ANNE ARUNDEL COUNTY

CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT

Local Fiscal Year 2026

County Executive

Steuart Pittman

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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 first year (Local Fiscal Year 2026) of the five-year period for the *Anne Arundel County Consolidated Plan: LFY 2026 – LFY 2030 (FFY 2025 – FFY 2029)* in June 2026. 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 first year of the Consolidated Plan period. The projects selected for funding during LFY 2026 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.

Vision Statement

Anne Arundel County will pursue housing and community development goals that create strong and vibrant communities through a range of affordable housing options and community development opportunities for all residents. Strategies across all goal areas will focus on supporting low- and moderate-income households with the greatest needs obtain housing and related support to help make Anne Arundel County the Best Place – For All.

Guiding Priorities

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

Affordable Housing

The County will make the creation and stabilization/preservation of affordable housing, as well as related services, its top housing and community development priority. Initiatives that create, preserve and support affordable housing that meets the needs of homeowners, renters, those experiencing homelessness, and other special needs populations will be given preference for funding. Further, to the extent possible, production of new affordable housing and programs that enhance possibilities for quality housing in economic opportunity area census tracts as well as in areas where the development activity will have a revitalizing impact shall be prioritized.

Priority Areas

Revitalization efforts and public service dollars (operating funds) will be prioritized to four main neighborhood revitalization areas, which are the **Severn, Brooklyn Park, Maryland City, and Glen Burnie** communities. While these areas have their own unique assets, they contain a higher concentration of low- and moderate-income households, older – yet affordable – housing stock in need of updates, repairs, and other needs compared to the County as a whole.

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
Affordable Housing	Affordable Housing - Owner	Public Service Activities for Low/Moderate Income Housing Benefit	Households Assisted	300	73	24%	60	Repairs with Care	73	122%
								Total	<u>73</u>	
		Homeowner Housing Rehabilitated	Household Housing Unit	125	30	24%	26	Property Rehabilitation	23	88%
								Total	**23**	
		Direct Financial Assistance to Homebuyers	Households Assisted	50	9	18%	10	Mortgage Assistance Program	<u>7</u>	70%
								Total	**7**	
	Affordable Housing - Renter /	Public Service Activities other than	Persons Assisted	50	11	22%	6	Services for Seniors Aging in Place	11	183%

	Special Needs Housing	Low/Moderate Income Housing Benefit						**Total**	**11**	
		Rental Units Constructed	Household Housing Unit	411	208	51%	208	Rental Housing Production	208	100%
								Total	**208**	
		Rental Units Rehabilitated	Household Housing Unit	810	23	3%	345	Scattered Sites Rental	3	7%
								Group Home Rehabilitation	2	
								Rental Housing Production	16	
								CHDO Group Home Acquisition/Rehab.	2	
								Total	**23**	
	Special Needs Housing	Tenant-Based Rental Assistance / Rapid Rehousing	Households Assisted	150	53	35%	30	HOPWA Tenant Based Rental	53	177%
								Total	**53**	
Prevent and End Homelessness	Homelessness	Public Service Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	4,000	1,979	49%	800	Homeless Day & Resource Center	1,484	247%
								Homeless Street Outreach Team	346	
								Hope for All - Turning Houses into Homes	149	
								Total	**1,979**	
		TBRA/RRH	Households Assisted	1150	215	19%	230	Light House Rapid Rehousing	0	93%
								Moving Home Program	54	
								CoC funded TBRA	161	
								HOME ARP Sarah's House		

								Total	**215**	
		Homeless Person Overnight Shelter	Persons Assisted	1,975	354	18%	395	The Light House Family Program	61	90%
								Sarah's House	293	
								Steuart L. Pittman Transition Center		
								Total	**354**	
		Homelessness Prevention	Persons Assisted	3875	68	2%	775	CAA Eviction Emergency Assistance	44	47%
								PCYF Family Stability Extension	21	
								LARS Eviction Prevention Program	3	
								ACDS EPP Program	296	
								Total	**364**	
Sustainable Communities	Non-Housing Community Development	Public Service Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	3,125	691	22%	625	Chesapeake Arts Scholarship	65	111%
								Freetown Village Boys & Girls Club	113	
								Severn Center Boys & Girls Club	331	
								The Complete Player	61	
								Opportunities Industrialization Center	121	
			Public Facility	1				**Total**	**691**	
Administration of Federal Funds	Administration	Other	Other	1	1	100%	1	**Total**	**1**	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 first year of the Consolidated Plan for FY 2026 – FY 2030, 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 funded with federal, State, and County funds met by the County, ACDS and its partners.

Homeownership Opportunities

- Rehabilitated or repaired 23 homes occupied by low- and moderate-income homeowners, including making modifications to three (3) of these homes to enhance livability and making minor repairs, adaptability modifications to 73 seniors.
- Leveraging County funds, provided 337 individuals with homeownership counseling.
- Approximately 118 households received County funded foreclosure prevention counseling.
- Supported nine (9) first time homebuyers (seven HOME funded and two County funded with incomes at 100% AMI) acquire their first home through the provision of mortgage write-down or down payment assistance.

Increasing Rental Housing Opportunities

- The County supported increasing affordable rental housing; $4.4 Million in County Affordable Housing Trust Fund and federal HOME dollars were invested in the following multi-family affordable housing communities which were completed in LFY2026:
    - Heritage at Madison (aka Doll Apartments), 16 units of permanent supportive housing in Glen Burnie, in a COO;
    - Willows at Forest Drive, a 58-unit family projected located in Annapolis, a COO;
    - Blue Oaks at North Odenton (aka North Odenton 4 and North Odenton 9), a 150-unit family project located in Odenton, a COO.

- HOME CHDO funds were loaned to Arundel House of Hope for the acquisition of two existing transitional housing homes (previously being leased) which will continue to offer six-beds (three in each home) for individuals experiencing homelessness.

- Two group homes serving individuals with disabilities were rehabilitated with CDBG funds.

- ACDS, on behalf of the County, acquired and completed renovations on three 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 53 households living with HIV/AIDS.

Prevent and End Homelessness

- Prevented and/or diverted 68 households with CDBG funds and 296 households with County funds from becoming homeless.
- Provided day shelter, street outreach, crisis interventions to 1,979 individuals experiencing homelessness.
- Provided overnight emergency shelter to 354 individuals experiencing homelessness.
- Provided tenant based rental assistance to 54 households through the Moving Home Program, a HOME, HOME ARP, and County funded tenant based rental housing (TBRA) program.
- Provided Continuum of Care (CoC) or ESG funded rapid re-housing and/or tenant-based rental assistance with supportive services to 161 households experiencing homelessness.
- Completed the Anne Arundel County Community Action Agency's 15-bed transitional
- Utilizing County Affordable Housing Trust Funds, completed Arundel House of Hope's 9-bed transitional housing project, Bridges to Hope, for individuals experiencing homelessness.
- Construction began on the rehabilitation of HOPE FOR ALL: Warehouse Redevelopment project.

Promoting Healthy and Sustainable Communities

- Supported the participation of approximately 570 youth in programming in underserved communities.
- Provided economic opportunities, including job skills training and GED prep, to 121 individuals.
- Pre-development began on the Opportunity Builder Lighting Enhancement project to increase the accessibility, security and safety of the Millerville campus.

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

	CDBG	HOME	ESG
White	1,081	27	70
Black or African American	1,286	41	187
Asian	23	1	1
American Indian or American Native	14	0	1
Native Hawaiian or Other Pacific Islander	3	0	1
Two or More	0	2	22
Total	2,407	71	293
Hispanic	239	0	11
Not Hispanic	2,168	71	0

Narrative

The County makes services and programs utilizing CDBG, HOME, and ESG funds available to income eligible residents. During LFY 2026, a total of 2,771 households were served through ESG, CDBG, and HOME programming.

CR-15 Resources and Investments

Table 3
Resources Made Available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG		$ 2,825,137.00	$ 1,885,663.00
HOME		$ 1,518,900.35	$ 1,864,281.00
ESG		$ 188,028.00	$ 22,4623.00
Other	HOPWA funds via Baltimore City	$ 527,755.00	$ 791,260.00
Other	Competitive McKinney-Vento Homeless Assistance Act	$ 2,799,951.00	$ 2,493,548.00

Other	HOME - ARP*	$ 2,800,473.00	$ 952,632.39
other	County	$ 2,073,000.00	$ 1,855,124.00
Other	Affordable Housing Trust Fund	$ 11,956,400.00	$ 3,700,062.15
Other	American Rescue Plan Act*	$ 15,584,926.00	$ 290,477.00
	TOTAL	**$ 40,274,570.35**	**$ 14,057,671**

* Multi-year recovery award

**Expenditures may not reflect amounts drawn in IDIS.

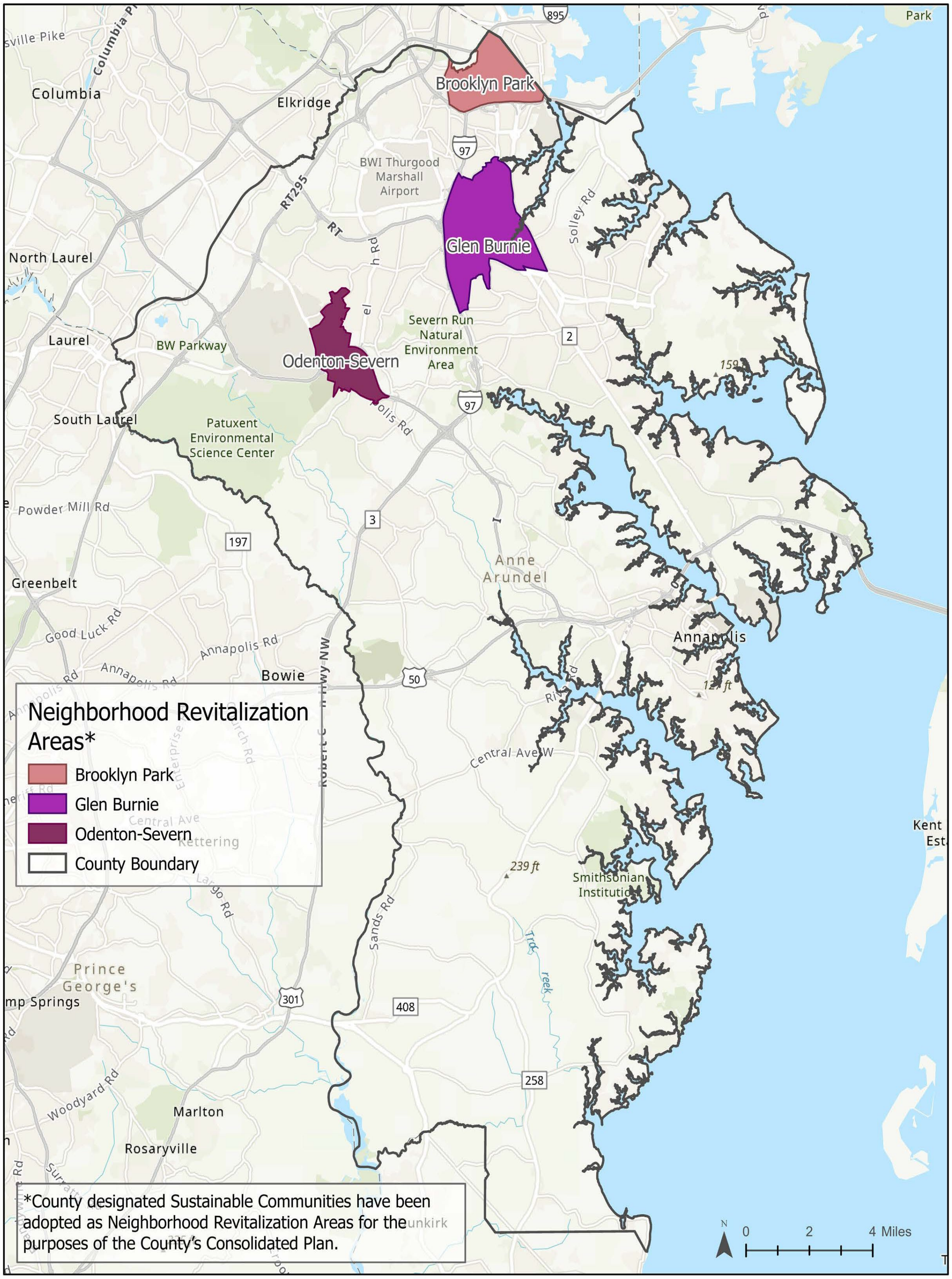
Narrative

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 as well as Public Housing funds supporting low-income communities.

During LFY 2026, approximately $14,057,671 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, and competitive Continuum of Care 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

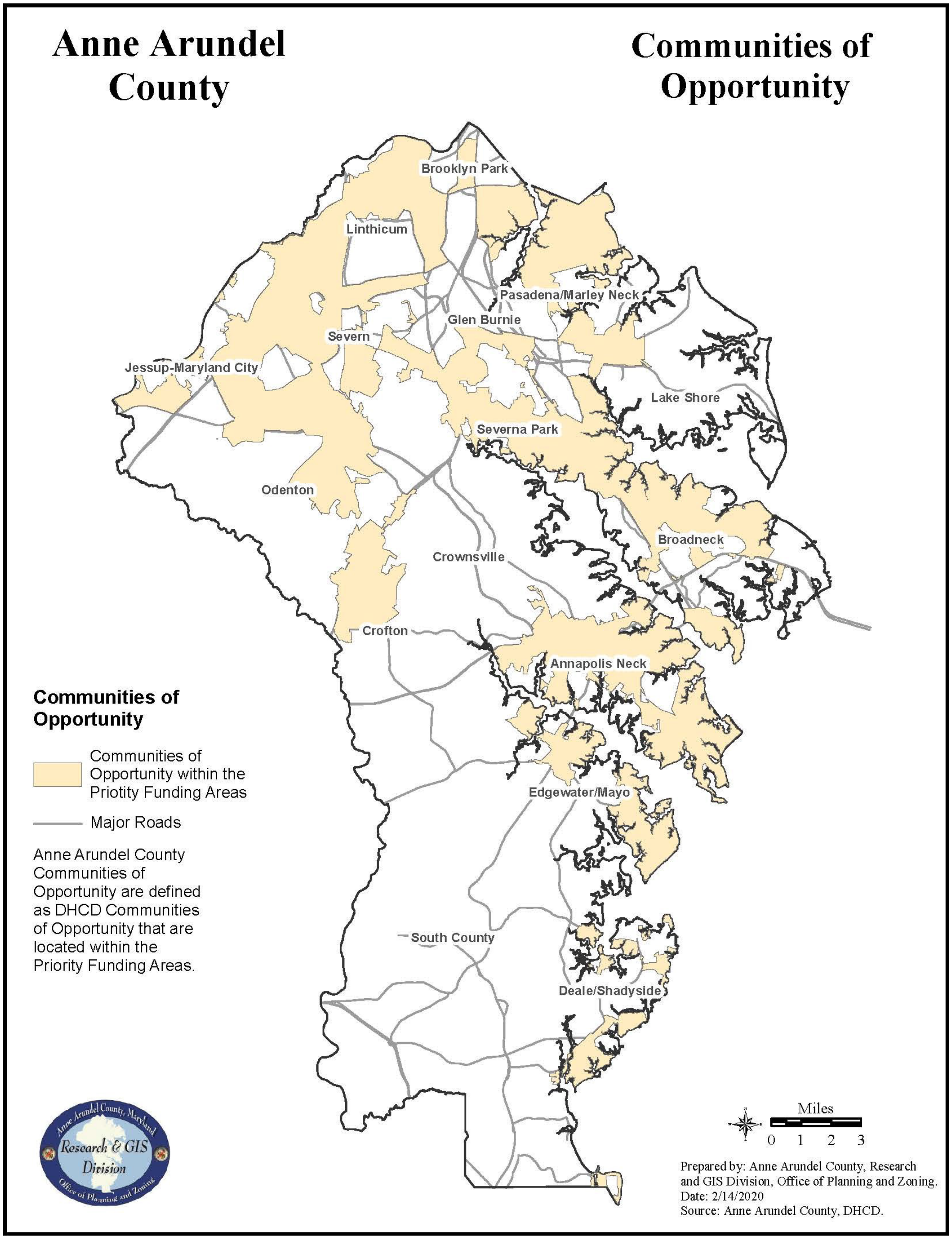


Table 4
Geographic Distribution and Location of Investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Communities of Opportunities	37.00%	2.00%	Funds expended on Multifamily in Community of Opportunity as well as the Severn Center Boys & Girls Club
Neighborhood Revitalization Area	30.00%	45.00%	Funds expended on Chesapeake Arts Center, Boys & Girls Clubs, Scattered Sites, Property Rehabilitation, in Severn, Glen Burnie, Brooklyn Park

Narrative

During LFY 2026, the County invested $1,677,288, or approximately 45 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 and Glen Burnie 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 $65,364 was invested in Glen Burnie and $74,007 invested in Brooklyn. The County also invested an additional $901,422 of its Affordable Housing Trust Funds in these areas.

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. Although construction was completed on three multi-family projects located in Communities of Opportunities and financed with HOME and County funds, however, we did not have expenditure on these projects during the fiscal year. Therefore, in LFY2026, only one percent of the County's federal funds was invested in Severn, a Community of Opportunity. This was due, in part, to the cycle of the development of affordable housing which is multi-year in nature. Investments in multi-family housing are only reported during the year in which the expenditure is made.

Leveraging

During LFY 2026, 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 $5,555,186 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 $228,200 in County funds to enable low- to moderate-income households to obtain private mortgage funds. The program was further supplemented by $23,340 in HUD Housing Counseling Grant funding and $56,000 in the State of Maryland Housing Counseling Fund dollars were utilized to educate potential new homebuyers on the home buying process and financial literacy and to support foreclosure counseling.

- The Property Rehabilitation Program successfully leveraged CDBG and HOME funds with $230,772 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), Community Reinvestment and Repair Commission funds (CRRC), and Laurel Race Course Impact Fund (LRCIF) dollars. For example, the County expended $4,423,309 in VLT funds supporting many community development projects and organizations. Some of these projects are also funded with federal HUD dollars, including providing $114,000 to support Sarah's House emergency shelter. The $465,630 in LRCIF funds, $2,270,262 in local funded Community Support Grants. Finally, $901,327 in State Community Reinvestment and Repair Funds 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 $238,445 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 $290,477 in American Rescue Plan Act (ARPA) funds to support organizations serving the County's low- and moderate-income populations.

- The County expended $883,862 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 2026, ACDS initiated a review of several surplus sites for future projects.

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 $238,471 in State HSP funds as well as $114,000 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 Charites 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 $188,028.

During federal FY 2026, the local HOME match liability was $75,291 due to availability of HOME Program Income expenditures. 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 $75,291 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	$ 605,009
2. Match contributed during current Federal fiscal year (2025)	$ 161,979
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	$ 766,988
4. Match liability for current Federal fiscal year	$ 75,291
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	$ 691,698

Table 6
Match Contribution for the Federal Fiscal Year 2025

Match Contribution for the Federal Fiscal Year 2025									
Project No. or Other ID	**Date of Contribution**	**Cash (non-Federal sources)**	**Foregone, Taxes, Fees, Charges**	**Appraised Land/Real Property**	**Required Infrastru -cture**	**Site Preparation, Construction, Materials, Donated Labor**	**Bond Financing**	**Total Match**	
RH1718	11/15/2024	$ 5,578.00	0	0	0	0	0	$ 5,578	
RH1812	5/30/2025	$ 7,841.00	0	0	0	0	0	$ 7,841	
RH1842	3/19/2025	$ 29,880.00	0	0	0	0	0	$ 29,880	
RH0132	4/4/2025	$ 11,493.40	0	0	0	0	0	$ 11,493	
RH1776	3/19/2025	$ 48,800.00	0	0	0	0	0	$ 48,800	
RH1896	3/19/2025	$ 49,726.70	0	0	0	0	0	$ 49,727	
MP0785	3/1/2025	$ 600.00	0	0	0	0	0	$ 600	
MP0791	1/10/2025	$ 60.00	0	0	0	0	0	$ 60.	
SN0057	3/31/2025	$ 8,000.00	0	0	0	0	0	$8,000	
							Total	$ 161,979	

Table 7
Program Income

Program Income Enter the program amounts for the reporting period				
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 $
$1,971,790	$1,752,703	$1,194,181	0	$2,530,312

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	2	3	14
Dollar Amount	$ 671,214.42	$ -	$ -	$ 91,159.00	$ 177,640.32	$402,415.10
Sub-Contracts						
Number	35	0	0	2	12	21
Dollar Amount	$ 185,351.11			$ 19,120.00	$ 57,830.00	$108,401.11

	Total	Women Business Enterprises	Male
Contracts			
Number	19	1	18
Dollar Amount	$ 671,214.42	$ 59,116.80	$ 612,097.62
Sub-Contracts			
Number	35	1	34
Dollar Amount	$ 185,351.11	$ 18,000.00	$ 167,351.11

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				
		Minority Property Enterprises				
Households Displaced	Total	Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	White Non-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
Number of Homeless households to be provided affordable housing units	40	72
Number of Non-Homeless households to be provided affordable housing units	586	243
Number of Special Needs households to be provided affordable housing units	3	3
Total	**629**	**320**

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

In federal FY 2026, the County met goals for serving the homeless and individuals with special needs but fell short on meeting the non-homeless goal. Regardless, many CDBG, HOME, HOME ARP funded projects were completed during the fiscal year. These charts 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.

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

	One-Year Goal	Actual
Number of households supported through Rental Assistance	40	54
Number of households supported through the Production of New Units	208	208
Number of households supported through the Rehab Existing Units	365	44
Number of households supported through Acquisition of Existing Units	16	14
Total	**629**	**320**

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 161 households, and the HOPWA Program provided tenant based rental assistance to 53 households in federal 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 federal FY 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 LFY 2026 – FY 2030*.

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	7	55
Low Income	9	1
Moderate Income	9	5
Total	**25**	**61**

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	72
Number of extremely low-income owner households	9
Number of low-income renter households	10
Number of low-income owner households	4
Number of moderate-income owner households	0
Number of moderate-income renter households	15
Number of homeless persons served	72
Number of middle-income persons served	0

Additionally, to address the worst-case needs in the County, 161 low-income homeless households were served through CoC funded permanent housing programs. The HOPWA Program provided an additional 53 households with tenant-based rental assistance. Finally, to help prevent extremely low income cost burdened households from becoming homeless, ACDS and its partners assisted 364households 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 last 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 Local FY 2026, the County continued its coordinated outreach to support easy access to programs for homeless individuals and families. The County Homeless Outreach Team served 246 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 34 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 2026, 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 2026. 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 2026, Sarah's House Emergency Shelter, operated by Associated Catholic Charities, Inc., expended $85,042 in ESG funds from the County and served 293 persons. Additionally, The Light House, Inc., located in the City of Annapolis, utilized $22,930 in CDBG funds to provide supportive services to 61 women and children.

Transitional Housing
AHOH continued to offer six transitional housing beds for homeless Veterans at Patriot House utilizing County HTF 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 $100,000. The Fouse Center offers intensive support services for substance abuse and mental health support.

Additionally, the County added transitional housing beds. Construction was completed on Anne Arundel County Community Action Agencies' transitional housing project, which opened 15-beds for returning citizens to prevent them from becoming homeless. Arundel Housing of Hope's transitional housing project, funded with County AHTF, provides up to 11-beds for adult men experiencing homelessness. Also, ACDS provided Arundel House of Hope with HOME CHDO funds for the acquisition and minor rehabilitation for two single-family homes containing 6 transitional rental units for people 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 LFY 2026, the County used an array of funds to address the eviction crisis including CDBG, State, County, and private sources.

In LFY 2026, $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 44 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 $30,000 in CDBG funds to continue the Brooklyn Park Family Stability Program which provided eviction prevention and shelter diversion assistance for 21 households. CDBG funds were also provided to Laurel Advocacy and Resource Services (LARS) to prevent eviction for 3 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 $25,199 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 296 households thereby keeping households safe and housed. Additionally, the County utilized County resources to provide legal assistance to 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 Affordable Housing Trust Funds to support individuals leaving 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 input from the community, people with lived experience, and service providers.

The County utilized a rapid re-housing strategy for homeless individuals and families. This approach utilized $41,983 in ESG and $251,818 in CoC funding for rapid re-housing programs serving 39 households in LFY 2026. The family shelters also work to help families increase their incomes so they can obtain housing. The Light House also offered a rapid re-housing program offering short term rental assistance. 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 54 families were provided housing during the fiscal year through ACDS' 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 161 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 $140,827 in CoC funds providing 13 chronically homeless individuals with permanent supportive housing.

- Safe Haven Consolidated Program – AHOH expended $154,937 in CoC funds providing eight chronically homeless persons with permanent supportive housing.

- Housing First Program – People Encouraging People, Inc. expended $141,713.77 in CoC funds providing tenant based rental assistance and intensive case management services to 14 chronically homeless households.

- SHOP Consolidated Program – The Anne Arundel Mental Health Agency expended $394,222 in CoC funds providing tenant based rental assistance for 23 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 $1,255,692 in CoC funds to administer a permanent housing program, which is operated through a partnership between the Housing Commission of Anne Arundel County, Arundel House of

Hope and the Department of Social Service. This Program provided housing assistance to 74 households, including families who were chronically homeless, as well as providing intensive case management and supportive services. This Program also includes funds 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 53 households with an adult member diagnosed with HIV or AIDS. Additionally, two 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.

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 individuals with disabilities. The other 50 percent are intended for elderly households or individuals with disabilities.

As of June 2026, after waiting lists were purged in September 2025, the Housing Commission had a remaining total of 2,408 households on a waiting list for public housing units; 10,976 on a waiting list for housing choice vouchers; 7,708 on waiting lists for other tenant-based voucher programs for Oakleaf Villas, Pumphrey House, Mainstream, SHP and HOPWA; and 23,655 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, the garden style apartments require the ability to use stairs to access all second-floor apartments 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, and two of its communities through Low Income Housing Tax Credit (LIHTC) redevelopment. Residents of all Housing Commission 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 2026, the Housing Commission continued to encourage its residents to stay engaged with the management staff of their communities. Resident Councils will continue to operate at 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: LFY 2026 – FY 2030*, 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 2026, 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 in LFY25. The following projects are in process and expect to commence and/or complete construction in LFY26 or LFY27, and would not be viable without the workforce housing zoning provision:

- Little Patuxent Family, a 33-unit family rental project in Gambrills, which also will receive County funding and a PILOT;
- Homes at Shelley, a 60-unit family rental project in Glen Burnie, which also will receive County funding;
- Odenton Junction, a 122-unit family rental project in Odenton, which also will receive County funding and a PILOT;
- Chesapeake Neighbors, B&A Boulevard, Severn, and Nursery Road, Linthicum, two rental projects containing 5 units of shared housing, which also will receive County funding;
- Severn Retreat, a 192-unit homeownership project in Severn;

The County zoning code also contains a provision that requires certain percentages of units in new projects to be restricted for households at or below 60% AMI. The following two projects are in process to comply with the following zoning provisions:

- Seven Oaks at Odenton Town Center, Odenton, which will provide 866 total units of rental housing, of which 133 will be affordable, pursuant to the Odenton Town Center Master Plan requirements;

- Ridge Mixed Use, Hanover, which will provide 110 total units of rental housing, of which 11, will be affordable pursuant to the BWI/Fort Meade Growth Area requirements.

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, and Homes at Shelly, a 60-unit rental project in Glen Burne is also expected to leverage this incentive.

The County may provide Payments-in-Lieu of Taxes (PILOTs) as a financial incentive for developers who are building affordable rental housing. In LFY26, the following two projects were completed which received PILOTs:

- Willows at Forest Drive, a 58-unit family project located in Annapolis;

- Blue Oaks at North Odenton (aka North Odenton 4 and North Odenton 9), a 110-unit family project located in Odenton.

In the 2026 Maryland General Assembly, HB571 was passed which provides a tax exemption for state and county taxes to affordable housing projects owned in whole or in part by nonprofit organizations. The County expects several projects to benefit from this tax exemption in the coming years, including Homes at Shelly, a 60-unit rental project located in Glen Burnie.

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 appropriated $7,453,400 in local Housing Trust Fund dollars to support affordable multi-family housing development throughout the County for LFY 2026. These funds will be allocated to rental housing developments which have submitted applications and are in the process of underwriting.

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.

Actions taken to address obstacles to meeting underserved needs.

The main obstacle the County identified in the *Anne Arundel County Consolidated Plan FY 2026 – FY 2030* 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 2026, the first 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 $5,555,186 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 2026, through the Property Rehabilitation and Group Home Rehabilitation, a total of 14 properties were assessed for LBP hazards. All the properties were brought into compliance in accordance with the Lead-Based Paint Law and there was four were properties in which lead-hazard reductions were necessary, and upon completion of construction, they all passed a lead-free clearance by a certified lead risk assessor.

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

In 2024, approximately 6.6 percent of County residents lived below the poverty line, as defined by the U.S. Census Bureau, which is a small increase from the six percent of residents who lived below the poverty line in 2022. 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 2026, the Opportunities Industrialization Center of Anne Arundel County (OIC) assisted 121 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 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 2026 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 2026.

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 2026.

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 three of five multifamily projects. ACDS, Inc., follows the CDBG and HOME schedule of monitoring based on the number of units per project, projects with fewer than 25 or fewer units are typically monitored every two to three years. The remaining group homes will next be monitored during LFY 2027.

All three CDBG funded multifamily projects were physically inspected per Housing Quality Standard requirements. One of the properties passed inspections at first evaluation. There was a total of 53 units inspected, Of the 53 units, 19 units failed and 7 passed on the first inspection. 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.

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, and upon request from ACDS at 410-222-7600. The comment period for the LFY 2026 CAPER (Program Year 2025) was held for 16 days Wednesday, August 26, 2026 to Friday, September 11, 2026, exceeding the required minimum of 15 days.

Comments – TBD

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 2026 –FY 2030* (FFY 2025 – FFY 2029). 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

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 2026 monitoring, see list of HOME funded projects that were monitored in Appendix III: HOME Projects Monitoring List – Program Year 2026.

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). There is one Project where the HOME Loan was paid out in FY26 (College Parkway Place). However, the Period of Affordability has not expired. This project continues to be monitored for HOME Compliance. Projects which were completed in LFY26 were monitored after initial lease up.

Summary

The County conducted a comprehensive review of tenant files for 20 multi-family projects, and one (1) HOME CHDO multifamily rental project, a for a total of 21 HOME rental projects, which involved the review of 1189 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 LFY26. 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, 20 HOME funded multi-family projects were monitored during LFY 2026. 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 2026, 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 $671,214 in construction contracts, were completed during LFY 2026. Out of the 19 contracts awarded to general contractors, 5 contracts were awarded to MBE firms with a total contract value of $268,799.31, or approximately 26percent of the contracts awarded. A total of 35 sub-contracts were awarded $76,950; of these, 14 sub-contracts were awarded to MBE firms, out of the 19 construction contracts awarded, one was awarded to a WBE firm. One Sub-Contract was awarded to a WBE firm.

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 $1,752,703 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 $1,194,181 in program income was expended and drawn from IDIS during LFY 2026, which was used for program costs and administrative support.

The Property Rehabilitation Program utilized a total of $319,213 HOME funds for 21income eligible homeowners in LFY 2026. Eleven (11) White households and 10 Black or minority households were served. Four households have a household income documented at 30 percent of AMI, eight 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 $122,848 in HOME funds leveraging $228,200 in County Housing Trust Funds (HTF) to income eligible first-time homebuyers in LFY 2026. Of the seven assisted, three 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 2026 utilizing a wide range of federal, State, and local resources include:

- provided homeownership counseling to 337 households;
- provided comprehensive property rehabilitation or repair services to 96 income-eligible households;
- assisted seven 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 three units acquired in previous year that are rented to low-income households in the Brooklyn Park and Glen Burnie area;
- construction was completed on three multi-family projects financed with HOME and County funds: Blue Oaks at North Odenton (also known as North Odenton 4 and North Odenton 9),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, and Heritage at Madison (aka Doll Apartments), 16 units of permanent supportive housing in Glen Burnie, in a COO;
    - Two Group Homes were renovated for individuals living with disabilities.

- Acquisition and minor rehabilitation was funded with HOME CHDO funds for two homes containing 6 units for persons experiencing homelessness by Arundel House of Hope.

- Provided 215 homeless households with rental assistance using CoC, ESG, State, and County funds; and

- Assisted 364 households with financial assistance to prevent homelessness through an array of funding sources

APPENDIX I

CDBG
Financial Summaries

APPENDIX II

HOME Projects Monitoring List –
Local Fiscal Year 2026/Federal 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 on the results of an internal Risk Assessment conducted in January of each calendar year. 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 2026 the County has a total of 24 HOME funded multifamily rental projects (Two of the Projects have two properties under the project name), for a total of 26 HOME funded multifamily projects and eight (8) CHDO funded groups with a total of 18 site specific group home projects. 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 Period of Affordability 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 20 HOME multifamily projects and one (1) HOME CHDO multifamily rental project, for a total of 21 HOME rental projects, which involved the review of 189 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 FFY26. A total of 146 units passed inspections.

HOME Funded Projects

Multi-Family Projects	HOME-Assisted Units	Tenant File Reviewed	Units Inspected
Arundel Woods	6	66	6
Berger Square	7	7	7
Brock Bridge Landing	6	5	0
College Parkway	6	0	Not monitored in FY26 due to substantial rehabilitation delays –monitored in early LFY27
Doll Apartments (Heritage at Madison Place) (HOME-ARP)	10	–10	Construction Complete
Eagle Park Village (9%)	6	6	0
Friendship Village - II	10	10	10
Greens at Hammond Lane	7	7	10
Hammarlee House	4	4	4
Heritage at Freetown Village	6	6	7
Heritage Homes	9	9	0
Heritage at Severn (formerly Meade Village)	10	10	10
Heritage Overlook	5	5	5
Homes on the Glen	10	10	10
Little Patuxent Senior	8	84	0
00 Marley Meadows	8	8	4
Morris Blum Senior Housing	4	4	0
North Odenton 4 - (Blue Oaks 4%)	7	0	Not fully leased
North Odenton 9 - (Blue Oaks 9%)	3	0	Not fully leased

Oakwood Family Homes	4	4	Not Monitored in FFY26
Parkview at Furnace Branch	3		3
Parkview at Severna Park		3	5
Victoria Park at Edgewater	11	11	5
5 Wilbourn Estates (formerly Newtowne20)	6	6	6
Willows at Forest Drive	5	0	Under Construction – Will be Monitored FY27
TOTAL PROJECTS:25			
CHDO/Multi-Family Projects	**HOME-Assisted Units**	**Tenant File Reviewed**	**Units Inspected**
Langton Green	59	11	11
Laurel Commons	7	0	Home Period of Affordability Expired, Monitor for ACDS Deed of Trust
TOTAL PROJECTS: 2			
CHDO/Group Homes Projects	**HOME-Assisted Units**	**Tenant File Reviewed**	**Units Inspected**
Arundel Lodge - 1038 Cedar Ridge Court			Will be Monitored in FY27 based on 2 year cycle
Arundel Lodge - 1058 Cedar Ridge Court			Will be Monitored in FY27 based on 2 year cycle
Arundel Lodge - 1240 Gemini Drive			Will be Monitored in FY27 based on 2 year cycle
Arundel Lodge - 7916 Tower Court Drive			Will be Monitored in FY27 based on 2 year cycle
Chesapeake Neighbors - 7902 Elizabeth Road			Will be Monitored in FY27 based on 2 year cycle
Chesapeake Neighbors - 8319 N. Veterans Highway			Will be Monitored in FY27 based on 2 year cycle
Human Services Renovations - 113 Mulberry Avenue			Will be Monitored in FY27 based on 2 year cycle
Human Services Renovations - 119 Elm Avenue			Will be Monitored in FY27 based on 2 year cycle
Human Services Renovations - 1518 Brookhill Terrace			Will be Monitored in FY27 based on 2 year cycle
Human Services Renovations - 401 Irene Drive			Will be Monitored in FY27 based on 2 year cycle
Human Services Renovations - 507 Mansfield Court			Will be Monitored in FY27 based on 2 year cycle
Human Services Renovations - 7605 Post Road			Will be Monitored in FY27 based on 2 year cycle
Human Services Renovations - 908 Fawn Avenue			Will be Monitored in FY27 based on 2 year cycle
Main Street Housing - 204 2nd Avenue, S.E.			Will be Monitored in FY27 based on 2 year cycle
WayStation (formerly Omni House - Cromwell Fountain, 103 & 112 Water Fountain Way			Will be Monitored in FY27 based on 2 year cycle

WayStation (Formerly Omni House) - Oakleaf, 301 Juneberry Way			Will be Monitored in FY27 based on 2 year cycle
Safe Haven I - Arundel House of Hope, 10 Seward Avenue			Will be Monitored in FY27 based on 2 year cycle
Safe Haven II - Arundel House of Hope, 227 Ritchie Highway			Will be Monitored in FY27 based on 2 year cycle
TOTAL PROJECTS: 18			