in CDBG funds were expended by the Anne Arundel County Community Action Agency to provide eviction prevention, utility turn-off assistance and first month's rent to households at risk of becoming homeless; state funds were also used to support this effort. Additionally, the Anne Arundel County Partnership for Children, Youth, and Families expended \$29,920 in CDBG funds to continue the Brooklyn Park Family Stability Program which provided eviction prevention and shelter diversion assistance for 23 households. CDBG funds were also provided to Laural Advocacy and Resource Services (LARS) to prevent eviction for 14 households. The Light House, Inc. also helped prevent eviction through a state-funded homelessness prevention and diversion service at the Safe Harbour Resource Center. The County's Mental Health Agency utilized approximately \$100,000 of County funds to provide flexible resources to 101 individuals in a housing stability crisis.

Finally, ACDS continued the eviction prevention program providing emergency assistance to 426 households thereby keeping households safe and housed. Additionally, the County utilized County ERAP funds to provide legal assistance to 2,147 renter households facing eviction.

The County has developed discharge plans and strategies, depending on the population being served, to prevent individuals being discharged from publicly- funded institutions – such as foster care, hospitals, mental health programs, and/or jail – from becoming homeless. Additionally, the County successfully utilized \$210,000 from the Affordable Housing Trust Funds to support individuals exiting the incarceration system who are at risk of homelessness by funding two group homes for returning citizens. This funding was directed through the Community Action Agency and the Maryland Reentry Resource Center. The Department of Social Services is responsible for implementing discharge planning for children in foster care with the goal of making sure every child has a permanent supportive connection before aging out of care.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the**

**period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The County is committed to ending chronic homelessness, or those most vulnerable as well as ending family homelessness. The County evaluates and ranks each homeless individual and household based on several risk factors, generating a centralized list of the most vulnerable, homeless individuals and households. Those who are ranked as the most vulnerable are given priority for HUD-funded permanent supportive housing programs and other services in the County to best overcome systemic barriers both in access and quality of services. The County also maintains a similar list that serves as the coordinated waitlist for all HUD-funded permanent housing programs in the County. The County is committed to creating a more equitable coordinated entry process and is working to improve its assessment tools with community, lived experience, and provider input.

The County utilized a rapid re-housing strategy for homeless families. This approach utilized ESG, CoC, and HOME-ARP funding for various rapid re-housing programs serving 39 households in FY 2025. The family shelters also work to help families increase their incomes so they can obtain housing. The Light House also operated a state-funded rapid re-housing program. The County's Partnership for Children, Youth, and Families operated a state funded rapid re-housing program for unaccompanied homeless youth aged 18-24. ACDS continues to operate a HOME, HOME-ARP, and County funded TBRA program that provides rental assistance, housing search, and case management for up to 12 months. A total of 78 families were provided housing during the fiscal year through ACDS' program, with an average of 35 families receiving TBRA per month through this program.

Additionally, Project North, a transitional housing program operated by Catholic Charities located at Sarah's House in Ft. Meade, continued to receive project-based housing vouchers from the Housing Commission of Anne Arundel County to serve 25 homeless families. The Light House also provided permanent housing for homeless individuals and families at Willow House, Anchor House, and Bistro Apartments.

Including the Shelter Plus Care Program, the CoC Program provided 168 households with permanent supportive housing targeted to the chronically homeless through the housing programs listed below.

- ❖ Community Housing Program – Arundel House of Hope (AHOH) expended \$127,722 in CoC funds providing 14 chronically homeless individuals with permanent supportive housing.
- ❖ Safe Haven Consolidated Program – AHOH expended \$140,291 in CoC funds providing eight chronically homeless persons with permanent supportive housing.
- ❖ Housing First Program – People Encouraging People, Inc. expended \$230,078 in CoC funds

providing tenant based rental assistance and intensive case management services to 16 chronically homeless households.

- ❖ SHOP Consolidated Program – The Anne Arundel Mental Health Agency expended \$340,186 in CoC funds providing tenant based rental assistance for 24 homeless households.
- ❖ Shelter Plus Care – The Maryland Behavioral Health Administration provided tenant based rental assistance to 29 homeless households.
- ❖ Anne Arundel Partnership for Permanent Housing Program – ACDS expended \$1,011,494 in CoC funds to administer a permanent housing program, which is operated through a partnership between the Housing Commission, AHOH and the Department of Social Service. This Program provided housing assistance to 77 households, including families who were chronically homeless, as well as providing intensive case management and supportive services. This Program also provides \$25,000 for the County’s HMIS system operated by the County’s DSS.

### **Special Needs Population**

The County supported affordable housing for other special needs populations by providing rental assistance to 44 households with an adult member diagnosed with HIV or AIDS. Additionally, three group homes for individuals with disabilities were rehabilitated through the CDBG-funded Group Home Rehabilitation Program. Combined, these group homes served a total of 15 individuals. Finally, the County underwrote a project with Chesapeake Neighbors, LLC, to a new group home for individuals with disabilities.

## **CR-30 – Public Housing**

### **Actions taken to address the needs of public housing.**

The Housing Commission of Anne Arundel County owns and/or operates multiple communities in the County where units are available at affordable rents to low-income families, older adults, and persons with disabilities. Some properties within the Housing Commission’s portfolio are former public housing units that were redeveloped as privately owned communities. While no longer considered public housing, the converted units continue to be operated by the Housing Commission, and many of these subdivisions contain project-based vouchers. Collectively, the Housing Commission managed communities provide 1,141 affordable rental units. Fifty percent of the Housing Commission’s managed units are open to residents of all ages, including families, elderly households, and persons with disabilities. The other 50 percent are intended for elderly households or persons with disabilities.

As of June 2025, the Housing Commission had a total of 3,397 households on a waiting list for public housing units; 22,741 on a waiting list for housing choice vouchers; 10,126 on waiting lists for other tenant-based voucher programs for Oakleaf Villas, Pumphrey House, Mainstream, SHP and HOPWA; and 35,138 on project-based waiting lists for Heritage Crest, Heritage Overlook, Heritage at Freetown, Heritage at Severn, Heritage at Town Center, Heritage at Odenton and Wiley Bates. These waiting list numbers include duplicates, meaning a household can be on more than one waiting list. Applicants are placed on the waiting list based on the date and time of their application. Applicants are advised to take into consideration their current situation when applying and choose the communities that best meet their needs. The Housing Commission cannot estimate the time it will take to receive assistance and encourages applicants to apply to multiple agencies for assistance.

There are two existing public housing communities totaling 290 units:

1. Pinewood Village (Heritage at Sun Valley)
2. Pinewood East (Heritage at Sun Valley)

Both communities are extremely well maintained, consistently having achieved a HUD Public Housing inspection score of 91 or greater, but most recently received a lesser score of 80. This was due to the number of vacant units undergoing rehab conversion of efficiency units being converted to one-bedroom units, allowing for more personal space for residents. It is important to note that the units are aging and are often unable to meet the needs of the population they serve. For this reason, the Housing Commission is utilizing the Rental Assistance Demonstration (RAD) Program to redevelop its public housing communities and will be seeking low-interest financing from the County in future years to complete this last RAD conversion.

To date, the Housing Commission has restructured the ownership of four of its communities through the RAD Program. Residents of these communities can participate in the Housing Commission's Family Self Sufficiency and Choices Programs, both of which are funded with federal and County dollars. These programs provide the following assistance:

- ❖ Childcare
- ❖ Transportation
- ❖ Remedial education
- ❖ Job training
- ❖ Treatment and counseling for substance abuse
- ❖ Credit counseling

The Program Coordinator provides these services to support self-sufficiency and independence. The Housing Commission also offers other programs with the Boys & Girls Clubs, Head Start, providing space for Community Action Agency to meet with residents as needed, and collaborating with Workforce Development to send referrals to their Linthicum office location.

The Housing Commission will continue to focus on improving the quality of life for families through exceptional customer service, website updates, staff training, unit improvements, self-sufficiency, and more. The Housing Commission will also work on establishing new partnerships with organizations to help residents create community synergy and improve the sense of neighborhood.

**Actions to encourage residents to become more involved in management and participate in homeownership.**

During LFY 2025, the Housing Commission continued to encourage its residents to stay engaged with the management staff of their communities. Resident Councils will continue to operate Heritage at Sun Valley, providing a monthly forum for residents to express their concerns and needs. In addition, a 12-member Resident Advisory Board (RAB), comprised of Resident Council Board Members and other community leaders will meet quarterly with key staff; providing a conduit for communicating information, sharing ideas, and ensuring resident concerns are clearly identified, analyzed, and evaluated for service. The Housing Commission will also work with residents of the RAD converted properties to maintain a resident interest in working together with the management staff of their communities. The Housing Commission will also continue to have one resident serving on their Board of Commissioners. Residents will be encouraged to provide feedback regarding 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 towards 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 way financial assistance will be provided or other assistance.**

Not applicable.

**Discussion**

The Housing Commission provides residents with a plethora of opportunities to be involved in developing priorities and working with management to address issues. Along with its other



County partners, the Housing Commission gives residents interested in homeownership resources to pursue that goal.

## CR-35 – Other Actions

**Actions taken 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.**

As described in the *Anne Arundel County Consolidated Plan: FY 2021 – FY 2025*, the County has a persistent demand for housing, which ultimately impacts pricing. The median price for a home and the average rent continues to increase at a rate higher than household income. Public policy can affect land cost through local land use controls, especially through zoning designations. Historically, the coastal location of the County and the significant amount of land located in environmentally sensitive and rural areas has led to strict land use policies. There are over 533 miles of shoreline in the County and approximately 19% of its land is designated as Critical Areas by the State, restricting its availability for development. In addition, the County continues to prioritize environmental stewardship and land preservation, as demonstrated by 36.5% of the total land area in the County that is categorized as agricultural, park, recreational and open space land use.

The County can provide opportunities for increased density in its designated growth and transition areas; however, it is somewhat limited. These land use conditions, in addition to the strong demand for residential units, drive up the cost of land. The delivery of affordable housing is affected by several policies, procedures, and regulations instituted at all levels of the development process, including site constraints affecting the number of units developments can produce. In addition, there are various fees, such as impact fees and utility connection charges, that ultimately affect the cost of development. Another issue often cited by the development community is the County's Adequate Public Facility requirements, especially the necessity for adequate school capacity. While these regulations and fees have reasonable justifications, including environmental protection and ensuring adequate infrastructure such as school and road capacity, this regulatory framework can have a notable effect on cost and ability to build dwellings.

High construction costs are also a barrier to affordable housing. The cost of building materials, which represents almost 50% of the construction cost, is a large issue. The recent spike and ongoing volatility in material pricing and availability is tied to insufficient production caused initially by COVID-pandemic and more recently by federal tariffs. The dearth of skilled laborers and high cost of materials directly affects 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 to Remove Barriers

During LFY 2025, the County continued and/or built upon the following activities to ameliorate barriers to affordable housing:

### *Policies to Address Land Availability and Address Regulatory Barriers*

Several zoning policies currently exist to facilitate and incentivize affordable housing development, including a Workforce Housing zoning provision, which allows an increase in density of up to 22 units per acre as a conditional use in R-5, R-10, and R-15 residential zones, as well as in commercial, light industrial zones, and mixed-use zones. In exchange for the increase in density, the development must include affordable rental units for households earning 60% and below area median income (AMI) and homeownership units for households earning 100% and below AMI. The zoning code also includes a 50% reduction in water and sewer fees for developments, meeting or exceeding the number of workforce housing units that are required under this provision. This ordinance has helped increase the viability of potential affordable housing developments in the County. The County's first workforce housing developments commenced or completed construction and would not have been viable without the workforce housing zoning provision:

- Eagle Park Village, a 48-unit family project in Hanover, which also received County funding and a PILOT;
- Eagle Park Vista, a 72-unit senior project in Hanover, which also received a County PILOT;
- North Odenton 4 and North Odenton 9, two family projects which together contain 150 units of family housing in Odenton, both of which also received County funding and a PILOT.

The County zoning code also contains a provision that waives water and sewer fees for affordable housing development and allows residential rental development if it is serving elderly persons of moderate means earning 80% AMI and below and allows this residential development in commercial areas. The County finalized and recorded legal documents for one such property, Little Patuxent Senior (formerly known as Village at Little Patuxent), recently completed construction of 78 units of affordable housing for older adults in the Gambrills/Crofton area and is currently leasing units. During LFY 2025, Little Patuxent Senior, funded with a HOME and HTF loan, completed construction and is in the process of leasing upon. The original Housing for Elderly of Moderate Means law was recently updated so that the definition of “elderly household” now includes non-elderly residents so long as the head of the household is elderly, to be consistent with federal funding programs and fair housing law.

Impact fees for affordable housing developed by nonprofit developers for households earning 120% and below AMI are also waived; ACDS is currently in the pre-development phase for a 20-unit affordable homeownership property expected to leverage this incentive.



The County may provide Payments-in-Lieu of Taxes (PILOTs) agreements as a financial incentive for developers who are building affordable rental housing. Over the past several years, the County approved PILOT agreements for eight affordable housing projects to support the creation of 406 new units for older adults and families. During LFY 2024, the County modified two existing PILOT agreements to aid in the preservation of 757 units in Glen Burnie and 170 units in Arnold.

In 2023, the County administration, having built on the work of the Schools Adequate Public Facility (APF) Committee, developed and introduced legislation that re-vamped the County's APF policy around schools, while exempting affordable developments from the requirement. The legislation was unanimously passed in early LFY 2024 and is expected to make available areas that were previously closed to development for new affordable development opportunities.

Finally, in LFY 2025, the County successfully adopted the Housing Attainability Act which includes a requirement for Moderately Priced Dwelling Unit (MPDU) in all new developments, effective July 1, 2025. The bill requires that all new for-sale developments restrict 10% of all units for households up to 100% AMI and all new rental developments restrict 15% of units for households up to 75% AMI. ACDS and the County are currently working on documentation to implement the MPDU program and expect the first units to be available within 24 months of the effective date. The Housing Attainability Act also included additional zoning and land use changes to encourage additional affordable housing development in the County.

### **Actions to Increase Resources**

Under the leadership of the County Executive and with support from the County Council, ACDS was appropriated \$3,273,766 in local Housing Trust Fund dollars to support affordable multi-family housing development throughout the County for LFY 2025. This fund, coupled with local HOME, HOME ARP, and general County funds, has allowed the following projects to be funded, constructed, rehabilitated, and/or completed in LFY 2025:

- ❖ Heritage Homes - Redevelopment and preservation - 182 units for former public housing residents (Glen Burnie and Odenton)
- ❖ North Odenton 4 and North Odenton 9 - New construction - 150 units for families (Odenton)
- ❖ Eagle Park – New construction – 48 units for families (Hanover)
- ❖ Little Patuxent Senior (formerly known as Villages at Little Patuxent) - New construction - 78 units for seniors (Gambrills)

- ❖ The Willows at Forest Drive – New construction – 58 units for individuals (Annapolis)
- ❖ Doll Apartments (Heritage at Madison) - Redevelopment and preservation - 16 supportive housing units for individuals and families experiencing homelessness (Glen Burnie)

In addition, during LFY 2025, the County invested a total of \$553,180 in HTF and \$427,831 in CDBG funds to underwrite the rehabilitation and refinance to preserve 34 affordable rental units at Homes at the Glen in Annapolis.

The Housing Trust Fund also funded several smaller projects which will increase the availability of housing for low-income families, individuals with disabilities or special needs, and individuals experiencing homelessness. The County is underwriting two projects with Chesapeake Neighbors, LLC, to develop a duplex for families as well as create a new, group home for individuals with disabilities. Finally, funds were provided to Arundel House of Hope, Inc. to acquire and to begin renovation on a 9-unit Single Room Occupancy (SRO) for individuals experiencing homelessness as well as to Anne Arundel County Community Action Agency to develop a transitional housing project which will offer 15-beds for returning citizens in Glen Burnie.

#### **Actions taken to address obstacles to meeting underserved needs.**

The main obstacle the County identified in the *Anne Arundel County Consolidated Plan FY 2021 – FY 2025* for addressing unmet needs of low- and moderate-income residents is the lack of affordable housing and related services. The housing demand for those at the lowest income levels far exceeds the inventory, while rental rates rise for low- and moderate- income households and price them out of the market. The need for additional support, such as childcare, transportation, and medical assistance, also makes meeting the needs of underserved populations a significant challenge.

In LFY 2025, the fifth year of the Consolidated Plan, 100% of the federal entitlement funds were targeted at serving low- and moderate-income residents as well as improving low- and moderate-income communities.

Additionally, the County utilized \$8,061,573 in County general funds to support or complement activities and projects funded with federal and State funds. The County worked diligently to leverage State and federal funds with private funds to meet the needs of low- and moderate-income residents.

#### **Actions taken to reduce lead-based paint hazards.**

Through strict adherence to policies and procedures, the County has greatly reduced the lead-

based paint (LBP) risks associated with housing units built prior to 1978 and thus, has significantly increased the access and availability of lead safe and lead-free housing for low- and moderate-income residents.

The federally funded County Property Rehabilitation Program, Property Repair Program, Accessibility Modification Program, and 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 construction activities are undertaken, ACDS requires a qualified Risk Assessor to properly test each applicable residence for the existence of 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 LBP hazard deficiencies are corrected following proper lead safe work practices. A passed LBP clearance report, as prepared by a certified LBP risk assessor, is required, and needs to be 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. Owners of rental properties are required to register their units with the Maryland Department of the Environment (MDE), distribute educational materials to prospective tenants and meet specific LBP hazard reduction standards. In addition, all contractors performing lead paint abatement work must be trained by an MDE licensed training provider and must 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 and/or protected from the elements. All exterior surfaces, including soil, must be free of peeling, flaking and blistering paint. In Local Fiscal Year 2025, through the Property Rehabilitation, Group Home Rehabilitation, Accessibility Modification, and Scattered Sites Rental Programs, a total of 29 properties were assessed for LBP hazards; of these, 21 were constructed before 1978. All the properties were brought into compliance in accordance with the Lead-Based Paint Law and 20 of these properties are now considered to be lead safe or lead free.

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

In 2022, approximately six percent of County residents lived below the poverty line, as defined by the U.S. Census Bureau, which is a decrease from the seven percent of residents who lived below the poverty line in 2018. Poverty affects all aspects of an individual's life and is caused by a myriad of complex factors. Primarily, poverty relates to income, which is linked to opportunity, education, job training, and employment. Therefore, the primary anti-poverty strategy in the County is to create and to foster employment in addition to economic opportunities for low-income residents.

The responsibility for implementing strategies to foster employment and economic opportunity is coordinated among various government agencies, service providers, and other organizations. The County's Department of Social Services (DSS) is the agency primarily tasked with assisting residents who fall below the poverty line. DSS collaborates with the Anne Arundel Workforce Development Corporation and the Community Action Agency on several efforts to assist County residents with moving beyond poverty. In addition, Anne Arundel Community College and the County's Opportunities Industrialization Center provide courses and programs to enhance employment skills.

Anne Arundel County Family Support Center, 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. In addition, the West County Family Support Center, operated by Kingdom Kare, continues to be a success and leverages a variety of County and state funds to serve teen parents and their children in the Severn Neighborhood Revitalization Area. 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 where residents can access traditional income support such as Temporary Cash Assistance (TCA) and SNAP as well as Jobs Works Arundel, an employment program operated by Anne Arundel Workforce Development Corporation. The Centers also provide space for community partners such as the Anne Arundel County Literacy Council, the Organization for Hispanic and Latin Americans, and the Maryland Division of Rehabilitation Services.

The County utilizes federal funds for projects/programs providing maximum benefit to low- and moderate- income households. In LFY 2025, the Opportunities Industrialization Center of Anne Arundel County (OIC) assisted 166 low-moderate income individuals and expended \$35,000 in CDBG funds. The program offers classes covering English for Speakers of Other Languages, basic academic skills, GED preparation, and computer skills training classes for low-income residents who are unemployed or underemployed. The County also continued to provide used road ready vehicles to assist low-income households maintain or increase their employment. In the fiscal year, \$12,500 in CDBG funds were expended to provide a total of three cars to eligible households.

The County continued to make local funds available to nonprofits offering a wide array of services to low-income communities, including, but not limited to, offering increased access to food, childcare, afterschool, mentoring, and educational programs.

### **Actions taken to develop institutional structure.**

The County is organized to administer housing and community development programs through a comprehensive and coordinated approach between various departments of the County, together with federal and state agencies, private nonprofits, and for-profit developers. An

elected County Executive and County Council govern the County. 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. This is all to implement the policies and budgets as approved by the County Council. The Chief Administrative Officer, on behalf of the County Executive, oversees ACDS, who is responsible for administering housing and community development activities in the County.

ACDS is a private nonprofit corporation that was created to address housing and community development needs in the County. ACDS is under contract with the County to plan, administer, and implement the federally funded CDBG, HOME, ESG, HOPWA, CoC programs, state housing rehabilitation programs and County-funded housing and community development programs. Subrecipients, private nonprofit service providers and housing developers carry out many of the activities funded under these programs. ACDS directly administers programs such as the Property Rehabilitation and Repair Program, Scattered Sites Rental Program, the Homeownership Counseling Program, the Mortgage Assistance Program, the Foreclosure Prevention Counseling Program, Financial Literacy Program, Moving Home, a tenant based rental assistance program, an Eviction Prevention Program, and the Rental Housing Production Program. Depending on the project, ACDS takes on the role of manager, developer, lender and/or construction manager, which necessitates careful coordination with many governmental agencies and departments.

The ACDS 13-member Board of Directors allows for coordination among various leading agencies. The Board includes five members appointed by the County Executive and one appointed by the Housing Commission. These appointed members provide integral communication links between ACDS and the departments/agencies they represent. The involvement of the Board members adds a wealth of experience to the planning and delivery of housing/community development programs and activities in the County.

In addition to ACDS, the County benefits from having strong governmental agencies, commissions and closely connected nonprofit organizations that work to meet the needs of the low-income community as evidenced throughout this report. Additionally, the County has a strong industrialization arm. The Anne Arundel Economic Development Corporation provides economic development leadership for the County by building alliances with regional partners, recruiting new employers, supporting existing employers, and providing loans to new and expanding businesses. The Directors of these agencies meet monthly with the County Executive and his staff to coordinate services and identify critical issues.

Finally, the County works with many nonprofit and for-profit housing developers and service providers, including Community Housing Development Organizations (CHDOs), which assist low-income and special needs populations. These organizations provide housing and services

to the homeless, persons with developmental disabilities, and individuals with mental illness.

**Actions taken to enhance coordination between public and private housing and social service agencies.**

Both ACDS and the Housing Commission attend monthly core group meetings with other County agencies and affiliates, including the County's Mental Health Agency, Health Department, Department of Social Services (DSS), and 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 affecting public and assisted housing programs and initiatives. As part of regular program development and implementation, ACDS and the Housing Commission work with various nonprofit agencies, including, but not limited to, The Arc Central Chesapeake Region, People Encouraging People, as well as the County Mental Health Agency and the County DSS staff to implement services and case management support. These County agencies and nonprofit agencies also meet quarterly to review case files for clients utilizing Continuum of Care (CoC) or HOPWA vouchers.

The Anne Arundel County Homeless Coalition includes representatives from (i) state, County, and City of Annapolis agencies administering mainstream resources; (ii) shelter and nonprofit services providers; (iii) organizations representing individuals diagnosed with mental health disorders, substance abuse, and HIV/AIDS; (iv) formerly homeless persons; and (v) advocates and others with roles, interests, and responsibilities in addressing issues associated with homelessness in the County. The Homeless Coalition meets bi-monthly to develop and assess the implementation of policies and procedures, develop, and refine the implementation of plans to end chronic, veteran, and youth homelessness, and design and refine the coordinated entry process.

**Identify actions taken to overcome the effects of any impediments identified in the jurisdiction's analysis of impediments to fair housing choice.**

The County met its fair housing goals and worked to reduce impediments to housing for Anne Arundel County Resident. Section above described some of the efforts taken.

The detailed LFY 2025 Actions to Affirmatively Further Fair Housing summary is available upon request.

## **CR-40 – Monitoring**

**Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.**



The standards governing the monitoring of activities are those set forth in the various HUD monitoring guidebooks for each covered program (i.e., CDBG, CDBG-CV, HOME, ESG, ESG-CV, HOPWA, and CoC Programs). In addition to reviewing program progress, effectiveness and overall management systems, basic monitoring is performed to ensure compliance with statutory and regulatory requirements for property management, subrecipient and third party contracting, financial management and audits, allowable costs based on cost principles, program income and program disbursements, records maintenance, and activity status reporting. Monitoring reviews are conducted to ensure compliance with federal labor standards, the reversion of assets, real property inventory and reporting, antidiscrimination and equal opportunity, affirmative action, religious and political activity, conflict of interest, procurement methods and standards, environmental standards, and others. Specific emphasis during monitoring is placed on assurance of compliance with certifications submitted to HUD with the Consolidated Plan and the Annual Action Plan.

ACDS completed its monitoring of projects and activities through risk assessments, comprehensive desk reviews, and on-site monitoring of select projects. Risk assessments involve a review of the project's complexity and size, funding sources, management staff and capacity, quality of reporting and documentation, and past compliance problems. Desk reviews involve examining information and materials provided by the project and program sponsors to track performance and expenditures, as well as identify potential problem areas. ACDS completed or is in the process of completing comprehensive desk monitoring or on-site monitoring visits for CDBG, ESG, HOME, HOPWA, County funded, and CoC funded subrecipient grants in LFY 2025.

Desk top financial review is conducted on a monthly or quarterly basis. ACDS staff will follow its standard subrecipient monitoring procedures to complete the full compliance review. This includes a review of files to verify the eligibility of activities being funded, financial management and controls and general compliance with regulations, policies, and procedures.

Monitoring, whether desk or on-site, included a review of files to verify the eligibility of activities being funded, financial management and controls and general compliance with regulations, policies, and procedures. ACDS staff worked with several subrecipients to address minor concerns, which were subsequently addressed, and all programs reviewed were found to be operating with clear documentation, tracking systems and controls in place, with evidence of an understanding of, and compliance with, the regulations. On-site monitoring of all programs identified as high risk was conducted in LFY 2025.

In addition to the monitoring of subrecipients, on-site monitoring for CDBG and HOME funded residential properties was also conducted during the past fiscal year. Several CDBG funded multifamily projects were monitored, including five multi-family projects, and all five CDBG group homes funded with CDBG funds were monitored in FY 2025. Due to the low number of

units in each group home, monitoring typically takes place every two to three years. The group homes will next be monitored during LFY 2027.

All five CDBG funded multi-family projects were physically inspected for per Housing Quality Standard requirements. None of the properties passed inspections at first evaluation. All properties corrected the failures and subsequently passed the reinspection. Approximately 20 percent of the total units in the five CDBG multi-family projects were inspected. Of these, 70 units were inspected, two units failed the initial inspection and two required re-inspections. At the end of FY25, two units are waiting for another re-inspection in early FY26.

A total of 116 HOME funded multi-family projects, two group multifamily rental homes, and 18 HOME CHDO group homes were monitored in Local Fiscal Year 2025. Several new projects completed construction this fiscal year and will be monitored in LFY 2026. The results of the HOME project compliance monitoring are discussed in greater detail in CR-50 HOME section of this report.

## **Citizen Participation Plan**

**Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.**

In accordance with the public notification requirements of *Anne Arundel County Citizen Participation Plan*, notice of the availability of the draft CAPER was published in the *Annapolis Capital* and *Maryland Gazette* newspapers on Wednesday, September 3, 2025. Notices were emailed to the Community Development Stakeholders List, which includes interested citizens, previous applicants and recipients of community development funds, representatives of community organizations, County agencies and service providers who serve low- and moderate-income persons, elderly and special needs populations, and public housing community residents and property managers. The draft CAPER was accessible and available for review and public comment on the ACDS website at [www.acdsinc.org](http://www.acdsinc.org), and upon request from ACDS at 410-222-7600. The comment period for the LFY 2025 CAPER (Program Year 2024) was held for 15 days from Wednesday, September 3, 2025 to Thursday, September 18, 2025.

Comments – No comments were received during the 15-day public comment period.

## **CR-45 – CDBG**

**Specify the nature of, and reasons for, any changes in the jurisdiction’s program objectives and indications of how the jurisdiction would change its programs because of its experiences.**



As previously stated in CR-05 – Goals and Outcomes section, the County met most of its program objectives as outlined in the *Anne Arundel County Consolidated Plan: FY 2021 –FY 2025* (FFY 2020 – FFY 2024). Therefore, there are no changes being proposed to the strategies or objectives that would affect the CDBG program.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?	No
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## CR-50 – HOME

**Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations.**

HOME Funded projects are monitored on an annual basis to ensure compliance with both the HOME Program rules and regulations and the terms and conditions established in the funding agreement for the established period of affordability.

ACDS, on behalf of the County, develops a yearly monitoring schedule for the HOME funded projects as determined by the results of a Risk Assessment. HOME funded projects are monitored in compliance with the established HOME monitoring schedule based on the number of total units in a project.

The projects are monitored for compliance with HOME regulations by reviewing required documentation for tenant eligibility, income calculation and verification, and lease and rent compliance, as well as physical inspections of the HOME units. An assessment of the current management plan activities and tenant services is reviewed in each monitoring visit to compare for consistency with the Management Plan and Tenant Services Plan on file. A review of their marketing plan is completed prior to the monitoring visit to ensure compliance with affirmatively fair housing requirements. A review of the most recent Audited Financial Statements also takes place during the monitoring to verify the project's financial viability, amounts on security deposits, timelines of debt payments, and amounts being retained in any reserve accounts per the HOME Regulatory Agreement and Declaration of Covenants and Restrictions, and HOME Deed of Trust. For a comprehensive summary of the results of LFY 2025 monitoring, see list of HOME funded projects that were monitored in Appendix III: HOME Projects Monitoring List – Program Year 2025.

### *Multifamily Projects with expired HOME Affordability Periods*

There are three multifamily projects with expired HOME Affordability Periods, these are not monitored for HOME Compliance but are monitored for compliance with the requirements of the ACDS Deed of Trust (Bay Forest, Glen Forest Senior Housing, and Laurel Commons).

Nine recently funded projects were completed or are under substantial renovation/construction (Brock Bridge, Doll Apartments, Eagle Park, Heritage Homes, Morris Blum, North Odenton 4 and North Odenton 9, Little Patuxent Senior, and Willows at Forest Drive) and will be monitored for compliance as the construction/renovations are completed. Therefore, in Local Fiscal Year 2025, a total of 21 HOME funded multi-family projects, and two (2) HOME CHDO multi-family projects were monitored for a total of 23 HOME Projects.

#### *Group HOME Projects*

Two group homes, owned by Way Station, Inc., a subsidiary of Sheppard Pratt Hospital, were monitored in late LFY 2023. The group home consists of units in two different projects, Cromwell Fountain, total of 6 condo units, housing up to 12 residents and Oak Villa with 2 condo units, housing up to 12 residents. The HOME Loan was paid off in December 2023, however, the HOME Regulatory Agreement and Declaration of Covenants and restrictions are still applicable, and the project will continue to be monitored to ensure affordability requirements are met.

#### **Summary**

The County conducted a comprehensive review of tenant files for 16 multi-family projects, one (1) HOME CHDO multifamily rental project, and eight (8) HOME group home projects, for a total of 24 HOME rental projects, which involved the review of 132 HOME -assisted tenant files. Physical Inspections were completed for the HOME -assisted multifamily projects, CHDO funded multifamily rental projects, HOME CHDO Group Homes and CDBG funded multifamily projects. Any tenant files reviewed that did not meet HOME compliance were discussed with the project managers and corrected before issuing a final monitoring report. Physical inspections of 156 units of HOME units were completed. Of the 156 units, 18 units failed the initial inspection, re-inspections took place of those 10 projects required a second re-inspection, which is scheduled for early FY26. A total of 146 units passed inspections.

#### **Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units.**

#### **Affirmative Marketing**

All recipients of HOME funds through the Rental Housing Production Program are required to provide documentation of their efforts to market their housing units in a manner that complies with federal requirements addressing affirmative marketing practices, including the Fair Housing Act of 1988, Executive Order 11063 and Title VI of the Civil Rights Act of 1964. This information is reviewed during the initial monitoring visits by the ACDS reviewer and reported in the project's Monitoring Summary Review. Any new material provided and/or affirmative marketing plan changes are filed in the project's monitoring file.

Methods of outreach include notices in community-based newsletters, places of worship, community centers, senior centers, housing counseling centers, and other gathering places. Notices also must be sent to special interest groups and placed in local newspapers with specific minority readership. Developers must keep records detailing all their efforts to affirmatively market their units. ACDS staff, on behalf of the County, assess compliance with affirmative marketing at the time of initial lease up. Also, in accordance with ACDS monitoring procedures, ACDS ensures all projects funded with HOME funds continue to adhere to their respective Affirmative Fair Housing Marketing Plans throughout their affordability period. As stated earlier, 16 HOME funded multi-family projects were monitored during LFY 2025. During monitoring visits, staff continued discussions with property managers regarding outreach to those least likely to apply for housing at their property, including those who speak English as a second language.

To be eligible to participate in the HOME funded Mortgage Assistance Program, applicants must be a graduate of the ACDS Homeownership Counseling Program. Therefore, marketing of the Program, which provides closing costs down payment, and mortgage write-down assistance, is done mainly through the Homeownership Counseling Program. The Homeownership Counseling Program is marketed in local newspapers and on the ACDS website, with special marketing efforts in the revitalization of neighborhoods and at community events.

During LFY 2025, ACDS conducted more than 20 outreach events via both in person and virtual meetings. The staff held informational virtual meetings and attended in person community events to provide information to partners. This outreach was targeted to faith-based organizations, service providers, and other organizations that serve protected classes and target underserved communities, which has proven to be an effective way of sharing information about programming offered in the County. In addition, ACDS participated in phone calls and meetings with lenders and realtors to educate them about Homeownership Counseling, Mortgage Assistance, Foreclosure Prevention Counseling, and Property Rehabilitation Programs.

### **MBE/WBE Report**

It is expected MBE/WBE participation for construction contracts and sub-contracts awarded in the County be representative of the ethnic minority population. As shown on Table 8, a total of 19 HOME funded projects, totaling \$703,319 in construction contracts, were completed during LFY 2025. Out of the 19 contracts awarded to general contractors, 14 contracts were awarded to MBE firms with a total contract value of \$535,854, or approximately 76 percent of the contracts awarded. A total of 45 sub-contracts were awarded \$184,684; of these, 15 sub-contracts were awarded to MBE firms, or 38 percent of the value of the construction sub-contracts. Out of the 19 construction contracts awarded, one or five percent were awarded to WBE firms. No sub-Contracts were awarded to WBE firms.

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**Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics.**

As shown in Table 7, a total of \$746,326 in HOME program income was received from the repayment of low interest loans and/or deferred loans from the Mortgage Assistance Program, the Rental Housing Production Program, and the CHDO Group Home Acquisition and Rehabilitation Program. A total of \$2,108,315 in program income was expended and drawn from IDIS during LFY 2025, which was used for program costs and administrative support.

The Property Rehabilitation Program utilized a total of \$460,024 HOME funds for 26 income eligible homeowners in LFY 2025. Twelve (12) White households and 14 Black or minority households were served. Seven households have a household income documented at 30 percent of AMI, 10 households have income documented at 50 percent of AMI, and the nine families have a household income documented at 80 percent and below.

The Mortgage Assistance Program provided twelve loans in the amount of \$49,664 in HOME funds leveraging \$483,633 in County Housing Trust Funds (HTF) to income eligible first-time homebuyers in LFY 2025. Of the 12 assisted, eight loans were provided to Black households and four were provided to White households.

**Describe other actions taken to foster and maintain affordable housing.**

Specific activities to foster and maintain affordable housing undertaken in LFY 2025 utilizing a wide range of federal, State, and local resources include:

- ❖ provided homeownership counseling to 556 households;
- ❖ provided comprehensive property rehabilitation or repair services to 98 income-eligible households;
- ❖ assisted 12 first-time low- to moderate-income homebuyers to purchase a home by providing down payment, closing cost, and mortgage write-down assistance;
- ❖ increased the supply of scattered sites rental housing by completing rehabilitation on two units acquired in previous year that are rented to low-income households in the Brooklyn Park area;
- ❖ construction was completed on five multi-family affordable housing projects financed with prior year HOME and/or County funds, including: (i) Eagle Park, a 48 unit family project located in Hanover, a COO; (ii) Morris Blum, of an existing 154-unit public housing senior community, in the City of Annapolis; (iii) Heritage Homes, which entails combining the rehabilitation of two existing age-restricted Public Housing communities: Glen Square, a 127-

- unit property and Stoney Hill, a 55-unit property; (iv) Little Patuxent Senior, a 78-unit senior project in Gambrills, a COO, and (v) Brock Bridge Landing, a 38-unit multi-family project.
- ❖ construction continued on three multi-family projects financed with HOME and County funds: North Odenton 4 and North Odenton 9, two family projects containing, together, 150-units in Odenton with county funds and The Willows at Forest Drive, a 58-unit family project located in a COO within the City of Annapolis.
  - ❖ HOME ARP and County funds were used to rehabilitate the 16-unit Heritage at Madison Place (formally the Doll Apartments) community in Glen Burnie, which was acquired by the Housing Commission utilizing County American Rescue Plan funds. The project will provide supported housing for families and individuals experiencing homelessness.
  - ❖ construction was initiated for both (i) the Anne Arundel County Community Action Agencies' transitional housing project which will offer 15-beds for returning citizens and (ii) Arundel Housing of Hope's transitional housing project which will offer 9-beds for individuals experiencing homelessness.
  - ❖ provided 275 homeless households with rental assistance using CoC, ESG, State, and County funds; and
  - ❖ assisted 911 households with financial assistance to prevent homelessness through an array of funding sources.

# APPENDIX I

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## CDBG & CDBG-CV Financial Summaries



Office of Community Planning and Development  
U.S. Department of Housing and Urban Development  
Integrated Disbursement and Information System  
PR26 - CDBG Financial Summary Report  
Program Year 2024  
ANNE ARUNDEL COUNTY , MD

DATE: 09-25-25  
TIME: 13:03  
PAGE: 1

PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	0.00
02 ENTITLEMENT GRANT	2,139,410.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	162,808.77
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE)	0.00
06 FUNDS RETURNED TO THE LINE-OF-CREDIT	0.00
06a FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)	2,302,218.77

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	1,910,671.99
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	1,910,671.99
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	410,074.67
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0.00
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	2,320,746.66
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	(18,527.89)

PART III: LOW/MOD BENEFIT THIS REPORTING PERIOD

17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	1,910,671.99
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	1,910,671.99
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	100.00%

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: PY: PY:
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	0.00
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	0.00
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	0.00%

PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27 DISBURSED IN IDIS FOR PUBLIC SERVICES	197,305.19
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	197,305.19
32 ENTITLEMENT GRANT	2,139,410.00
33 PRIOR YEAR PROGRAM INCOME	622,296.44
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	2,761,706.44
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	7.14%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	410,074.67
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	0.00
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	410,074.67
42 ENTITLEMENT GRANT	2,139,410.00
43 CURRENT YEAR PROGRAM INCOME	162,808.77
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	2,302,218.77
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	17.81%



Office of Community Planning and Development  
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ANNE ARUNDEL COUNTY , MD

DATE: 09-25-25  
TIME: 13:03  
PAGE: 2

LINE 17 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 17

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LINE 18 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 18

No data returned for this view. This might be because the applied filter excludes all data.

LINE 19 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 19

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2020	12	1444	6936677	Group Home Rehabilitation Program	03B	LMC	\$87,712.00
2020	12	1444	6989680	Group Home Rehabilitation Program	03B	LMC	\$28,903.00
2020	12	1444	7000975	Group Home Rehabilitation Program	03B	LMC	\$13,665.00
2022	10	1623	7000975	Group Home Acquisition/Rehabilitation Program	03B	LMC	\$27,040.00
2023	8	1533	7000975	Group Home Acquisition and Rehabilitation Program	03B	LMC	\$1,245.00
					03B	Matrix Code	\$158,565.00
2023	1	1526	6936677	AHOH Day Center (Emergency Facilities for the Homeless)	03C	LMC	\$147,425.10
2023	1	1526	6989680	AHOH Day Center (Emergency Facilities for the Homeless)	03C	LMC	\$16,623.65
2023	1	1526	7000975	AHOH Day Center (Emergency Facilities for the Homeless)	03C	LMC	\$1,340.05
2023	24	1621	6989680	The Light House Shelter - Renovations	03C	LMC	\$1,953.22
2023	24	1621	7000975	The Light House Shelter - Renovations	03C	LMC	\$61,886.14
2024	15	1581	7000975	AHOH Homeless Resource and Outreach Center	03C	LMC	\$45,000.00
					03C	Matrix Code	\$274,228.16
2023	22	1537	6936677	Severn Boys & Girls Club	03D	LMC	\$32,944.78
2024	7	1580	7000975	CAC Scholarship Program	03D	LMC	\$6,926.00
2024	25	1595	7000975	Severn Boys and Girls Club	03D	LMC	\$24,075.79
					03D	Matrix Code	\$63,946.57
2022	14	1509	6936677	Housing Commission Meade Village Community Center	03E	LMC	\$348,005.19
2023	4	1534	6936677	Chesapeake Arts Scholarship	03E	LMC	\$10,349.50
					03E	Matrix Code	\$358,354.69
2023	23	1540	6936677	The Light House Family Program	03T	LMC	\$9,016.81
2024	14	1590	6989680	Homeless Outreach Team	03T	LMC	\$11,376.12
2024	14	1590	7000975	Homeless Outreach Team	03T	LMC	\$9,154.21
2024	26	1596	6989680	The Light House Family Program	03T	LMC	\$9,718.58
2024	26	1596	7000975	The Light House Family Program	03T	LMC	\$7,370.36
					03T	Matrix Code	\$46,636.08
2023	19	1539	6936677	Partners Care Home Repairs	05A	LMC	\$10,648.69
2023	21	1561	6936677	Services for Seniors Aging in Place	05A	LMC	\$18,715.00
2024	22	1591	7000975	PIC Repairs with Care	05A	LMC	\$6,972.92
2024	24	1594	7000975	Senior Services for Aging in Place	05A	LMC	\$5,000.00
					05A	Matrix Code	\$41,336.61
2024	11	1584	7000975	Freetown Village Boys & Girls Club	05D	LMC	\$20,000.00
					05D	Matrix Code	\$20,000.00
2022	26	1508	6936677	Vehicles for Change	05E	LMC	\$7,500.00
					05E	Matrix Code	\$7,500.00
2023	15	1538	6936677	OIC Education and Job Training	05H	LMC	\$5,217.76
2024	18	1587	6989680	OIC Education and Job Training	05H	LMC	\$7,841.57
2024	18	1587	7000975	OIC Education and Job Training	05H	LMC	\$7,466.37
					05H	Matrix Code	\$20,525.70
2023	5	1529	6936677	CAA Emergency Assistance Program	05Q	LMC	\$352.91
2023	6	1531	6936677	Family Stability Prevention Extension Program	05Q	LMC	\$23,128.52
2023	13	1573	6936677	LARS Eviction Prevention	05Q	LMC	\$8,241.00
2023	13	1573	7000975	LARS Eviction Prevention	05Q	LMC	\$4,283.00
2024	8	1589	7000975	CAA Emergency Assistance Program	05Q	LMC	\$6,793.75
2024	10	1582	7000975	Family Stability Prevention Extension Program	05Q	LMC	\$15,933.60
					05Q	Matrix Code	\$58,732.78
2020	3	1422	6936677	Financial Literacy Counseling Program	05X	LMC	\$2,574.02
					05X	Matrix Code	\$2,574.02
2020	6	1481	6936677	Property Repair Program	14A	LMH	\$778.14



Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2020	6	1481	6989680	Property Repair Program	14A	LMH	\$14,641.86
2021	2	1463	6936677	Property Rehabilitation Program	14A	LMH	\$1,375.02
2021	2	1463	6989680	Property Rehabilitation Program	14A	LMH	\$2,583.53
2023	16	1542	6936677	Property Rehabilitation Program	14A	LMH	\$18,222.32
2023	16	1542	6989680	Property Rehabilitation Program	14A	LMH	\$12,805.09
2023	16	1542	7000975	Property Rehabilitation Program	14A	LMH	\$3,669.52
2024	19	1606	6989680	CDBG Property Rehabilitation Program	14A	LMH	\$420.00
2024	19	1606	7000975	CDBG Property Rehabilitation Program	14A	LMH	\$480.00
					14A	Matrix Code	\$54,975.48
2020	15	1427	6936677	Scattered Site Rental Program	14G	LMH	\$17,234.68
2021	6	1465	6936677	Scattered Sites Rental Program	14G	LMH	\$631.80
2021	6	1465	6989680	Scattered Sites Rental Program	14G	LMH	\$2,174.87
2022	22	1514	6936677	Scattered Sites Rental Program	14G	LMH	\$113,332.29
2023	20	1543	6936677	Scattered Sites Rental Program	14G	LMH	\$41,184.25
2023	20	1543	6989680	Scattered Sites Rental Program	14G	LMH	\$192,683.88
					14G	Matrix Code	\$367,241.77
2023	17	1541	6936677	Rehabilitation Advisory Services	14H	LMH	\$73,451.94
2024	20	1607	6989680	Rehabilitation Advisory Services	14H	LMH	\$150,828.00
2024	20	1607	7000975	Rehabilitation Advisory Services	14H	LMH	\$211,775.19
					14H	Matrix Code	\$436,055.13
Total							\$1,910,671.99

LINE 27 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 27

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity to prevent, prepare for, and respond to Coronavirus	Activity Name	Grant Number	Fund Type	Matrix Code	National Objective	Drawn Amount
2023	23	1540	6936677	No	The Light House Family Program	B23UC240010	EN	03T	LMC	\$9,016.81
2024	14	1590	6989680	No	Homeless Outreach Team	B24UC240010	EN	03T	LMC	\$11,376.12
2024	14	1590	7000975	No	Homeless Outreach Team	B24UC240010	EN	03T	LMC	\$9,154.21
2024	26	1596	6989680	No	The Light House Family Program	B24UC240010	EN	03T	LMC	\$9,718.58
2024	26	1596	7000975	No	The Light House Family Program	B24UC240010	EN	03T	LMC	\$7,370.36
								03T	Matrix Code	\$46,636.08
2023	19	1539	6936677	No	Partners Care Home Repairs	B23UC240010	EN	05A	LMC	\$10,648.69
2023	21	1561	6936677	No	Services for Seniors Aging in Place	B22UC240010	EN	05A	LMC	\$18,715.00
2024	22	1591	7000975	No	PIC Repairs with Care	B24UC240010	EN	05A	LMC	\$6,972.92
2024	24	1594	7000975	No	Senior Services for Aging in Place	B24UC240010	EN	05A	LMC	\$5,000.00
								05A	Matrix Code	\$41,336.61
2024	11	1584	7000975	No	Freetown Village Boys & Girls Club	B24UC240010	EN	05D	LMC	\$20,000.00
								05D	Matrix Code	\$20,000.00
2022	26	1508	6936677	No	Vehicles for Change	B22UC240010	EN	05E	LMC	\$7,500.00
								05E	Matrix Code	\$7,500.00
2023	15	1538	6936677	No	OIC Education and Job Training	B23UC240010	EN	05H	LMC	\$5,217.76
2024	18	1587	6989680	No	OIC Education and Job Training	B24UC240010	EN	05H	LMC	\$7,841.57
2024	18	1587	7000975	No	OIC Education and Job Training	B24UC240010	EN	05H	LMC	\$7,466.37
								05H	Matrix Code	\$20,525.70
2023	5	1529	6936677	No	CAA Emergency Assistance Program	B22UC240010	EN	05Q	LMC	\$352.91
2023	6	1531	6936677	No	Family Stability Prevention Extension Program	B23UC240010	EN	05Q	LMC	\$23,128.52
2023	13	1573	6936677	No	LARS Eviction Prevention	B23UC240010	EN	05Q	LMC	\$8,241.00
2023	13	1573	7000975	No	LARS Eviction Prevention	B23UC240010	EN	05Q	LMC	\$4,283.00
2024	8	1589	7000975	No	CAA Emergency Assistance Program	B24UC240010	EN	05Q	LMC	\$6,793.75
2024	10	1582	7000975	No	Family Stability Prevention Extension Program	B24UC240010	EN	05Q	LMC	\$15,933.60
								05Q	Matrix Code	\$58,732.78
2020	3	1422	6936677	No	Financial Literacy Counseling Program	B20UC240010	EN	05X	LMC	\$2,574.02
								05X	Matrix Code	\$2,574.02
				No	Activity to prevent, prepare for, and respond to Coronavirus					\$197,305.19
Total										\$197,305.19

LINE 37 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 37

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2023	2	1527	6936677	CDBG Administration	21A		\$221,919.06
2024	5	1611	6989680	CDBG Administration	21A		\$58,380.13
2024	5	1611	7000975	CDBG Administration	21A		\$129,775.48
					21A	Matrix Code	\$410,074.67
Total							\$410,074.67



**PART I: SUMMARY OF CDBG-CV RESOURCES**

01 CDBG-CV GRANT	3,364,567.00
02 FUNDS RETURNED TO THE LINE-OF-CREDIT	0.00
03 FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	0.00
04 TOTAL CDBG-CV FUNDS AWARDED	3,364,567.00

**PART II: SUMMARY OF CDBG-CV EXPENDITURES**

05 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	2,693,919.23
06 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	634,781.78
07 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
08 TOTAL EXPENDITURES (SUM, LINES 05 - 07)	3,328,701.01
09 UNEXPENDED BALANCE (LINE 04 - LINE8 )	35,865.99

**PART III: LOWMOD BENEFIT FOR THE CDBG-CV GRANT**

10 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
11 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
12 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	2,693,919.23
13 TOTAL LOW/MOD CREDIT (SUM, LINES 10 - 12)	2,693,919.23
14 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 05)	2,693,919.23
15 PERCENT LOW/MOD CREDIT (LINE 13/LINE 14)	100.00%

**PART IV: PUBLIC SERVICE (PS) CALCULATIONS**

16 DISBURSED IN IDIS FOR PUBLIC SERVICES	2,693,919.23
17 CDBG-CV GRANT	3,364,567.00
18 PERCENT OF FUNDS DISBURSED FOR PS ACTIVITIES (LINE 16/LINE 17)	80.07%

**PART V: PLANNING AND ADMINISTRATION (PA) CAP**

19 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	634,781.78
20 CDBG-CV GRANT	3,364,567.00
21 PERCENT OF FUNDS DISBURSED FOR PA ACTIVITIES (LINE 19/LINE 20)	18.87%



Office of Community Planning and Development  
U.S. Department of Housing and Urban Development  
Integrated Disbursement and Information System  
PR26 - CDBG-CV Financial Summary Report  
ANNE ARUNDEL COUNTY , MD

DATE: 09-25-25  
TIME: 13:12  
PAGE: 2

LINE 10 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 10

No data returned for this view. This might be because the applied filter excludes all data.

LINE 11 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 11

No data returned for this view. This might be because the applied filter excludes all data.

LINE 12 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 12

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2019	32	1456	6639330	CDBC-CV - Community Legal Services	05C	LMC	\$628.39
			6672921	CDBC-CV - Community Legal Services	05C	LMC	\$131,284.78
			6685756	CDBC-CV - Community Legal Services	05C	LMC	\$68,085.83
			6714156	CDBC-CV - Community Legal Services	05C	LMC	\$21,913.44
			6805919	CDBC-CV - Community Legal Services	05C	LMC	\$100,000.00
			6805932	CDBC-CV - Community Legal Services	05C	LMC	\$178,086.56
	33	1457	6598648	Remote Learning	05D	LMC	\$346,513.32
			6928320	Remote Learning	05D	LMC	\$0.68
2020	34	1433	6598360	CV1 and CVIII- Emergency Eviction Prevention and Rental Assistance Program.	05Q	LMC	\$21,900.01
			6639326	CV1 and CVIII- Emergency Eviction Prevention and Rental Assistance Program.	05Q	LMC	\$65,223.40
			6672914	CV1 and CVIII- Emergency Eviction Prevention and Rental Assistance Program.	05Q	LMC	\$45,793.10
			6685753	CV1 and CVIII- Emergency Eviction Prevention and Rental Assistance Program.	05Q	LMC	\$56,474.79
			6714160	CV1 and CVIII- Emergency Eviction Prevention and Rental Assistance Program.	05Q	LMC	\$1,024,791.23
			6805932	CV1 and CVIII- Emergency Eviction Prevention and Rental Assistance Program.	05Q	LMC	\$151,043.87
			6878095	CV1 and CVIII- Emergency Eviction Prevention and Rental Assistance Program.	05Q	LMC	\$162,002.28
			6928072	CV1 and CVIII- Emergency Eviction Prevention and Rental Assistance Program.	05Q	LMC	\$276,636.45
			6928320	CV1 and CVIII- Emergency Eviction Prevention and Rental Assistance Program.	05Q	LMC	\$24,009.00
			6996464	CV1 and CVIII- Emergency Eviction Prevention and Rental Assistance Program.	05Q	LMC	\$17,265.87
			7017666	CV1 and CVIII- Emergency Eviction Prevention and Rental Assistance Program.	05Q	LMC	\$2,266.23
			<b>Total</b>				

LINE 16 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 16

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2019	32	1456	6639330	CDBC-CV - Community Legal Services	05C	LMC	\$628.39
			6672921	CDBC-CV - Community Legal Services	05C	LMC	\$131,284.78
			6685756	CDBC-CV - Community Legal Services	05C	LMC	\$68,085.83



## APPENDIX II

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### HOME Projects Monitoring List – Local Fiscal Year 2025

## Introduction

HOME-funded projects are monitored on an annual basis to ensure compliance with both the HOME Program rules and regulations and the terms and conditions established in the funding agreement for the established period of affordability.

ACDS, on behalf of Anne Arundel County, develops a yearly monitoring schedule for the HOME funded projects based as determined by the results of a Risk Assessment. HOME funded projects are monitored in compliance with the established HOME monitoring schedule based on the number of total units in a project:

Total Number of Units	Monitoring Schedule
1 – 4 units	Every three (3) years
5 – 25 units	Every two (2) years
26+ units	Annually

The projects are monitored for compliance with HOME regulations by reviewing required documentation for tenant eligibility, income calculation and verification, and lease and rent compliance, as well as physical inspections of the HOME units. An assessment of the current management plan activities and tenant services is reviewed in each monitoring visit to ensure consistency with the Management Plan and Tenant Services Plan on file. A review of their Marketing Plan is completed prior to the monitoring visit to ensure compliance with affirmatively fair housing requirements.

As of the end of Local Fiscal Year 2025, the County has a total of 28 HOME funded multi-family rental projects and 20 CHDO funded rental/group home projects that were completed and monitored or under construction. Of the funded projects, 26 are multi-family rental and two are CHDO-funded rental projects, while 18 are group homes. However, not all these projects receive annual comprehensive monitoring due to renovation, being under construction, are monitored every two or three years due to the total number of units in the projects, or, in some cases, the affordability period had expired or CHDO group homes had met their affordability period and were sold as they no longer meet the programmatic needs of the owner.

## Summary

The County conducted a comprehensive review of tenant files for 16 multi-family projects, one (1) HOME CHDO multifamily rental project, and eight (8) HOME group home projects, for a total of 24 HOME rental projects, which involved the review of 132 HOME -assisted tenant files. Physical Inspections were completed for the HOME-assisted multifamily projects, CHDO funded

multifamily rental projects, HOME CHDO Group Homes and CDBG funded multifamily projects. Any tenant files reviewed that did not meet HOME compliance were discussed with the project managers and corrected before issuing a final monitoring report. Physical inspections of 156 units of HOME units were completed. Of the 156 units, 18 units failed the initial inspection, re-inspections took place of those 10 projects required a second re-inspection, which is scheduled for early FY26. A total of 146 units passed inspections.

## HOME Funded Projects

Multi-Family Projects	HOME-Assisted Units	Tenant File Reviewed	Units Inspected
Bay Forest	11	0	Affordability Period Ended Monitor to ACDS Deed of Trust
Bay Ridge Gardens	13	0	0
Berger Square	7	7	7
Brock Bridge Landing	5	Initial HOME Monitoring to take place in FY26	Final post construction inspection took place -
College Parkway	6	0	Not monitored in FY25 due to substantial rehabilitation in process
Doll Apartments (Heritage at Madison Place) (HOME-ARP)	10	0	Under Construction
Eagle Park Village (9%)	6	Initial HOME Monitoring to take place in LFY 26	Construction completed in early 2025
Glen Burnie Sr. Housing/Arundel Woods	6	6	6
Glen Forest	11	0	Affordability Period Ended - Monitor
Greens at Hammond Lane	7	7	7
Hammarlee House	4	4	4
Heritage at Freetown Village	6	6	6
Heritage Homes	9	Initial HOME Monitoring to take place in LFY26	Construction completed in spring/summer 2025
Heritage at Meade Village	10	10	10
Heritage Overlook	5	5	5
Homes on the Glen	10	10	10
Marley Meadows	4	4	4

Anne Arundel County  
Appendix II

Morris Blum	8	Initial HOME Monitoring to take place in LFY26	Construction completed in spring/summer 2025
Newtowne 20 (now Wilbourn Estates)	6	6	6
North Odenton 4	7	0	Under Construction
North Odenton 9	3	0	Under Construction
Oakwood Family Homes	4	4	4
Odenton Senior Housing II – Friendship Village	10	10	10
Parkview at Furnace Branch	4	4	4
Parkview at Severna Park	10	10	10
Victoria Park	11	11	11
Little Patuxent Senior	8	Initial HOME Monitoring to take place in LFY26	Construction complete spring 2025
Willows at Forest Drive	5	0	Under Construction
<b>TOTAL PROJECTS: 28</b>			
<b>CHDO/Multi-Family Projects</b>	<b>HOME-Assisted Units</b>	<b>Tenant File Reviewed</b>	<b>Units Inspected</b>
Langton Green	11	11	11
Laurel Commons	7	0	Home Affordability Period Expired, Monitor for ACDS Deed of Trust
<b>TOTAL PROJECTS: 2</b>			
<b>CHDO/Group Homes Projects</b>	<b>HOME-Assisted Units</b>	<b>Tenant File Reviewed</b>	<b>Units Inspected</b>
Arundel Lodge - 1038 Cedar Ridge Court	3	3--	3--
Arundel Lodge - 1058 Cedar Ridge Court	3	3--	3--
Arundel Lodge - 1240 Gemini Drive	3	-3-	-3-
Arundel Lodge - 7916 Tower Court Drive	3	-3-	--3
Chesapeake Neighbors - 7902 Elizabeth Road	3	3--	3--
Chesapeake Neighbors - 8319 N. Veterans Highway	4	4--	3--
Human Services Renovations - 113 Mulberry Avenue	3	3--	-3-
Human Services Renovations - 119 Elm Avenue	3	-3-	-3-
Human Services Renovations - 1518 Brookhill Terrace	3	--	3--



Anne Arundel County  
Appendix II

Human Services Renovations - 401 Irene Drive	3	--3	--3
Human Services Renovations - 507 Mansfield Court	3	--3	3--
Human Services Renovations - 7605 Post Road	3	-3-	-3-
Human Services Renovations - 908 Fawn Avenue	3	-3-	3--
Main Street Housing - 204 2nd Avenue, S.E.	3	3--	--3
WayStation (formerly Omni House - Cromwell Fountain, 103 & 112 Water Fountain Way	13	12	12
WayStation (Formerly Omni House) - Oakleaf, 301 Juneberry Way	12	12	12
Safe Haven I - Arundel House of Hope, 10 Seward Avenue	4	4--	4--
Safe Haven II - Arundel House of Hope, 227 Ritchie Highway	4	-4-	4--
<b>TOTAL PROJECTS: 18</b>			