

# Anne Arundel County Consolidated Plan FY 2016 — FY 2020



**ANNE ARUNDEL COUNTY**  
**CONSOLIDATED PLAN**  
**FY 2016 – FY 2020**

**County Executive**  
**Steven R. Schuh**

**Prepared by**  
**Arundel Community Development Services, Inc.**  
**Kathleen M. Koch, Executive Director**

*Adopted by the Anne Arundel County Council*  
*June 1, 2015*  
*Bill Number 42-15*

# ACKNOWLEDGMENTS

## **County Executive**

Steven R. Schuh

## **County Council**

Jerry Walker, Chairman  
Pete Smith, Vice Chairman  
John J. Grasso  
Derek Fink  
Michael Anthony Peroutka  
Andrew Pruski  
Chris Trumbauer

## **Arundel Community Development Services, Inc.**

### **Board of Directors**

Samuel F. Minnitte, President  
Robert G. Kramer, Vice President  
Ellington E. Churchill, Jr., Treasurer  
Beverley Swaim-Staley, Assistant Secretary  
Vanessa Carter  
Brenda L. Desjardins  
Thomas L. Osborne  
Peter Ponne  
Linton Pumphrey  
David Schultz

### **Executive Director**

Kathleen M. Koch

### **Planning Staff**

Elizabeth Brush  
Erin Karpewicz  
Kimisha Sellers  
Allyson Dlugokeski

*Many Thanks to the Baltimore Metropolitan Council (BMC) and the Anne Arundel County  
Office of Planning and Zoning GIS staff for developing and providing the maps featured in this Plan.*

# TABLE OF CONTENTS

## EXECUTIVE SUMMARY

---

ES-05 Executive Summary .....	1
-------------------------------	---

## CHAPTER 1: PROCESS

---

PR-05 Lead & Responsible Agencies .....	14
PR-10 Consultation .....	15
PR-15 Citizen Participation .....	30

## CHAPTER 2: NEEDS ASSESSMENT

---

NA-05 Overview .....	32
NA-10 Housing Needs Assessment.....	34
NA-15 Disproportionately Greater Need: Housing Problems .....	46
NA-20 Disproportionately Greater Need: Severe Housing Problems .....	49
NA-25 Disproportionately Greater Need: Housing Cost Burdens .....	52
NA-30 Disproportionately Greater Need: Discussion.....	53
NA-35 Public Housing .....	58
NA-40 Homeless Needs Assessment.....	61
NA-45 Non-Homeless Special Needs Assessment .....	64
NA-50 Non-Housing Community Development Needs.....	67

## CHAPTER 3: MARKET ANALYSIS

---

MA-05 Overview .....	69
MA-10 Number of Housing Units.....	70
MA-15 Cost of Housing .....	76
MA-20 Conditions of Housing .....	85
MA-25 Public and Assisted Housing .....	90
MA-30 Homeless Facilities and Services.....	95
MA-35 Special Needs Facilities and Services .....	98
MA-40 Barriers to Affordable Housing .....	101
MA-45 Non-Housing Community Development Assets.....	104
MA-50 Needs and Market Analysis Discussion.....	113

## **CHAPTER 4: STRATEGIC PLAN**

---

<b>SP-05 Overview .....</b>	<b>125</b>
<b>SP-10 Geographical Priorities.....</b>	<b>123</b>
<b>SP-20 General Allocation Priorities .....</b>	<b>139</b>
<b>SP-25 Priority Needs.....</b>	<b>139</b>
<b>SP-30 Influence of Market Conditions.....</b>	<b>146</b>
<b>SP-35 Anticipated Resources .....</b>	<b>147</b>
<b>SP-40 Institutional Delivery Structure.....</b>	<b>152</b>
<b>SP-45 Goals Summary .....</b>	<b>156</b>
<b>SP-50 Public Housing Accessibility and Involvement.....</b>	<b>162</b>
<b>SP-55 Barriers to Affordable Housing .....</b>	<b>164</b>
<b>SP-60 Homelessness Strategy .....</b>	<b>168</b>
<b>SP-65 Lead-Based Paint Hazards.....</b>	<b>172</b>
<b>SP-70 Anti-Poverty Strategy .....</b>	<b>173</b>
<b>SP-80 Monitoring .....</b>	<b>175</b>

## **APPENDIX**

### **Appendix I    Comments from the Public**

# CHARTS • TABLES • MAPS

## CHARTS

---

Chart 1 – Goal Descriptions and Outcomes .....	4
--	---

## TABLES

---

Table 1 – Responsible Agencies .....	14
Table 2 – Agencies, Groups, Organizations Who Participated .....	17
Table 3 – Other Local/Regional/Federal Planning Efforts .....	28
Table 4 – Citizen Participation Outreach .....	31
Table 5 – Housing Needs Assessment Demographics .....	38
Table 6 – Number of Households.....	38
Table 7 – Housing Problems .....	39
Table 8 – Housing Problems .....	39
Table 9 – Cost Burden > 30% .....	40
Table 10 – Cost Burden > 50% .....	40
Table 11 – Crowding Information 1/2.....	40
Table 12 – Crowding Information 2/2.....	40
Table 12A – Cost Burden Renters.....	42
Table 12B – Cost Burden Homeowners .....	43
Table 12C – Severely Cost Burdened Household.....	43
Table 13 – Disproportionately Greater Need 0 – 30% AMI .....	47
Table 14 – Disproportionately Greater Needs 30 – 50% AMI.....	47
Table 15 – Disproportionately Greater Needs 50 – 80% AMI.....	47
Table 16 – Disproportionately Greater Needs 80 – 100% AMI.....	48
Table 16A – Disproportionately Greater Needs: Housing Problems Summary .....	48
Table 17 – Severe Housing Problems 0 – 30% AMI.....	49
Table 18 – Severe Housing Problems 30 – 50% AMI.....	50
Table 19 – Severe Housing Problems 50 – 80% AMI.....	50
Table 20 – Severe Housing Problems 80 – 100% AMI.....	50
Table 20A – Disproportionately Greater Need: Severe Housing Problems Summary .....	51
Table 21 – Greater Need: Housing Cost Burden AMI .....	52

<b>Table 21A – Disproportionately Greater Need: Housing Cost Burden Summary .....</b>	<b>52</b>
<b>Table 22 – Public Housing by Program Type.....</b>	<b>58</b>
<b>Table 23 – Characteristics of Public Housing Residents by Program Type .....</b>	<b>59</b>
<b>Table 24 – Race of Public Housing Residents by Program Type .....</b>	<b>59</b>
<b>Table 25 – Ethnicity of Public Housing Residents by Program Type .....</b>	<b>60</b>
<b>Table 26 – Homeless Needs Assessment .....</b>	<b>62</b>
<b>Table 27 – Nature and Extent of Homelessness .....</b>	<b>62</b>
<b>Table 28 – Residential Properties by Unit Number .....</b>	<b>71</b>
<b>Table 28A – Housing Types on Anne Arundel County 1990 – 2020 .....</b>	<b>71</b>
<b>Table 29 – Unit Size by Tenure.....</b>	<b>72</b>
<b>Table 29A – Unit Size by Tenure.....</b>	<b>72</b>
<b>Table 29B – Occupied Housing Units 2012.....</b>	<b>72</b>
<b>Table 30 – Cost of Housing .....</b>	<b>76</b>
<b>Table 31 – Rent Paid .....</b>	<b>77</b>
<b>Table 31A – Housing Units Sold per Year .....</b>	<b>78</b>
<b>Table 31B – Median Home Price.....</b>	<b>78</b>
<b>Table 31C – Median Gross Rent.....</b>	<b>79</b>
<b>Table 32 – Housing Affordability .....</b>	<b>80</b>
<b>Table 32A – Income Distribution .....</b>	<b>80</b>
<b>Table 32B – 2014 Paycheck to Paycheck Baltimore, Maryland and Metropolitan Region ..</b>	<b>82</b>
<b>Table 33 – Monthly Rent.....</b>	<b>83</b>
<b>Table 33A – Average Rent in Anne Arundel County 2013 .....</b>	<b>84</b>
<b>Table 34 – Condition of Units .....</b>	<b>86</b>
<b>Table 35 – Year Unit Built .....</b>	<b>86</b>
<b>Table 36 – Risk of Lead-Based Paint Hazard.....</b>	<b>87</b>
<b>Table 37 – Vacant Units .....</b>	<b>88</b>
<b>Table 38 – Total Number of Units by Program Type .....</b>	<b>91</b>
<b>Table 38A – Housing Commission of Anne Arundel County Housing Communities .....</b>	<b>92</b>
<b>Table 38B – Public Housing Condition .....</b>	<b>93</b>
<b>Table 39 – Facilities and Housing Targeted to Homeless Households .....</b>	<b>95</b>
<b>Table 39A – HOPWA Assistance Baseline .....</b>	<b>100</b>
<b>Table 40 – Business Activity.....</b>	<b>105</b>
<b>Table 41 – Labor Force .....</b>	<b>105</b>
<b>Table 42 – Occupation by Sector .....</b>	<b>106</b>

<b>Table 43 – Travel Time.....</b>	<b>107</b>
<b>Table 44 – Educational Attainment by Employment Status .....</b>	<b>108</b>
<b>Table 44A – Educational Attainment by Employment Status with Percentages .....</b>	<b>109</b>
<b>Table 45 – Educational Attainment by Age.....</b>	<b>109</b>
<b>Table 46 – Median Earnings in the Past 12 Months .....</b>	<b>109</b>
<b>Table 47 – Geographic Priority Areas .....</b>	<b>125</b>
<b>Table 48 – Priority Needs Summary .....</b>	<b>139</b>
<b>Table 49 – Influence of Market Conditions .....</b>	<b>146</b>
<b>Table 50 – Anticipated Resources.....</b>	<b>148</b>
<b>Table 51 – Institutional Delivery Structure .....</b>	<b>152</b>
<b>Table 52 – Homeless Prevention Services Summary .....</b>	<b>153</b>
<b>Table 53 – Goals Summary .....</b>	<b>156</b>
<b>Table 54 – Goals Descriptions.....</b>	<b>159</b>

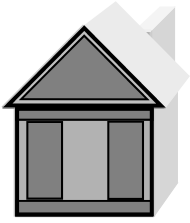
## **MAPS**

---

<b>Map 1 – Percentage of Persons in Poverty – Anne Arundel County 2010.....</b>	<b>35</b>
<b>Map 2 – Low to Moderate Income Census Block Group Areas Year 2010 .....</b>	<b>36</b>
<b>Map 3 – Concentration of African American Population (25% or more) by Census Tract 2010 .....</b>	<b>55</b>
<b>Map 4 – Concentration of Hispanic Population (16% or more) by Census Tract 2010 .....</b>	<b>56</b>
<b>Map 5 – Concentration of Asian Population (13% or more) by Census Tract 2010 .....</b>	<b>57</b>
<b>Map 6 – Low to Moderate Income Census Block Group Areas Year 2010.....</b>	<b>116</b>
<b>Map 7 – Concentration of Non White Population (35% or more) by Census Tract 2010 .....</b>	<b>117</b>
<b>Map 8 – Concentration of African American Population (25% or more) by Census Tract 2010 .....</b>	<b>118</b>
<b>Map 9 – Concentration of Hispanic Population (16% or more) by Census Tract 2010 .....</b>	<b>119</b>
<b>Map 10 – Concentration of Asian Population (13% or more) by Census Tract 2010 .....</b>	<b>120</b>
<b>Map 11 – Percent Housing Unit Change in Anne Arundel County (2000 – 2010).....</b>	<b>121</b>
<b>Map 12 – Percent of Foreclosure Sales by Census Tract in 2012 .....</b>	<b>122</b>
<b>Map 13 – Location of Assisted Units in Anne Arundel County .....</b>	<b>123</b>



<b>Map 14 – Priority Revitalization Communities by Census Block Group 2010 .....</b>	<b>128</b>
<b>Map 15 – Concentration of Non White population (35% or more) by Census Tract 2010 .....</b>	<b>129</b>
<b>Map 16 – Percent Housing Unit Change in Anne Arundel County (2000 – 2010) .....</b>	<b>130</b>
<b>Map 17 – Percent of Foreclosure Sales by Census Tract in 2012 .....</b>	<b>131</b>
<b>Map 18 – Location of Assisted Units in Anne Arundel County .....</b>	<b>132</b>
<b>Map 19 – Commercial Revitalization Districts .....</b>	<b>133</b>
<b>Map 20 – Anne Arundel County Opportunity Areas .....</b>	<b>136</b>
<b>Map 21 – Percent Housing Unit Change in Anne Arundel County (2000 – 2010) .....</b>	<b>137</b>
<b>Map 22 – Median Sales Price in 2012 by Census Tract.....</b>	<b>138</b>



# EXECUTIVE SUMMARY



# EXECUTIVE SUMMARY

---

## ES-05 Executive Summary

### Introduction

The *Anne Arundel County Consolidated Plan FY 2016 – FY 2020* is a five year strategic plan that establishes the County's goals and strategies and guides the investment of federal housing and community development funds, as well as complementary State and County funds. This Plan applies to Local Fiscal Year 2016 through 2020 and Federal Fiscal Year (i.e. Program Year) 2015 through 2019.

The Consolidated Plan is required by the United States Department of Housing and Urban Development (HUD), in order to receive entitlement funds through the Community Development Block Grant (CDBG) program, the HOME Investment Partnerships (HOME) program, the Emergency Shelter Grant (ESG), the Housing Opportunities for Persons with AIDS (HOPWA) program, and the Continuum of Care (CoC). Historically, Anne Arundel County has received allocations for these programs totaling approximately \$6.4 million or more on an annual basis. Arundel Community Development Services, Inc. (ACDS) developed the Plan on behalf of the County and will serve as the lead agency responsible for overseeing the implementation of the Plan over the next five years.

The Plan is a culmination of a year of public hearings and focus group sessions and provides an assessment of the housing needs of the low income, homeless and special needs populations. It also provides an analysis of the County's housing market by evaluating the quantity, quality, and affordability of its housing units both within the rental and homeowner markets. The Consolidated Plan includes several major components including (i) a vision statement to help guide planning and investment of federal resources; (ii) definitions of goals and strategies to address priority needs; (iii) a needs assessment to help identify priority community and housing needs for the County's vulnerable populations; (iv) a market analysis to evaluate the existing community and housing assets and their effectiveness in serving the County's population; and (v) a strategic plan describing how the County will coordinate and collaborate with other organizations in the public, private, and nonprofit sectors to help carry out the goals and meet its identified priority needs.

The main vision guiding the Consolidated Plan is to implement strategies that create a strong and vibrant community, both socially and economically, and create and maintain a diverse community of workers and a broad range of housing options for all income levels. Given the severe housing cost burden and risk of homelessness experienced by those at the lowest end of

the economic spectrum, the County's limited federal resources will be prioritized for the stabilization and expansion of affordable housing. An expanded supply of workforce housing will enable health aids, hospitality and retail workers, teacher aides, daycare workers, and other low and moderate income workers from the public, private and nonprofit sectors to live and be productive citizens of Anne Arundel County.

The County will prioritize its limited federal funds to support new affordable housing units in Opportunity Areas. Efforts to stabilize and preserve affordable housing stock, strengthen homeownership through marketing, and the provision of services to improve the quality of life, will be focused in Priority Revitalization Communities.

### Consolidated Plan Format

The formatting for this Consolidated Plan is different than previous years as it is dictated by a computerized template that is required and prepared by HUD. The basis for the template is to provide a uniform and flexible format that helps ensure the Consolidated Plan is complete per HUD regulations found in 24 CFR Part 91. Each section of the template consists of specific topics with prepopulated tables and narrative sections that set a baseline for HUD's expectations for the amount of information required. Jurisdictions have the option of adding additional content to support the baseline information.

HUD's pre-populated tables include data from the Comprehensive Housing Affordability Strategy (CHAS) and from the American Community Survey (ACS), including special compilations prepared for HUD by the U.S. Census Bureau utilizing HUD's defined income categories. Most of the data is taken from 2007 – 2011 five-year estimates. The CHAS data provided to Anne Arundel County excludes the City of Annapolis, as the City of Annapolis is its own entitlement jurisdiction and will complete its own Consolidated Plan.

Through careful analysis, it was found that some of the HUD provided data was inconsistent and often did not depict the correct correlations. Reasoning for the cause of the data errors is unclear; however, it could be due to the exclusion of the City of Annapolis data or the way HUD defines total housing units as only units that are occupied. To address this issue, the *Anne Arundel County Consolidated Plan FY 2016 – FY 2020* paired the HUD provided data with additional statistics from resources including the U.S. Census and the American Community Survey. The analyzed data includes updated statistics from 2012 and 2013 and is presented in tables numbered with alphanumeric characters. The Plan attempts to present the HUD required tables and questions, along with the additional analyzed data, in a comprehensive and inclusive manner to give a clear picture of the housing needs and market analysis for Anne Arundel County.

## Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview.

The objectives of this Plan are based not only on the information received through a very elaborate public participation process, but also on a thorough needs assessment and market analysis. The outcomes are based on the ability of the County's existing provider network to produce results contingent on the amount of federal, state, County and private dollars available during the five year time frame of this Plan.

The Needs Assessment analyzes the income of households and their ability to afford housing. A household paying more than 50 percent of their income on housing cost is considered to be severely housing cost burdened and is at great risk of losing their home or becoming homeless. The data for the County present a very challenging picture due to the high cost of housing in the County. Forty-One (41) percent of households with an income of 80 percent or less of the area median income (AMI) – both homeowners and renters – are paying more than 50 percent of their income for housing.

The Market Analysis reinforces this affordability issue, finding that there are few affordable housing options for households at 80 percent or less of the AMI. In the last 10 years, the median home value has increased by 98 percent and the median contract rent has increased by 90 percent, while household income has only increased by 40 percent. The findings based on the data presented in the Needs Assessment and the Market Analysis are reinforced by the fact that the County's Housing Commission has approximately 18,000 County residents waiting for housing assistance.

The Needs Assessment shows that homeless and non-homeless special needs persons, including the elderly and persons with disabilities, have a great need for affordable and accessible housing in Anne Arundel County. At the same time, the Market Analysis points out that 62 percent of the current affordable and assisted rental housing stock in the County serves the elderly and just 38 percent is available to serve low and moderate income families. Low and moderate income families lack affordable housing choices throughout the County, especially in Opportunity Areas, which are defined by the Maryland Department of Housing and Community Development. As described in the Strategic Plan, the existing affordable units tend to be concentrated in the older areas of the County, along with the County's older housing stock. These areas, which also have a high concentration of minorities, are referred to as Priority Revitalization Communities and may have substandard housing issues. The Needs Assessment acknowledges that low and moderate income households within Anne Arundel County, many of whom are concentrated in the County's Priority Revitalization Communities, need public services, such as employment training and affordable child care, in order to improve their economic standing.

The County will address these needs by funding programs, projects, and activities in the following eight goals areas:

- Homeownership Housing
- Rental Housing
- Public Housing
- Special Needs Population
- Homeless Population
- Fair Housing
- Non-Housing Community Development
- Historic Preservation

The following chart outlines the specific goals in each of these categories along with a description of the goal, a specific geographic area where the activities will be targeted, and the projected outcomes.

Chart 1 – Goal Descriptions and Outcomes

**HOMEOWNERSHIP GOALS**

Goal	Description	Geographic Area	5 Year Outcome Goals
<b>Increase Homeownership Opportunities</b>	<ul style="list-style-type: none"><li>• Prepare potential homebuyers for the financial responsibilities of purchasing a home, providing intensive individual budget and credit counseling, and group seminars on the home buying process.</li><li>• Increase housing affordability for low to moderate income first time homebuyers through mortgage write-down, closing cost and down payment assistance.</li><li>• Market homeownership opportunities in Priority Revitalization Communities.</li></ul> <i>Planned activities may include homeownership counseling and mortgage assistance, as well as targeted marketing and incentives in Priority Revitalization Communities. Programs will be affirmatively marketed to the County's protected classes through active outreach.</i>	Countywide	2,000 Households  75 Households
<b>Improve the Quality of Existing Affordable Homeownership Housing</b>	<ul style="list-style-type: none"><li>• Improve the supply of existing housing units by providing low interest financial resources to low and moderate income County homeowners to make energy efficiency improvements, eliminate substandard housing conditions, and reduce maintenance costs, thereby allowing them to remain in their homes while improving the overall quality of the community and its housing stock.</li></ul>	Priority Revitalization Communities	130 Units

## Executive Summary

	<ul style="list-style-type: none"> <li>Improve the quality of existing units by acquiring and rehabilitating units for sale to eligible homebuyers.</li> </ul> <p><i>Planned activities may include property rehabilitation; property repair; provision of financial counseling; technical assistance, and acquisition/rehabilitation. Rehabilitation activities will be marketed within the County's Priority Revitalization Communities and affirmatively marketed to the County's protected classes.</i></p>		
<b>Prevent Foreclosure</b>	<ul style="list-style-type: none"> <li>Provide comprehensive foreclosure prevention counseling to existing homeowners by providing technical assistance and intensive one-on-one counseling to develop a plan of action, repair credit, assistance with loan modifications and lender negotiations, and legal referrals to avoid foreclosure.</li> </ul> <p><i>Planned activities may include foreclosure prevention counseling and referrals. Program will be affirmatively marketed within the County's Priority Revitalization Communities and affirmatively marketed to the County's protected classes.</i></p>	Countywide	1,300 Households

## RENTAL HOUSING GOALS

Goal	Description	Geographic Area	5 Year Outcome Goals
<b>Increase the Supply of Affordable Rental Units</b>	<ul style="list-style-type: none"> <li>Increase the supply of affordable rental housing by encouraging and facilitating construction by private developers of new affordable rental units, with priority given to family housing.</li> </ul> <p><i>Planned activities may include providing funds for rental production and provision of PILOTs. Developers will be required to formulate and follow an affirmative marketing plan to target units to the County's protected classes.</i></p>	Opportunity Areas	50 Units
<b>Improve the Quality of Existing Affordable Rental Units</b>	<ul style="list-style-type: none"> <li>Improve the quality and affordability of existing small scattered site rental units and large multifamily affordable rental housing communities by providing technical assistance and financing to property owners.</li> </ul> <p><i>Planned activities may include providing funding on the rehabilitation of rental housing and the provision of PILOTs.</i></p>	Priority Revitalization Communities	120 Units
<b>Maintain and Expand Rental Subsidy Programs</b>	<ul style="list-style-type: none"> <li>Expand, maintain, and create new tenant based rental subsidy programs to reduce the housing cost burden and increase affordable housing opportunities for eligible households.</li> </ul> <p><i>Planned activities may include tenant based rental subsidy programs.</i></p>	Countywide	25 Households
<b>Provide Supportive Services to Cost Burdened Renters</b>	<ul style="list-style-type: none"> <li>Provide financial literacy counseling and education to cost burdened renters to stabilize their housing situation and improve their economic outlook.</li> </ul> <p><i>Planned activities may include financial literacy counseling and education.</i></p>	Countywide	100 Households

### PUBLIC HOUSING GOALS

Goal	Description	Geographic Area	5 Year Outcome Goals
<b>Improve the Quality of Existing Units</b>	<ul style="list-style-type: none"> <li>Support the financial repositioning of the County's public housing inventory away from traditional public housing financing in an effort to improve, maintain, and ensure the long term viability and affordability of the existing housing stock.</li> </ul> <p><i>Planned activities may include the rehabilitation of an existing public housing community to continue to serve the County's low income households. The Housing Commission will be required to formulate and follow an affirmative marketing plan to target units to the County's protected classes.</i></p>	Priority Revitalization Communities	--
<b>Maintain and Expand Rental Subsidy Programs</b>	<ul style="list-style-type: none"> <li>Support the Housing Commission's efforts to maintain, expand and develop new tenant based rental subsidy programs.</li> <li>Allow for full utilization of available vouchers by encouraging outreach efforts to potential landlords facilitating increased acceptance of tenant based rental subsidies throughout the County, particularly in Opportunity Areas, thus avoiding the concentration of subsidized or assisted housing in the County's Priority Revitalization Communities.</li> </ul> <p><i>Planned activities may include expansion of tenant based rental subsidy programs and development of new tenant based rental subsidy programs, as well as programs to de-concentrate the utilization of vouchers in Priority Revitalization Communities and encourage utilization in Opportunity Areas.</i></p>	Countywide	25 Households
<b>Increase Supportive Services Available to Public Housing Residents</b>	<ul style="list-style-type: none"> <li>Supportive programs that provide services to the public housing residents enabling them to improve the quality of their lives.</li> </ul> <p><i>Planned activities may include financial literacy counseling, recreation and education programs for youth, and congregate services for the elderly.</i></p>	Priority Revitalization Communities	675 Persons

### SPECIAL NEEDS POPULATION GOALS

Goal	Description	Geographic Area	5 Year Outcome Goals
<b>Increase the Supply of Special Needs Housing</b>	<ul style="list-style-type: none"> <li>Increase the supply of housing for persons with special needs to live as independently as possible through various mechanisms such as the acquisition and rehabilitation of group homes, new construction of group homes, and expansion of rental assistance programs and affordable multi-family rental communities.</li> </ul> <p><i>Planned activities may include financing for an acquisition and rehabilitation program or new construction multi-family rental projects.</i></p>	Countywide	3 Units
<b>Improve the Quality of Existing Special Needs Housing</b>	<ul style="list-style-type: none"> <li>Improve the quality of housing for special needs population by assisting nonprofit organizations with the rehabilitation of existing group homes.</li> <li>Encourage the development of housing with enhanced technology such as Smart Homes monitoring to help people with special needs to live independently.</li> </ul>	Countywide	1 Unit



## Executive Summary

	<i>Planned activities may include a rehabilitation program for group homes housing persons with special needs.</i>		
<b>Maintain and Expand Rental Subsidy Programs for Special Needs Populations</b>	<ul style="list-style-type: none"> <li>Expand, maintain and create new tenant based rental subsidy programs for the special needs population.</li> </ul> <i>Planned activities may include tenant based rental subsidy programs targeted to special needs populations.</i>	Countywide	175 Households
<b>Promote Special Needs Housing Options</b>	<ul style="list-style-type: none"> <li>Promote housing for the special needs population and elderly by helping homeowners and group home owners make accessibility repairs and alterations to their homes, thereby allowing them the option to remain in their homes.</li> <li>Support programs which provide services for the elderly and for persons with disabilities enabling them to age in place.</li> </ul> <i>Planned activities may include accessibility modification programs, moderate repair programs, and congregate services.</i>	Countywide	20 Units 300 Persons
<b>Increase Supportive Services Available to the Special Needs Population</b>	<ul style="list-style-type: none"> <li>Support efforts of special needs providers to maintain and/or develop facilities which provide community based services, such as vocational and day services, to persons with disabilities and the elderly.</li> </ul> <i>Planned activities may include developing public facilities to provide supportive services for special needs populations.</i>	Countywide	1 Facility

## HOMELESS POPULATION GOALS

Goal	Description	Geographic Area	5 Year Outcome Goals
<b>Prevent Homelessness</b>	<ul style="list-style-type: none"> <li>Provide the resources to prevent homelessness by offering financial assistance and financial counseling to households at risk of losing their homes.</li> </ul> <i>Planned activities may include financial assistance to prevent eviction, including first month rent, security deposits, and utility payment and financial counseling, and referral services program.</i>	Countywide	600 Persons
<b>End Chronic Homelessness</b>	<ul style="list-style-type: none"> <li>Maintain and expand the supply of permanent supportive housing and services for chronically homeless individuals.</li> </ul> <i>Planned activities may include the development and expansion of tenant based rental assistance programs, development of permanent supportive housing units or group homes, and the provision of case management.</i>	Countywide	150 Persons 500 Households
<b>Increase and Sustain Permanent Supportive Housing Opportunities for the Homeless</b>	<ul style="list-style-type: none"> <li>Support efforts to maintain and expand the supply of permanent supportive housing options to help rapidly return people experiencing homelessness to stable housing, with priority given to families, veterans and unaccompanied youth.</li> </ul> <i>Planned activities may include the development and expansion of tenant based rental assistance programs, rapid-rehousing programs, group housing/SROs, financial counseling, and the provision of accompanying services.</i>	Countywide	75 Households
<b>Maintain and Expand Interim Housing Options for the Homeless</b>	<ul style="list-style-type: none"> <li>Provide a variety of interim or short-term housing options for the homeless with the purpose of helping those served become quickly re-housed and economically secure by supporting the continued operation and enhancement of existing emergency, transitional housing, and domestic violence shelters.</li> <li>Support the development of new facilities based on demonstrated community need.</li> </ul>	Countywide	3,000 Persons

## Executive Summary

	<i>Planned activities may include operational support for transitional housing, domestic violence and emergency shelters or the development of new facilities.</i>		
<b>Provide a Continuum of Comprehensive Services for the Homeless</b>	<ul style="list-style-type: none"> <li>Provide a continuum of comprehensive services allowing the homeless to become quickly re-housed and economically secure including (i) providing comprehensive essential services to increase stability and economic security, (ii) developing outreach programs to engage homeless individuals and family, including chronically homeless, and (iii) supporting and enhancing the capacity for the community to end homelessness through data, coordination, and planning.</li> </ul> <p><i>Planned activities may include support for day programs; case management; mental health programs; employment, education, and training services; financial counseling; life skills classes; workplace training; child care; outreach programs; and support for data collection (HMIS), and coordination and planning activities.</i></p>	Countywide	1,000 Households

## FAIR HOUSING GOALS

Goal	Description	Geographic Area	5 Year Outcome Goals
<b>Implement Regional &amp; Local Fair Housing Action Plans</b>	<ul style="list-style-type: none"> <li>Explore land use regulations that will encourage developers to provide affordable housing for low and moderate income wage earners in mixed use zones, transit zones and commercial districts.</li> <li>Promote fair housing enforcement, outreach and education throughout the County</li> <li>Explore educational programs that may change community misconceptions about affordable housing.</li> <li>Support regional efforts to implement the Regional Fair Housing Action Plan.</li> </ul> <p><i>Planned activities may include outreach and education, supporting a regional policy of no net loss of units, establishing regional porting standards for tenant based vouchers, establishing a regional project based voucher program, and continuing outreach and education around fair housing.</i></p>	Countywide	1 Other

## NON-HOUSING COMMUNITY DEVELOPMENT GOALS

Goal	Description	Geographic Area	5 Year Outcome Goals
<b>Increase Supportive Services</b>	<ul style="list-style-type: none"> <li>Support programs and services which seek to improve the quality of life for persons and households residing in Priority Revitalization Communities.</li> </ul> <p><i>Planned activities may include after school and child care programs, health services, family support programs, and crime prevention programs.</i></p>	Priority Revitalization Communities	175 Persons
<b>Increase Economic Development Opportunities</b>	<ul style="list-style-type: none"> <li>Support programs and services that help the County's low and moderate income residents achieve financial and economic independence.</li> </ul> <p><i>Planned activities may include financial literacy counseling, job training, education, affordable child care, and transportation programs.</i></p>	Countywide	440 Households

---

**HISTORIC PRESERVATION GOALS**

Goal	Description	Geographic Area	5 Year Outcome Goals
<b>Preserve Historic Resources in Minority Communities</b>	<ul style="list-style-type: none"> <li>Preserve culturally and historically significant structures serving minority communities by supporting the rehabilitation and adaptive reuse of properties identified in joint venture with the Maryland Historical Trust and other historic preservation organizations in order to provide physical space for community needs including access to services such as health care, Head Start programs, recreation, senior activities, housing counseling and youth services.</li> </ul> <p><i>Planned activities may include the rehabilitation of historic community structures and facilities.</i></p>	Countywide	1 Structure

**Evaluation of past performance.**

During the first four years of the *Anne Arundel County Consolidated Plan: FY 2011 – FY 2015*, Anne Arundel County has continued to serve the housing and community development needs of low and moderate income County residents. As a result of the funding being targeted to housing and services, the County has accomplished many of its goals and objectives.

In an effort to encourage and assist residents to become homeowners, the County has assisted 1,659 households through homeownership counseling and 79 households with the purchase of their first home through the mortgage write-down, closing cost and down payment assistance program. During the recession and resulting foreclosure crisis, 2,748 households have been assisted with foreclosure prevention counseling and received the necessary guidance to develop a plan to save their homes, when possible. Additionally, to stabilize the existing supply of affordable housing, 121 households received assistance to rehabilitate their homes. The County has met its goal in some areas and is on target to meet its goal outputs with other homeownership programs.

Creating new and stabilizing existing quality affordable rental housing was a high priority for the County. The County's five year goal was to improve 400 units and to create 250 new affordable rental units. The County has been able to support the rehabilitation of 265 rental units and the creation of 306 new units, just falling short of its goal.

The County's goal for its Public Housing Commission was to create 50 new rental vouchers, improve the quality of 400 public housing units, and support 2,500 youth living in public housing communities with after school care and educational support. The County was successful in providing 1,551 youth after school services in the first four years, providing over 50 targeted HOPWA vouchers and operating a HOME funded tenant based housing program. Additionally, the Housing Commission has improved or redeveloped 444 units of housing, including

redeveloping 100 units of senior housing. The County is on target to meet its overall five year goal at the end of this program year.

During the last five years, the County has strived to increase and stabilize housing and services for individuals with special needs, exceeding its goal by providing assistance to acquire and/or rehabilitate 26 group homes and rental assistance to 214 households. In addition, in the first four years of the past Consolidated Plan period, the County provided funds for accessibility modifications to 36 households – just falling short of its goal – and provided congregate services to 33 households and is on target to meet its five year goal of serving 40 households.

The County's Continuum of Care for the homeless has been extremely successful in exceeding all its numeral goals. In the first four years, the County has prevented 1,051 households from becoming homeless, provided emergency and transitional shelter to 4,776 persons, and provided permanent supportive housing to 504 homeless households.

The County has also experienced some success in its neighborhood revitalization areas. Twenty-three (23) housing units in the Brooklyn Park area, 38 housing units in Glen Burnie area, and four housing units in Severn community have been rehabilitated and improved. A total of 421 youth have been provided arts education or after school and summer programs in Brooklyn Park. The Meade Village Boys and Girls Club continues to provide enrichment programs to youth from the greater Severn area, as well as the public housing residents.

The County is also working to achieve its five years goals to support economic empowerment of low and moderate income residents. Approximatively, 356 adults have received educational and employment training; 186 children have received affordable childcare providing parents with the opportunity to work; and 44 households have received help purchasing a vehicle allowing greater employment opportunities.

Finally, the County met its historic preservation goal and completed renovations on the Galesville Community Center. The Galesville Community Center was originally an historic Rosenwald School for African American children, established in 1929. Today it is used as a community center hosting many events and historical exhibits.

The accomplishments from FY 2011 to FY 2015 depict how successful the County has been in utilizing federal funding. The County spent \$29,857,605 of federal funds over the last five years to meet the needs of its low and moderate income residents, as well as to implement housing and community development programs throughout the County. With this funding, the County was able to increase its stock of quality, affordable housing by helping to facilitate the construction of new units and rehabilitate existing substandard units, prevent foreclosures, add to the number of County homeowners, prevent households from becoming homeless, support the County's public

housing communities, and promote the economic empowerment of its most vulnerable residents. These federal funds have been instrumental in improving the quality of lives and overall economic wellbeing of its residents, as well as alleviating County funding from taking on these responsibilities thus allowing it to support other pertinent issues. The County will continue to be good stewards over its federal funding to build upon its success of increasing affordable housing opportunities and improving communities during the next five years.

### **Summary of citizen participation process and consultation process.**

ACDS prepared the Consolidated Plan on behalf of Anne Arundel County in accordance with 24 CFR Part 91 and the County Citizen Participation Plan. The Plan was developed in consultation with representatives from a wide variety of agencies and persons who might affect or be affected by its implementation. A complete listing of agencies, groups and organizations can be found herein. Preparation and consultation to establish and set goals has been occurring, essentially, throughout the last five years. During this time, well established groups met on a regular basis, including the Anne Arundel Affordable Housing Coalition, the Anne Arundel and Annapolis Coalition to End Homelessness (the Homeless Coalition), the Regional Fair Housing Group, and the HOPWA Planning Group. Additionally, staff regularly attended community meetings in the Priority Revitalization Communities including Brooklyn Park, Glen Burnie and Severn communities to assess revitalization needs in the County. Finally, ACDS, through its Property Rehabilitation, Homeownership Counseling and Foreclosure Prevention Counseling Programs, meets regularly with many low and moderate income households, enabling staff to assess the needs of the community regularly. These ongoing consultations provided a rich context within which ACDS began the formal planning process in the Spring of 2014. The formal citizen participation planning process included eight different focus groups sessions, three public hearings, as well as individual consultations and outreach with subject matter experts. The process is further described herein.

### **Summary of public comments.**

The draft Plan was made available for public comment for 30 days, beginning on March 14, 2015 and ending on April 13, 2015. During the public comment period, ACDS received comments from the Baltimore Metropolitan Council (BMC), the County Department of Social Services, (DSS), the YWCA, a County resident, the Maryland ACLU, and Maryland Legal Aid. BMC encouraged the County to state that it would promote and market homeownership opportunities in the Priority Revitalization Communities. DSS corrected and confirmed the County's count of the homeless population. The YWCA informed staff about the need in the County to expand services for victims of domestic violence and sexual assault. The County

resident stated that the message implied in the County's Consolidated Plan differs from the tone set by the County Council when it recently amended the Workforce Housing Ordinance.

The ACLU had six major comments and recommendations, including statements that (1) the County lacks land zoned as of right for multifamily housing and that the Consolidated Plan should include specific strategies to increase as of right multifamily housing; (2) the County should acknowledge that NIMBYism is a barrier to affordable housing and that the Consolidated Plan should include strategies to address it, including enactment of a fair housing ordinance and education to majority communities; (3) the Needs Assessment should do more to acknowledge that housing problems fall disproportionately on African Americans; (4) the Consolidated Plan should focus more on the housing needs of families with children; (5) the Consolidated Plan should target resources to provide housing counseling and search assistance to renters, including voucher holders; and (6) the Consolidated Plan should set out more specific strategies and actions to meet its goals and objectives.

The Maryland Legal Aid Bureau stated that the County's goal to develop 150 affordable rental units over the next five years is "too modest" given the need for affordable housing and recent losses to the inventory.

### **Summary of comments or views not accepted and the reasons for not accepting them.**

The County appreciated all of the comments received and incorporated many corrections and clarifications, and strengthened language throughout the documents in response to these comments. BMC's recommendation to market the Priority Revitalization Communities for homeownership has been incorporated. In addition, NIMBYism language has been added, along with strategies to address it. Also, the Needs Assessment has been strengthened by adding statistical data on the disproportionate need of the African American community in the County.

As to the ACLU's comment on the need for family housing, the Plan does define family rental housing as a need and further states that one of the County's top priorities for use of its federal dollars is for the new construction of affordable rental housing for families in Opportunity Areas. In addition, in the proposed first Action Plan of this Consolidated Plan, the County is proposing that a portion of its HOME funds be used for a new tenant based rental assistance program targeted to families with children. The Housing Commission is currently working with the ACLU and other advocates on their prioritization hierarchy for Housing Choice Vouchers.

The County recognizes the need for financial counseling not only for cost burdened renters, but also for cost burdened homeowners, housing choice voucher holders, public housing residents

and residents in our homeless facilities. The County is committed to developing a program to address this need and has added this as a goal in this Plan in response to the ACLU comments.

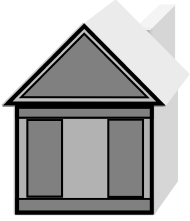
Regarding the ACLU of Maryland's request that the Consolidated Plan include more specific timelines and strategies, the County maintains that this is a planning document which includes broad policy priorities as well as specific strategies. The timeline for implementing the Plan spans the five years beginning July 1, 2015 and ending June 30, 2019.

As to the ACLU's comment that the Plan address the County's lack of land zoned for multifamily development, the County maintains that the Plan does include strategies to address this issue.

Finally, regarding Maryland Legal Aid's comment that the County's goal to develop 150 affordable rental units over the next five years is "too modest", the County maintains that this is a realistic number given the high cost of development, limited funding and a lengthy development timeline.

## Summary

As previously described, the public participation process, Needs Assessment and Market Analysis point to a need for more affordable housing in Anne Arundel County. The County believes a community that creates and maintains a broad range of housing options for all members of the workforce is an economically strong community. The goals and strategies addressed in the Strategic Plan are aimed at addressing that need.



# CHAPTER ONE

## PROCESS





# CHAPTER ONE: PROCESS

---

## PR-05 Lead & Responsible Agencies

Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

**Table 1 – Responsible Agencies**

Agency Role	Name	Department/Agency
CDBG Administrator		Arundel Community Development Services, Inc.
HOME Administrator		Arundel Community Development Services, Inc.
ESG Administrator		Arundel Community Development Services, Inc.

### Narrative

Arundel Community Development Services, Inc. (ACDS) functions as the lead agency for the housing and community development programs in Anne Arundel County. ACDS began operating on July 1, 1993 as a private nonprofit corporation created to address the housing and community development needs in the County. The Corporation is under contract with the County to plan, administer, and implement the federally funded CDBG, HOME, ESG, HOPWA, and Continuum of Care (CoC) Program, as well as State and County funded housing and community development activities. Many of the activities funded under these programs are carried out by subrecipients, including nonprofit service providers and housing developers. Other activities, such as property rehabilitation, homeownership counseling, foreclosure prevention counseling, acquisition/rehabilitation and new construction of housing, are carried out directly by ACDS staff. ACDS takes on many roles, including developer, lender, counselor, landlord and construction manager, which necessitates having staff with a variety of skills and the ability to coordinate with many government agencies and departments to carry out a variety of tasks.

### Consolidated Plan Public Contact Information

Kathleen M. Koch, Executive Director  
Arundel Community Development Services, Inc.  
2666 Riva Road, Suite 210  
Annapolis, MD 21401  
(410) 222 – 7600  
(410) 222 – 7619 (FAX)  
kkoch@acdsinc.org

## **PR-10 Consultation**

### **Introduction**

ACDS prepared the Consolidated Plan on behalf of Anne Arundel County in accordance with 24 CFR Part 91 and the County's Citizen Participation Plan. The Plan was developed in consultation with representatives from a wide variety of agencies and persons who might affect or be affected by its implementation. The planning process involved consultation and information gathering from a variety of entities. Preparation and consultation to establish and set goals has been occurring, essentially, throughout the last five years. During this time, well established groups met on a regular basis, including the Anne Arundel Affordable Housing Coalition, the Homeless Coalition, the Regional Fair Housing Group, and the HOPWA Planning Group. Additionally, staff attended community meetings on a regular basis in the Priority Revitalization Communities including Brooklyn Park, Glen Burnie and Severn communities to assess revitalization needs. Also, ACDS, through its Property Rehabilitation, Homeownership Counseling and Foreclosure Prevention Counseling Programs, meets regularly with many low and moderate income households, enabling staff to assess the needs of the community. These ongoing consultations provided a rich context in which ACDS began the formal planning process in the Spring of 2014. The formal citizen participation planning process included eight different focus groups sessions, three public meetings, as well as individual consultations and outreach with subject matter experts. The process is further described herein.

### **Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies.**

The Housing Commission of Anne Arundel County (Housing Commission) works with service providers to provide Housing Choice Voucher assistance to families and individuals with disabilities. The Housing Commission currently has existing relationships with Supportive Housing Developers, Omni Behavioral Health, The Arc Central Chesapeake Region, People Encouraging People, Anne Arundel County Mental Health Agency, Inc., and Vesta Health Services. Clients work with these service providers who assist them with housing and medical needs, as well as other services. These clients are given priority for housing by the Housing Commission. The Housing Commission meets with these service providers regularly and is exploring the possibility of amending the agency Administrative Plan to formalize these relationships.

The Housing Commission is also a member of the Homeless Coalition and attends meetings regularly. The Housing Commission also serves on committees to ensure coordination with other participating social service agencies, including the Anne Arundel County Department of

Health and the Anne Arundel County Mental Health Agency, Inc. The Housing Commission was an active participant in developing the goals and strategies outlined in this Plan.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

The Homeless Coalition includes representatives from (i) the 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; and (iv) formerly homeless persons, advocates, and others with roles, interests and responsibilities in addressing issues associated with homelessness in the County. The Homeless Coalition meets on a monthly basis to develop policies and procedures for operations, including the adoption of a Governance Charter.

The goals and strategies developed by the Homeless Coalition and its planning process served as the basis for the homeless goals within the Strategic Plan. The Homeless Coalition was an active participant in reviewing and finalizing all of the goals and strategies outlined in this Plan.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS.**

The Homeless Coalition, which is the County's CoC planning group, is involved in determining the needs and setting priorities when allocating ESG funds, developing performance standards and evaluating outcomes, and developing policies and procedures for the administration of the Homeless Management Information System (HMIS). The Homeless Coalition Board and the entire membership meet on a monthly basis. The Coalition has developed procedures for the operation and administration of the HMIS system, which is funded with County general funds and CoC funding. A committee, consisting of Homeless Coalition members currently utilizing the HMIS system, meets on a bi-monthly basis to review policies, update users on program changes and discuss other relevant issues associated with the use and management of the system. Currently, all grantees receiving ESG funds, as well as subrecipients receiving CoC funds, are required to enter data into the HMIS system.

In turn, this HMIS data, which has been vetted and evaluated by the Homeless Coalition Board and membership, informs the allocation of ESG funds and directly influenced the development of the goals and strategies outlined within this Consolidated Plan.

**Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities.**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	<b>Arundel House of Hope, Inc.</b>
	<b>Agency/Group/Organization Type</b>	Services – Housing Services – Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs – Chronically Homeless Homelessness Needs – Veterans
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Arundel House of Hope (AHOH) is a non-profit ecumenical organization that provides emergency, transitional, and permanent affordable housing for the poor and those experiencing homelessness in Anne Arundel County. AHOH was invited via mail and email to attend public hearings and provide comments on the draft Plan. The organization is a member of the Homeless Coalition and participated in several focus group sessions and public hearings to identify homeless and housing needs, goals and strategies.
2	<b>Agency/Group/Organization</b>	<b>Housing Commission of Anne Arundel County</b>
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Non-Homeless Special Needs HOPWA Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Housing Commission of Anne Arundel County (the Housing Commission) owns and manages the County public housing inventory and administers its Housing Choice Voucher Program. The Housing Commission is a member of the Homeless Coalition and is a strong partner with ACDS in developing tenant based rental assistance programs and other programs serving the housing needs of the lowest income residents. The Housing Commission was invited via email and mail to attend focus group sessions, public meetings and provide comments on the draft Consolidated Plan. The Housing Commission CEO participated in several focus group sessions and public hearings to help identify the rental housing and service needs, as well as goals and strategies to address those needs, for low income populations, public housing residents and the elderly.
3	<b>Agency/Group/Organization</b>	<b>Anne Arundel Economic Development Corporation</b>
	<b>Agency/Group/Organization Type</b>	Services – Employment Other government – County
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development

## Chapter One: Process

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Anne Arundel Economic Development Corporation (AAEDC) was created to support business and serve as a catalyst for business growth in Anne Arundel County. AAEDC was invited via mail to attend the public hearings. ACDS staff met with the CEO and staff to review the Strategic Plan.
4	<b>Agency/Group/Organization</b>	<b>Anne Arundel Workforce Development Corporation</b>
	<b>Agency/Group/Organization Type</b>	Services – Employment Other government – Local
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Anne Arundel Workforce Development Corporation (AAWDC) was created to develop and deliver innovative and effective workforce development and training programs for a variety of residents, including youth, seniors, incarcerated individuals, veterans and unemployed persons. AAWDC was invited via mail to attend the public hearings.
5	<b>Agency/Group/Organization</b>	<b>Board of Education</b>
	<b>Agency/Group/Organization Type</b>	Services – Education
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs – Families with Children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Board of Education administers public education on behalf of Anne Arundel County. The Board of Education was invited via mail to attend the public hearings and provide comments on the draft Plan. A representative of the Board of Education sits on the Homeless Coalition, which identified the needs of the homeless and the affordable housing needs, as well as goals and strategies to address those needs.
6	<b>Agency/Group/Organization</b>	<b>Anne Arundel Commission on Disability Issues</b>
	<b>Agency/Group/Organization Type</b>	Services – Persons with Disabilities Other government – Local Public Commission
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Disability Issues
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Commission on Disability Issues represents individuals with physical and cognitive disabilities throughout the County. Staff and members of the Commission were invited to attend focus group sessions, public hearings and to provide comments on the draft Consolidated Plan. Staff and a member of the Commission attended focus group sessions to identify needs, as well as develop goals and strategies for persons with special needs.
7	<b>Agency/Group/Organization</b>	<b>Anne Arundel County Department of Aging and Disabilities</b>
	<b>Agency/Group/Organization Type</b>	Services – Elderly Persons Services – Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Department of Aging and Disabilities manages County Senior Centers, programs for aging adults and services for adults with disabilities. The agency was invited via mail and email to attend focus group sessions, public hearings and to provide comments on the draft Plan. The Department Director attended focus group sessions to identify housing needs and develop goals and strategies to address those needs, for persons with special needs and the elderly.
8	<b>Agency/Group/Organization</b>	<b>Anne Arundel County Department of Health</b>
	<b>Agency/Group/Organization Type</b>	Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-Based Paint Strategy Homelessness Strategy Non-Homeless Special Needs

## Chapter One: Process

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Charged with improving the health of County residents, the Department of Health provides both federal and State mandated, as well as locally initiated, health services to County residents. The Department of Health is a member of the Homeless Coalition and was invited via email and mail to attend focus group sessions, public meetings and to provide comments on the draft Consolidated Plan. Staff attended a focus group session to help identify housing and service needs, as well as strategies to address those needs, for persons with special needs.
9	<b>Agency/Group/Organization</b>	<b>Anne Arundel Partnership for Children, Youth, and Families</b>
	<b>Agency/Group/Organization Type</b>	Services – Children Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs – Families with Children Anti-Poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Anne Arundel Partnership for Children, Youth and Families (the Local Management Board) is the County coordinating body that works to improve, strengthen and create new innovative services to support children, youth and families. The Local Management Board is a member of the Homeless Coalition and was invited via email and mail to attend focus group sessions, public meetings and provide comments on the draft Consolidated Plan. The Executive Director participated in focus group sessions and public hearings to help identify housing and service needs, as well as develop goals and strategies to address those needs, for low income youth and families.
10	<b>Agency/Group/Organization</b>	<b>Anne Arundel Mental Health Agency, Inc.</b>
	<b>Agency/Group/Organization Type</b>	Services – Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Homelessness Needs – Veterans Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Anne Arundel Mental Health Agency, Inc. is dedicated to ensuring that Medicaid recipients and other low-income, non-insured County residents who meet certain criteria have access to a wide range of quality mental health services. The Mental Health Agency is a member of the Homeless Coalition and was invited via email and mail to attend focus group sessions, public meetings and provide comments on the draft Consolidated Plan. Staff attended meetings to identify housing and service needs, as well as develop goals and strategies to address those needs, for homeless individuals and persons with mental health disabilities.
11	<b>Agency/Group/Organization</b>	<b>Anne Arundel County Office of Planning &amp; Zoning</b>
	<b>Agency/Group/Organization Type</b>	Planning Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Geographic Priorities
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Anne Arundel County Office of Planning and Zoning oversees County land use planning and zoning. Planning staff served as a consultant on the Consolidated Plan and worked with ACDS to develop maps for the Plan. Meetings were held with the Planning and Zoning Officer and his staff to review the recommendation outlined in the Strategic Plan. Staff was invited via email, mail and phone to attend public meetings and comment on the draft Consolidated Plan.
12	<b>Agency/Group/Organization</b>	<b>Baltimore Metropolitan Council</b>
	<b>Agency/Group/Organization Type</b>	Regional Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Geographic Priorities and Fair Housing



## Chapter One: Process

		<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p> <p>The Baltimore Metropolitan Council coordinates regional policies on behalf of the six jurisdictions in the Baltimore region and staff from both the Opportunity Collaborative and the Baltimore Regional Fair Housing Group. The Opportunity Collaborative is a 25 member coalition. The Opportunity Collaborative, previously known as the Baltimore Sustainable Communities Initiative is the consortium charged with developing The Regional Plan for Sustainable Development (RPSD) and the Baltimore Region Housing Plan. The Baltimore Region Fair Housing Group is working along with the Opportunity Collaborative Housing Committee, to implement the action steps recommended in the most recent regional component of the Analysis of Impediments to Fair Housing Choice. Anne Arundel County is a member of these two groups and has been an active participant in developing strategies to affirmatively further fair housing within the region. The goals outlined in this Consolidated Plan complement the work of these regional bodies. Baltimore Metropolitan Council staff met with ACDS to provide input on the geographic priorities identified in the Consolidated Plan and shared extensive data and GIS resources from the regional housing plan. Staff was also invited via mail to comment on the draft Consolidated Plan.</p>
1	<b>Agency/Group/Organization</b>	<b>Maryland Department of Housing and Community Development</b>
3	<b>Agency/Group/Organization Type</b>	Services – Housing Other government – State
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Geographic Priorities
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Maryland Department of Housing and Community Development (DHCD) serves as the administrator of a variety of State housing and community development programs and includes State affordable housing finance agency, which administers federal low income house tax credits and State funded affordable rental housing programs. ACDS staff consulted with DHCD in developing the geographic priorities outlined in the Consolidated Plan and adopted the DHCD methodology for identifying communities of opportunity for developing affordable rental housing.
1	<b>Agency/Group/Organization</b>	<b>Maryland Department of Health and Mental Hygiene</b>
4	<b>Agency/Group/Organization Type</b>	Child Welfare Agency Other government – State
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Anti-Poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Maryland Department of Health and Mental Hygiene (DHMH) administer a number of public health programs for residents of the State. DHMH is represented on the Homeless Coalition and was invited via email and mail to attend focus group sessions, public meetings and provide comments on the draft Plan. Staff attended meetings to identify housing and service needs, as well as goals and strategies to address those needs, for homeless individuals and persons with mental health disabilities.
1	<b>Agency/Group/Organization</b>	<b>Anne Arundel Affordable Housing Coalition</b>
5	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis

## Chapter One: Process

		<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p> <p>Anne Arundel Affordable Housing Coalition (AAAHC) is a membership organization dedicated to promoting the development, financing, construction, and preservation of affordable housing opportunities for persons and families with low and moderate incomes in Anne Arundel County. Its membership includes local and statewide organizations and businesses dedicated to promoting affordable housing opportunities in Anne Arundel County. ACDS partnered with the Coalition to host an Affordable Housing Focus Group, attended by over 40 members, to identify affordable rental needs and develop goals and strategies to address those needs. AAAHC was invited via mail to attend public hearings and provide comments on the draft Plan. Individual members of the Coalition, including nonprofit and for profit developers, also attended public hearings to help identify rental housing needs, as well as goals and strategies to meet those needs, for low and moderate income residents.</p>
1	<b>Agency/Group/Organization</b>	<b>Anne Arundel County Community Action Agency</b>
6	<b>Agency/Group/Organization Type</b>	Services – Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Anti-Poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Anne Arundel Community Action Agency serves low income residents throughout Anne Arundel County through a variety of programs to promote self-sufficiency and combat poverty, including child care, eviction prevention assistance, and energy assistance. Staff was invited via mail to attend public hearings and provide comments on the draft Plan. The Executive Director and staff members participated in the public hearings and focus group sessions to identify needs, as well as goals and strategies to help meet the needs, for low and moderate income households.
1	<b>Agency/Group/Organization</b>	<b>Anne Arundel and Annapolis Coalition to End Homelessness</b>
7	<b>Agency/Group/Organization Type</b>	Services – Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Homelessness Needs – Veterans Homelessness Needs – Unaccompanied Youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Anne Arundel and Annapolis Coalition to End Homelessness (Homeless Coalition) is responsible for the overall planning, policy, and program development for how the County addresses the needs of the homeless, setting policy, strategic planning, and developing new programs. The group, which serves as the County Continuum of Care planning body, is facilitated by ACDS and its planning process served as the basis for the Homeless Goals within the Strategic Plan. The Homeless Coalition and its members were active participants in reviewing and finalizing all of the goals and strategies outlined in this Consolidated Plan.
1	<b>Agency/Group/Organization</b>	<b>The Arc Central Chesapeake Region</b>
8	<b>Agency/Group/Organization Type</b>	Services – Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Arc Central Chesapeake Region is a nonprofit organization dedicated to serving individuals with developmental disabilities. The Arc promotes and develops affordable and accessible housing in a community setting for its clients, and is one of the County's certified CHDOs. Staff was invited via mail to attend public hearings and provide comments on the draft Plan. The Deputy Executive Director participated in the public hearings and focus group sessions to develop goals and strategies to help meet the needs of individuals with developmental disabilities.
1	<b>Agency/Group/Organization</b>	<b>Arundel Lodge, Inc.</b>
9	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs – Chronically homeless Non-Homeless Special Needs



## Chapter One: Process

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Arundel Lodge, Inc. is a nonprofit organization serving adults with behavioral health disorders, providing affordable and supportive housing options in a community setting. Staff was invited via mail to attend public hearings and provide comments on the draft Plan. The organization is a member of the Homeless Coalition and participated in several meetings and focus group sessions to identify homeless and housing needs, goals and strategies.
20	<b>Agency/Group/Organization</b>	<b>Associated Catholic Charities, Inc.</b>
	<b>Agency/Group/Organization Type</b>	Services – Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs – Families with Children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Associated Catholic Charities, Inc. develops, owns and operates several affordable senior housing communities within Anne Arundel County. Staff was invited via mail to attend focus group sessions, public hearings and provide comments on the draft Plan. Staff participated in focus group sessions and public meetings to help identify affordable housing and supportive housing needs, as well as goals and strategies to address those needs for the elderly population.
21	<b>Agency/Group/Organization</b>	<b>Bello Machre, Inc.</b>
	<b>Agency/Group/Organization Type</b>	Services – Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Bello Machre, Inc. is a supportive housing provider serving adults with developmental disabilities. Staff was invited via mail to attend focus group sessions, public hearings and provide comments on the draft Plan. The Executive Director participated in focus group sessions and public hearings to help identify the accessible housing needs of adults with developmental disabilities and strategies to address those needs.
22	<b>Agency/Group/Organization</b>	<b>BNI-Maryland</b>
	<b>Agency/Group/Organization Type</b>	Service – Fair Housing Regional Organization Planning Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Fair Housing
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	BNI-Maryland is a nonprofit organization dedicated to promoting fair housing and tenant and landlord rights throughout the State of Maryland and is a member of the Opportunity Collaborative Housing Committee. Staff was invited via mail to attend public hearings and provide comments on the draft Plan, BNI-Maryland participated in a public hearing where they provided comments.
23	<b>Agency/Group/Organization</b>	<b>Boys &amp; Girls Clubs of Annapolis and Anne Arundel County, Inc.</b>
	<b>Agency/Group/Organization Type</b>	Services – Children
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-Poverty
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Boys & Girls Clubs of Annapolis and Anne Arundel County, Inc. (Boys and Girls Club) is dedicated to bring high quality after school and summer programs to the County's low and moderate income youth. Boys and Girls Club was invited via email and mail to attend focus group sessions, public hearings and provide comments on the draft Plan. Boys and Girls Club Executive Director and Board members attended focus group sessions and public hearings to contribute to the development of the Plan's non housing community development goals and strategies.
24	<b>Agency/Group/Organization</b>	<b>Anne Arundel County Department of Recreation and Parks</b>
	<b>Agency/Group/Organization Type</b>	Services – Children Other government – County
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-Poverty Strategy

## Chapter One: Process

		<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Operated by the Anne Arundel County Department of Recreation and Parks, the Brooklyn Park Teen Club provides after school enrichment programming for low and moderate income youth attending Brooklyn Park Middle School, which is located in a Priority Revitalization Community. Brooklyn Park Teen Club was invited via mail and email to attend focus group sessions, public hearings and provide comments on the draft Plan. Staff participated in a focus group session and public hearings to help identify non-housing community development needs, as well as goals and strategies to address those needs, for low income youth.
2	5	<b>Agency/Group/Organization</b>	<b>Calvary Economic Development Corporation</b>
		<b>Agency/Group/Organization Type</b>	Services – Housing Services – Homeless Eviction Prevention
		<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Anti-Poverty Strategy
		<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Calvary Community Economic Development Corporation is a nonprofit organization serving low income clients in the greater Glen Burnie and northern Anne Arundel County with emergency eviction prevention assistance, food pantry items and counseling aimed at low income and very low income households. Staff was invited via mail and email to attend focus group sessions, public hearings and provide comments on the draft Plan. The Executive Director participated in a focus group session by submitting written comments, attended and spoke at the public hearings to help identify the housing needs and homeless prevention needs, as well as goals and strategies, for the very low income population.
2	6	<b>Agency/Group/Organization</b>	<b>Centro de Ayuda</b>
		<b>Agency/Group/Organization Type</b>	Services – Education Service – Fair Housing Hispanic/Latino Outreach and Referral Services
		<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy Language Assistance and Outreach
		<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Centro de Ayuda serves the Hispanic and Latino population within Anne Arundel County. ACDS partners with Center of Help on translating outreach documents and interpretation services to better reach the Spanish speaking community in Anne Arundel County. Center of Help was invited via mail to attend the public hearings and provide comments on the draft Plan. The organization provided translation and outreach services during the planning process.
2	7	<b>Agency/Group/Organization</b>	<b>Chesapeake Arts Center, Inc.</b>
		<b>Agency/Group/Organization Type</b>	Services – Children
		<b>What section of the Plan was addressed by Consultation?</b>	Anti-Poverty Strategy Neighborhood Revitalization
		<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Chesapeake Arts Center provides a wide variety of visual and performing arts programming and classes, as well as operates an arts scholarship program serving low and moderate income youth in the Brooklyn Park area, which is a Priority Revitalization Community. Staff was invited via mail and email to attend focus group sessions, public hearings and provide comments on the draft Plan. The Executive Director and staff participated in a focus group session and public hearings to help identify the neighborhood revitalization needs of older communities.
2	8	<b>Agency/Group/Organization</b>	<b>Light House, Inc.</b>
		<b>Agency/Group/Organization Type</b>	Services – Housing Services – Homeless
		<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs – Families with Children

## Chapter One: Process

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Light House is a nonprofit organization serving homeless persons in the greater Annapolis area. Staff was invited via mail and email to attend focus group sessions, public hearings and provide comments on the draft Plan. The Light House Executive Director, who also serves as the Co-Chair of the Homeless Coalition, participated in focus group sessions and public meetings to help identify housing needs, as well as develop goals and strategies to address those needs, for the homeless population.
29	<b>Agency/Group/Organization</b>	<b>Langton Green, Inc.</b>
	<b>Agency/Group/Organization Type</b>	Services – Housing Services – Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Langton Green, Inc. serves individuals with developmental disabilities, offering an array of supports, including supportive housing in a community setting. Langton Green, Inc. was invited via mail and email to attend focus group sessions, public hearings and provide comments on the draft Plan. The Executive Director participated in a focus group session to help identify affordable housing needs, as well as develop goals and strategies to address those needs, for the special needs population.
30	<b>Agency/Group/Organization</b>	<b>Omni House, Inc.</b>
	<b>Agency/Group/Organization Type</b>	Services – Housing Services – Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs – Chronically Homeless
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Omni House provides psychiatric and rehabilitative services, including supportive housing, for adults with mental illness. Omni House was invited via mail and email to attend focus group sessions, public hearings and provide comments on the draft Plan. The Executive Director participated in a focus group session to help identify affordable housing needs, as well as develop goals and strategies to address those needs.
31	<b>Agency/Group/Organization</b>	<b>Opportunities Industrialization Center, Inc.</b>
	<b>Agency/Group/Organization Type</b>	Services – Education Services – Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-Poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Opportunities Industrialization Center of Anne Arundel County, Inc. (OIC) is a nonprofit dedicated to providing education, job skills classes, and English classes to low income individuals in an effort to improve their economic situation. OIC was invited via email and mail to attend focus group sessions, public hearings and provide comments on the draft Plan. The Executive Director attended public hearings to help develop the Consolidated Plan goals and strategies, especially as they relate to non-housing community development priorities.
32	<b>Agency/Group/Organization</b>	<b>Opportunity Builders, Inc.</b>
	<b>Agency/Group/Organization Type</b>	Services – Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Opportunity Builders, Inc. (OBI) is a day and vocational program serving adults with developmental disabilities throughout the County. OBI was invited via mail and email to attend focus group sessions, public hearings and provide comments on the draft Plan. The Executive Director participated in a focus group session to help identify affordable housing and service needs, as well as develop goals and strategies to address those needs, for the special needs population.
33	<b>Agency/Group/Organization</b>	<b>Partners In Care Maryland</b>
	<b>Agency/Group/Organization Type</b>	Housing Services – Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

## Chapter One: Process

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Partners in Care Maryland is a nonprofit organization dedicated to providing services that support the independence of older adults in the community. The organization runs a site serving Anne Arundel County seniors which provides a property repair program. Staff was invited via mail and email to attend focus group sessions, public hearings and provide comments on the draft Plan. Staff participated in a focus group session and public hearings to help identify the housing needs, as well as develop goals and strategies to address the needs of older low and moderate income adults.
3	<b>Agency/Group/Organization</b>	<b>People Encouraging People</b>
4	<b>Agency/Group/Organization Type</b>	Services – Housing Services – Persons with Disabilities Services – Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs – Chronically Homeless Homelessness Needs – Veterans
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	People Encouraging People (PEP) is a nonprofit organization operating in the greater Baltimore region, including Anne Arundel County. PEP provides a full continuum of community support services to individuals with psychiatric disabilities & those experiencing other disabilities or disadvantages. PEP staff is a member of the Homeless Coalition and participated in a focus group session to identify housing needs and to develop goals and strategies to address those needs for the homeless population.
3	<b>Agency/Group/Organization</b>	<b>Rebuilding Together Anne Arundel County</b>
5	<b>Agency/Group/Organization Type</b>	Services – Housing Services – Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Rebuilding Together Anne Arundel County is a nonprofit organization dedicated to providing home repairs for low income residents in need. Rebuilding Together was invited via email and mail to attend focus group sessions, public hearings and provide comments on the draft Plan. The Executive Director participated in two focus group sessions and public hearings to help identify affordable housing needs, as well as goals and strategies to address those needs, for low income residents and the elderly.
3	<b>Agency/Group/Organization</b>	<b>Stillmeadows Community Associations</b>
6	<b>Agency/Group/Organization Type</b>	Community Associations Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Stillmeadows I and II Community Associations are the community associations serving the Stillmeadows community, one of the Priority Revitalization Communities identified in the Consolidated Plan. Staff met with representatives of the associations to seek their input on developing geographic priorities and draft goals and strategies. The organizations were also invited via mail to attend public meetings and provide comments on the draft Plan.
3	<b>Agency/Group/Organization</b>	<b>Vehicles for Change</b>
7	<b>Agency/Group/Organization Type</b>	Services – Employment Economic Development
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Vehicles for Change is a nonprofit organization whose mission is to empower families with financial challenges to achieve economic and personal independence through access to road ready, used vehicles. Staff was invited to attend via mail and email to attend focus group sessions, public hearings and provide comments on the draft Plan. Vehicles for Change participated in the public hearings.

## Chapter One: Process

38	<b>Agency/Group/Organization</b>	<b>Anne Arundel Department of Social Services</b>
	<b>Agency/Group/Organization Type</b>	Services – Children Services – Homeless Child Welfare Agency Other Government – Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Homelessness Needs – Veterans Homelessness Needs – Unaccompanied Youth Anti-Poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Department of Social Services (DSS) serves as a point of contact for safety net programs serving the most vulnerable and needy residents. DSS is a member of the Homeless Coalition and was invited via email and mail to attend focus group sessions, public meetings and provide comments on the draft Consolidated Plan. Staff participated in focus group sessions and public hearings to help identify housing and service needs, as well as goals and strategies to address those needs, for the low income population and the homeless.
39	<b>Agency/Group/Organization</b>	<b>YWCA of Annapolis and Anne Arundel County</b>
	<b>Agency/Group/Organization Type</b>	Housing Services – Children Services – Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs – Families with children Anti-Poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The YWCA of Annapolis and Anne Arundel County (YWCA) is dedicated to creating an environment in which women and girls thrive and offers a number of programs and supports to women and children who are victims of domestic violence. YWCA was invited via email and mail to attend focus groups, public meetings and provide comment on the draft Plan. The Executive Director participated in focus group sessions to help identify non housing community development and homeless needs, as well as goals and strategies to address those needs.
40	<b>Agency/Group/Organization</b>	<b>Human Relations Commission</b>
	<b>Agency/Group/Organization Type</b>	Service – Fair Housing Other Government – Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Human Relations Commission works to remove inequalities which pertain to minority group status in such areas as housing, recreation, education, employment, public accommodations, and those other areas which may be instrumented by the County Executive, as well as initiates, receives and investigates complaints of discrimination, group tensions, prejudice, intolerance, and bigotry against any person or group because of race, creed, color, age, sex, disability, political affiliation, marital status, or national origin that might deprive the person or group of equal rights, protection or opportunities. During the Spring 2014, as part of the Consolidated Plan process, the Human Relations Commission held a facilitated community stakeholder discussion of human relation needs within the County. This session was attended by over 40 community stakeholders from the business community, nonprofit organizations, government, media, community organizations and advocates. The lack of affordable housing was identified as the largest need in the County. ACDS staff participated in these efforts, which helped to inform development of the Consolidated Plan. Further, ACDS invited the Human Relations Commission via email and mail to attend public meetings and comment on the draft Consolidated Plan. Human Relations Commission staff was involved in reviewing the goals and strategies from a fair housing perspective.



## Chapter One: Process

4 1	<b>Agency/Group/Organization</b>	<b>ACLU Maryland</b>
	<b>Agency/Group/Organization Type</b>	Service – Fair Housing Civil Rights
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Fair Housing
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	ACLU of Maryland is a civil rights organization whose goal is to uphold the Constitution, Bill of Rights, and Maryland Declaration of Rights for everyone in Maryland. The ACLU of Maryland is an advocate for fair housing rights and is a member of the Regional Housing Committee operated out of BMC. ACLU of Maryland staff largely contributed to the Baltimore Regional Housing Plan, which informed this Plan and was invited via email to attend the public hearings. Staff attended a public hearing and their comments were taken into consideration when developing the list of actions to address barriers to affordable housing in the Strategic Plan.
4 2	<b>Agency/Group/Organization</b>	<b>Annapolis and Anne Arundel County Chamber of Commerce</b>
	<b>Agency/Group/Organization Type</b>	Business
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Annapolis and Anne Arundel County Chamber of Commerce is a membership organization representing businesses throughout the County and the City of Annapolis. The Chamber works to promote economic development and strives to create a healthy community with a high quality of life where business can thrive. ACDS staff met with members of the Chamber of Commerce to review the Plan.
4 3	<b>Agency/Group/Organization</b>	<b>City of Annapolis</b>
	<b>Agency/Group/Organization Type</b>	Local Government
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Annapolis is located within Anne Arundel County, but is its own entitlement jurisdiction. ACDS regularly consults with the City of Annapolis on housing and community development programs. The City's Planning Office staff is a member of the Homeless Coalition and participated in the public hearings and focus group meetings to identify needs, as well as strategies to address the needs of the homeless and low and moderate income households.

**Identify any Agency Types not consulted and provide rationale for not consulting.**

ACDS made every effort to contact relevant agencies and no groups were purposely excluded.

**Other local/regional/state/federal planning efforts considered when preparing the Plan.**

**Table 3 – Other Local / Regional / Federal Planning Efforts**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	ACDS	ACDS is responsible for coordinating both the County's Consolidated Planning process as well as the Continuum of Care planning process. The goals of the Strategic Plan and the County's homeless plan are developed by the same group, the County's Homeless Coalition.
Analysis of Impediments to Fair Housing Choice	ACDS	Both the recommendations of the Regional and Anne Arundel County Analysis of Impediments to Fair Housing Choice are reflected in this Consolidated Plan's Strategic Plan, especially in regards to geographic priorities.
The Baltimore Regional Housing Plan	Baltimore Metropolitan Council	The County's Consolidated Plan is complementary to Baltimore Regional Housing Plan in that it focuses on building new affordable housing units in areas of opportunity, while it focuses on revitalizing and stabilizing the older communities within our jurisdiction. It also recognizes the need for affordable housing for persons of low and moderate income, and draws some of the same data conclusions.

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan.**

The City of Annapolis is located within Anne Arundel County, and while it receives its own CDBG and ESG entitlement funds, ACDS works closely with the City to implement homeless and homeownership programs. ACDS also administers HOME funds which are sometimes used in the City of Annapolis to redevelop older affordable rental housing communities. A City of Annapolis staff member is active on the Homeless Coalition and meets regularly with ACDS staff on various programs.

The Baltimore Metropolitan Council (BMC) coordinates regional policies on behalf of the six jurisdictions in the Baltimore region and provides staff support to both the Opportunity Collaborative and the Baltimore Regional Fair Housing Group. The Opportunity Collaborative is a 25 member coalition which includes a regional housing subcommittee and the Baltimore Region Fair Housing Group, which includes five of the six BMC jurisdictions. ACDS staff meets with both groups on a monthly basis to work toward implementing recommendations from the Regional Analysis of Impediments (AI) to Fair Housing. In March, ACDS met with members of the Fair Housing Group from surrounding jurisdictions, including Baltimore County, Baltimore City, Harford County and Howard County to specifically discuss this Plan, and has incorporated recommendations from the AI and the Baltimore Regional Housing Plan as part of the Strategic Plan.

ACDS also works with the Maryland Department of Housing and Community Development (DHCD) on a regularly basis and consulted with them regarding the geographic priorities and has adopted DHCD's methodology for identifying Opportunity Areas.

## Narrative

Beginning in the Spring of 2014, representatives of various County agencies, local service providers, developers, and community organizations were contacted in order to schedule focus group sessions and meetings. These meetings were organized by ACDS to bring together service providers and County agency staff serving similar populations to discuss the trends and needs of their clientele. During the sessions, ACDS staff explained the consolidated planning process, reviewed prior goals and strategies, and discussed services and programs currently available, trends in the population, trends in financing, identification of gaps, and proposed goals for the Plan. The discussions, needs identified, and strategies recommended at these contributed to and informed the draft of the Consolidated Plan goals.

On October 22, 2014, ACDS held the first of three public hearings to gather input on community needs and initiate the Local Fiscal Year 2016 budget process. At that hearing, citizens were given an overview of the consolidated planning process and the upcoming schedule. ACDS staff then led the participants in a discussion of the needs seen in the populations served, and in their communities. The needs documented at this public hearing also helped to establish and set the draft goals.

Based on input from the, data collected over the Summer of 2014, and the needs documented at the first public hearing, ACDS staff developed a draft of proposed goals and possible strategies to address those goals.

On December 3, 2014, a public forum was conducted to report on the needs identified to date and solicit feedback on the draft goals and strategies which were developed and informed by the data gathering, held over the summer, as well as the October public forum. After staff presented on general demographic trends and housing and community needs, the nearly 40 people in attendance broke into small groups to review and discuss the proposed geographic priorities, guiding principle, and the goals and strategies. At the conclusion of the meeting, each group reported out and made recommended changes to the proposed elements, which staff and the ACDS Board of Directors then took into consideration and incorporated into the geographic priorities, goals and strategies contained in the Strategic Plan. There was general consensus that affordable rental housing for families should be given priority in areas of opportunity and public services and revitalization activities should be directed to the older areas of the County where a concentration of low and moderate income households exist.

A third public hearing was conducted by the ACDS Board of Directors on February 25, 2015. The purpose of this public hearing was twofold: (1) to solicit additional input on the geographic priorities and the draft goals and strategies before finalizing the draft Consolidated Plan for public comment; and (2) to make activity recommendations to the ACDS Board for the Local



Fiscal Year 2016 budget, as well as allow the public to comment on those recommendations. Finally, the public had one last opportunity to comment on Plan at the public hearing held by the County Council on the Plan.

## **PR-15 Citizen Participation**

**Summary of citizen participation process/efforts made to broaden citizen participation. Summarize citizen participation process and how it impacted goal-setting.**

ACDS involved citizens and stakeholders in the Consolidated Plan process through focus groups sessions and public hearings. ACDS provided citizens and stakeholders the opportunity to comment on the draft Plan during a 30 day public comment period.

Notice of all three of the public hearings was published in the Capital-Gazette newspapers and published on the ACDS website. A notice explaining the Consolidated Plan process, including the date, time and location of all three public hearings, was translated into Spanish and disseminated by Centro de Ayuda in an effort to increase participation by Hispanic individuals. Information on the public hearings was also shared with the Department of Aging and Disabilities and the Commission on Disability Issues staff in an effort to encourage participation by individuals with disabilities. All notices indicated that special accommodations, including sign language or foreign language interpreters could be arranged.

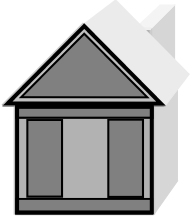
Further, the draft Consolidated Plan was made available in the public libraries throughout the County, at the ACDS office, and on the ACDS website, beginning on March 13, 2015. Concurrently, notice was sent to all County departments, organizations, and individuals represented at the focus group meetings and public hearings, with a request to share the notice with their clients and networks. Notice of the availability of the draft Consolidated Plan was also published on March 14, 2015 in the Capital-Gazette newspapers. Public comments were received through April 13, 2015.

Notice of the availability of this document was mailed to those individuals and organizations who have previously received funding or applied for funding through the programs administered by ACDS. Those individuals and organizations included representatives of community organizations; County agencies who serve low and moderate income persons; elderly and special needs service providers; representatives of public housing tenant associations; and other community activists and stakeholders. This citizen participation process provided ample time for all interested parties and stakeholders to review the Plan, provide comments, reactions, and input.

The public had a final opportunity to comment on the Plan at a public hearing held by the County Council on the Plan. This process of involving the public meets and exceeds the requirements of the County's Citizen Participation Plan for Federal Housing and Community Development Programs which requires two public hearings and a 30 day comment period. More importantly, ACDS, on behalf of the County, involved as many individuals and organizations as possible in the development of this Plan through the focus group process. This facilitated the inclusion of all segments of the population of the County to create a comprehensive and consolidated planning document.

**Table 4 – Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Service Providers	Nearly 40 people attended each of the three public hearings.	Comments received included the need for affordable housing as the number one need. People also made edits to the draft goals and those comments were incorporated. Organizations also commented on the need for zoning changes to allow more adequate land for affordable housing.	Comments were incorporated.	
2	Newspaper Ad	Minorities  Persons with Disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Nearly 40 people attended each of the three public hearings, including residents of the County.	Comments received included affordable housing as the number one need. People also made edits to the draft goals and those comments were incorporated. Organizations also commented on the need for zoning changes to allow more adequate land for affordable housing.	Comments were incorporated	
3	Internet Outreach	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Nearly 40 people attended each of the three public hearings, including residents of the County.	Comments received included affordable housing as the number one need. People also made edits to the draft goals and those comments were incorporated. Organizations also commented on the need for zoning changes to allow more adequate land for affordable housing.	Comments were incorporated	<a href="http://www.acdsinc.org">www.acdsinc.org</a>



## **CHAPTER TWO**

# **NEEDS ASSESSMENT**



# CHAPTER TWO: NEEDS ASSESSMENT

---

## NA-05 Overview

This section presents an analysis of the affordable housing and community development needs in Anne Arundel County, with an emphasis on the needs of the low income, homeless and special needs population. Overall, there has not been a significant change in the identified needs in the County since the last Consolidated Plan was completed in 2010. There continues to be a significant need for housing options for households who are extremely low and low income, especially households with special needs and the homeless.

The purpose of the Needs Assessment is to provide an overview of Anne Arundel County's housing and community development needs. The chapter will begin with a brief analysis of poverty and income in Anne Arundel County followed by an analysis of housing need. This section will review how many households are cost burdened, living in overcrowded situations or in substandard housing by income category, as well as determine if any racial or ethnic group has a disproportionately greater housing need in comparison to the total population. This section also reviews the needs of the homeless and other special needs populations, including but not limited to, developmentally disabled persons and person with HIV/AIDS.

### Poverty and Income in Anne Arundel County

Anne Arundel County is currently home to more than half a million residents. Based on 2012 American Community Survey data (Table 5), the County has a population of 550,488 persons, which is a significant increase from 2000 estimate of 453,709. Anne Arundel County has a relatively high household income when compared to the State of Maryland. According to the 2012 American Community Survey estimates, the County's median household income was \$89,179, while for the State of Maryland it was \$71,122.

The federal poverty threshold, defined by the U.S. Census Bureau, is adjusted for family size and composition, and is based on the current cost to provide food for each member of the household. Poverty thresholds apply nationally and are increased annually for inflation. According to the Federal Poverty Guidelines, the official federally defined poverty threshold for a four person household in 2012 was \$23,050.

Despite Anne Arundel County's relative affluence in the region and State, a significant number of households are living in poverty and an even greater number can be classified as low or

moderate income. In 2012, 30,494 County residents, or 5.7 percent of all residents, were living in poverty as defined by the U.S. Census Bureau. Of those living in poverty, 7,975 were children, which represents 6.5 percent of all County children. Mirroring statewide and national trends, the minority population in the County is disproportionately affected by poverty. Just 3.8 percent of the County's White Non-Hispanic population was living in poverty in 2012, while 12.5 percent of African Americans and 6.1 percent of Hispanics were living in poverty during the same year.

While no poverty measure or standard provided is completely accurate, it is important to note the federal poverty standard is based solely on the cost of food and does not take other household expenses – such as housing costs, child care, and transportation costs – into account; nor does it adjust for variations in the cost of living among different regions. Therefore, the number of persons living with very limited income in the Baltimore/Washington, D.C. area, which has a relatively high cost of living compared to the nation as a whole, is greater than the federal poverty data suggests. *Map 1 — Percentage of Persons in Poverty – Anne Arundel County 2010*, shows poverty is concentrated in the northern communities of Brooklyn Park, Glen Burnie, and Severn as well as outside the City of Annapolis.

### Low and Moderate Income Households

HUD does not use the U.S. poverty measure as its measure of analysis for evaluating housing need. HUD's definition for low and moderate income is based on a percentage of the area median income (AMI) for a household in the Baltimore Metropolitan Region, of which Anne Arundel County is a part. An *extremely low income household* is a household earning 30 percent or less of the AMI adjusted for family size. A *low income household* is a household earning between 31 and 50 percent of the AMI adjusted for family size. A *moderate income household* is a household earning between 51 and 80 percent of the AMI adjusted for family size. A middle income household is a household earning between 81 and 100 percent of the AMI adjusted for family size. For example, in 2012, a household of four earning \$25,700 was considered extremely low income; a household of four earning \$42,800 or less was considered low income; and a household of four earning \$65,000 or less was considered moderate income. These definitions are critical to understanding the data presented in the Needs Assessment.

HUD also issues data on areas of concentration for low and moderate income households. Low and moderate income data was issued in July 2014, and was arranged by Census Block Group level based on the 2010 Census. HUD has defined areas of concentration for Anne Arundel County as those block groups where at least 35.27 percent of the households have incomes below 80 percent of the AMI. The 35.27 percent threshold, as defined by HUD, is specific to Anne Arundel County because it represents the first quartile percentage (FQP) of Census Block

Groups with the highest concentration of low and moderate income households. So areas in the County where the concentration of low and moderate income households is 35.27 percent or greater will fall within this threshold. *Map 2 – Low to Moderate Income Census Block Group Areas Year 2010* shows that the concentration of low and moderate income households are heavily concentrated in the northern area of the County, with a slight increase in the western area of the County.

## NA-10 Housing Needs Assessment

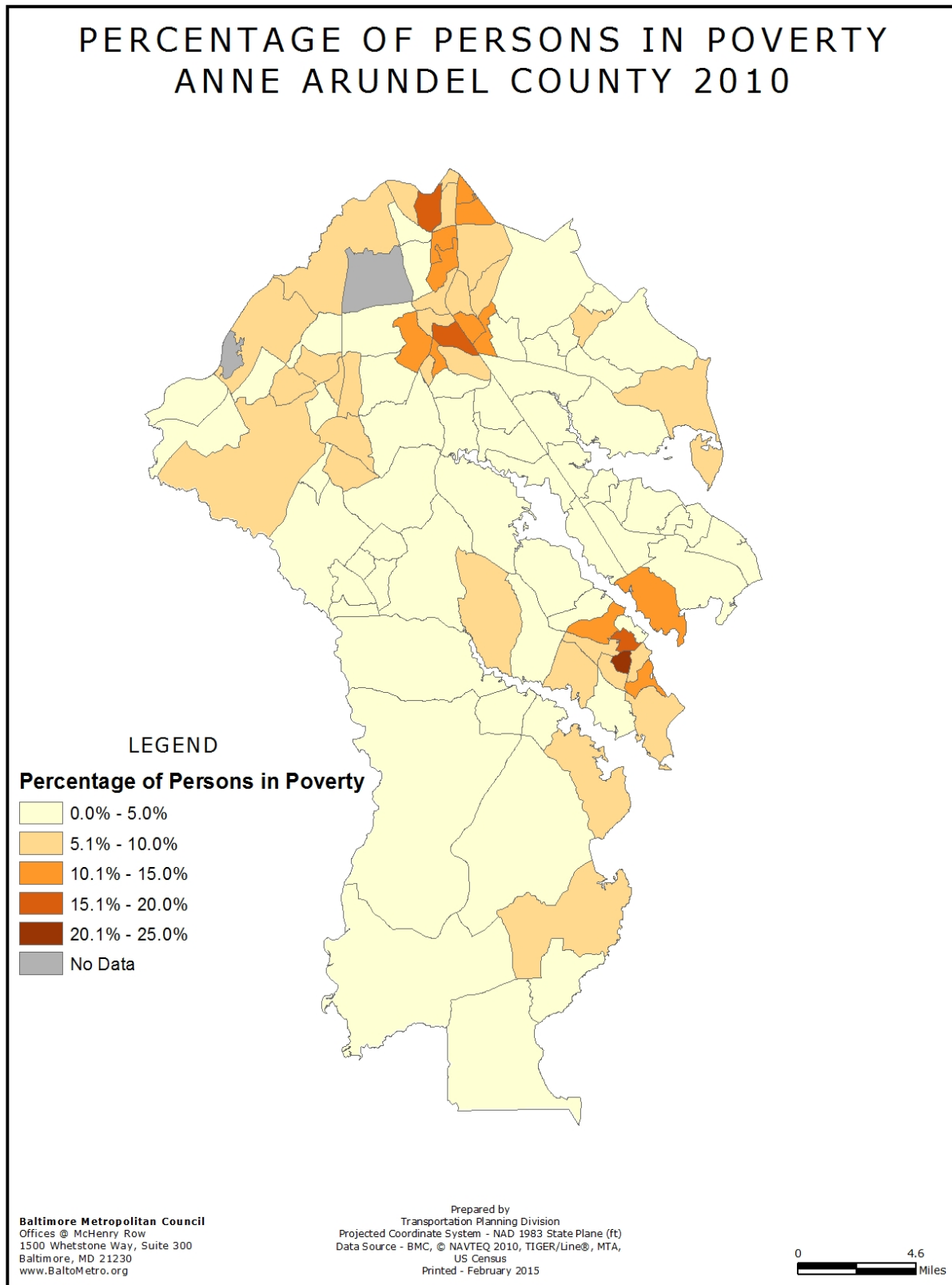
### Summary of Housing Needs

As the following tables and analysis will demonstrate, the most significant issue identified through this needs assessment is the large number of Anne Arundel County households, especially lower income households, with a severe housing cost burden (households paying more than 50 percent of their households income for housing). This is a result of the lack of inventory of affordable housing in the County. The County has continued to see a decline in the inventory of homes affordable for its workforce, which has a direct impact on the number of households who experience either a moderate or severe cost burden. The National Low Income Housing Coalition publishes an annual report called “Out of Reach 2014”, which shows that in Anne Arundel County, a family or household would need to earn approximately \$50,080 in order to afford – and not pay more than 30 percent of their income – for a two bedroom apartment at the 2013 Fair Market Rent of \$1,251. The median gross rent for 2013 was \$1,331. This puts much of the market rate rental housing out of reach for many of the County’s households.

The data used for this needs assessment is primarily provided by the U.S. Department of Housing and Urban Development (HUD) and is pre-populated in all tables unless otherwise noted. This data is known as Comprehensive Housing Affordability Strategy (CHAS) data and is from the 2007-2011 American Community Survey (ACS), including special compilations prepared for HUD by the U.S. Census Bureau utilizing HUD’s defined income categories. The CHAS data provided to Anne Arundel County excludes City of Annapolis data, as the City of Annapolis is its own entitlement jurisdiction and will complete its own Consolidated Plan.

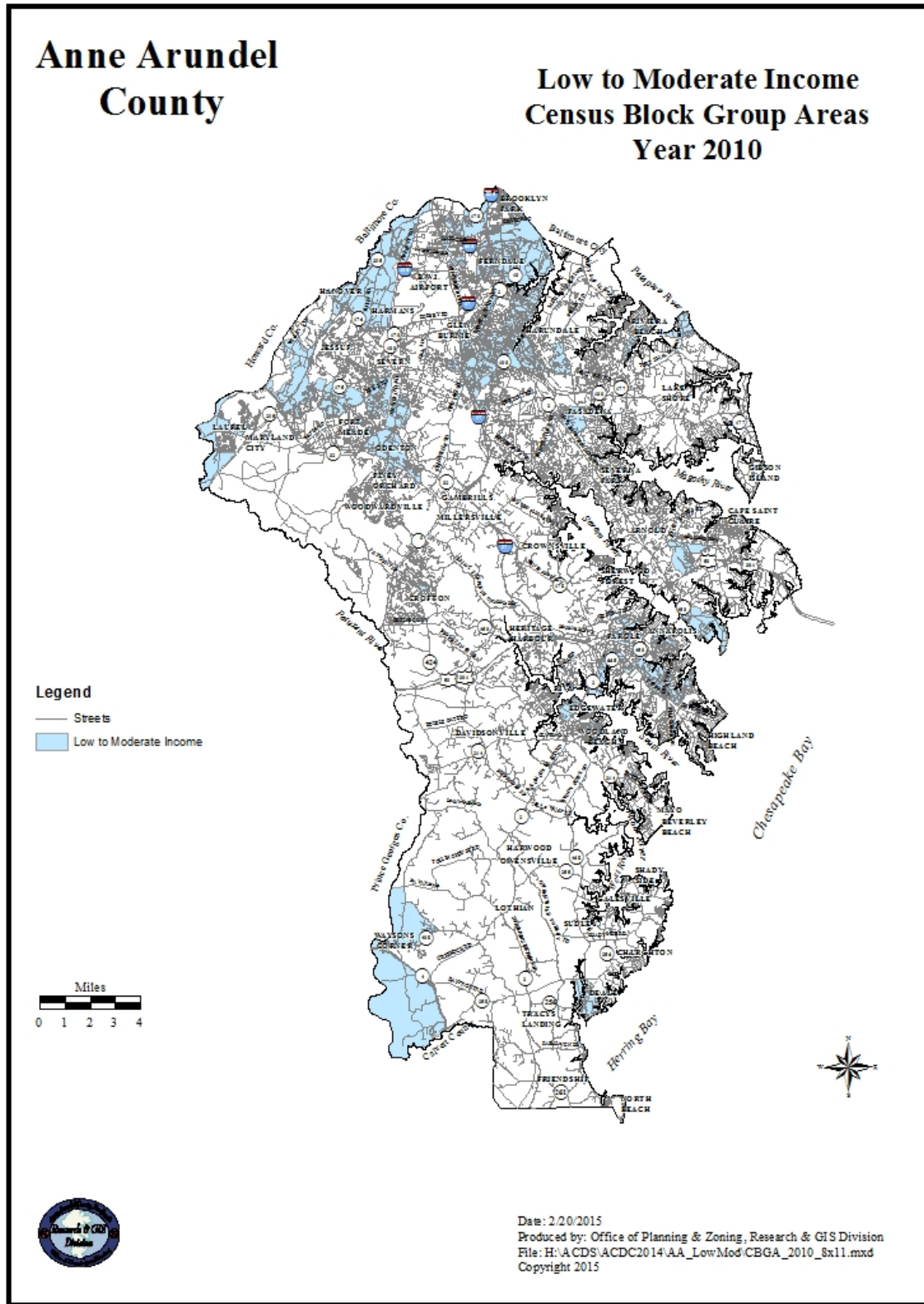
Housing affordability is the inverse relationship between housing costs and income adjusted for household size. According to federal guidelines and current prevailing underwriting standards, a household should pay no more than 30 percent of their income for housing. A household paying more than 30 percent, but less than 50 percent of their income for housing costs, including utility costs, is considered to have a moderate housing cost burden.

Map 1 - Percentage of Persons in Poverty – Anne Arundel County 2010





Map 2 – Low to Moderate Income Census Block Group Areas – 2010





A household paying 50 percent or more of their income on housing costs, including utility costs, is considered to have a severe housing cost burden and is at a great risk of losing their home to foreclosure or becoming homeless.

The CHAS data also provides estimates on the number of households with other housing problems, such as overcrowding, severe overcrowding, and substandard housing with incomplete plumbing and/or kitchen facilities.

As housing affordability is based on two elements, housing cost and income, strategies to address both affordability and increasing the income of low income households are necessary. Affordability can be addressed by providing support to reduce the cost of developing new housing and assistance with purchase or rent. Supporting low income households with efforts to increase their income can be affected minimally with limited CDBG funds, but more effectively through the County's economic and workforce development efforts.

Overall, the data illustrates a challenging picture for the County's lower income households, regardless of tenure. If a household earns less than 80 percent of the AMI, it is likely they will be cost burdened and in some cases, severely cost burdened. Forty-one (41) percent of all lower income renters and 41 percent of homeowners earning 80 percent or below of the AMI pay more than 50 percent of their income for housing. However, those with the lowest incomes bear the greatest cost burden. Sixty-six (66) percent of renters and 72 percent of homeowners earning 30 percent or below of the AMI pay more than 50 percent of their income for housing. The data demonstrates that the County has a strong need for affordable housing programs that can alleviate some of the cost burden on the County's most vulnerable families.

Further, the data outlined herein also points to the need to maintain and sustain the County's affordable housing stock and to provide financial assistance to homeowners for home repairs, especially for lower income homeowners and seniors helping to maintain and sustain the County's housing stock. The data also supports the need for strategies that provide financial and technical assistance to low and moderate income renters seeking to become first-time homeowners.

The data in Tables 5 through 12 was provided by HUD and presents the number of households by income, tenure, and housing problems. This data is analyzed in the discussion sections following the tables. Table 5 was updated with 2012 ACS data, however, the remaining Tables 6 through 12, are based on 2007-2011 ACS data. Please note that totals within tables provided by HUD do not add up to total households in Table 5.

**Table 5 – Housing Needs Assessment Demographics**

<b>Demographics</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2012</b>	<b>% Change</b>
Population	453,709	550,488	21%
Households	163,473	201,934	24%
Median Income	\$61,768.00	\$89,179	44%

Data Source: 2000 Census (Base Year), 2007 – 2011 ACS, updated with 2012 ACS

**Table 6 – Number of Households**

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households *	11,799	13,389	21,784	16,990	116,880
Small Family Households *	3,485	4,464	8,147	7,615	65,155
Large Family Households *	594	1,043	2,339	1,813	11,045
Household contains at least one person 62-74 years of age	2,693	2,973	4,194	2,978	20,302
Household contains at least one person age 75 or older	2,423	3,075	3,199	1,739	6,972
Households with one or more children 6 years old or younger *	1,917	2,211	4,172	3,361	13,828

Data Source: 2007 – 2011 CHAS

\* The highest income category for these family types is >80% HAMFI

Table 7 – Housing Problems

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	85	64	80	25	254	35	20	115	4	174
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	10	4	115	0	129	0	0	0	35	35
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	135	239	139	145	658	30	40	127	184	381
Housing cost burden greater than 50% of income (and none of the above problems)	3,545	2,815	1,269	189	7,818	4,384	3,053	3,718	1,499	12,654
Housing cost burden greater than 30% of income (and none of the above problems)	445	1,790	4,428	1,770	8,433	779	1,815	3,980	4,410	10,984
Zero/negative Income (and none of the above problems)	219	0	0	0	219	454	0	0	0	454

Data Source: 2007 – 2011 CHAS

Table 8 – Housing Problems

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	3,770	3,130	1,599	364	8,863	4,459	3,108	3,968	1,729	13,264
Having none of four housing problems	1,630	2,425	6,634	4,615	15,304	1,288	4,739	9,564	10,280	25,871
Household has negative income, but none of the other housing problems	219	0	0	0	219	454	0	0	0	454

Data Source: 2007 – 2011 CHAS

## Chapter Two: Needs Assessment

**Table 9 – Cost Burden > 30%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,835	2,565	2,474	6,874	1,153	1,474	3,486	6,113
Large Related	300	551	749	1,600	201	408	984	1,593
Elderly	918	695	639	2,252	2,996	2,248	1,859	7,103
Other	1,169	1,063	1,973	4,205	863	764	1,545	3,172
Total need by income	4,222	4,874	5,835	14,931	5,213	4,894	7,874	17,981

Data Source: 2007 – 2011 CHAS

**Table 10 – Cost Burden > 50%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,725	1,565	470	3,760	1,093	1,040	1,837	3,970
Large Related	230	354	125	709	201	288	410	899
Elderly	713	415	219	1,347	2,292	1,155	759	4,206
Other	1,090	520	470	2,080	838	604	775	2,217
Total need by income	3,758	2,854	1,284	7,896	4,424	3,087	3,781	11,292

Data Source: 2007 – 2011 CHAS

**Table 11 – Crowding Information – 1/2**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	100	233	205	145	683	30	15	73	160	278
Multiple, unrelated family households	45	14	49	0	108	0	25	49	59	133
Other, non-family households	0	0	0	0	0	0	0	4	0	4
Total need by income	145	247	254	145	791	30	40	126	219	415

Data Source: 2007 – 2011 CHAS

**Table 12 – Crowding Information – 2/2**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Data Source: 2007 – 2011 CHAS

**Describe the number and type of single person households in need of housing assistance.**

The CHAS data does not specifically provide a single person household category; however, it does provide data on other households. Other households are defined as non-elderly, non-family unrelated households. This includes households with two or more unrelated persons and single adult households. As seen in Table 9, approximately 4,205 other renter households and 3,172 other homeowner households earning less than 80 percent of the AMI are identified as cost burdened (paying more than 30 percent of their income for housing). As seen in Table 10, an additional 2,080 other renter households and an additional 2,217 other homeowner households earning less than 80 percent of the AMI, are identified as severely cost burdened (paying more than 50 percent of their income for housing). These severely cost burdened other households may be most at-risk of becoming homeless, especially if they have a disabling condition.

Elderly households may also be a single person household. As seen in Table 10, approximately 1,347 elderly renters and 4,209 homeowners are severely cost burdened as they pay more than 50 percent of their income for housing. These elderly homeowners may benefit from a property repair program helping them to maintain their housing and ensure their independence.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

The Maryland Network Against Domestic Violence reported that 1,718 protective/peace orders were filed in Anne Arundel County's District Court during FY 2012 and 1,474 temporary protective orders and 618 final protective orders were granted. The YWCA of Annapolis and Anne Arundel County operates Arden House, the County's domestic violence women's shelter. Arden House program serves approximating 200 women and children per year. Sarah's House, the County's family shelter, also serves victims of domestic violence. In Local Fiscal Year 2014, Sarah's House reported that the program served 62 victims of domestic violence.

**What are the most common housing problems?**

Severely cost burdened is the primary and most significant housing problem facing low and moderate income residents of Anne Arundel County. Anne Arundel County lacks adequate affordable housing to meet the needs of its low income population, especially for households with incomes at and below 30 percent of the AMI.

Table 12A, summarizes the CHAS data provided to better analyze the degree of cost burdened renters among the various income groups. Nearly 20 percent (10,020 renters) of all renters are

severely cost burdened and paying more than 50 percent of their income for rent. These households, in general, are at a risk of losing their housing and becoming homeless. As Table 12A highlights, those with the lowest income bear the greatest issue with cost burden as 66 percent (4,735 renters) of extremely low income households and 51 percent (3,515 renters) of low income households paying more than 50 percent of their income for rent and utility costs.

**Table 12A – Cost Burden Renters**

<b>RENTERS</b>	<b>Total</b>	<b>Cost Burden &gt;30 %</b>	<b>%</b>	<b>Cost Burden &gt;50%</b>	<b>%</b>
Extremely Low (0-30% AMI)	7,185	5,480	76%	4,735	66%
Low (30-50% AMI)	6,840	5,910	86%	3,515	51%
Moderate Income (50-80% AMI)	9,445	6,680	71%	1,470	16%
<b>Subtotal</b>	<b>23,470</b>	<b>18,070</b>	<b>77%</b>	<b>9,720</b>	<b>41%</b>
Middle (80-100% AMI)	5,935	2,335	39%	200	3%
Over 100% AMI	20,100	1,550	8%	100	0%
<b>Total</b>	<b>49,505</b>	<b>21,955</b>	<b>44%</b>	<b>10,020</b>	<b>20%</b>

Data Source: CHAS 2007 – 2011

Homeowners also face similar affordability issues. Table 12B shows that 11 percent (16,080 homeowners) of all homeowners are severely cost burdened and are paying more than 50 percent of their income for housing. Those with lowest incomes are at greater risk of losing their home through foreclosure and have difficulty maintaining their homes. As Table 12B highlights, those with the lowest income bear the greatest cost burden with 72 percent (4,645 homeowners) of extremely low income households and 41 percent (3,370 homeowners) of low income households pay more than 50 percent of their income for mortgage, taxes and insurance. In summary, a total of 41 percent of low and moderate income homeowners pay more than 50 percent of their income for housing. Given their limited incomes, these homeowners face challenges in not only affording their monthly mortgage cost, but also have little to no disposable income to maintain their homes.

Table 12B – Cost Burden Homeowners

OWNERS	Total	Cost Burden >30 %	%	Cost Burden >50%	%
Extremely Low (0-30% AMI)	6,465	5,500	85%	4,645	72%
Low (30-50% AMI)	8,305	5,260	63%	3,370	41%
Moderate Income (50-80% AMI)	14,335	8,300	58%	3,950	28%
Subtotal	29,105	19,060	65%	11,965	41%
Middle (80-100% AMI)	12,735	6,410	50%	1,650	13%
Over 100% AMI	105,995	18,205	17%	2,465	2%
Total	147,835	43,675	30%	16,080	11%

Data Source: CHAS 2007 – 2011

Neither severe overcrowding nor substandard housing are identified as significant needs, although, housing rehabilitation programs are important to homeowners with very limited income. The cost of repairing a roof or maintaining a heating system is a significant challenge for these households.

### Are any populations/household types more affected than others by these problems?

Lower income families face housing affordability challenges, as do extremely low income and low income small and large families. Per Table 12C, approximately 81 percent (2,818 households) of extremely low income small family households, and 73 percent (431 households) of extremely low income large family households pay more than 50 percent of their income for housing costs. Additionally, 58 percent (2,605 households) of low income small family households and 62 percent (642 households) of low income large family households are severely cost burdened. These families, especially those whose incomes fall below 30 percent of the AMI (extremely low income) are at the greatest risk of losing their homes.

Table 12C – Severely Cost Burdened Household

Cost Burden by Household Type	0-30% AMI	Cost Burden >50 %	%	30-50% AMI	Cost Burden >50%	%	50-80% AMI	Cost Burden >50%	%
Small Family Households	3,485	2,818	81%	4,464	2,605	58%	8,147	2,307	28%
Large Family Households	594	431	73%	1,043	642	62%	2,339	535	23%
Elderly (62 year of age or older)	5,116	3,005	59%	6,047	1,570	26%	7,393	978	13%

Data Source: CHAS 2007 – 2011

Note: Totals for household type pulled from Table 6, elderly categories combined. Totals for cost burden >50% pulled from table 10 renter and owner combined; best estimate given differing category names.

**Describe the characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.**

As indicated in Table 12A and Table 12B, 66 percent (4,735 renters) of extremely low income renters and 72 percent (4,645 homeowners) of extremely low income homeowners are paying more than 50 percent of their income for housing. If an emergency, such as job loss or reduction, unexpected medical event, or other difficulties occur, these households risk losing their homes and becoming homeless.

Additionally, the County identifies single parent families and non-family, non-elderly households, especially those with disabilities, as a high risk of becoming homeless. According to the CHAS 2007-2011 (Table 12C), approximately 2,818 small families are extremely low income and pay more than 50 percent of their income for housing and therefore are at risk of becoming homeless. Additionally, extremely low income non-family, non-elder renters (especially those with disabilities) who are dependent on one paycheck or on a fixed income are at risk of homelessness.

Anne Arundel County is able to fund one rapid re-housing program through the Emergency Solution Grant Program. This is a new strategy for the County. The program, operated by Arundel House of Hope, Inc. (AHOH), targets homeless families who are employable or have some type of regular income. Case managers work with these families to help them increase their income over a 12 month period. Typically, after 12 months, they are able to graduate from the program. If additional services are needed, an AHOH case manager is available to assist and link them to other community services.

Formally homeless families can access several resources within the County if they are at-risk of becoming homeless again. One such resource includes an after care specialist who provides support to all clients exiting Sarah's House emergency and transitional shelter. Services are also offered for one year through the AHOH Homeless Resource Center and Light House Graduates Program.



**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.**

Anne Arundel County defines its at-risk group as those households earning less than 30 percent of the AMI and paying more than 50 percent of their income for housing. The County uses the CHAS data provided by HUD to generate its estimates of the at-risk population. As stated previously (by this definition) there are 4,735 renters and 4,645 homeowners at-risk in Anne Arundel County.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.**

The correlation between income and availability of affordable housing is significant. As the cost of housing increases, the number of low income families and individuals at risk of becoming homeless grows. Ideally, households should pay no more than 30 percent of their income toward housing cost. However, when a household pays more than 50 percent of their household income toward housing, they are considered severely cost burdened and other expenses, such as food, child care, and medical costs compete for limited resources. Hence, extremely low income households earning less than 30 percent of the AMI and paying more than 50 percent of their income for housing are seen as the most vulnerable and at-risk households.

## Discussion

Over the past five years, the affordability problem in Anne Arundel County has continued to grow. There has been an increase in the percent of those who are severely cost burdened regardless of tenure since the adoption of the County's last Consolidated Plan in May 2010. As reported in the County's last Consolidated Plan FY 2011-FY 2015, only 50 percent (3,370 households) of extremely low income renters paid more than 50 percent of their income for rent. As discussed herein, this has grown to nearly 66 percent (4,735 households) of extremely low income renter households. Extremely low income homeowners face similar affordability challenges. Based on 2005 – 2007 CHAS data, as reported in the last Consolidate Plan, 64 percent (4,255 households) of extremely low income homeowners were severely cost burdened. Based on 2007 – 2011 CHAS data, nearly 72 percent of extremely low income homeowners are severely cost burdened. Cost burden is clearly an on-going challenge facing many County residents.

The County has developed goals in its Strategic Plan to address both the supply of affordable units and the issues faced by cost burdened households. The Needs Assessment supports goals

which address affordability by reducing the cost of housing through development, purchase, or rent subsidies. Lower income homeowners continue to need assistance with efforts to stabilize their homes by providing financial assistance for home repairs. Financial and technical assistance to low and moderate income renters seeking to become first time homeowners also continues to be a need. Additionally, this Needs Assessment reinforces the need to continue to provide and expand a broad range of support services for renters in an effort to stabilize their living situations and prevent homelessness.

## **NA-15 Disproportionately Greater Need: Housing Problems**

### **Introduction**

According to the 2012 American Community Survey estimates, 74.5 percent (531,126) of Anne Arundel County's population is identified as White. The next largest racial group identifies as Black comprising 15.3 percent (84,053) of the population. Asians made up the third highest racial demographic with 3.6 percent (19,654). This group was followed by two or more races comprising 3.9 (19,362). Both American Indian/Alaska Native and Native Hawaiian/Other Pacific Islander had less than one percent of the total population.

The U.S. Census Bureau categorizes a person's Hispanic origin, or ethnicity, separately from the racial statistics outlined above. The County has seen a continuous growth in this population over the last 12 years. The American Community Survey data from 2012 estimates that 6.6 percent of the County's total population or 36,204 persons are Hispanic. This compares to 4.2 percent in 2008 which was up from 2.6 percent of the total population in 2000.

As shown on Maps 3, 4, and 5, the areas of minority concentration tend to be in the northern and western region of the County, as well as in the City of Annapolis.

### **Disproportionate Greater Need Analysis**

Consolidated Plan regulations require jurisdictions to evaluate disproportionately greater need among any racial or ethnic groups. As defined by HUD, a disproportionately greater need among any racial or ethnic group exists when a particular racial or ethnic group has housing problems at least 10 percentage points higher than the percentage of persons in the category as a whole.

HUD provides CHAS data for jurisdictions to use when evaluating and analyzing the question of disparity among various races and ethnic group. Tables 13, 14, 15, and 16 provide data on

households with housing problems broken down by both race and income. Table 16A summarizes the CHAS data to help determine if any racial or ethnic group has a disproportionately greater housing need compared to the needs of that group as a whole.

**Table 13 - Disproportionately Greater Need 0 - 30% AMI**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,424	1,699	669
White	6,303	1,129	524
Black / African American	1,922	305	130
Asian	420	80	0
American Indian, Alaska Native	30	55	0
Pacific Islander	0	0	0
Hispanic	350	65	15

**Data Source: 2007 – 2011 CHAS**

The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Table 14 – Disproportionately Greater Need 30 - 50% AMI**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,830	3,549	0
White	6,329	3,259	0
Black / African American	1,940	205	0
Asian	379	24	0
American Indian, Alaska Native	45	10	0
Pacific Islander	0	0	0
Hispanic	854	29	0

**Data Source: 2007 – 2011 CHAS**

The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Table 15 - Disproportionately Greater Need 50 - 80% AMI**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	14,009	7,784	0
White	9,654	6,394	0
Black / African American	2,610	925	0
Asian	509	115	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	995	175	0

**Data Source: 2007– 2011 CHAS**

The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Table 16 - Disproportionately Greater Need 80 - 100% AMI**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,285	8,705	0
White	6,165	6,530	0
Black / African American	1,360	1,289	0
Asian	255	238	0
American Indian, Alaska Native	10	25	0
Pacific Islander	0	0	0
Hispanic	355	379	0

**Data Source: 2007 – 2011 CHAS**

The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Table 16A - Disproportionately Greater Need: Housing Problems Summary**

HOUSEHOLDS	Total	%	White	%	African American	%	Asian	%	Hispanic	%
Extremely Low Income HH (0%-30% AMI)	11,792		7,956		2,357		500		430	
With Housing Problem	9,424	80%	6,303	79%	1,922	82%	420	84%	350	81%
Total Low Income HH (30%-50% AMI)	13,379		9,588		2,145		403		883	
With Housing Problem	9,830	73%	6,329	66%	1,949	91%	379	94%	854	97%
Total Moderate Income HH (50%-80% AMI)	21,793		16,048		3,535		624		1,170	
With Housing Problem	14,009	64%	9,654	60%	2,610	74%	402	64%	995	85%
Total Middle Income HH (80%-100% AMI)	16,990		12,695		2,649		493		734	
With Housing Problem	8,285	49%	6,165	49%	1,369	52%	255	52%	355	48%
<b>TOTAL HH (0%-100% AMI)</b>	63,954		46,287		10,686		2,020		3,217	
With Housing Problem	41,548	65%	28,451	61%	7,850	73%	1,456	72%	2,554	79%

**Data Source: 2007 – 2011 CHAS**

Total households include American Indian, Alaska Native and Pacific Islander

## Discussion

Table 16A summarizes the CHAS data by racial groups and compares the four housing problems. The four issues used to define households with problems are (1) lacks complete kitchen facilities, (2) lacks complete plumbing facilities, (3) more than 1.5 persons per room, and (4) cost burden greater than 30 percent. Overall, 65 percent of all households earning at or below 100 percent of the AMI regardless of race have one or more of the four housing problems. By race, 61 percent of whites, 73 percent of African Americans, 72 percent of Asians, and 79 percent of Hispanics have one or more of the four housing problems.

As defined by HUD, a disproportionately greater housing need among any racial or ethnic group exists when a particular racial or ethnic group has a housing problem of at least 10 percentage points higher than the percentage of persons in the category as a whole. Therefore, based on this definition, one group – Hispanics – have a percentage point difference that is greater than 10 points. Hispanics have a disproportionately greater need with regards to the four housing problems when compared with the total population. However, when comparing income categories, there is no disproportionate need for those who have extremely low incomes. However, African Americans, Asians, and Hispanics earning between 30 to 50 percent of AMI have a disproportionately greater need (91 percent African American, 94 percent Asian, 97 percent Hispanic) compared with 73 percent of the total households within that group.

## NA-20 Disproportionately Greater Need: Severe Housing Problems

### Introduction

HUD also provides CHAS data on severe housing problems for jurisdictions to use to further evaluate and analyze the question of disparity among various races and ethnic groups. Tables 17, 18, 19, and 20 presents the CHAS data to help determine if any racial or ethnic group has a disproportionately greater severe housing need compared to the needs of that group as a whole. The main difference between housing problems and severe housing problems is the cost burden percentage. While housing problems include households paying 30 percent of their income for housing, severe housing problems include households who are severely cost burdened and pay more than 50 percent of their income for housing.

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,214	2,924	669
White	5,403	2,019	524
Black / African American	1,607	625	130
Asian	400	105	0
American Indian, Alaska Native	30	55	0
Pacific Islander	0	0	0
Hispanic	350	65	15

**Data Source: 2007 – 2011 CHAS**

The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,234	7,179	0
White	3,975	5,633	0
Black / African American	1,174	970	0
Asian	223	175	0
American Indian, Alaska Native	25	30	0
Pacific Islander	0	0	0
Hispanic	655	228	0

**Data Source: 2007 – 2011 CHAS**

The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,574	16,219	0
White	3,873	12,164	0
Black / African American	844	2,695	0
Asian	260	364	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	473	680	0

**Data Source: 2007 – 2011 CHAS**

The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,099	14,895	0
White	1,434	11,245	0
Black / African American	355	2,290	0
Asian	100	388	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	175	554	0

**Data Source: 2007 – 2011 CHAS**

The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**Table 20A - Disproportionately Greater Need: Severe Housing Problems Summary**

HOUSEHOLDS	Total	%	White	%	African American	%	Asian	%	Hispanic	%
Extremely Low Income HH (0%-30% AMI)	11,807		7,946		2,362		505		430	
With Severe Housing Problem	8,214	70%	5,403	68%	1,607	68%	400	79%	350	81%
Total Low Income HH (30%-50% AMI)	13,413		9,608		2,144		398		883	
With Severe Housing Problem	6,234	46%	3,975	41%	1,174	55%	223	56%	655	74%
Total Moderate Income HH (50%-80% AMI)	21,793		16,037		3,539		624		1,153	
With Severe Housing Problem	5,574	26%	3,873	24%	844	24%	260	42%	472	41%
Total Middle Income HH (80%-100% AMI)	16,994		12,679		2,645		488		729	
With Severe Housing Problem	2,099	12%	1,434	11%	355	13%	100	20%	175	24%
<b>TOTAL HH (0%-100% AMI)</b>	<b>64,007</b>		<b>36,662</b>		<b>10,690</b>		<b>2,015</b>		<b>3,195</b>	
With Severe Housing Problem	22,121	35%	14,685	40%	3,980	37%	983	49%	1,652	52%

**Data Source: 2007 – 2011 CHAS**

Total households include American Indian, Alaska Native and Pacific Islander

## Discussion

Table 20A summarizes data on severe housing problems and helps to define racial or ethnic groups with a disproportionate greater housing need compared to the needs of that group as a whole. Table 20A summarizes the four housing problems used to define a household with severe housing problems. As indicated previously, households identified with a severe cost burden (pay more than 50 percent of income on housing cost) are a priority need for Anne Arundel County.

Overall, 35 percent of all households earning at or below 100 percent of the AMI regardless of race have one or more of the four housing problems. Comparing by race, 40 percent of whites, 37 percent of African Americans, 49 percent of Asians, and 52 percent of Hispanics have one or more of the four severe housing problems.

As defined by HUD, a disproportionately greater housing need amongst any racial or ethnic group exists when a particular racial or ethnic group has a housing problem of at least 10 percentage points higher than the percentage of persons in the category as a whole. Therefore, based on this definition, as indicated in the Table 20A, two groups – Asians and Hispanics - have a point difference greater than 10 overall. As seen in Table 20A, lower income Asians (49 percent) and Hispanics (52 percent) have a disproportionately greater severe housing problem (primarily severe cost burden) than the total population. As indicated in the table, Hispanics and Asians face a disproportionately greater need than the population as a whole for most of the income categories.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens

### Introduction

Table 21 provides additional CHAS data focusing on housing cost burden by racial or ethnic group. This data is used to further evaluate and analyze the question of disparity amongst various races and ethnic groups to help determine if any racial or ethnic group has a disproportionately greater need compared to the needs of that group as a whole.

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	22,342	20,074	20,890	669
White	99,332	26,790	15,974	528
Black / African American	13,345	6,320	3,880	130
Asian	2,968	1,022	1,034	0
American Indian, Alaska Native	173	70	60	0
Pacific Islander	114	0	0	0
Hispanic	2,984	1,618	1,543	15

Data Source: 2007 – 2011 CHAS

**Table 21A – Disproportionately Greater Need: Housing Cost Burdens – Summary**

HOUSING COST BURDEN	Pays Less than 30% of Income for Housing	%	Pays Between 30% - 50% of Income for Housing	%	Pays Greater than 50% of Income for Housing	%	Total
Jurisdiction as a whole	118,916	67%	35,820	20%	22,491	13%	177,227
White	99,332	70%	26,790	19%	15,974	11%	142,096
African American	13,345	57%	6,320	27%	3,880	16%	23,545
Asian	2,968	59%	1,022	20%	1,034	21%	5,024
American Indian, Alaska Native	173	57%	70	23%	60	20%	303
Pacific Islander	114	100%	-	0%	0	0%	114
Hispanic	2,984	49%	1,618	26%	1,543	25%	6,145

Data Source: 2007 – 2011 CHAS

### Discussion

Table 21A summarizes the data provided on household with a disproportionately greater housing cost burden need to determine if any racial or ethnic group has a disproportionately greater housing cost burden compared to the needs of that group as a whole.

As indicated on Table 21A and as seen in previous analysis, Hispanic households have a disproportionately greater need – with regard to severe housing cost – than the jurisdiction as a whole. Twenty-Five (25) percent of Hispanic households pay more than 50 percent of their



income for housing regardless of income, while only 13 percent of County residents as a whole pay more than 50 percent of their income for housing.

## **NA-30 Disproportionately Greater Need: Discussion**

**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

Throughout the analysis of disproportionately greater need, African Americans, Hispanics, and Asians are found to have disproportionately greater need than Whites. For example, as seen in Table 16A – *Disproportionately Greater Need: Housing Problems Summary*, while 65 percent of all households have a housing problem, Whites fall below this percent at 61 percent, while African Americans are a full 12 percentage points higher than Whites at 73 percent and Hispanics are a full 18 percentage points higher than Whites at 70 percent. Only Hispanics would be deemed as having a Disproportionately Greater Need by HUD’s definition. Yet this analysis shows that minorities, specifically African Americans and Hispanics faced much greater housing problems, than Whites.

**If they have needs not identified above, what are those needs?**

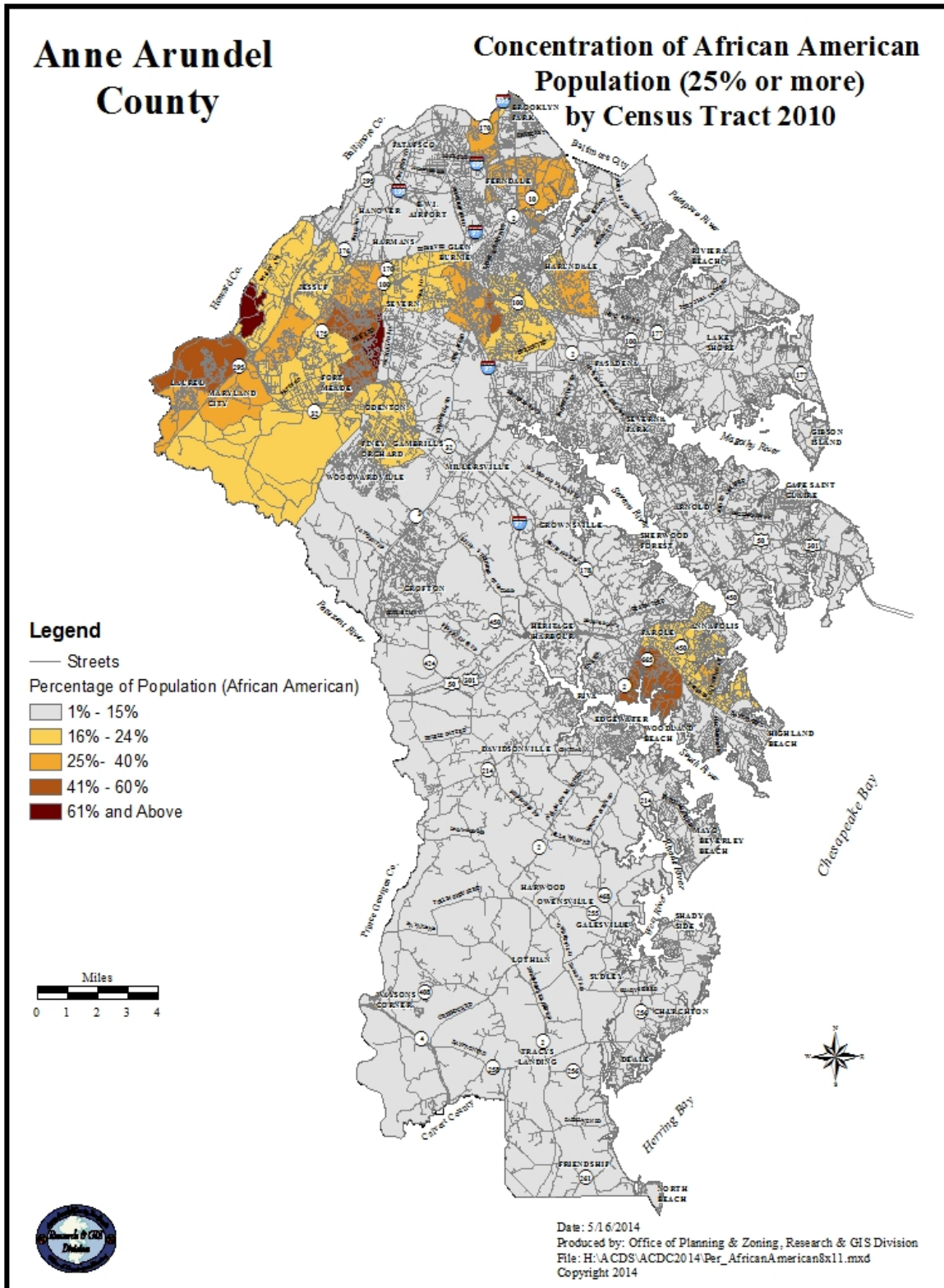
Of course the primary need identified throughout this document is the need for affordable housing for low income County residents. The County will market its housing programs, such as homeownership and financial counseling and rental assistance to minorities. Additionally, employment training, as well as “English for Speakers of Other Languages” (ESOL) classes have been identified as a need for the low income Asian and Hispanic households. This could mitigate some of the disparity between this population and the County as a whole.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

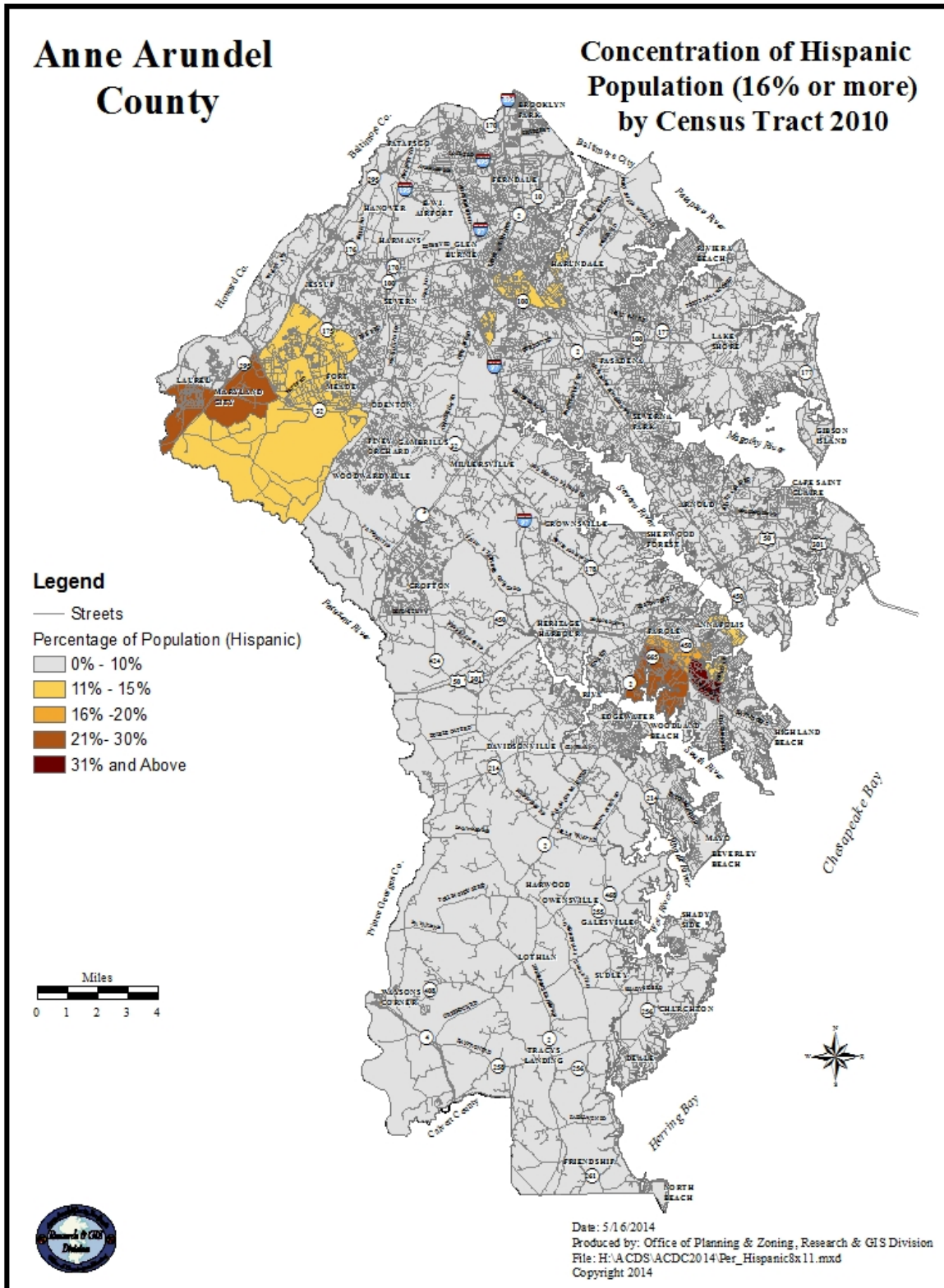
According to US Census Data, from 2000 to 2010, the number of minority persons in the County grew. The African American population increased from 13.6 percent in 2000 to 15.5 percent in 2010. Asian persons in the County increased from 2.3 percent of the population to 3.4 percent. During the same time, the County saw a surge in the Hispanic population as it increased from 2.6 percent to 6.1 percent.

Anne Arundel County defines a racial or ethnic minority concentration as geographical areas where the percentage of a specific minority or ethnic group is 10 percentage points higher than the County overall. Using this definition, both Map 3 - *Concentration of African American Population (25% or more) by Census Tract 2010* and Map 4 – *Concentration of Hispanic Population (16% or more) by Census Tract 2010* shows that the African American and Hispanics populations are concentrated in the greater Annapolis area and the western part of the County, especially around Maryland City, Laurel, and the Fort Meade areas, with the African American population also concentrating in areas in the north such as Ferndale and Glen Burnie. Map 5 – *Concentration of Asian Population (13% or more) by Census Tract 2010* shows that Asians are concentrated in the Jessup area, with growing numbers in Laurel and Maryland City. These areas tend to be in areas defined as Priority Revitalization Communities, which are areas where the census block groups have higher concentrations of low to moderate income households than the County as a whole.

Map 3 – Concentration of African American Population (25% or more) by Census Tract 2010

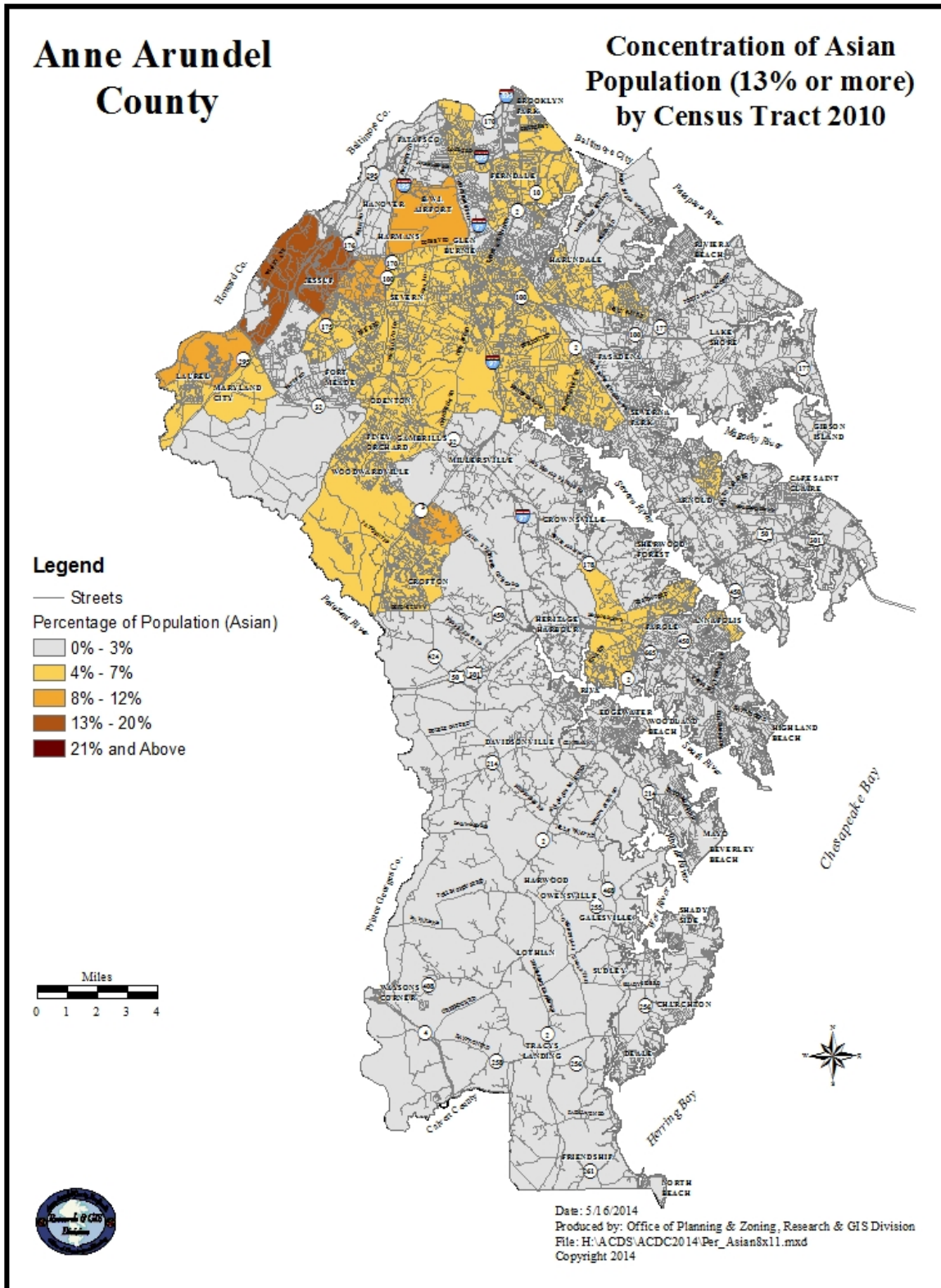


Map 4 – Concentration of Hispanic Population (16% or more) by Census Tract 2010





Map 5 – Concentration of Asian Population (13% or more) by Census Tract 2010



## NA-35 Public Housing

### Introduction

The Housing Commission of Anne Arundel County manages 10 housing communities for seniors and families with a total of 1,073 units. As of October 2014, the Housing Commission had a total of 7,743 households on its public housing waiting list with few vacant units. In addition, the Housing Commission administers and manages 1,584 Housing Choice and mainstream Vouchers with a waiting list of over 10,000 households. The Housing Commission closed its wait list for the first time in the summer of 2014 due to the high number of households on the list and relatively few units and vouchers. The Housing Commission also operates several programs funded by federal Continuum of Care (CoC) funds and Housing Opportunities for Persons with AIDs (HOPWA) funds which provide additional vouchers to the homeless and special needs populations. Tables 22, 23, 24, and 25 highlight general characteristics of those served by these programs.

Based on the data, the Housing Commission serves a diverse population. Approximately, 272 elderly and 566 disabled households are served in public housing units; and 375 elderly and 682 disabled households receive housing vouchers. This demonstrates that the Housing Commission has prioritized serving many of the most vulnerable County residents. The Housing Commission also provides housing to a racially diverse population as 61 percent of public housing and 66 percent of voucher holders are minorities. A total of 56 percent (511) African American households are served in public housing and 64 percent (1032) African American households receive housing vouchers.

**Table 22 – Public Housing by Program Type**

	Certificate	Mod-Rehab	Public Housing	Program Type					
							Vouchers		
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers in use	0	0	906	1,584	74	1,510	5	0	0

**Data Source: Housing Commission of Anne Arundel County**

\*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 23 – Characteristics of Public Housing Residents by Program Type**

	Certificate	Mod-Rehab	Public Housing	Program Type				
				Vouchers				
				Total	Project -based	Tenant -based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	12,712	16,902	14,467	18,338	8,875	0
Average length of stay	0	0	7	7	5	9	0	0
Average Household size	0	0	2	2	2	2	2	0
# Homeless at admission	0	0	21	18	0	18	0	0
# of Elderly Program Participants (>62)	0	0	272	375	57	318	1	0
# of Disabled Families	0	0	566	682	27	655	4	0
# of Families requesting accessibility features	0	0	112	1,602	108	1,476	5	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Data Source: Housing Commission of Anne Arundel County

**Table 24 – Race of Public Housing Residents by Program Type**

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	359	560	15	492	2	0	0
Black/African American	0	0	511	1,032	54	978	3	0	0
Asian	0	0	36	35	5	30	0	0	0
American Indian/Alaska Native	0	0	2	2	0	2	0	0	0
Pacific Islander	0	0	1	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0

Data Source: Housing Commission of Anne Arundel County

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	0	0	9	28	2	26	0	0	0
Not Hispanic	0	0	899	1,549	72	1,477	5	0	0

**Data Source: Housing Commission of Anne Arundel County**

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

### **Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units.**

Approximately, 272 elderly and 566 disabled households live in public housing units. Approximately 375 elderly and 682 disabled households receive housing vouchers. Additionally, there are 273 applicants who self-identified as disabled on the Housing Choice Voucher waitlist, as well as 411 applicants who self-identified as disabled on the Public Housing waitlist. The vast majority (369 or 90 percent) of those who self-identified as disabled, self-identified as elderly.

The Housing Commission completed its first 504 Needs Assessment in 1991. As a result of the initial assessment, modifications were made to existing buildings and units, which were renovated to meet basic threshold requirements. In 2005, the Housing Commission again received a Fair Housing/Section 504 Assessment by HUD and was found to be in compliance with all Section 504 indicators. The Housing Commission has a Section 504 Statement and Policy, which they are obligated to follow.

### **Most immediate needs of residents of Public Housing and Housing Choice voucher holders.**

Housing Commission staff stated that many residents in public housing and the Housing Choice Voucher Program need fully accessible units and that this need far exceeds the supply of accessible units in the County. Residents of both programs also need services and resources to assist them and their children with increasing their economic well-being and overall stability.

### **How do these needs compare to the housing needs of the population at large.**

The County's population need for fully accessible units exceeds the supply, while those with the lowest income are particularly challenged finding affordable, accessible units. According to the



Baltimore Regional Housing Plan and Fair Housing Equity Assessment Report, there is a need for 1,844 accessible units affordable to households with income at and below 50 percent of the AMI in Anne Arundel County.

## **Discussion**

The Housing Commission has modified its units in order to be in compliance with Section 504. However, the demand for fully accessible units exceeds the supply for both residents of public housing and the general population. The Housing Commission continues to serve racially diverse populations as 61 percent of public housing and 66 percent of voucher holders are minorities, as well as helps to address the housing needs of persons with disabilities and homeless households. However, there is a tremendous need for subsidized housing as over 10,000 households are on the wait list for housing choice vouchers and 7,743 wait for public housing units.

## **NA-40 Homeless Needs Assessment**

### **Introduction**

The following homeless needs assessment was generated by data recorded in the Anne Arundel County's Homeless Management Information System (HMIS) by the County's homeless service providers, shelters, and transitional housing programs. Additionally, the County conducts an annual point-in-time survey during the last week in January each year in order to prepare an estimate of persons experiencing homelessness on a given night. The estimate for the number of unsheltered homeless is based on this point-in-time count. The point-in-time survey date for the data used for this needs assessment was January 29, 2014.

Table 26 - Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	159	0	762	594	563	194
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	174	51	729	567	356	194
Chronically Homeless Individuals	38	31	245	148	35	194
Chronically Homeless Families	4	0	0	0	0	0
Veterans	1	0	64	50	41	194
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	5	1	45	37	22	194

Data Source: Homeless Management Information Systems

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).

There is no data for the unaccompanied youth category. This group has access to services through the foster care system. The County's shelter system does not typically serve unaccompanied youth. Very few youth between the ages of 18 to 21 enter any of the shelters or supportive housing programs in the County

Table 27 – Nature and Extent of Homelessness: (Optional)

Race	Sheltered	Unsheltered (optional)
White	129	40
Black or African American	169	7
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity	Sheltered	Unsheltered (optional)
Hispanic	15	2
Not Hispanic	318	49

Data Source: Homeless Management Information Systems

Data Comments: There are also 37 sheltered and two (2) unsheltered homeless persons as multiple races.

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

Based on data from the County's Homeless Management Information System (HMIS) for the Fiscal Year 2014, 762 adults and children experienced homelessness and obtained either emergency shelter or transitional housing bed. On a given night, approximately 159 homeless persons in families with children are provided with emergency or transitional housing. Based on data for the 2014 Annual Homeless Assessment Report (AHAR) report, a total of eight families identified as veterans during the year. Overall, the County has not seen a large number of families of veterans in the shelters.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

The point-in-time count taken on January 29, 2014 showed a total of 384 homeless persons – both in shelter and on the street. This count was typical of prior years and is generally reflective of the County's overall homeless population. Of those, 44 percent (169 persons) were identified as white and 46 percent (176 persons) were identified as African American. Only 4 percent (17 persons) identified as Hispanic. Given that only 25 percent of the total County's population is minority, the percentage of homeless minority persons is a greater percentage across all homeless categories than the percentage of the minority population as a whole.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

As indicated previously, on Wednesday, January 29, 2014, 384 homeless persons were counted. One hundred fifty-nine (159) persons in families with children were housed in emergency shelters and transitional housing programs and 174 single adults were given shelter or transitional housing. A total of 51 individuals were identified as residing on the street, in cars, or living in other places not meant for human habitation. Of those counted, 69 individuals and four families were identified as chronically homeless. HUD defines a chronically homeless person as an individual or a family with an adult head of household who (i) is homeless and lives in a place not meant for human habitation, a safe haven, or in an emergency shelter; and (ii) has been homeless and living or residing in a place not meant for human habitation, a safe haven, or in an emergency shelter continuously for at least one year or on at least four separate occasions in the last three years; and (iii) can be diagnosed with one or more of the following conditions: substance use disorder, serious mental illness, developmental disability, post-traumatic stress disorder, cognitive impairments resulting from brain injury, or chronic physical illness or disability. While only one homeless veteran was counted based on data entered into the County's Homeless Management Information System (HMIS), it is estimated that approximately 64 veterans become homeless in a given year.

## Discussion

Based on the County's annual point-in-time count, the County's Continuum of Care estimates there is an unmet homeless/housing need for 30 additional shelter beds and 210 subsidized permanent supportive housing beds, including 60 beds or 20 units for homeless families and 150 beds for single adults, many of whom are chronically homeless.

## NA-45 Non-Homeless Special Needs Assessment

### Introduction

The non-homeless special needs population encompasses both individuals with disabilities as well as the elderly. HUD defines individuals with a disability as an individual with a physical, developmental or chronic mental illness. Disabilities can include those with physical limitations, such as the seeing or hearing impaired, or those with mobility challenges. In these instances, the house may require some physical alterations in order to better accommodate the disabled family member. On the other hand, a family member with a developmental disability may need constant adult and/or medical supervision. These needs put additional strains on the family's income and in many cases, these households look to organizations and agencies for assistance.

The elderly population faces particular challenges as many have mobility issues and seeing and hearing impairments, which may require renovations to their homes or assistance from a care provider. For the most part, the private housing market does not respond to the specialized housing needs of this population and households have a difficult time not only paying for housing due to limited resources, but finding housing which is best suited for their disability or particular need. The following section highlights some of the specific housing needs of this population.

### Describe the characteristics of special needs populations in your community.

*Elderly and Frail Elderly* – According to the American Community Survey one year estimates for 2013, there were a total of 71,090 persons over the age of 65 in the County. This is approximately 13 percent of the total population. Also, according to this data, it estimated that 33 percent (23,705 persons) of those over the age of 65 had some sort of disability and 6 percent (4,501 persons) of those over the age of 65 had a self-care difficulty. Additionally, as previously indicated, a significantly larger number of elderly households are severely cost burdened as well. The elderly face an array of housing issues requiring intervention and assistance.

*Disabled* – Based on estimates from the American Community Survey one year estimates for 2013, approximately 11 percent (56,800 residents) of Anne Arundel County residents are living with one or more disabilities. Of these, 33,095 County residents under the age of 64 and 23,705 elderly 65 and over are living with one or more disabilities. These households may need additionally assistances and support to perform daily living activities.

*Developmentally Disabled* – The Maryland Developmental Disabilities Administration (MDDA) maintains a statewide waiting list of over 20,000 developmentally disabled residents who are seeking services and/or housing. Given the average income from Social Security Death Index (SSDI), for a low income developmentally disabled resident of \$710 a month, obtaining accessible housing without some type of financial subsidy remains an obstacle. ACDS conducted a focus group of providers of housing and services for developmentally disabled County residents and found that the overwhelming need identified by providers was for affordable housing alternatives for the disabled.

*Severely Mentally Ill* – The Anne Arundel County Mental Health Agency, Inc. (Mental Health Agency) is the County’s designated Core Services Agency and administers all funding related to mental health needs of County residents. According to Mental Health Agency’s FY 2014 to FY 2015 Annual Report and Plan, a total of 9,688 individuals were served in FY 2013, which was a five percent increase from FY 2012. Additionally, according to the report, almost 14 percent of those served by the mental health agency are dually-diagnosed. In addition, from FY 2011 to FY 2013, there was a 66 percent increase in the number of elderly over the age of 65 served. According to Mental Health Agency staff, as of December 2014, there were 173 individuals on the waiting list for the County’s Resident Rehabilitation Program and in need of housing. A survey of mental health providers in the County indicated that there was a tremendous need for affordable housing with support services.

*Victims of Domestic Violence* – Anne Arundel County identifies victims of domestic violence as a special needs population. The Maryland Network against Domestic Violence reported that 1,718 persons filed for protective/peace orders in Anne Arundel County District Court during FY 2012 and 1,474 temporary protective orders and 618 final protective orders were granted. Of course, these are just the cases of reported domestic violence case; many do not report. Many of these victims need some type of temporary or permanent safe affordable housing.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

It is especially challenging to meet the housing and supportive services needs of low income households with special needs. For the most part, the private housing market does not respond to

the specialized housing needs of those with special needs. Without affordable alternatives, these persons may remain in institutions, nursing homes, with aging relatives, or may become homeless. Hence, there is a need for service providers who serve physically and developmentally disabled populations, those with mental illness or with a substance abuse challenge, persons diagnosed with HIV and the elderly.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area.**

The Maryland Department of Health and Mental Hygiene’s AIDS Administration documented in the “Maryland HIV/AIDS Quarterly Update” that there were a total of 1,130 adults or adolescents living with HIV/AIDS in Anne Arundel County as of the second quarter of 2014 for data reported through June 30, 2014. This is an increase from the 1,044 adults reported in the 2010 report “Maryland HIV/AIDS Epidemiological Profile”. Further, according to the Anne Arundel County Department of Health, African Americans (11.6 percent) experience a higher mortality rate compared to Whites (1.2 percent) per 100,000 due to HIV (Anne Arundel County Department of Health, Health Disparities in Anne Arundel County, May 2014). The Anne Arundel County Department of Health manages a caseload of approximately 180 low and moderate income residents who have tested positive for HIV/AIDS.

**Discussion**

Persons with special needs often lack the income to afford market rate homes and typically require some form of housing assistance. Group homes and tenant based rental assistance with supportive services provide needed housing to these individuals. Given the lengthy waiting lists for public housing, rental vouchers, and other housing programs, the County continues to work to maintain and add additional housing for the special needs population. Fortunately, an experienced network of nonprofit providers exists within the County. These providers administer the necessary supportive services for the County’s population with developmental disabilities, mental illness, and physical disabilities. The nonprofit providers require funding to add more group homes to serve this growing population. In addition, more funding for tenant based rental assistance is needed to meet the growing demand.

## **NA-50 Non-Housing Community Development Needs**

### **Describe the jurisdiction's need for Public Facilities.**

The County assesses the needs for public facilities on an on-going basis through the County's annual budget process. Nonprofit service providers, such as a homeless or special needs provider, will meet with us to discuss a need to build or rehabilitate public facilities for housing, such as a group home, or for services, such as a health center. During the Consolidated Planning public participation process, the County's Department of Aging and Disabilities identified the need for assistance in rehabilitating some of its older senior centers serving low income elderly persons. Additionally, a special needs provider identified the need to improve its headquarters to better serve their population, and the Severn community has identified the need for a community and health center.

### **How were these needs determined?**

The needs for public facilities are identified through the County's comprehensive and ongoing planning process which includes identifying gaps in services and housing resources throughout the year in consultation with providers as well as at annual public hearings. The County Department of Aging evaluated its senior center stock and advised ACDS – the County's administrator of the Consolidated Planning Process – of the extent of need for rehabilitation for its centers during consultation and participation in public process of the development of this Consolidated Plan.

### **Describe the jurisdiction's need for Public Improvements.**

The County's low and moderate income population is dispersed throughout the County in existing developed communities where the public infrastructure is already established. Consultation with both the County's Office of Planning and Zoning and the Department of Public Works did not identify any needs for public improvements in low income communities during the Consolidated Planning process.

### **How were these needs determined?**

No public improvement needs were determined in the needs assessment or from consultation with the public.

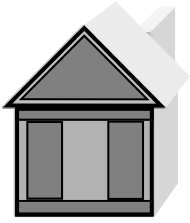
### **Describe the jurisdiction's need for Public Services.**

The County's needs assessment identifies a large number of low and moderate income households, including those who are homeless, elderly and with special needs who would benefit from public services. The County focuses its community development funding on supportive services designed to develop job ready candidates who possess the basic knowledge, technical skills and behavioral attributes needed to gain meaningful employment in Anne Arundel County as well as provide them with the social support they need to be successful in maintaining employment. Services include such job related programs as education and job training, behavioral skills training, English as a Second Language courses, job placement assistance to unemployed and underemployed low income residents, as well as related services including affordable child care and transportation. Additionally, community development funding has historically been used to provide supportive services that help the homeless or special needs populations obtain and/or maintain housing.

### **How were these needs determined?**

The needs for public services are identified through the County's comprehensive and ongoing planning process which includes identifying gaps in services and housing resources throughout the year in consultation with providers as well as through the annual public participation process. Priorities for funding are developed through a comprehensive and ongoing planning process in an effort to identify the specific needs of County residents, determine priorities, as well as, target public service resources for those most in need.





# **CHAPTER THREE**

## **MARKET ANALYSIS**



# CHAPTER THREE: MARKET ANALYSIS

---

## MA-05 Overview

This section presents an analysis of Anne Arundel County's housing market and includes a review of the number of housing units and types of units, the cost of housing, and the condition of the housing units in the County. Also included is an overview of the County's public and assisted housing; facilities and services for the homeless population; and facilities and services for the special needs population. Barriers to affordable housing are also identified, and the availability of non-housing community development assets in the County are discussed.

The purpose of this section is to provide a clear picture of the environment in which Anne Arundel County will administer its programs during the five years covered by the Consolidated Plan. The market analysis will describe any significant characteristics of the housing market, including the supply, demand, condition and cost of housing.

It is important to remember that the formatting for this market analysis is different than previous years as each section comes with prepopulated charts and questions required and prepared by the U.S. Department of Housing and Urban Development (HUD). The majority of the HUD provided data is from the 2007 – 2011 American Community Survey (ACS) five-year estimate. Updated statistics from the 2012 and 2013 ACS, along with other resources, are presented as tables and maps numbered with alphanumeric characters, to provide a clearer picture of the County's current housing market.

The market analysis shows that there are fewer affordable housing options for lower income residents living in Anne Arundel County. This issue was exacerbated by the County's quick recovery from the housing recession that created a strong homeowner and rental housing market with high home prices and high rental rates; an increase in the number of low and moderate income households; and the lack of available subsidized housing units and vouchers. This has resulted in a large number of Anne Arundel County households, especially lower income households, having a severe housing cost burden as they pay more than 50 percent of their income on housing costs.

During the housing recession, home values took a sharp decrease as the number of housing sales began to decline. Concurrently, rent rates began to increase as renting – as opposed to owning – gained popularity with decreased economic risk. Now that the recession has ended, housing sales have begun to recover as home values have steadily increased over the past few years.

Unfortunately, rent rates have not decreased, thus limiting housing option for the County's low to moderate income households.

Additionally, the County's public housing authority is limited with the number of available units and vouchers. It has experienced long waiting lists with approximately 18,000 County residents waiting for either a public housing unit or a housing choice voucher thus further limiting affordable housing options for the County's extremely low income population.

If rent rates and home values continue to increase, and the availability of housing subsidies continue to be limited, then the issue of housing affordability will continue to get worse.

## MA-10 Number of Housing Units

### Introduction

Anne Arundel County's population increased 10 percent over the past decade from 489,656 residents in 2000 to 537,656 in 2010. It is the third largest jurisdiction in terms of population in the Baltimore Metropolitan Region behind Baltimore County and Baltimore City. According to the Baltimore Metropolitan Council of Government's Cooperative Forecasting Committee, it is projected that the County will experience a six percent population increase from 2010 to 2020 with an estimated population of 567,750. The County's increase in population has affected its housing stock with the addition of many new single family and multifamily housing units.

### All residential properties by number of units

The HUD provided data in Table 28 - *Residential Properties by Unit Number* shows the number of property types in the County using the 2007 – 2011 ACS five-year estimates. American Community Survey data (Table 28A) shows Anne Arundel County had a total of 212,791 housing units, a 13.8 percent increase from 186,937 units in 2000. Single family detached structures made up the largest number of total units with 132,409 (62 percent). Single family attached units accounted for an estimated 19 percent (38,862) of the total units. Apartments and/or condominium units were estimated at 17.5 percent (37,974). The remaining 1.5 percent (3,546 units) is made up of mobile homes, recreational vehicles, or units within boats. The dominant type of housing unit continues to be the single-family detached unit, followed by the single family attached unit, reflective of the suburban nature of Anne Arundel County.

In the FY 2011 – FY 2015 Consolidated Plan, the County’s Office of Planning and Zoning projected the total number of housing units to reach 205,622 by the year 2012. The County surpassed this projection by approximately 10,000 units with the number of single family attached units built in 2012 exceeding its projected figure of 36,292 by 4,246, showing an aggressive demand for townhome and duplex housing types.

**Table 28 – Residential Properties by Unit Number**

Property Type	Number	%
1-unit detached structure	123,349	64%
1-unit attached structure	35,962	19%
2-4 units	2,967	2%
5-19 units	19,997	10%
20 or more units	6,174	3%
Mobile Home, boat, RV, van, etc.	4,170	2%
<b>Total</b>	<b>192,619</b>	<b>100%</b>

Data Source 2007 – 2011 ACS

The number of single family housing types has increased significantly since 1990, with single detached units increasing 15.3 percent and 10.7 percent over the past two decades, and single attached units increasing 40.6 percent and 20.2 percent respectively. The number of multifamily housing communities with 20 or more units also saw an increase in number of units growing 50.8 percent from 2000 to 2010 (Table 28A). This suggests a demand for housing units for smaller households or housing that could meet the needs of the County’s rental market.

**Table 28A – Housing Types in Anne Arundel County 1990 – 2010**

Types of Housing Units	1990	2000	% Change	2010	% Change
			1999 - 2000		2000-2010
1-unit, detached	103,735	119,626	15.3%	132,409	10.7%
1-unit, attached	23,004	32,333	40.6%	38,862	20.2%
2 units	4,826	2,307	1.3%	1,045	-54.7%
3 or 4 units	included	2,584	0.0%	2,717	5.1%
5 to 9 units	5,832	7,390	26.7%	7,755	4.9%
10 to 19 units	11,203	13,849	23.6%	19,000	37.2%
20 or more units	3,877	4,944	27.5%	7,457	50.8%
Mobile Home	3,694	3,822	3.5%	3,546	-7.2%
Boat, RV, Van, etc.	1,023	82	-92%	-	-100%
<b>Total</b>	<b>157,194</b>	<b>186,937</b>	<b>18.9%</b>	<b>212,791</b>	<b>13.8%</b>

Data Source: Census 1990, 2000, 2010

## Unit Size by Tenure

The HUD data presented in Table 29 - *Unit Size by Tenure* shows the unit size for homeowners and renters using the 2007 – 2011 American Community Survey. Updated data from the 2012

ACS has been utilized in Table 29A – *Percent by Unit Size* and Table 29B – *Occupied Housing Units 2012* and further analyzed to reflect the County’s more recent housing market.

**Table 29 – Unit Size by Tenure**

	Owners		Renters	
	Number	%	Number	%
No bedroom	122	0%	600	1%
1 bedroom	1,119	1%	8,065	19%
2 bedrooms	18,724	13%	15,944	38%
3 or more bedrooms	119,115	86%	17,160	41%
<b>Total</b>	<b>139,080</b>	<b>100%</b>	<b>41,769</b>	<b>100%</b>

Data Source: 2007 – 2011 ACS

Three or more bedroom units make up the majority of owner occupied units, while two bedrooms, as well as three or more bedroom units make up the majority of rental units (Table 29). Of the 215,991 total housing units in 2012, 201,934 were occupied, 26 percent (52,680) of which were occupied by renters (Table 29B). While homeownership continues to be the dominant market, renters have consistently made up about 25 percent of the housing market as the demand for rental units continued to remain steady with the increase in population. In 2012, the low rental vacancy rate of 4.3 percent shows a high demand for rental housing.

**Table 29A – Percent by Unit Size**

UNIT SIZE	Number	%
No Bedroom	1,985	1%
1 Bedroom	13,232	6%
2 Bedroom	44,335	21%
3 Bedroom	88,511	41%
4 Bedroom	52,168	24%
5 or more Bedrooms	15,760	7%
<b>Total</b>	<b>215,991</b>	<b>100%</b>

Data Source: 2012 ACS

**Table 29B – Occupied Housing Units 2012**

Occupied Housing Units	Number	%
Owner - Occupied	149,254	74%
Renter - Occupied	52,680	26%
<b>Total</b>	<b>201,934</b>	<b>100%</b>

Data Source: 2012 ACS

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

Currently, Anne Arundel County has a total of 47 housing communities assisted with federal, state, and local programs, including the Low Income Housing Tax Credit Program, the Housing Choice Voucher Program (formerly known as Section 8), and the HUD Section 202 Program. Thirty-four (34) of those communities are privately owned subsidized communities, while the remaining communities are public housing. The private housing communities provide a total of 3,340 units to County residents at or below 60 percent of the area median income. The public housing communities, including the City of Annapolis, add an additional 1,840 units to income eligible residents.

Public housing units located in Annapolis are owned and operated by the Housing Authority of the City of Annapolis (HACA). Public housing located beyond Annapolis' borders are owned and operated by the Housing Commission of Anne Arundel County (Housing Commission). Both the HACA and the Housing Commission participate in joint partnerships with private developers to own and/or manage a number of their communities. Two of HACA's communities, Obery Court and Annapolis Gardens, are owned and managed in partnership with a private developer with a portion of the units designated as public housing, while the remaining are considered private. The Housing Commission also co-owns and manages one of its communities, Heritage Crest, with a private developer so all of the units are considered private with no public housing units. Heritage Crest received low income housing tax credits and project based vouchers. Two other communities owned by the Housing Commission, Oakleaf Villages and Pumphrey House, were financed through the State's Partnership Rental Housing Program. For purposes of calculation, all of the referenced communities are designated as private communities and included in the thirty-four total privately owned subsidized housing communities.

Of the 47 private and public housing communities, 55 percent of the units are available to the general population, while the remaining 45 percent are restricted to elderly residents. If housing communities within the City of Annapolis are excluded, 38 percent (10 communities) of the County's 26 total housing communities are available to the general population, while the remaining 62 percent (16 communities) are restricted to elderly residents.

Since Annapolis is a separate jurisdiction from the County, its communities will not be considered when determining the need for affordable housing in the County. Within the past decade, 12 subsidized housing communities have been built in the County. Only three of those communities were for low income families, while the remaining nine were restricted to low income senior residents.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

Very few of the affordable housing communities in the County are at risk of expiration, as 82 percent of the privately owned subsidized communities were built or rehabilitated within the last 20 years, leaving another 10 to 20 years before the expiration of their affordability period. Additionally, older communities with project based Section 8 vouchers have continually renewed their affordability period every five years and still provide affordable housing to income eligible residents. However, there is a threat of some of the private communities taking advantage of the County's strong rental market by reducing the number of subsidized units in favor of adding more market rate units. One such community is Villages at Marley Station, a private affordable housing community funded with low income housing tax credits with 757 one to three bedroom units. This community was re-financed in the mid-nineties and has traditionally offered all 757 of its units to households at or below 60 percent of the area median income. In recent negotiations with the Maryland Department of Housing and Community Development, Villages at Marley Station was granted a 20 percent reduction of its affordable units in favor of replacing them with market rate units, therefore, 152 assisted units were taken away from the County's inventory of affordable units. Additionally, developers applying for State funding are enticed to set aside a number of the units in newly constructed housing communities as market rate units, thereby lessening the number of affordable units being supplied.

**Does the availability of housing units meet the needs of the population?**

The availability of housing does not meet the needs of the population, as there is a great need for housing that is affordable for households at or below 80 percent of the AMI, with households at or below 50 percent of the AMI having the greatest challenge. High home prices and the lack of available public housing units and housing choice vouchers have kept these households from finding affordable options. This disparity in housing has affected all age groups, identifying a need for affordable housing for both families and seniors. Housing affordability and its effect on lower income populations is discussed further in section MA – 15 Cost of Housing.

**Describe the need for specific types of housing.**

The number of assisted housing communities built over the past decade within the County and outside of the City of Annapolis, has largely catered to the senior population as these housing communities are more generally accepted in the County. Affordable family housing is often met with resistance, blocking it from development. However, there is a need for more family

housing compared to senior as there are a growing number of low and moderate income households who are unable to afford the increasing housing cost.

## Discussion

Anne Arundel County experienced a 15.5 percent increase in the number of housing units over the past decade, exceeding its projected estimate by approximately 10,000 units. Single family units continued to dominate the market with detached structures making up the largest unit number and attached structures increasing due to an aggressive demand. Multifamily housing communities with 20 or more units also increased dramatically with approximately 51 percent new units from 2000 to 2010. While homeowners continue to dominate the market, renters have consistently made up about 25 percent of the housing market with a steady demand for new units, as evident by the low vacancy rates. According to 2012 ACS data, three bedroom units make up 41 percent (88,511 units) of both homeowner and rental unit sizes with the average household size at 2.7 and 2.5 bedrooms respectively.

Housing communities assisted with federal, state, and local funds provide the County's lower income households with affordable housing options. The County has a total of 47 assisted housing communities, 34 of which are privately owned, while the remaining communities are public housing owned and managed by the Housing Authority of the City of Annapolis for communities within Annapolis, or the Housing Commission of Anne Arundel County for all other County communities. There is a mix of housing for both families and senior residents with family communities making up 55 percent; however, if we remove the subsidized housing within the City of Annapolis' jurisdiction, that percentage drops to 38 percent. There is a need for more family housing compared to senior as there is a growing number of lower income households who are unable to afford the increasing housing costs. The majority of these assisted housing communities are not at risk of losing their affordability, as 82 percent of the privately owned subsidized communities were built or rehabilitated within the last 20 years, leaving another 10 to 20 years before the expiration of their affordability period. Additionally, older communities with project based Section 8 vouchers have continually renewed their affordability period every five years and still provide affordable housing to income eligible communities.

However, there is a threat of some of the private communities taking advantage of the County's strong rental market by reducing their number of subsidized units in favor of adding more market rate units. One community that originally had 757 subsidized units, recently renegotiated with Maryland State to reduce its number of subsidized units by 152. Additionally, developers applying for State funding are enticed to set aside a number of the units in newly constructed housing communities as market rate units, thereby lessening the number of affordable units.



If this trend continues to grow, Anne Arundel County's lower income population will be at risk of losing affordable housing options and the work that the federal, State, and local authorities have done to challenge the housing market by creating a supply to meet the demands of a vulnerable and often neglected population, would have all been for nothing. The County has a need for affordable housing to meet the demands and needs of lower income residents. Placing new affordable housing units in areas where there is public transportation and employment will create more opportunities for these lower income residents and assist them in becoming financially and economically independent.

## **MA-15 Cost of Housing**

### **Introduction**

Over the past decade, the homeownership and rental markets have experienced many of the same trends with rising housing sale prices and rental rates increasing beyond the reach of many households. Median home values have increased 98 percent from \$156,900 in 2000 to \$310,000 in 2013 (Table 30). Rental rates also experienced a significant increase as median contract rent rates increased 90 percent from the year 2000 to 2013, jumping from \$700 to \$1,331 respectively (Table 30). The low rent rates of the early 2000s are unfortunately no longer a reality in the current rental market as 76 percent of County renters paid \$1,000 or more in 2013, including 37 percent who paid \$1,500 or higher (Table 31). While the increase in housing costs may depict a healthy market, it is actually causing a wide gap in affordability. Both renters and homeowners are becoming severely cost burdened as they spend more of their income on housing costs.

**Table 30 – Cost of Housing**

	<b>Base Year: 2000</b>	<b>Most Recent Year: 2013</b>	<b>% Change</b>
Median Home Value	156,900	310,000	98%
Median Contract Rent	700	1,331	90%

**Data Source: Maryland Association of Realtors**

Table 31 – Rent Paid

Rent Paid	Number	%
Less than \$500	3,711	7%
\$500-999	8,509	17%
\$1,000-1,499	19,703	39%
\$1,500-1,999	19,047	37%
\$2,000 or more	No data	0%
<b>Total</b>	<b>50,970</b>	<b>100%</b>

Data Source: 2013 ACS

Data Source Comments:

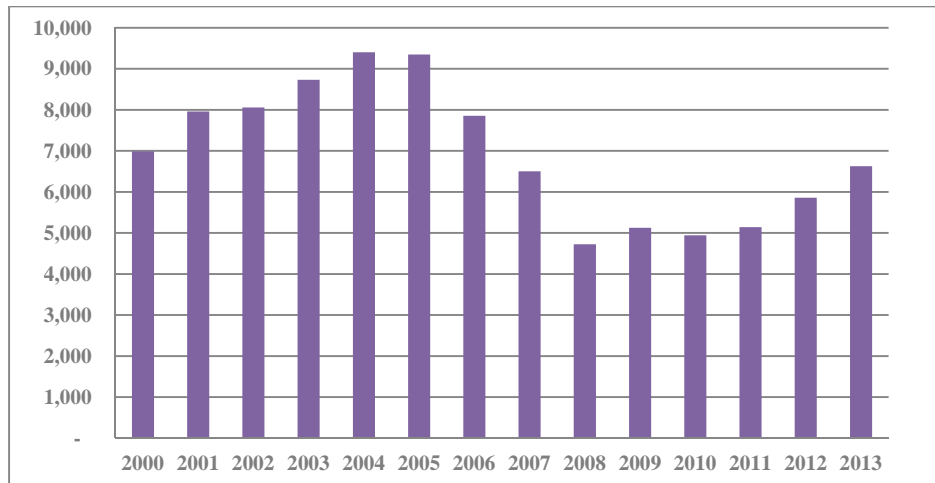
The 2013 data provides more current figures to assess the County's housing market. The ACS data used does not separately calculate the number of households paying \$2,000 or more. The highest range calculated is \$1,500 or more, and is reflected in the table range \$1,500 - \$1,999. Additionally, the 50,970 total number of households does not include the 1,596 households that do not pay rent with cash.

## Owner Occupied Housing

The nation is finally seeing an upturn in homeownership as it recovers from the recent housing bubble that caused the nation, and most parts of the world, to fall into an economic recession. Housing in Anne Arundel County was greatly affected by the recession as housing sales started to plummet after 2005. Table 31A – *Housing Units Sold per Year* and Table 31B – *Median Home Price* show the change in housing sales over the past decade. According to the Maryland Association of Realtors, up until 2005, housing sales were increasing from year to year reaching a peak in 2004 with 9,405 units sold.

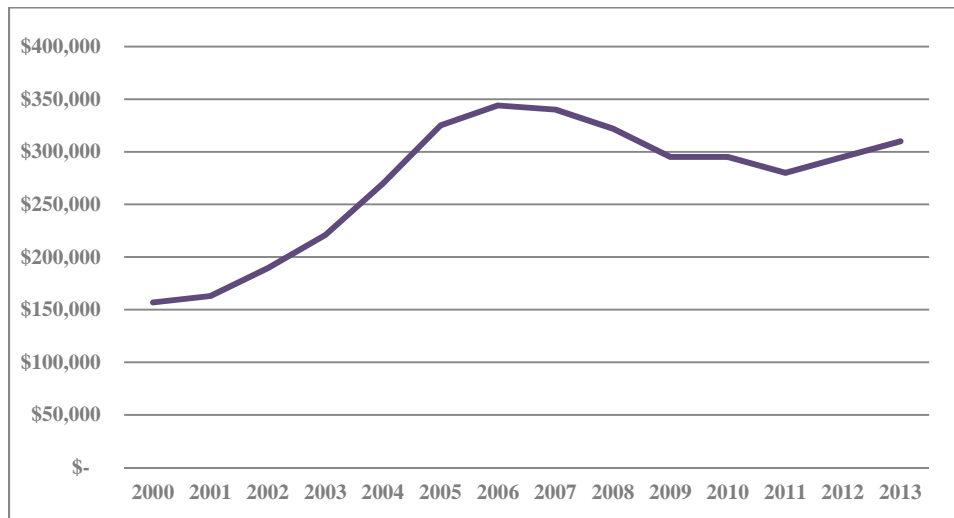
Median home prices also saw a steady increase peaking at \$344,000 in 2006. Afterwards, housing sales consistently fell reaching a low of 4,725 housing units sold in 2008; down 50 percent from four years prior. As home sales were declining, so were median home prices, dropping to \$280,000 in 2011, a \$64,000 difference from 2006. During the past few years, the housing market has seen a steady recovery as home sales in 2013 reached 6,626 units, a 40 percent increase from 2008, with a median home price of \$310,000.

Table 31A – Housing Units Sold Per Year



Data Source: Maryland Association of Realtors

Table 31B – Median Home Price



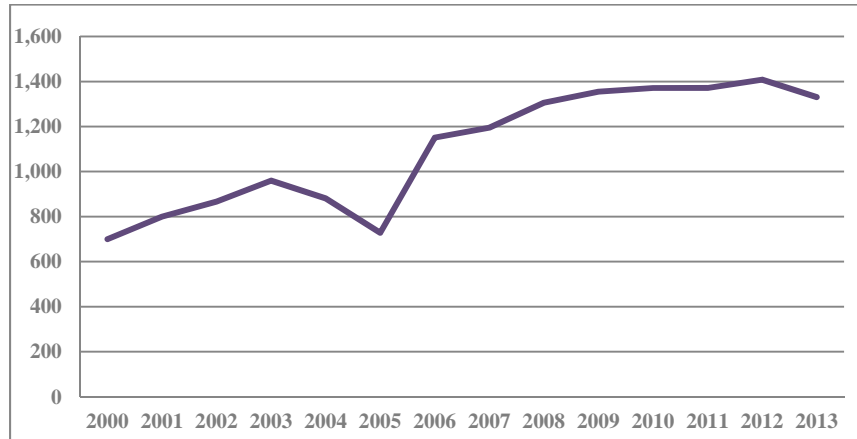
Data Source: Maryland Association of Realtors

## Rental Housing

As housing sales were increasing prior to the recession, rent rates were decreasing as owning a home became an obtainable goal for many households. Table 31C – *Median Gross Rent* shows the change in median gross rent from 2000 to 2013. In 2005, the median gross rent in Anne Arundel County dropped to \$728. The next year, rent rates took a sharp jump, increasing by approximately \$400 and reaching \$1,151. Rent rates continued to increase at a steady pace with a 2013 median rent rate of \$1,331, a 90 percent change from 2000. During this time, there were a total of 52,566 occupied rental units. As the median value only shows the midpoint range, it is

imperative to point out that approximately half of County residents paid more than \$1,300 for rent in 2013. This change is most likely reflective of the demand for rental housing due to the downturn in the homeownership market, where many people lost their homes and found the rental market to not necessarily be any cheaper than homeownership, but less risky and more flexible.

**Table 31C – Median Gross Rent**



Data Source: 2000 – 2013 ACS

## Housing Affordability

As seen in Table 32A, 27 percent (52,575 households out of 197,340 total households) of households in the County earned 80 percent or below of the AMI. These lower income households often have difficulty finding affordable housing options. Out of the 23,470 renters earning 80 percent or below of the AMI, the County only had 20,899 rental units that were affordable to this income group (Table 32). The problem is even more pronounced when looking at lower income renters. There are 14,025 households (7,185 plus 6,840) earning 50 percent of AMI with just 6,074 units (1,845 plus 4,229) affordable to households in that income range. Of the 29,105 homeowners earning 80 percent or below of the AMI, there were only 8,939 housing units affordable to these lower income homeowners. This lack of affordable rental and homeowner housing options often force households to become cost burdened and pay more than 30 percent of their income on housing cost.

Table 32 – Housing Affordability

Units affordable to Households earning	Renter	Owner
30% HAMFI	1,845	No Data
50% HAMFI	4,229	2,242
80% HAMFI	14,825	6,697
100% HAMFI	No Data	16,413
<i>Total</i>	<b>20,899</b>	<b>25,352</b>

Data Source: 2007 – 2011 CHAS

Table 32A – Income Distribution

Income Distribution	Owner	%	Renter	%	Total	%
Household Income <= 30% HAMFI	6,465	4%	7,185	15%	13,650	7%
Household Income >30% to <=50% HAMFI	8,305	6%	6,840	14%	15,145	8%
Household Income >50% to <=80% HAMFI	14,335	10%	9,445	19%	23,780	12%
<i>Subtotal</i>	<b>29,105</b>	<b>20%</b>	<b>23,470</b>	<b>47%</b>	<b>52,575</b>	<b>27%</b>
Household Income >80% to <=100% HAMFI	12,735	9%	5,935	12%	18,670	9%
Household Income >100% HAMFI	105,995	72%	20,100	41%	126,095	64%
<b>Total</b>	<b>147,835</b>	<b>100%</b>	<b>49,505</b>	<b>100%</b>	<b>197,340</b>	<b>100%</b>

Data Source: 2007 – 2011 CHAS

## Gap between Income and Housing Costs

According to the Maryland Association of Realtors, the median price for housing increased 98 percent from 2000 to 2013, going from \$156,900 to \$310,000, while the median household income grew only 40 percent, from \$61,768 in 2000 to \$86,230 in 2013. The National Housing Conference compiles an annual database called Paycheck to Paycheck along with an accompanying report that offers a look at the gap between wages and housing costs, both rental and owned, for 80 occupations in 210 metro areas across the country. It compares the median salaries of full-time workers to determine the financial gap of affording to either buy a median priced house or rent a fair market rate two-bedroom unit in a particular metropolitan area. Anne Arundel County is a part of the Baltimore Metropolitan Region (BMR) where the median home price during the first quarter of 2014 was \$227,000, and the monthly fair market rent for a two-bedroom was \$1,252. In order to buy a median priced home in the BMR, one must make at least \$62,433. The income needed to afford a two bedroom home at fair market rent is at least \$50,080. A sample of the data compiled is presented in Table 32B and shows that occupations from various industries are not meeting the income requirements to afford housing costs within the region. Professionals such as dental assistants, graphic designers, postal workers, news reporters, and nurses are all affected by high housing costs and have wage gaps that make finding affordable housing options a challenge.

Because Anne Arundel County quickly recovered from the housing recession and has a strong housing market, its housing costs are much higher than the region leaving many occupations with an even greater gap between income and housing. The County's median home price during 2013 was \$310,000, approximately \$80,000 more than the region. Additionally, the median gross rent in 2013 was \$1,331, the second highest rate in the region behind Howard County with \$1,553 and approximately \$400 higher than the other counties in the region (Baltimore County \$905, Baltimore City \$917, Carroll County \$1,048, and Harford County \$1,187). Many of the occupations shown in Table 32B are within the County's largest business sectors of education, health care, and retail as detailed later in the Market Analysis in section MA-45 Non-Housing Community Development Assets. This shows that a large percentage of workers in Anne Arundel County cannot afford to buy a home or rent a decent apartment within their monetary limits, further clarifying the need for affordable housing not just for low income service workers, but also for moderate and middle income professionals.

Table 32B – 2014 Paycheck to Paycheck Baltimore, Maryland and Metropolitan Region

OCCUPATION	Income Needed to Afford to Buy Median Priced Home	Afford to Buy a Median Priced Home?	Homebuying Income Cushion/Gap	Income Needed to Afford Fair Market Rent for 2 Bedroom Home	Afford to Rent 2 Bedroom at Fair Market Rent?	Renting Income Cushion/Gap
Assembly line Worker	\$62,433	No	(\$21,301)	\$50,080	No	(\$8,948)
Auto Mechanic	\$62,433	No	(\$16,485)	\$50,080	No	(\$4,132)
Child Care Worker	\$62,433	No	(\$33,994)	\$50,080	No	(\$21,641)
Customer Service Rep.	\$62,433	No	(\$24,183)	\$50,080	No	(\$11,830)
Dental Assistant	\$62,433	No	(\$27,584)	\$50,080	No	(\$15,232)
Elem. School Teacher	\$62,433	No	(\$7,452)	\$50,080	Yes	\$4,900
Equipment Operator	\$62,433	No	(\$19,656)	\$50,080	No	(\$7,303)
Fire Fighter	\$62,433	No	(\$18,310)	\$50,080	No	(\$5,957)
Flight Attendant	\$62,433	Yes	\$8,124	\$50,080	Yes	\$20,477
Graphic Designer	\$62,433	No	(\$10,249)	\$50,080	Yes	\$2,104
Groundskeeper	\$62,433	No	(\$31,169)	\$50,080	No	(\$18,816)
Hairdresser	\$62,433	No	(\$36,629)	\$50,080	No	(\$24,276)
Home Health Aide	\$62,433	No	(\$34,760)	\$50,080	No	(\$22,407)
Housekeeper	\$62,433	No	(\$38,866)	\$50,080	No	(\$26,513)
Postal Worker	\$62,433	No	(\$3,320)	\$50,080	Yes	\$9,033
Librarian	\$62,433	No	(\$125)	\$50,080	Yes	\$12,228
Machinist	\$62,433	No	(\$16,759)	\$50,080	No	(\$4,406)
Maint./Repair Worker	\$62,433	No	(\$22,207)	\$50,080	No	(\$9,854)
Medical Billing Clerk	\$62,433	No	(\$27,099)	\$50,080	No	(\$14,746)
Medical Transcriptionist	\$62,433	No	(\$21,161)	\$50,080	No	(\$8,808)
News Reporter	\$62,433	No	(\$22,691)	\$50,080	No	(\$10,338)
Nurse (LPN)	\$62,433	No	(\$18,612)	\$50,080	No	(\$6,259)
Nursing Aide	\$62,433	No	(\$35,284)	\$50,080	No	(\$22,931)
Plumber	\$62,433	No	(\$11,255)	\$50,080	Yes	\$1,098
Police Officer	\$62,433	No	(\$9,585)	\$50,080	Yes	\$2,768
Preschool Teacher	\$62,433	No	(\$7,356)	\$50,080	Yes	\$4,997
Retail Manager	\$62,433	No	(\$23,204)	\$50,080	No	(\$10,851)
Retail Salesperson	\$62,433	No	(\$39,915)	\$50,080	No	(\$27,562)
Sec. School Teacher	\$62,433	No	(\$5,104)	\$50,080	Yes	\$7,249
Secretary	\$62,433	No	(\$21,112)	\$50,080	No	(\$8,759)
Wait Staff	\$62,433	No	(\$38,057)	\$50,080	No	(\$25,704)

Data Source: The National Housing Conference's Center for Housing Policy, Paycheck to Paycheck 2014

When full-time wages are not sufficient to afford housing, the health and vitality of America's communities suffer. Unfortunately, renting or buying typical housing in many U.S. metro areas, as well as Anne Arundel County, requires higher than median earnings for police officers, nurses, teachers, janitors, and other key roles that make our communities safe, healthy, and vibrant places to live.

### **Is there sufficient housing for households at all income levels?**

There is not sufficient housing for households with income levels at or below 80 percent of the AMI. Both homeowners and renters share in this burden as high housing costs force many to pay more than 30 percent of their income on housing. Households at or below 50 percent of the AMI have the greatest cost burden and are generally excluded from homeownership. High home prices and the increase in rent rates have kept these households from finding affordable options.

### **How is affordability of housing likely to change considering changes to home values and/or rents?**

During the housing recession, home values took a sharp decrease as the number of housing sales began to decline. Concurrently, rent rates began to increase as homeownership was harder to obtain and more households were in the rental market. Now that the recession has ended, housing sales have begun to recover as home values have steadily increased over the past few years with 2013 median home values reaching \$310,000. Unfortunately, rent rates have not decreased, thus preventing limited housing options for the County's lower income households. If rents and home values continue to increase at a disproportional rate with median household income, the issue of housing affordability will get worse causing a greater disparity with the availability of affordable units, and more reliance on federal and local assisted housing programs.

### **How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

HUD provides updated HOME rent rates each year comparing the low HOME and high HOME rent rates with the Fair Market Rent (FMR) rates per bedroom size. The data is provided by metropolitan statistical areas with Anne Arundel County being located within the Baltimore-Towson metro area. Low and high HOME rent rates, FMR rates, and average rent rates are provided in Table 33 – *Monthly Rent* and Table 33A – *Average Rent in Anne Arundel County 2013*. The average rent rates are approximately \$200 higher than the FMR and high HOME rates showing a strong market demand for rental units.

**Table 33 – Monthly Rent**

<b>Monthly Rent (\$)</b>	<b>Efficiency (no bedroom)</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
Fair Market Rent	846	1,000	1,251	1,598	1,740
High HOME Rent	874	1,001	1,231	1,414	1,558
Low HOME Rent	750	803	963	1,113	1,241

**Data Source: HUD FMR and HOME Rents**



---

**Table 33A – Average Rent in Anne Arundel County 2013**

	<b>Efficiency (no bedroom)</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
Average Rent	1,120	1,216	1,397	1,614	N/A

Data Source: Reis Reports

## Discussion

The housing recession caused great turmoil for the nation's economy. Housing sales plummeted, foreclosures became epidemic, unemployment rates surged, and people were left feeling defeated. Now that the economy has turned around, the housing market is starting to recover. While not to the extent as some other areas, Anne Arundel County was affected by the housing recession with its home sales decreasing dramatically and home values declining. Before the recession, rental units with market rates rents were as low as \$728 in 2005. As the economy started to decline, things took an intense turn as the demand for homeownership decreased with the number of units sold reaching a low in 2008, allowing the rental market to experience a great upsurge in rates jumping approximately \$400 in one year. Now that the recession is over, one would think that the homeownership and rental markets would once again flip; however, they are both now in high demand with increasing costs. The County's strong housing market has attracted more residents willing to pay higher costs for housing, with lower income residents being left with fewer options for affordable housing.

Despite Anne Arundel County's relative affluence in the region and State, a significant number of households are living in poverty and an even greater number can be classified as low or moderate income. In 2012, the official federally defined poverty threshold for a four person household was \$23,050. According to the American Community Survey, over 30,000 County residents were considered living in poverty. Additionally, housing costs have increased 98 percent over the past decade while, the median household income has only increased 40 percent.

With a strong homeownership and rental market, owners and renters are experiencing increasing cost burdens as they are forced to spend more than 30 percent of their income on housing costs. In 2011, 44 percent of renters and 30 percent of homeowners were cost burdened. Those earning up to 80 percent of the area median income suffered greater cost burdens with 77 percent of renters and 65 percent of homeowners in this income group spending more than 30 percent of their income on housing. Unfortunately, many renters and homeowners were severely cost burdened, paying more than 50 percent of their income on housing costs. Approximately 41 percent of both renters and homeowners earning at or below 80 percent of the AMI experienced this severity and lived in unaffordable homes.

There is a need for affordable housing options in Anne Arundel County to meet the demands of the lower income population. If rent rates and home values continue to increase at a disproportionate rate with median household incomes, along with lower wage rates for many of the County's professionals, many residents will continue to become cost burdened, putting a strain on their quality of lives.

## MA-20 Condition of Housing

### Definitions

As a requirement by HUD and in order to understand the needs of those impaired by unsuitable housing conditions, the County has developed definitions for standard, substandard, and substandard but suitable for rehabilitation, for its housing stock. The definitions are as follows.

1. **Standard housing** is defined as housing that meets the local code, as established in the Anne Arundel County Code, Article 15, Construction and Property Maintenance Codes, and Title 4, Property Maintenance Code. In general, the housing is structurally sound, weather tight, in good condition and repair, free and clear of trash and debris, in clean and sanitary condition and in compliance with Anne Arundel County Department of Health regulations and County zoning regulations.
2. **Substandard housing** is defined as housing that does not meet Anne Arundel County's Property Maintenance Code in that it may have structural deficiencies, inoperable plumbing, hazardous electrical conditions, inadequate heating and ventilation systems, substandard kitchen, lead-based paint hazards, zoning violations and/or overcrowded conditions.
3. **Substandard housing suitable for rehabilitation** is housing which is substandard according to the definition; however, it is physically and economically viable to renovate the unit in order to meet the Property Maintenance Code.

### Condition of Housing

According to 2007 – 2011 ACS data, 41,471 homeowner units and 18,430 rental units in the County had at least one deficient housing condition (Table 34). The selected housing conditions are similar to the housing problems described in Chapter Two of this Plan and are identified by HUD as (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30 percent. According to 2012

American Community Survey, it was estimated that 592 units lacked complete kitchen facilities and 457 units lacked complete plumbing facilities and, therefore, would be considered substandard housing units. This total of 1,049 units is less than one percent of the entire housing stock for the County, and less than half the 2,147 estimate from the previous Consolidated Plan.

Table 34 – Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	41,471	30%	18,430	44%
With two selected Conditions	473	0%	675	2%
With three selected Conditions	151	0%	42	0%
With four selected Conditions	0	0%	7	0%
No selected Conditions	96,985	70%	22,615	54%
<b>Total</b>	<b>139,080</b>	<b>100%</b>	<b>41,769</b>	<b>100%</b>

Data Source; 2007 – 2011 ACS

## Age of Housing

The County continues to be a fairly new community, with a majority of its housing units being built within the last 35 years. Because of the boom in construction during the 1990s and early 2000s, the percentage of newer homes in the County is greater today in comparison to the data from the 1990 Census. In 1990, only 35 percent of the housing was built after 1980. Twenty years later, of the County's total occupied housing, 49 percent was constructed after 1980 (Table 35).

Table 35 – Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied		Total Occupied	
	Number	%	Number	%	Number	%
2000 or later	17,742	13%	6,822	16%	24,564	14%
1980-1999	51,516	37%	13,202	32%	64,718	36%
<b>Subtotal</b>	<b>69,258</b>	<b>50%</b>	<b>20,024</b>	<b>42%</b>	<b>89,282</b>	<b>49%</b>
1950-1979	57,769	42%	18,117	43%	75,886	42%
Before 1950	12,053	9%	3,628	9%	15,681	9%
<b>Total</b>	<b>139,080</b>	<b>100%</b>	<b>41,769</b>	<b>100%</b>	<b>180,849</b>	<b>100%</b>

Data Source; 2007 – 2011 CHAS

According to the Fourth Quarter 2012 Multifamily Rental Market Update report by Real Property Research Group, the number of new building permits averaged 2,632 per year between 2000 and 2005. This average started to drop off in the latter half of the decade when the nation went into an economic decline resulting from a housing recession. In 2008, only 974 building permits were issued, a 61 percent decline from 2005. By 2011, Anne Arundel County started to see a gradual increase in construction with the number of permits reaching pre-recession levels at 2,360.

The majority of this new housing stock is located sporadically throughout the County with fewer new units in the County's northern and eastern neighborhoods. This newer housing stock does not have lead-based paint, has newer mechanical systems, has more contemporary layouts, and is more desirable for today's households. Expectedly, these new units are more expensive than the existing housing units in older communities in the northern part of the County.

While the County has an increasing percentage of newly constructed homes, there are still a significant number of older units. According to the 2007 – 2011 CHAS data, over 51 percent (91,567 occupied units) of the existing housing stock were built before 1980. Much of this older housing lack sufficient facilities and is in need of repair due to an aging structure.

### **Risk of Lead-Based Paint Hazard**

Childhood lead poisoning has been proven to cause reduced intelligence, low attention span, and reading and learning disabilities. It has also been linked to juvenile delinquency, behavioral problems and many other adverse effects in children. While adults can suffer from excessive lead exposures, the groups most at risk are fetuses, infants, and children under the age of six. Lead-based paint in older housing and contaminated soil are the major remaining sources of exposure and are responsible for most cases of childhood lead poisoning today. The existence of lead in paint is highest in housing built before 1960. It was completely banned for residential use in 1978 by the Consumer Product Safety Commission. Local governments are directed by HUD to estimate the number of households who live in housing where lead-based paint hazards may exist.

**Table 36 – Risk of Lead-Based Paint Hazard**

<b>Risk of Lead-Based Paint Hazard</b>	<b>Owner-Occupied</b>		<b>Renter-Occupied</b>	
	<b>Number</b>	<b>%</b>	<b>Number</b>	<b>%</b>
Total Number of Units Built Before 1980	69,822	50%	21,745	52%
Housing Units build before 1980 with children present	12,919	9%	4,257	10%

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

According to 2007 – 2011 ACS data, 50 percent of homeowners and 52 percent of renters lived in housing built before 1980. Some of this older housing stock may have decrepit conditions and be in need of rehabilitation to bring it up to existing building codes, accessibility requirements, and energy efficiency standards. Additionally, this older housing is more at risk of lead-based paint hazards. Approximately 9 percent of homeowner-occupied housing and 10 percent of renter-occupied housing built before 1980 had children present (Table 36).

Anne Arundel County is continuing to address the existence of lead-based paint hazards in both its single-family and multifamily housing stock. Based on latest data from the Childhood Blood

Lead Surveillance in Maryland 2012 Annual Report, released by the Maryland Department of the Environment, of the 8,338 children tested in the County in 2012, only five children had elevated blood lead levels. This is a significant decrease from data based on testing in 1998 which reported 104 children with elevated blood lead levels and two children with lead poisoning. Even though there continues to be a decrease in the number of elevated blood levels in children, the County will continue its many programs to further decrease the number of children affected by lead-based paint hazards.

## **Vacant Units**

American Community Survey data for 2012 estimated that there are 14,057 vacant units in the County. This is equal to approximately seven percent of the 215,991 housing units, an increase from three percent in the last Consolidated Plan. This is possibly due to the nation's housing recession which resulted in an increasing number of housing units being lost to foreclosure. The current number of vacant units does not include those units for rent, sale, or units that have been rented or sold and not yet occupied. However, one cannot assume these vacant properties are also abandoned and in disrepair; some properties may be unoccupied, but removed from the homeownership or rental market for a variety of reasons.

Table 37 is required and requests an estimate of the number of vacant or abandoned buildings and whether the units are suitable for rehabilitation. Unfortunately, there is no updated federal or local data source to provide these estimates within the County.

**Table 37 – Vacant Units**

	<b>Suitable for Rehabilitation</b>	<b>Not Suitable for Rehabilitation</b>	<b>Total</b>
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Data Source: 2005 – 2009 CHAS**

## **Need for Owner and Rental Rehabilitation**

According to 2007 – 2011 ACS data, 41,471 homeowner units and 18,430 rental units in the County had at least one deficient housing condition such as a lack of plumbing or kitchen facilities, overcrowding with more than one person per room, or a housing cost burden where the household pays more than 30 percent of its income on housing costs. The number of substandard units due to inefficient plumbing or kitchen facilities has decreased within the past decade, with less than one percent of the County's housing stock lacking these facilities.

Additionally, housing with lead-based paint is no longer a growing issue as the County has worked to alleviate the existence of lead-based paint in its single-family and multifamily housing stock.

The County's Property Rehabilitation, Accessibility Modification and Acquisition/Rehabilitation programs have been instrumental in reducing the number of housing units with substandard conditions and rehabilitating older homes as these programs offer loans to lower income households whose homes are found to contain violations of health, occupancy, and other codes that endanger the health and welfare of the residents. These programs also allow for the reconstruction of properties found to be deteriorated to a point beyond the cost of effective rehabilitation. Even though the number of units that lack complete plumbing and kitchen facilities has been reduced, there are many more units in the County that contain some type of code violation or other hazard that requires repair in order to be preserved, especially in the northern part of the County where the housing stock is older.

#### **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards.**

While 49 percent of the County's occupied housing stock was built within the last 35 years, the County still has a large percentage of older housing that is often plagued with substandard housing conditions or a high risk of lead-based paint hazards. Lower income households are more likely to occupy these older units that have not been rehabilitated, and raise their children in these conditions.

As in most communities, no sample or comprehensive testing of lead-based paint hazards in housing has been completed in Anne Arundel County. The County must rely on estimates of housing units with potential risk. In order to estimate how many of the County's housing units with a lead-based paint hazard are occupied by low and moderate income households, the total number of housing units built before 1980 as compared with the total number of lower income families. As outlined in Table 35 – *Year Unit Built*, 49 percent (89,282 units) of the County's housing stock was built before 1980. As identified in the Needs Assessment, there were a total of 52,575 residents (23,470 renters and 29,105 homeowners) with extremely low to moderate incomes or earning up to 80 percent of the area median income (Tables 12A and 12B). Therefore, out of the 197,340 households surveyed, 27 percent (52,575 households) are considered lower income households. Assuming these figures are directly proportional to each other, the estimated number of low and moderate income households living in housing units built before 1980 is 27 percent (of the 89,282 total older housing units) or 24,106 units.

## Discussion

Unfortunately, due to limited income and housing cost burdens, lower income households may defer home maintenance leading to the deterioration of their homes. The County continues to market its property rehabilitation programs to households earning below 80 percent of the area median income and has seen a growing trend of homeowners seeking assistance in the County's most vulnerable areas.

The County's Property Rehabilitation and Accessibility Modification programs address the need of substandard housing suitable for repair and have been successful in rehabilitating older homes and reducing the risk of lead-based paint hazards.

## MA-25 Public and Assisted Housing

### Introduction

The Housing Commission of Anne Arundel County – which has an approved Public Housing Authority Agency Plan – provides a variety of housing units and programs to assist very low income households obtain or maintain affordable rental housing in the County. As shown in Table 38A, Housing Commission owns and operates a total of 1,073 housing units in 10 communities located throughout the northern part of the County (Table 38A). Seven of these communities are federally defined public housing communities, of which five are restricted to senior and disabled residents. The senior public housing communities include Burwood Gardens, Pinewood Village, Pinewood East, Glen Square in Glen Burnie, and Stoney Hill in Odenton. Family communities include Meade Village in Severn and Freetown Village in Pasadena. In addition to the public housing properties, the Housing Commission also co-owns and manages Heritage Crest, Phase I of the renovation of Burwood Gardens consisting of 100 units serving the low income elderly population. The Housing Commission also owns Oakleaf Village, a 24 unit family community and Pumphrey House, a 15 unit community for the frail elderly population both of which were financed with State financing and serve low income residents.

As of October 2014, the Housing Commission had a total of 7,743 households on its public housing waiting list with an average waitlist time of two to five years. During the Summer of 2014, there were 10,024 families on the housing choice voucher waiting list. After experiencing waiting periods averaging seven to 10 years, the Housing Commission decided in July 2014 to close the housing choice voucher waitlist for the first time ever. The high numbers of households waiting on both public housing and housing choice vouchers reveal a great deal about the extent of need for housing assistance, as well as the composition of the populations seeking assistance. The most requested types of housing units on the public housing waiting list

were for one and two bedroom units. Forty-eight percent (3,696 households) of households on the list were waiting for efficiency or one-bedroom units; 31 percent (2,364 households) were waiting for two bedroom units; 15 percent (1,200 households) were waiting for three bedroom units; and six percent (483) were waiting for four or more bedroom units. The waiting list has changed from 2010 in that the number of households waiting for a one bedroom unit has dramatically increased, while the number of households waiting for a large unit (four or more bedrooms) has decreased. In addition to the limited supply of affordable housing, the demand for one bedroom units could be reflective of the County's aging population. According to the 2010 Census, the 65 and older population is the fastest growing demographic in the County with a 30 percent change in growth from 2000 to 2010. It is projected to increase by another 42 percent in the next decade.

**Table 38 – Total Number of Units by Program Type**

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers available	0	0	934	1,892	257	1,433	5	0	197
# of accessible units			62						

Data Source: Housing Commission of Anne Arundel County



**Table 38A – Housing Commission of Anne Arundel County Housing Communities**

NAME	Number of Units	Year Built/Rehab	Population Served	Type
Burwood Gardens	108	1970	Elderly/Disabled	Public Housing/HCAAC Managed
Pinewood Village	200	1976	Elderly/Disabled	Public Housing/HCAAC Managed
Pinewood East	90	1979	Elderly/Disabled	Public Housing/HCAAC Managed
Glen Square	127	1984	Elderly/Disabled	Public Housing/HCAAC Managed
Stoney Hill	55	1986	Elderly/Disabled	Public Housing/HCAAC Managed
Meade Village	200	1971	Families	Public Housing/HCAAC Managed
Freetown Village	154	1977	Families	Public Housing/HCAAC Managed
Heritage Crest	100	2014	Elderly Only	Joint/Partnership/LIHTC/PBV/HCAAC Managed
Oakleaf Villas	24	1995	Families	Partnership Rental Funds/HCAAC Owned and Managed
Pumphrey House	15	1863/2002	Elderly Only	Partnership Rental Funds/HCAAC Owned and Managed
<b>Total Units</b>	<b>1,073</b>			

Data Source: Housing Commission of Anne Arundel County

**Describe the supply of public housing developments. Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan.**

All of the Housing Commission’s public housing communities are in good condition and are extremely well maintained; however, they are aging and are often unable to meet the needs of the population they serve. The Housing Commission is able to make some modern improvements with minimal capital improvement funds received each year. Some of these capital improvements include implementing security enhancement features at several of their communities, such as upgraded and enhanced site lighting, security doors and camera systems, as well as the installation of new fire panels and HVAC systems. More improvements are needed for kitchen and bathroom upgrades. By utilizing the Rental Assistance Demonstration (RAD) funding, these improvements and upgrades could occur more quickly rather than over time with the Housing Commission’s limited capital improvement funding.

To address ongoing maintenance issues, the Housing Commission has developed an extensive inspection and assessment system. The system establishes a proactive approach to maintenance rather than a reactive response. The Housing Commission also hires a private contractor to annually inspect all public housing units and exterior site systems and common areas. These inspections yield a detailed analysis of needs for capital improvements. Each community had an average inspection score of 88 or higher in the 2014 inspection report as shown in Table 38B. In addition to third party annual inspections, the Housing Commission plans to continue providing training opportunities for on-site staff managers and maintenance personnel to improve responsiveness to resident's requests.

**Table 38B – Public Housing Condition**

<b>Public Housing Development</b>	<b>Average Inspection Score</b>
Burwood Gardens	88
Freetown Village	88
Glen Square	89
Meade Village	91
Pinewood East	94
Pinewood Village	94
Stoney Hill	91

Data Source: Housing Commission of Anne Arundel County

**Describe the restoration and revitalization needs of public housing units in the jurisdiction.**

In an effort to upgrade their housing stock, the Housing Commission began a two phase demolition/disposition of Burwood Gardens, one of their oldest complexes. The community included 200 units for low income elderly residents. The property was functionally obsolete and not suitable for the elderly population which it served. Phase I, which opened in November 2013, includes 100 project based voucher units. The new building has been designed to better serve an aging population, many of whom have mobility impairments. Phase II is expected to commence in the next few years and will also include the demolition and reconstruction of approximately 100 apartments and town homes for persons with disabilities and working families.

**Describe the public housing agency's strategy for improving the living environment of low and moderate-income families residing in public housing.**

The Housing Commission actively encourages its public housing residents to become more involved in the overall health and well-being of their communities. The Capital Fund Program is reviewed and updated annually to incorporate ideas received through personal interviews and group meetings with residents. The personal interview allows each resident to rate the quality of

each facet of their housing, as well as the services provided. The information is compiled and reviewed to identify areas of greatest concern.

Residents from each public housing community are surveyed regularly to assess and gather opinions relative to conditions within the living units, as well as general management and maintenance issues, and the resident services provided. These results are analyzed by the Center for the Study of Local Issues at Anne Arundel Community College for use as a tool in setting priorities for maintenance services, and resident services. Survey results are tabulated and reported quarterly, as well as annually in the Capital Fund Program. Copies of the results are also made available to public housing residents.

Resident Councils continue to operate at each of the public housing communities, providing a forum for residents to express their concerns and needs at monthly meetings. Any resident unable to attend the annual Capital Fund meeting can review the proceedings and make comments to the staff charged with developing the Capital Fund Program. A 14 member Resident Advisory Board meets with key staff persons as a conduit for communicating information, sharing ideas, and ensuring that resident concerns are clearly identified, analyzed and evaluated for service. In addition, the Housing Commission continues to have a resident serve on their Board of Commissioners.

Public housing residents also have available a variety of opportunities to participate in programs that assist in leading them from welfare to independence, such as the Family Self Sufficiency Program. This program assists low income families to achieve economic self-sufficiency. The Housing Commission's Resident Services Program assists public and assisted housing residents with counseling and referrals to address the social, health, emotional and economic problems that may be barriers to independence and homeownership. The Housing Commission also continues to work with the Boys & Girls Clubs of Annapolis and Anne Arundel County, Inc. to provide a variety of programs to residents of its family communities. Additionally, the Housing Commission's Congregate Housing Services Program is designed to help older residents in public housing age in place and delay or avoid the need for institutionalization in adult foster care or nursing homes.

## **Discussion**

Long waiting lists and a limited number of public housing units have contributed in deterring the County's low income residents from finding affordable housing options. The County's public housing units rarely become available to alleviate the long waiting list. It typically takes two to five years for one of these units to become vacant. It takes even longer for a resident on the housing choice voucher waiting list to receive a subsidy that provides them with a broader range

of housing options in the County. As a result, the long waiting list and timeframes prompted the Housing Commission to close its waiting list for the first time ever. With approximately 18,000 County residents waiting for either a public housing unit or a housing choice voucher, it is apparent the County has a need for housing that is affordable to all of its residents.

While the public housing communities are in good condition, many of them are aging and can no longer meet the needs of their populations, particularly the senior residents where accessibility is a critical issue. With limited capital improvement funding, the Housing Commission finds it difficult to update its communities, causing the stock of public housing to develop substandard conditions.

## **MA-30 Homeless Facilities and Services**

### **Introduction**

The County provides homeless persons an array of comprehensive supportive services, including case management, alcohol and drug abuse treatment, mental health care, AIDS related treatment and services, educational and employment programs, child care, transportation services, medical services, and food.

**Table 39 – Facilities and Housing Targeted to Homeless Households**

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	65	38	80	146	0
Households with Only Adults	45	97	16	85	0
Chronically Homeless Households	0	0	0	70	0
Veterans	0	0	6	0	0
Unaccompanied Youth	0	0	0	0	0

**Data Source: Homeless Management Information System**

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.**

The County offers a wide variety of mainstream services that homeless service providers utilize to support their clients. Generally, case managers play a critical role in assessing the needs of the homeless to identify issues, surmount obstacles, and connect them with needed support

services and resources. Case management services include a comprehensive assessment of issues and linkage to mainstream resources, alcohol and drug treatment, mental health treatment, AIDS-related treatment, education, employment assistance, child care, transportation, and other needed services. Case management services are provided by all of the shelter operators and housing providers to the clients they serve and are also offered by other County agencies. Some examples of mainstream case manager service providers and programs include: Anne Arundel County Department of Health - HIV/AIDS Unit; Anne Arundel County Mental Health Agency – Targeted Case Management Program; Community Action Agency – Housing Counseling Program; Department of Social Services - Adult Services; and Veterans Administration-Outreach Services.

The following programs provide alcohol and drug abuse treatment for the homeless in the County: Anne Arundel County Department of Health, Chrysalis House, Damascus House, Hope House, and Samaritan House. These programs offer both residential and outpatient services for adults.

Mental health services are available through a variety of organizations including Anne Arundel County Mental Health Agency, Community Residences, Inc., Arundel Lodge, OMNI House, Inc., and Supported Housing Developers. Services offered by these programs include hotline crisis intervention and service referrals, outpatient therapy, residential treatment programs, after-care services, consumer drop in centers, and vocational training and support.

Health services are provided to the homeless through various programs including Anne Arundel County Department of Health which offers seven local clinics that provide more than 30 services including HIV/AIDS related services, and a free dental clinic at the Stanton Center. Arundel House of Hope also offers a free medical clinic.

Education and employment assistance are available at Sarah’s House, Arundel House of Hope, Inc., and the Light House. Some mainstream programs are offered by the Anne Arundel Community College, Anne Arundel County Workforce Development Corporation and Opportunities Industrialization Center (OIC). Childcare is a critical service needed to ensure the success of a working parent. Programs are offered by the Community Action Agency and Anne Arundel County Department of Social Services. Finally, transportation support is offered to low income persons through the Vehicles for Change program and from the County’s Department of Social Services and the Workforce Development Corporation.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

**Light House Shelter** – The Light House operates a 65 bed emergency shelter for individuals and families. Services include case management, financial and life skills coaching, and job training.

**Sarah's House Shelter** – Associated Catholic Charities, Inc. operates a 66 bed emergency shelter and provides three meals a day, case management, parenting classes, employment programs, licensed childcare, counseling, and transportation.

**Winter Relief** – Arundel House of Hope, Inc. (AHOH) operates a seasonal emergency shelter supported by a volunteer effort of County churches. The program serves up to 60 homeless men and women at a time.

**Arden House** – The YWCA of Annapolis & Anne Arundel County operates the County's safe house for victims of domestic violence. Arden House has 21 beds. Services include counseling, case management and basic living resources.

**Anchor House** – The Light House operates a three unit transitional housing program for families.

**Sarah's House** – Associated Catholic Charities, Inc. operates a 21 unit transitional housing program that allows guests to stay up to 24 months and provides employment services, parenting classes, licensed child care, case management, and counseling services.

**Fouse Center** – AHOH operates a 10 bed transitional housing program for homeless men. In addition to housing and food, the program offers case management, employment counseling, substance abuse and mental health support.

**Patriot House** – AHOH also operates a six bed transitional housing program for homeless veterans and provides case management and linkage to VA services.

**SHOP Program/Samaritan Housing Program** – Anne Arundel County Mental Health Agency operates programs that provide tenant based rental assistance for up to seven families and seven individuals diagnosed with a mental illness. The Samaritan Housing Program is restricted to serve chronically homeless individuals.

**Anne Arundel Partnership for Permanent Housing** – Arundel Community Development Services, Inc. (ACDS) coordinates and administers permanent supportive housing with intensive case management and supportive services to 31 homeless households. Fifteen units are dedicated to the chronically homeless.

**Permanent Supportive Housing Program (SHP I)** – The Housing Commission provides tenant based rental assistance, case management, and supportive services to approximately eight families and 21 individuals. Participants must have a diagnosed disability.

**Safe Haven I & II and WISH Program** – AHOH provides supportive housing for chronically homeless persons, as well as intensive case management and support services.

**Community Housing Program** – AHOH also provides supportive housing for six chronically homeless persons in two shared housing units.

**Shelter Plus Care** – The Maryland Mental Hygiene Administration provides tenant based rental assistance and supportive services to 26 households diagnosed with mental health issues.

**Willow House** – The Light House operates a permanent supportive housing program for five homeless women. The program provides supportive services, education, and assistance.

**Housing First I & II Programs** – People Encouraging People, Inc. operates programs that provide tenant based rental assistance and supportive services to a combined total of 13 chronically homeless individuals.

## MA-35 Special Needs Facilities and Services

### Introduction

According to 2013 estimates from the American Community Survey, approximately 11 percent (56,800 residents) of the County's population are living with one or more disability. The majority of those residents, 43 percent, are adults ages 18 to 64. Special needs populations include persons with developmental disabilities, mental illness, HIV/AIDS, drug and alcohol addictions, the elderly, and other persons with disabilities, including those with physical disabilities. Whatever the disability, many of these County residents are not able to be fully employed and consequently, must rely on Supplemental Social Security Income and disability payments.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs.**

Given the high cost of housing, special needs households have a difficult time not only affording housing, but finding accessible and/or service enhanced housing allowing for the greatest degree of independence. For the most part, the private housing market does not respond to the specialized housing needs of these populations. While there are housing options for middle and upper income residents with special needs, lower income special needs residents are left with few choices. Without affordable alternatives, these persons remain in nursing homes, institutions, shelters, or with their aging relatives, while others become homeless.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.**

There are a number of nonprofit special needs service providers in the County working to provide housing and supportive services for a variety of special needs clients. Organizations such as The Arc of Central Chesapeake Region, Bello Machre, Inc., Gallagher Services, and Langton Green, Inc. provide services to the persons with developmental disabilities. Arundel Lodge, Inc., Damascus House, OMNI House, and Vesta cater to the mentally ill population, while organizations such as Chrysalis House, Inc., Hope House, Pathways Recovery, and Samaritan House provide services to those suffering from substance abuse. In addition, providers such as Providence Center, Inc. and Opportunity Builders, Inc. provide day and vocational programs for persons with disabilities. ACDS also operates the County's Accessibility Modifications Program, which provides low interest or no interest funding and technical assistance to homeowners to modify their homes to accommodate a household member's disability.

## **HOPWA**

The Maryland Department of Health and Mental Hygiene's AIDS Administration documented in the "Maryland HIV/AIDS Quarterly Update" that there were a total of 1,130 adults or adolescents living with HIV/AIDS in Anne Arundel County as of the Second Quarter of 2014 for data reported through June 30, 2014. This is up from 1,044 reported in the 2010 report "Maryland HIV/AIDS Epidemiological Profile". The Anne Arundel County Department of Health manages a caseload of approximately 180 low and moderate income residents who have tested positive for HIV/AIDS.



---

**Table 39A – HOPWA Assistance Baseline**

Type of HOPWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
Tenant-Based Rental Assistance	52
Permanent Housing Facilities	0
Short-Term Rent, Mortgage and Utility Assistance	0
Short-Term/Transitional Housing Facilities	0
Permanent Housing Placement	0

Data Source: HOPWA Performance Data

On behalf of Anne Arundel County, ACDS administers the Housing Opportunities for Persons with AIDS (HOPWA) funding received as part of the Baltimore City Eligible Metropolitan Statistical Area (EMSA). This funding finances the Housing Commission's Rental Subsidy Program, which provides tenant-based rental assistance for eligible households affected by HIV/AIDS. Supportive services such as counseling, referrals and housing information are provided to the clients through a housing specialist subcontracted with Community Residences, Inc. According to the 2014 Consolidated Annual Performance and Evaluation Report, the Rental Subsidy Program served 52 households with tenant-based rental assistance, including 65 adults and 17 children (Table 39A).

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The County plans to continue its Rental Subsidy Program, administered by the Housing Commission of Anne Arundel County, that provides tenant based subsidies to residents living with HIV/AIDS. Additional planned activities include continuing to operate the County's Accessibility Modification Program, which provides low interest or no interest funding and technical assistance to homeowners to renovate their homes to accommodate a household member's disability, as well as working with other supportive service providers to meet the housing needs of the special needs population. Additionally, the County will continue to build housing for special needs households through its Community Housing Development Organization (CHDO) Group Home Acquisition and Rehabilitation Program, where funds are made available to certified CHDOs to acquire new or existing housing to serve special needs populations.

## **MA-40 Barriers to Affordable Housing**

**Describe any negative effects of public policies on affordable housing and residential investment.**

### **Lack of Affordable Housing Supply to Meet Current Demand**

According to the Baltimore Regional Housing Plan and Fair Housing Equity Assessment, older rental developments (Property Class B/C) provide a significant portion of the region's unsubsidized affordable housing stock. When compared to the region, however, Anne Arundel County, along with Howard County, has a smaller share of the affordable units, as well as a relatively low vacancy rate and high rent rates, demonstrating the relative lack of supply. The lack of affordable supply and unmet need is further demonstrated by the large number of severely cost burdened households. According to 2007-2011 HUD CHAS data, 20 percent of all renters in Anne Arundel County are severely cost burdened, or pay more than 50 percent of their income for rent. Forty-one percent of all low and moderate income renters (e.g. a three person household earning \$57,550 annually) are severely cost burdened, while 66 percent of extremely low income renters (e.g. a three person household earning \$22,550 annually) are severely cost burdened. According to American Community Survey data, median rent rates climbed from \$700 in 2000 to \$1,331 in 2013, a 90 percent increase. At the same time, median household income grew just 40 percent, from \$61,768 in 2000 to \$86,230 in 2013.

Like renters, homeowners have been equally cost burdened with the increasing costs of owning a home. According to 2007 – 2011 HUD CHAS data, 11 percent of all homeowners in the County are paying more than 50 percent or more on housing costs. Forty-one (41) percent of all low and moderate income homeowners (e.g. a four person household earning \$63,900 annually) are severely cost burdened, while 72 percent of extremely low income homeowners (e.g. a four person household earning \$25,050 annually) are severely cost burdened. Rising housing values have made it increasingly difficult for those wanting to enter the housing market. According to the Maryland Association of Realtors, the median price for housing increased 98 percent from 2000 to 2013, while the median household income grew just 40 percent during that same time period, as cited above. In addition, the growing elderly population, many of whom own homes but live on fixed incomes, is adding to the share of cost burdened households.

The County has a strong housing market with high rental rates and increasing home values, and a burden is being placed on residents who are struggling to live within their means and pay their housing costs.

## **Future Housing Demand**

For years, job growth has surpassed housing growth in Anne Arundel County, which is expected to continue into the future. Increases in the number of housing units in the County are not expected to keep pace with increases in the population seeking housing. According to the Sage Policy Group, Inc.'s BRAC Impact Housing Study, it was projected by 2015, 15,700 households looking for housing in Anne Arundel County would be unable to find it. Excess demand will keep existing housing prices high and will encourage new construction at the high end of the market. Vacancy rates for all housing will be relatively low with vacancy rates for less expensive housing becoming particularly low. The availability of housing affordable to middle and lower income households will diminish and negatively affect the County's retail, service and municipal workers housing choices.

## **Current Land Use Patterns**

The County's General Development Plan (GDP) was updated and adopted by the County Council in 2009. This Plan outlines the County's vision for development and growth and establishes land use policies and recommendations to guide local planning decisions over the next 20 years. The Land Use Plan adopted by the County as part of the GDP directs development throughout the County according to development type and density. Currently, over half of the County land area (52 percent) is planned for rural or low density residential uses. When combined with land designated as open space and environmental preservation areas, the percentage increases to nearly 70 percent of the total land area. These land use patterns reflect the suburban community vision that has existed in the County for the past decades and continues today.

This presents a challenge when attempting to develop affordable housing. In addition to the rules of supply and demand, housing prices can be attributed to the cost of land and the value of improvements. Construction and other improvements tend to be manageable and flexible. By contrast, the price of land is much less subject to control. The price of land tends to reflect the value of the overall community and the local market place upon it. The only policy option for making land more affordable per housing unit is to increase permissible housing density. Housing developed at six units or 16 units per acre by definition creates more options for workforce/affordable housing than housing that uses one or two acres per home. As one of the major impediment to more affordable housing is economics - the price of the land can be addressed by reducing the amount of land used per housing unit. However, in a County with a coastal location and with a significant amount of land located in environmentally sensitive and rural areas, it is difficult to find the political support to increase density.

According to the Anne Arundel County's Analysis of Impediments to Fair Housing Choice (AI), conducted by Mullin & Lonerger Associates, there appears to be a scarcity of land zoned by right for multi-family housing in Anne Arundel County. In a high-cost housing region, multi-family housing is often the most feasible option. Undeveloped land zoned by right for medium and high-density residential development is in short supply in the County. This has the effect of limiting affordable housing choices for members of the protected classes. The AI goes on further to note that the County's Comprehensive Plan should do more to address the unmet lower-income housing needs.

These land use patterns are particularly important from a fair housing perspective. Where land tends to be relatively affordable and the underlying land use policies allow for higher density developments which are needed to make units affordable, there already tends to be a concentration of affordable housing, as well as a higher concentration of minority and low income households. The AI cautions that policies prioritizing resources into older communities to improve the quality of life in the northern part of the County must be balanced with expanding the supply of affordable housing units in areas of opportunity, and made accessible to members of the protected classes. However, the lack of support by a community or by neighboring residents for proposed affordable housing communities presents a challenge for projects benefiting low and moderate income persons.

#### **Lack of Financial Resources**

The lack of financing for affordable developments also presents a challenge. Federal funding for federal entitlement programs supporting housing, such as Community Development Block Grant (CDBG) and the HOME Investment Partnerships Program (HOME) have been drastically cut over the last decade. For example, over the last decade, the County's allocation of federal CDBG funds dropped from \$2.44 million to \$1.78 million, or 27 percent, while its share of HOME funds dropped from \$945,579 to \$591,207, or 37 percent. The outlook for increased funding, or even level funding, at the State and federal levels is not encouraging.

#### **NIMBYism**

The lack of support by a community or by neighboring residents for proposed affordable housing communities or projects presents a challenge in the County for projects benefiting low and moderate income persons. Sometimes referred to as NIMBYism ("Not in My Back Yard"), this phenomenon presents an additional obstacle to affordable housing developers and group home providers ability to procure affordable, developable land or to buy existing homes for a special needs population. Although a community may understand the need for a certain type of housing, they may oppose the location of a specific type of housing in their community. Lack of support may occur when a stigma exists about the proposed project beneficiaries or participants. A

particular stigma that often exists is that the residents of these housing projects are not willing to work, will bring crime or will change the character of the neighborhood; while in fact, the residents are required to have a source of income, are often denied residence if there is a criminal background, and may already work in the area in lower wage positions. It is also important to note that the character of a housing community is often reflective of its property management. The property managers of the County's federally funded housing communities have a track record of managing quality projects and providing safe communities.

## **MA-45 Non-Housing Community Development Assets**

### **Introduction**

Over 500,000 residents call Anne Arundel County home due to the area's superior quality of life on the Chesapeake Bay, a rich heritage, and proximity to Baltimore and Washington, D.C. The County boasts diverse communities, numerous attractions, educational and employment opportunities and other amenities. According to the Anne Arundel Economic Development Corporation, there are approximately 51,000 businesses located in Anne Arundel County. Anne Arundel County is fortunate to have a diversified economy as it is home to Fort George G. Meade Defense complex, the National Security Agency (NSA), US Cyber Command, BWI Thurgood Marshall Airport. The County is also home to the Arundel Mills Entertainment complex that contains Maryland Live! Casino, the largest casino in the State of Maryland and the top grossing facility in the Atlantic region. The State's capital, the City of Annapolis, also located in Anne Arundel County, is home to the Government Center for the State of Maryland, the US Naval Academy, and is one of the State's major tourist destinations.

## Economic Development Market Analysis

**Table 40 – Business Activity**

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	337	186	0	0	0
Arts, Entertainment, Accommodations	21,279	22,406	11	12	1
Construction	14,563	13,546	8	7	0
Education and Health Care Services	31,386	28,638	17	15	-1
Finance, Insurance, and Real Estate	11,554	8,618	6	5	-1
Information	4,553	4,887	2	3	0
Manufacturing	10,809	16,458	6	9	3
Other Services	9,028	7,421	5	4	-1
Professional, Scientific, Management Services	27,775	23,230	15	12	-2
Public Administration	0	0	0	0	0
Retail Trade	26,810	29,375	14	16	2
Transportation and Warehousing	7,348	6,775	4	4	0
Wholesale Trade	10,835	11,191	6	6	0
<b>Total</b>	<b>176,277</b>	<b>172,731</b>	<b>--</b>	<b>--</b>	<b>--</b>

Data Source: 2007 – 2011 ACS (Workers), 2011 Longitudinal Employer – Household Dynamics (Jobs)

According to 2007 – 2011 American Community Survey data, the County is dispersed amongst a broad range of industries with the Education and Health Care Services sector as the largest with 17 percent of the County’s workers, followed by the Professional, Scientific, Management Services with 15 percent; and Retail Trade sector with 14 percent. Unfortunately, there is an oversupply of labor in Education and Health Care as there are 31,386 workers but only 28,638 jobs. The same holds true with the Professional, Scientific, Management Services sector, with 4,545 fewer jobs than workers. The Finance, Insurance, and Real Estate sector is also oversaturated as it has 2,936 more workers than jobs available. On the other hand, the Retail Trade sector has the largest number of jobs in the County with 29,375 positions and only 26,810 workers. The Manufacturing sector also has more jobs than workers with 5,649 available positions (Table 40).

**Table 41 – Labor Force**

Total Population in the Civilian Labor Force	266,994
Civilian Employed Population 16 years and over	250,912
Unemployment Rate	6.02
Unemployment Rate for Ages 16-24	20.15
Unemployment Rate for Ages 25-65	3.76

Data Source: 2007 – 2011 ACS

**Table 42 – Occupation by Sector**

<b>Occupations by Sector</b>	<b>Number of People Median Income</b>
Management, business and financial	76,568
Farming, fisheries and forestry occupations	10,966
Service	20,184
Sales and office	64,714
Construction, extraction, maintenance and repair	21,389
Production, transportation and material moving	12,223

Data Source: 2007 – 2011 ACS

Having more employees than jobs often leads to unemployment or underemployment, as people are unable to find jobs within their respective fields. Young adults are often affected by this imbalance as they find it hard to gain employment after graduating high school or college, as they are competing for the same positions as older more experienced adults. The unemployment rate for 16 to 24 year olds is 20.15 percent compared to just 3.76 percent for 25 to 65 year olds (Table 41). According to the American Community Survey, the overall unemployment rate for the County in 2005 was 4.42 percent. From 2007 to 2011, the unemployment rate increased reaching 6.02 percent in 2011. According to the ACS 2013, the unemployment rate is 6.7 percent for the population 16 years and over.

## Transportation

A wide variety of both regional and intra-county transportation options exist within Anne Arundel County, which is an attractive feature for businesses and residents. The Baltimore/Washington International Airport (BWI) serves 19.7 million passengers each year and ships 420 million pounds of freight. The County has an extensive highway system including over 4,900 lane miles of roadways. With a portion of the Baltimore Beltway (I-695) and I-95 located within the County, and proximity to the Washington, D.C. Beltway (I-495) and the Port of Baltimore, along with more freeway and expressway lane miles than any other jurisdiction within Maryland, Anne Arundel County is well served for trucking and distribution facilities.

Both passenger rail service and light rail is available in Anne Arundel County. The Maryland Area Regional Commuter line (MARC) provides service to Baltimore and Washington along both the Penn and Camden lines. Three stations are located in Anne Arundel County: one at Jessup; one at Odenton; and one at the BWI Airport. The Odenton MARC station is becoming a transit hub, where bus transit meets MARC rail trains. Currently the Odenton Station is the most used suburban MARC station in the State. Three additional stations are within a half mile of the airport (Laurel, Savage and Dorsey), providing access and parking for passenger rail customers. Light rail serves the northern part of the County, with four shuttle lines providing support services to these light rail stations.



Bus service is more available within and adjacent to the City of Annapolis, which operates a transit system in partnership with the County. Annapolis Transit serves not only Annapolis but also serves as far north as Arnold and as far south as the Edgewater-Mayo area. The Maryland Transit Administration (MTA) and private bus services also links the County to Baltimore, the New Carrollton Washington METRO station, and downtown Washington, D.C.

Corridor Transportation Corporation's (CTC) Connect-A-Ride is a private bus provider offering service in the western part of the County, including services to Arundel Mills, Meade Village, the Pioneer Drive Community, Seven Oaks and the greater Odenton area. Although this provider does not reach every corner of the County, the County has been successful in working with other providers in an effort to fill the gaps.

Due to the County's suburban nature, the County is primarily automobile oriented with 56 percent of County residents traveling 30 minutes or more to work. According to the 2013 American Community Survey data, 81 percent of Anne Arundel County workers drove to work alone, 6 percent carpooled, 4.6 percent took public transportation, two percent walked, 1.4 percent used other means, and 5 percent worked from home. Even with increases in population and employment, these statistics have stayed constant over the past two decades, particularly for the percentage of people who drove alone. While not an issue for most residents, transportation is recognized as a real barrier to the economic well-being of low income persons. This is especially true for families living below the poverty threshold who cannot afford the high costs of owning and maintaining their own automobile.

**Table 43 – Travel Time**

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
< 30 Minutes	135,525	56%
30-59 Minutes	79,438	33%
60 or More Minutes	27,932	11%
<b>Total</b>	<b>242,895</b>	<b>100%</b>

Data Source: 2007 – 2011 ACS

The County has a network of human service agencies providing transportation to seniors and low income persons with disabilities. The Anne Arundel Department of Aging and Disabilities owns and operates approximately 40 vans providing services to seniors and disabled individuals. Additionally, the Department offers a Taxi Voucher Program which provides a subsidy to low income senior citizens and persons with disabilities. Various agencies, such as The Arc of the Central Chesapeake Region, Arundel Lodge, Inc., Bello Machre, Inc., Omni House, and Opportunity Builders, Inc. also provide transportation services to special needs clients.



The County supports a couple of key programs that encourage low income households to purchase automobiles. The Vehicles for Change program repairs donated cars for resale at a low cost to income eligible households. The Department of Social Services (DSS) assists income eligible customers with grants to cover the cost of vehicle repairs, car payments and insurance premiums in emergency situations. This program also provides bus and train tokens and gas vouchers to clients participating in job search, job training, or education programs.

## Education

It is often said that higher education leads to better economic opportunities. As shown in Table 44A, of the 270,096 employable population in the 2007 – 2011 American Community Survey, approximately 68 percent of County residents had some college education or higher (29.9 percent some college/Associate's degree and 37.5 percent Bachelor's degree/ higher) with only 33 percent having a high school diploma or less (25.2 percent high school graduate and 7.4 percent less than high school). Approximately 71 percent of the employed civilian workforce were college educated (30.5 percent some college/Associate's degree and 40.9 percent Bachelor's degree/higher). With large business sectors in Education and Health Care, as well as Professional, Scientific, and Management Services, most jobs within Anne Arundel County require a college education. Having a college education can also largely affect the median household income as those with some college or an Associate's degree earned approximately \$20,000 more than someone without a high school diploma. These earnings can dramatically increase with higher education levels as workers with Graduate or professional degrees earned approximately \$60,000 more than those without high school diplomas (Table 46).

The County has supported key job training and education programs to help bridge the gap between education and employment opportunities. The Opportunities Industrialization Center of Anne Arundel County's Job Training and Education Program helps economically disadvantaged, unemployed, underemployed residents of the County by providing education classes such as GED Preparation, Computer Instruction, and English for Speakers of Other Languages.

**Table 44 – Educational Attainment by Employment Status**

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	10,650	1,328	8,020
High school graduate (includes equivalency)	49,383	3,510	15,040
Some college or Associate's degree	63,966	3,143	13,687
Bachelor's degree or higher	85,880	2,382	13,107

Data Source: 2007 – 2011 ACS

**Table 44A – Educational Attainment by Employment Status with Percentages**

Educational Attainment	In Labor Force				Not in Labor Force		Total	
	Civilian Employed	%	Unemployed	%		%		%
Less than high school graduate	10,650	5.1%	1,328	12.8%	8,020	16.1%	19,998	7.4%
High school graduate (includes equivalency)	49,383	23.5%	3,510	33.9%	15,040	30.2%	67,933	25.2%
Some college or Associate's degree	63,966	30.5%	3,143	30.3%	13,687	27.5%	80,796	29.9%
Bachelor's degree or higher	85,880	40.9%	2,382	23.0%	13,107	26.3%	101,369	37.5%
<b>Total</b>	<b>209,879</b>	<b>100%</b>	<b>10,363</b>	<b>100%</b>	<b>49,854</b>	<b>100%</b>	<b>270,096</b>	<b>100%</b>

Data Source: CHAS 2007 – 2011

**Table 45 – Educational Attainment by Age**

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	528	1,043	1,248	2,409	3,981
9th to 12th grade, no diploma	5,393	3,998	3,768	7,535	7,033
High school graduate, GED, or alternative	14,016	12,751	16,845	38,808	18,922
Some college, no degree	16,540	15,930	15,582	30,614	9,839
Associate's degree	2,433	6,107	5,724	9,621	2,338
Bachelor's degree	5,828	16,523	17,913	28,468	7,469
Graduate or professional degree	204	7,644	11,306	22,024	7,163

Data Source: 2007 – 2011 ACS

**Table 46 – Median Earnings in the Past 12 Months**

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	26,142
High school graduate (includes equivalency)	37,221
Some college or Associate's degree	47,827
Bachelor's degree	62,919
Graduate or professional degree	87,775

Data Source: 2007 – 2011 ACS

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

The County's major employment sectors are dispersed amongst a broad range of industries with the Education and Health Care Services sector as the largest with 17 percent of the County's workers, followed by the Professional, Scientific, Management Services with 15 percent; and the Retail Trade sector with 14 percent.

**Describe the workforce and infrastructure needs of the business community.**

While the County's major employment sectors have been identified, there is a major discrepancy between the number of jobs available versus the number of employees. For the County's largest two business sectors, Education and Health Care Services and the Professional, Scientific, Management Services, both do not have enough jobs available to support the number of people looking for jobs in those industries. The Retail and Manufacturing sectors have the opposite effect, as there are more jobs available than workers.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

It is expected that total employment will increase, in part, as a result of the federal Base Realignment and Closure (BRAC) process, which will bring an increase in the number of jobs and households locating in Anne Arundel County, home to the Fort George G. Meade Army Base and the National Security Agency. A recent follow-up BRAC study estimates that Maryland gained 49,000 jobs (direct and indirect jobs) as a result of BRAC. New growth potential in both the public and private sectors of the County is anticipated with the establishment of the U.S. Cyber Command at Fort Meade in 2010. Since its inception, US Cyber Command has grown to 1,800 jobs at Ft. Meade. The Department of Defense has said that US Cyber Command is going to expand to a workforce of 6,000 over the next two years, with 3,000 of these jobs being located on Fort Meade. Currently, there is \$1.8 billion in facility construction taking place on Fort Meade due to U.S. Cyber Command and NSA growth. To support the private sector growth resulting from the installation expansion, more than 2.9 million square feet of office space is either underway or in the planning stages in the area around Fort Meade.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Anne Arundel County has a high percentage of college-educated residents, as 67 percent have some college education or have obtained a college degree. This high percentage could attribute to the discrepancy between the number of available jobs and employees for the County's major employment sectors, Education and Health Care Services and the Professional, Scientific, Management Services, both of which often require a professional degree. The Retail and Manufacturing sectors that have an oversaturation of available jobs often do not require a college education and cater to a smaller percentage of the County's population.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The Anne Arundel Workforce Development Corporation (AAWDC) is Anne Arundel County's administrator and operator of the federal Workforce Investment Act (WIA) funded services. AAWDC's mission is to develop and deliver an innovative, effective workforce delivery system that is aligned with the economic and educational goals of the County and that will produce a well-qualified workforce. AAWDC operates several distinct programs to meet the workforce needs of Anne Arundel County citizens including the Workforce Investment Act Program, which through its career center network, provides a wide variety of workforce service options to job seekers and businesses; Youth Programs with drop-out prevention, GED, and job readiness services; JobsWork!Arundel that provides intensive job readiness services to public assistance recipients to move them from dependency to permanent full-time unsubsidized employment; Re-Entry Program that provides career counseling, job search assistance, and training to inmates; Older Worker Programs that assist older workers 55 and over in returning to work; and Veterans Programs to help former military personnel.

AAWDC developed the County's Workforce Investment Act Local Five-Year Plan (PY 2009) that strives to meet the workforce needs of the County by targeting the following industries and skills areas: Aerospace/Defense, Information Technology, Construction, Transportation/Logistics/Cargo, Healthcare, Retail Trade, Hospitality/Leisure/Tourism, Manufacturing, Business Services, Education, and Federal Government/Federal Contractors. AAWDC will continue to further refine its awareness of the specific skill gaps and business needs in the County by surveying businesses to identify anticipated hiring, the business perception of the availability of skills among the existing labor pool, and the availability of training opportunities to fill those skill gaps. This information will be the basis for training opportunities provided to County job seekers.

The Local Workforce Investment Plan also identifies partnerships among the education, economic development and employment sectors County high school is establishing a signature program to focus awareness and learning on growth industries. Two high schools have been designated as Science, Technology, Engineering and Math Skills (STEM) magnet schools. Anne Arundel Community College will continue to provide and create certificate programs and partnerships with four-year institutions in growth industries.

Through its One-Stop operations, the Workforce Investment Act (WIA) funding provides adults and dislocated workers with a wide variety of skill development options and a comprehensive inventory of training providers. Information on high-growth and high-demand occupations is available to all job seekers in the One-Stop Career Centers.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

No.

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

Anne Arundel County does not participate in a Comprehensive Economic Development Strategy. However, on behalf of the County, the Anne Arundel Economic Development Corporation (AAEDC) 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, with marketing targeted to minority and women owned businesses. By providing investment and technical assistance and fostering community revitalization initiatives, the AAEDC plays a vital role in enhancing commercial districts, improving county infrastructure, increasing agriculture-based business and promoting high-value business sectors such as technology and national security.

To accomplish its mission, AAEDC recruits new businesses to locate in Anne Arundel County and assists in the expansion of existing businesses; anticipates and addresses workforce development needs of the County's business community; promotes Anne Arundel County as a premier location for business; provides advocacy for Anne Arundel County businesses undergoing the regulatory and approval process; provides financing assistance to County businesses; incentivizes redevelopment and revitalization along older commercial corridors; promotes technology development and attracts start-up ventures through Anne Arundel County's technology incubator, the Chesapeake Innovation Center; and promotes agriculture development and expands markets for agri-business. AAEDC supports business growth through the following loan programs: Arundel Business Loan Fund which provides loans up to \$300,000; VOLT Fund Loan Program which is funded by casino revenues to provide loans for businesses and commercial real estate acquisition and expansion, lease-hold improvements, equipment and vehicle purchases, as well as working capital; Arundel Micro Loan Fund to provide microloans between \$5,000 and \$35,000; and the Arundel Community Reinvestment Fund designated to encourage economic activity in the County's 16 Commercial Revitalization Districts.

## Discussion

Because the AAEDC uses County funds in efforts to create new jobs and maintain current jobs, federal housing and community development funds are not needed for these purposes. Rather, the County focuses its community development funding on supportive services designed to develop job ready candidates who possess the basic knowledge, technical skills and behavioral attributes needed to gain meaningful employment in the County; as well as provide them with the social support needed for successfully maintaining employment. Services include job related programs such as education and job training, GED training, behavioral skills training, English as a Second Language courses, job placement assistance to unemployed and underemployed low income residents, as well as related services including affordable child care and transportation.

## MA-50 Needs and Market Analysis Discussion

**Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")?**

HUD identifies housing problems as 1) lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) more than one person per room; and 4) housing cost burden greater than 30 percent of income. The most common housing problem in Anne Arundel County is the cost burden of households paying more than 30 percent of their income on housing. This problem greatly affects low to moderate income households who make at or below 80 percent of the AMI. According to HUD, concentrations of low and moderate income households in Anne Arundel County are defined as areas where 35.27 percent or more of the households have incomes at or below 80 percent of the area median income. These low and moderate income households are shown in Map 6 – *Low to Moderate Income Census Block Group Areas 2010* and are generally concentrated in the County's northern and northwestern areas that typically include communities with aging housing stocks. The County has typically focused its Property Rehabilitation and Accessibility Modification programs in these communities, including Brooklyn Park and Glen Burnie, to reduce the number of housing units that lack sufficient kitchen and plumbing facilities, violations of health, occupancy, and other codes that endanger the health and welfare of the households.

**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")?**

According to the American Community Survey, Anne Arundel County is becoming more racially and ethnically diverse as the Black/African American population increased 39 percent

(59,288 to 82,523 people) from 2002 to 2012, the Hispanic/Latino population increased 180 percent (12,923 to 36,204 people), and the Asian population increased 75 percent (11,170 to 19,589 people), compared to the white population which declined 0.1 percent (393,937 to 393,675 people) reaching a low of 384,706 in 2008. As shown on Map 7 – *Concentration of Non White Population (35% or more) by Census Tract 2010*, the County’s overall nonwhite population is generally concentrated in the northern and western region of the County, as well as in the City of Annapolis. More specifically, Map 8 – *Concentration of African American Population (25% or more) by Census Tract*, Map 9 – *Concentration of Hispanic Population (16% or more) by Census Tract*, and Map 10 – *Concentration of Asian Population (13% or more) by Census Tract* show where the County’s African American, Hispanic, and Asian populations are concentrated. Anne Arundel County defines a racial or ethnic minority concentration as an area where the percentage of a specific minority or ethnic group is 10 percentage points higher than the County overall. Utilizing that definition, the most recent Census data shows that the County’s nonwhite population is 25 percent, African Americans 15 percent, Hispanics six percent and Asians three percent. Census tracts with 35 percent or more of nonwhite residents are defined as areas of nonwhite/minority concentration, tracts with 25 percent or more of African American residents are defined as areas of African American concentration, tracts with 16 percent or more of Hispanic residents are defined as areas of Hispanic concentration, and tracts with 13 percent or more of Asian residents are defined as areas of Asian concentration.

HUD defines its Low/Mod Areas by analyzing each census block group in terms of the percentage of low and moderate households, and ranks each block group. Each block group in the top quartile – which contains the block groups with the highest concentrations of low and moderate income households – is considered to be a Low/Mod Area by HUD. According to the latest 2014 HUD Low/Moderate Income Summary Data, any census block group within Anne Arundel, where 35.27 percent or more of the population is low and moderate income qualifies as a HUD Low/Mod Area. In contrast, 2000 HUD Low/Moderate Income Summary Data defined Low/Mod Areas in Anne Arundel County as any census block group in which 42.2 percent or more of the population was low and moderate income. This data indicates that the number of low and moderate income households has become less concentrated since the 2000 data was analyzed. As shown on Map 6 – *Low to Moderate Income Census Block Group Areas 2010*, low and moderate income households are currently concentrated in the County’s northern and western regions.

### **What are the characteristics of the market in these areas/neighborhoods?**

The northern and western regions of the County encompasses some of the County’s most established communities and have many appealing qualities, including close proximity to



employment and a range of housing choices. At the same time, they are challenged by a larger than average number of low and moderate income households, and have higher concentrations of minorities, as described in the preceding analysis. These communities also contain a high percentage of the County's older housing stock, as indicated on Map 11 – *Percent Housing Unit Change (2000 – 2010)*. Housing development in the north, northwestern and northeastern regions of the County experienced the least change in housing units built from 2000 to 2010, leaving communities such as Brooklyn Park, Ferndale, Glen Burnie, Laurel/Maryland City, and Hanover, with a larger percentage of older housing units.

In addition, these communities tend to have the largest concentration of foreclosure sales, as indicated on Map 12 – *Percent of Foreclosure Sales by Census Tract in 2012*. Census tracts with the highest percent of foreclosure sales are located in Brooklyn Park, Ferndale, Glen Burnie, parts of Severn, and Laurel, as well as parts of Pasadena and areas outside of the City of Annapolis and Deale in the southern part of the County. At the same time, older communities such as Laurel, Brooklyn Park, Glen Burnie, Severn, and the area surrounding Annapolis contain the majority of the County's affordable assisted housing stock, as demonstrated on Map 13 – *Location of Assisted Units in Anne Arundel County*.

### **Are there any community assets in these areas/neighborhoods?**

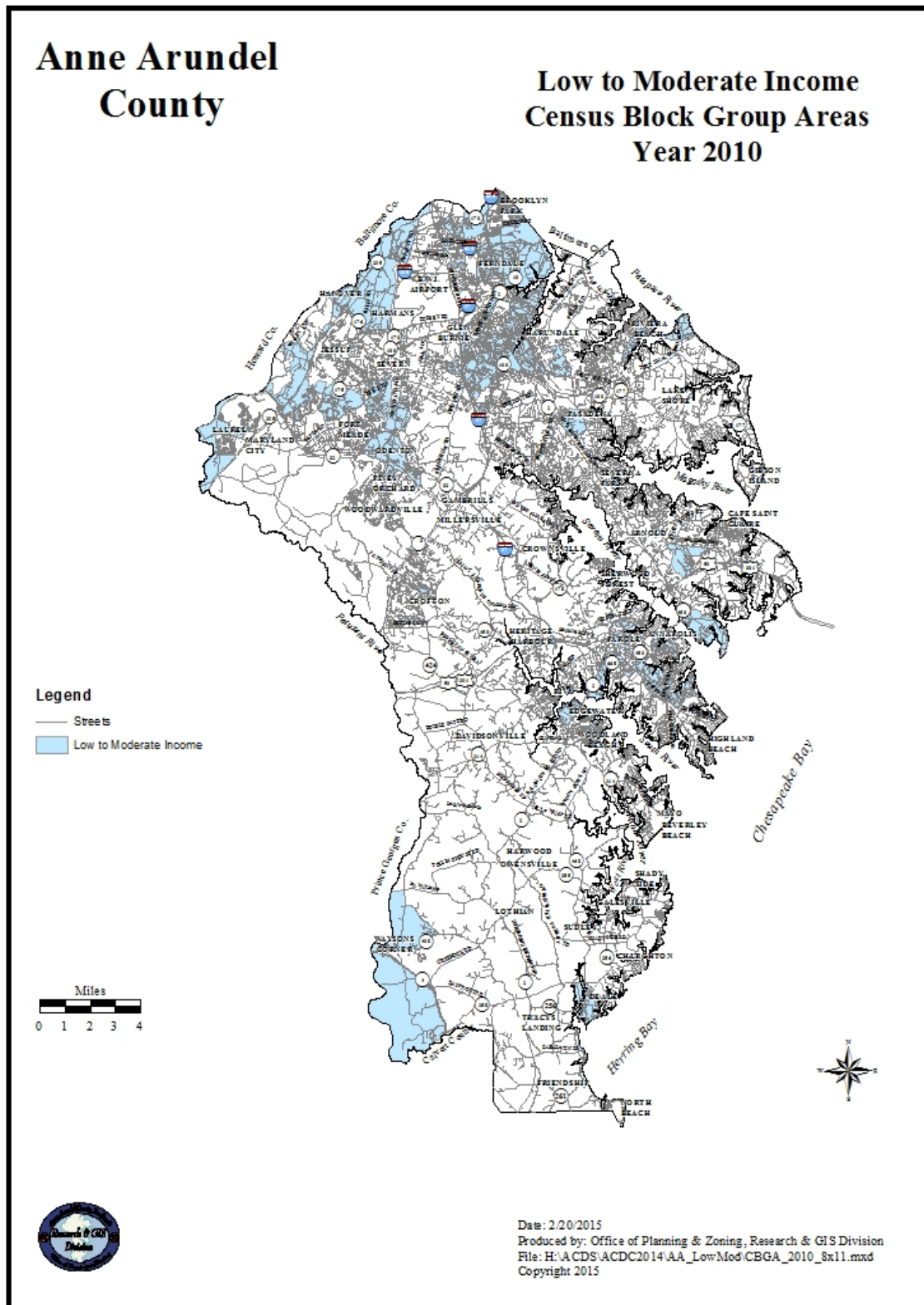
Although these neighborhoods face unique housing problems, they each have their own community assets, such as close proximity to employment, a variety of housing options, including multi-family housing complexes and older townhome communities, and the best access to the County's limited transportation. Communities such as Severn/Odenton are experiencing large residential and commercial growth, while Brooklyn Park and the areas surrounding the City of Annapolis are in close proximity to several cultural, health and educational institutions.

### **Are there other strategic opportunities in any of these areas?**

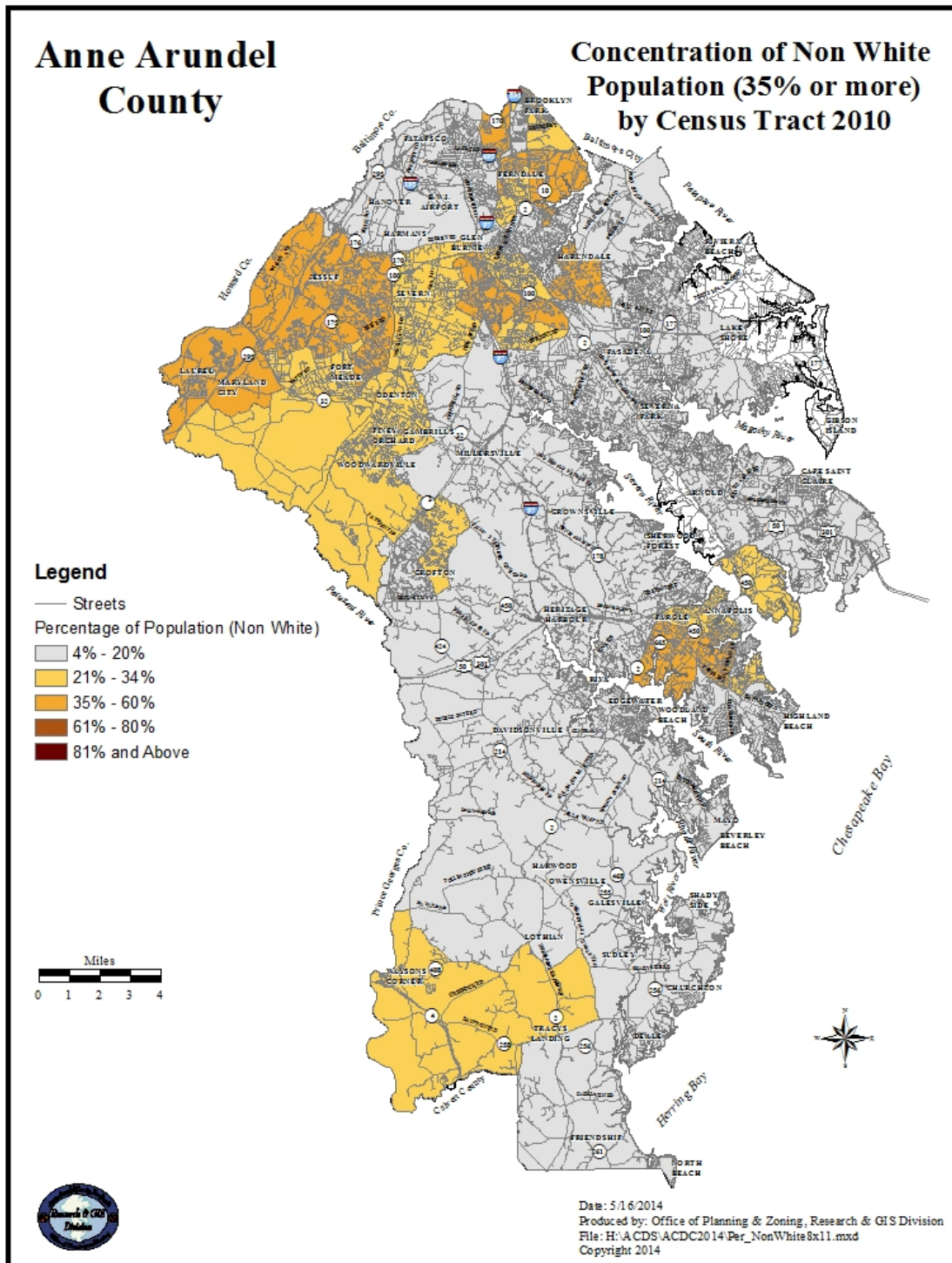
These areas, where there is a higher concentration of low and moderate income households, present an opportunity for the County to prioritize its limited public service funds in order to improve residents' socio-economic status and quality of life through quality programming such as after school programs, child care, job skills training, eviction prevention assistance, foreclosure prevention counseling and homeownership counseling. In addition, the aging housing stock, both single family and multi-family, provides an opportunity to target rehabilitation and refinancing programs which aim to improve housing quality standards and correct safety and code violations, while ensuring that housing units remain affordable to low and moderate income households.



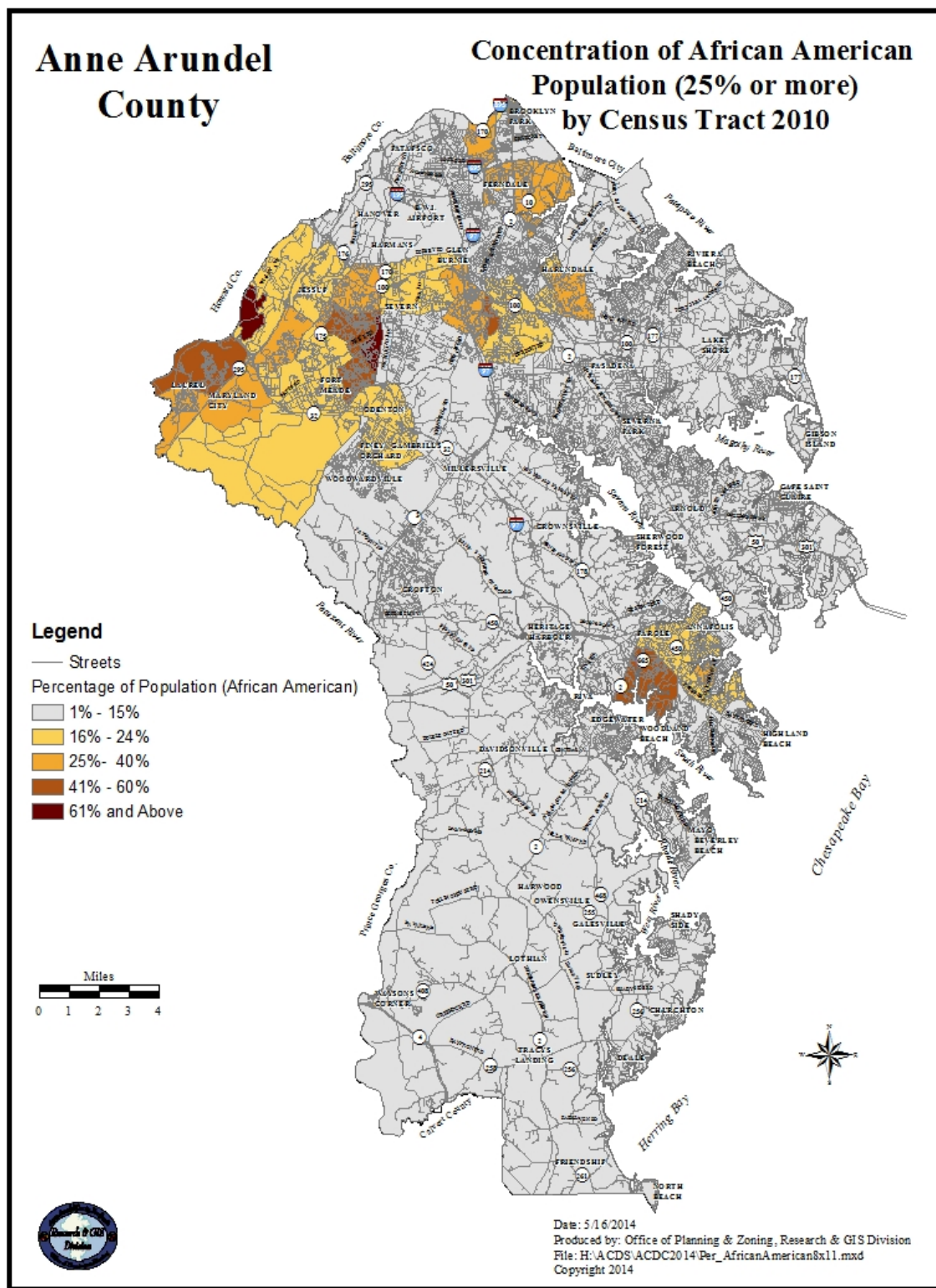
Map 6 - Low to Moderate Income Census Block Group Areas 2010



Map 7 - Concentration of Non White Population (35% or more) by Census Tract 2010

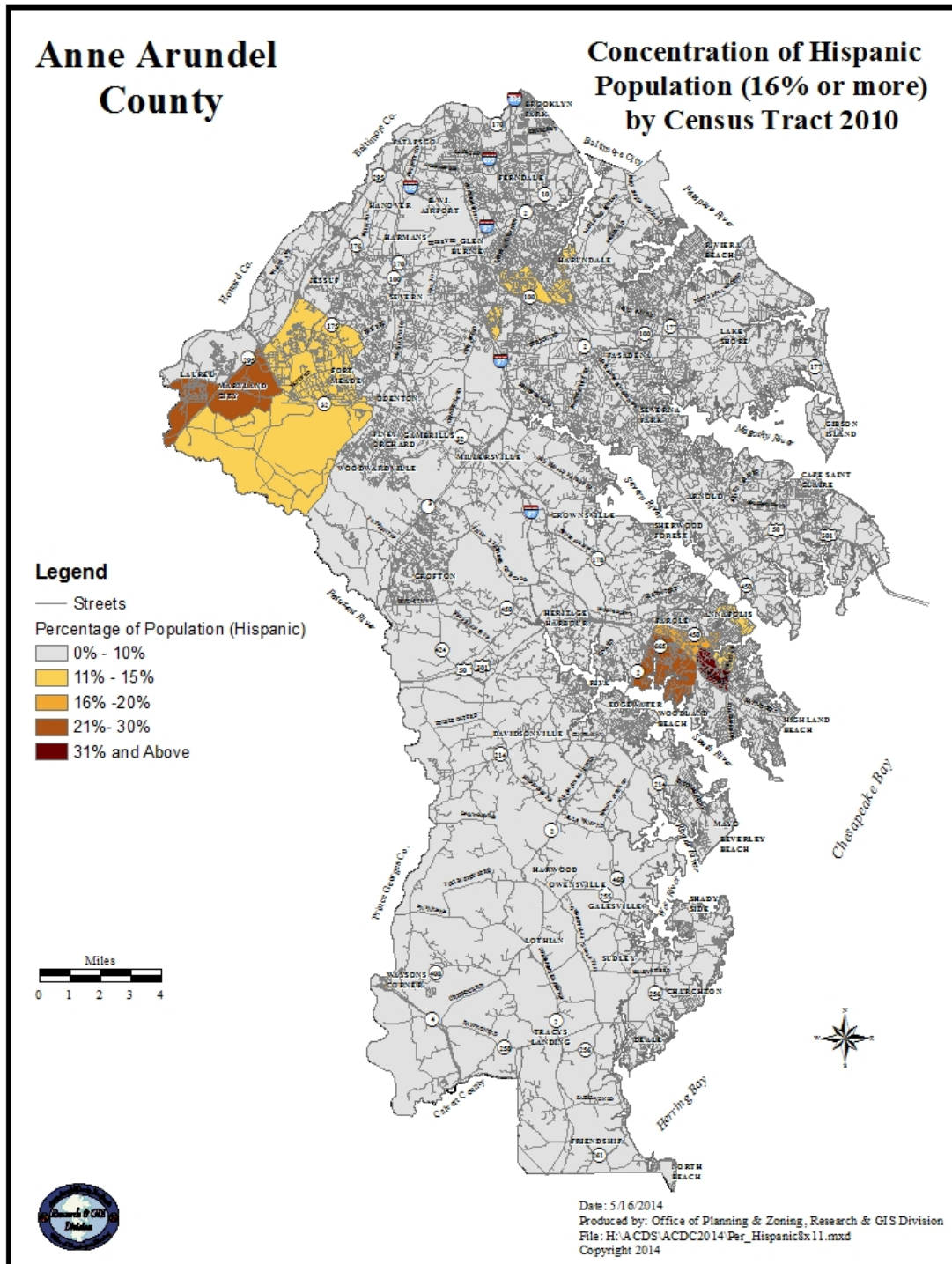


Map 8 – Concentration of African American Population (25% or more) by Census Tract 2010

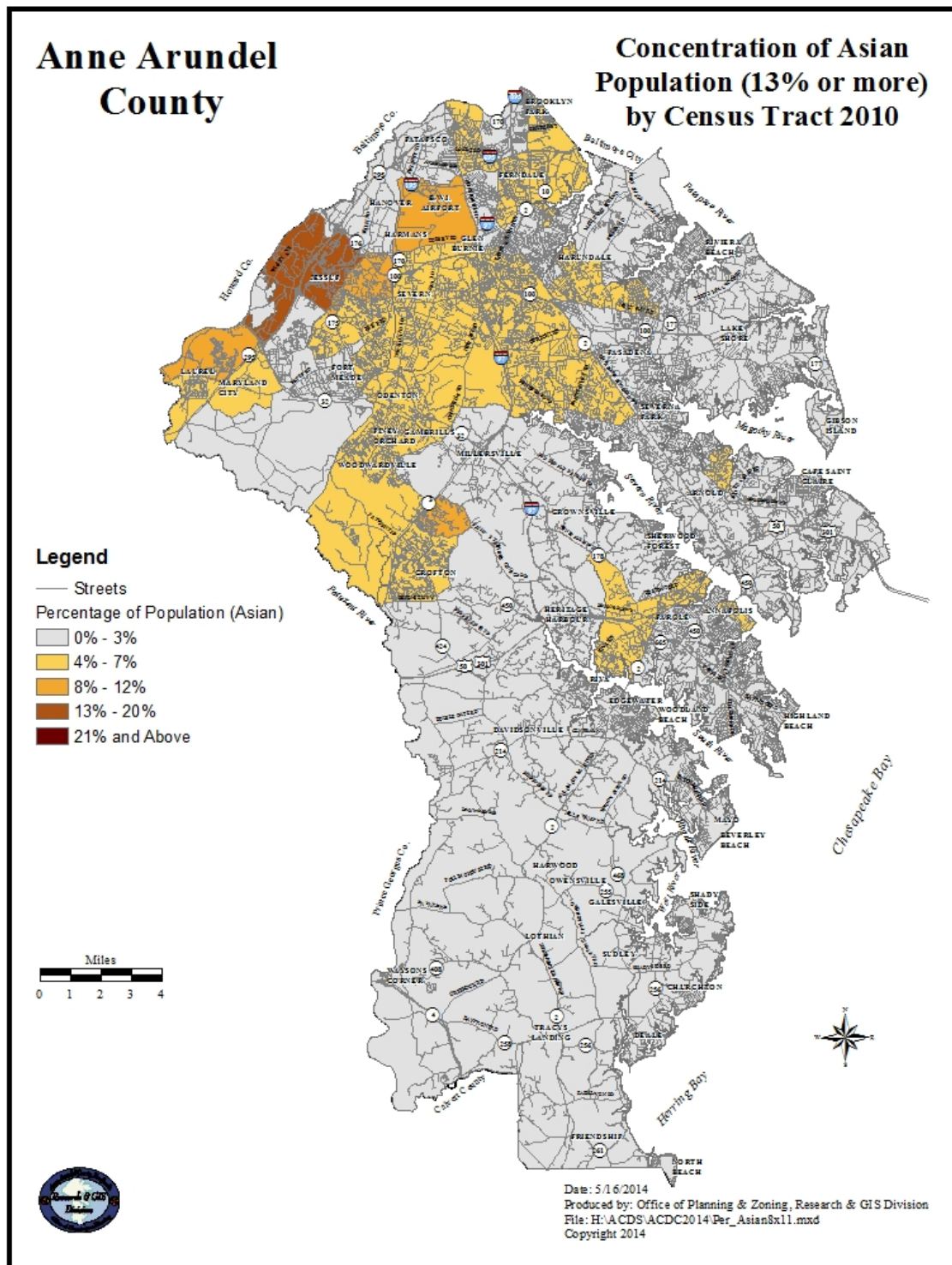




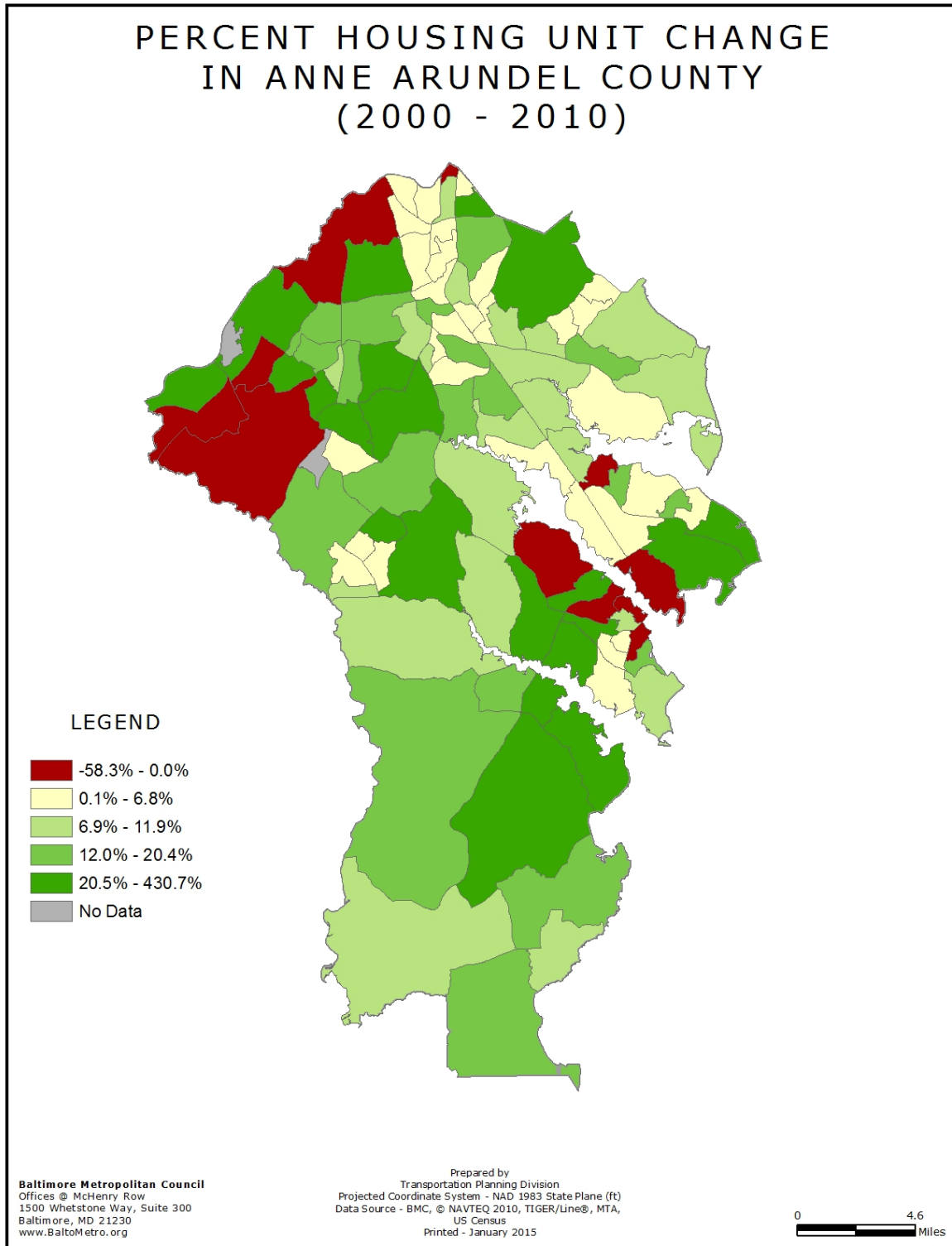
Map 9 - Concentration of Hispanic Population (16% or more) by Census Tract 2010



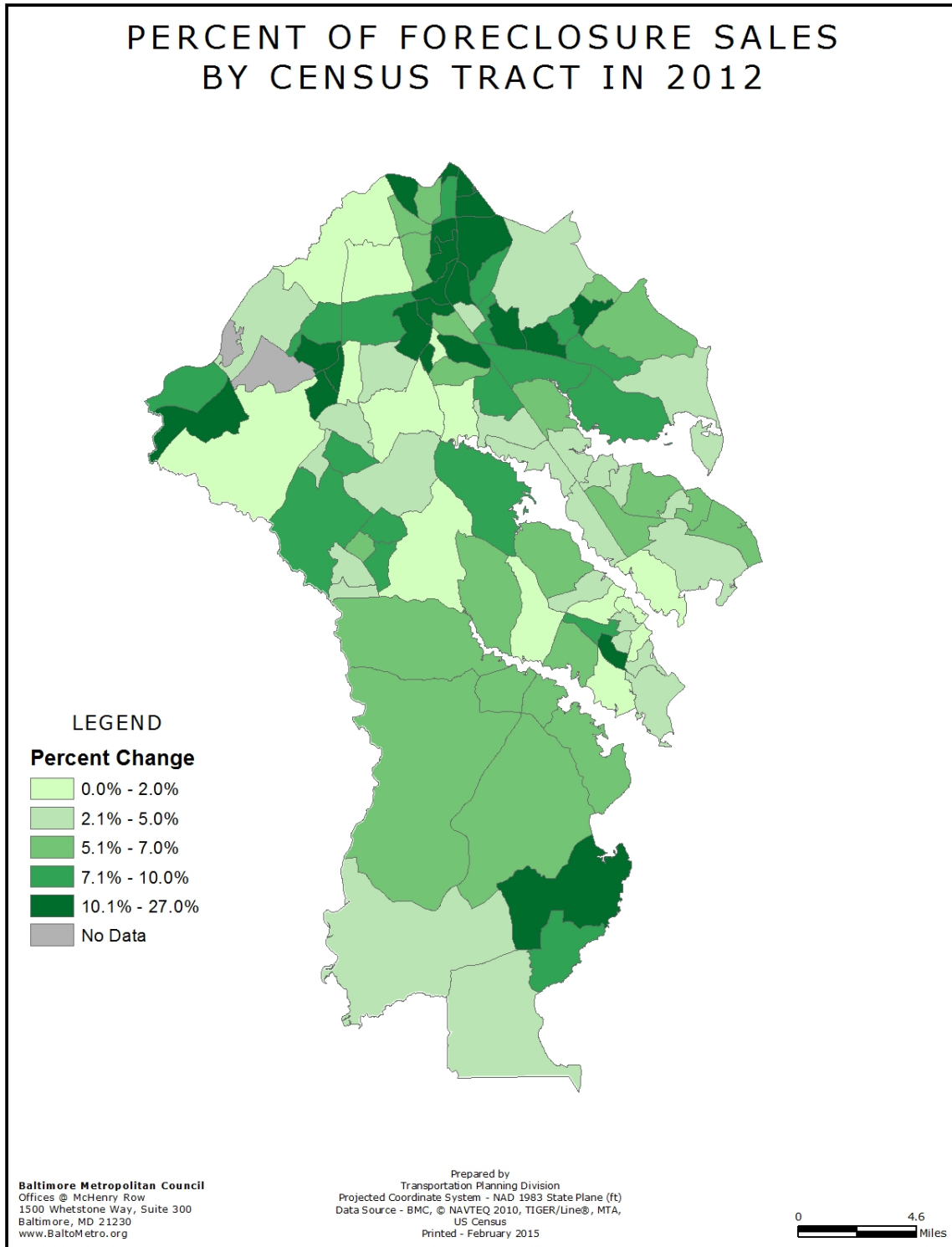
Map 10 - Concentration of Asian Population (13% or more) by Census Tract 2010



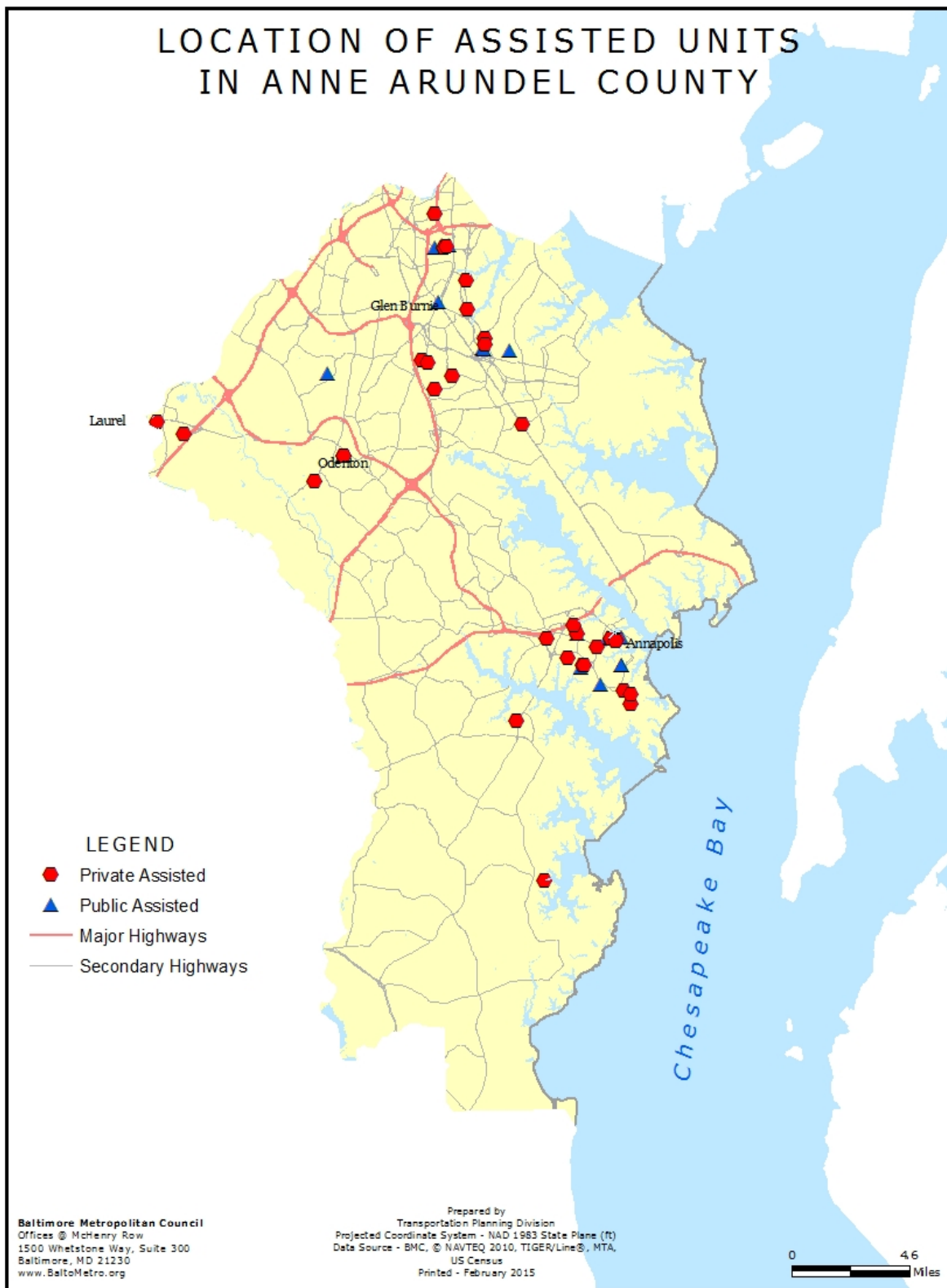
Map 11 - Percent Housing Unit Change in Anne Arundel County (2000 – 2010)



Map 12 - Percent of Foreclosure Sales by Census Tract in 2012



Map 13 -Location of Assisted Units in Anne Arundel County





## Discussion

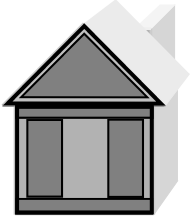
Both the Needs Assessment and the Market Analysis demonstrated the growing concern of increasingly fewer affordable housing options for lower income residents living in Anne Arundel County. Although the County's quick recovery from the housing recession created a strong homeowner and rental housing market with high home prices and rental rates that have steadily increased over the past decade, the County continues to struggle because the median household income rate is not growing at the same pace. Additionally, the County lacks available subsidized housing units and vouchers. This has resulted in a large number of Anne Arundel County households, especially lower income households, having a severe housing cost burden as they pay more than 50 percent of their income on housing costs.

During the housing recession, home values took a sharp decrease as the number of housing sales began to decline. Concurrently, rent rates began to increase as renting – as opposed to owning – gained popularity with decreased economic risk. Now that the recession has ended, housing sales have begun to recover as home values have steadily increased over the past few years. Unfortunately, rent rates have not decreased, thus lessening affordable housing option for the County's low to moderate income households.

Although the median household income rates have increased over the past decade, they have lagged behind rising costs. The County has many service workers and professionals including police officers, teachers, and dental assistants, who do not have enough income to afford to live in the County.

Additionally, the County's public housing authority is limited with the number of available units and vouchers. It has experienced long waiting lists with approximately 18,000 County residents waiting for either a public housing unit or a housing choice voucher thus further lessening affordable housing options for the County's low income population.

If rent rates and home values continue to increase, and the availability of housing subsidies continue to be limited, while median household income levels increase at a slower pace, the issue of housing affordability will continue to get worse causing a greater disparity with the availability of affordable units.



# **CHAPTER FOUR**

## **STRATEGIC PLAN**



# CHAPTER FOUR: STRATEGIC PLAN

---

## SP-05 Overview

Building upon the forgoing Needs Assessment and Market Analysis, the County's Analysis of Impediments to Fair Housing Choice (2012), the County's General Development Plan, and the Baltimore Regional Housing Plan, the following Strategic Plan seeks to target the County's limited resources in a way that meets the housing and community development needs in a fair and equitable manner. In addition to implementing the goals, strategies and priorities enumerated in this Plan, the County will continue to implement the local and regional Fair Housing Action Plans outlined in its most recent Analysis of Impediments to Fair Housing Choice (2012) and the implementation plans which followed.

The County's vision is to be a strong and vibrant community, both socially and economically, while striving to create and maintain a diverse community of workers and a broad range of housing options for all income levels. Given the severe housing cost burden, and risk of homelessness experienced by those at the lowest end of the economic spectrum, and lack of affordable housing, the County's limited federal resources should be prioritized for the stabilization and expansion of affordable housing. This will enable health aids, hospitality and retail workers, teacher aides, daycare workers, and other low and moderate income workers from the public, private and nonprofit sectors to live and be productive citizens of Anne Arundel County.

New affordable developments located in Opportunity Areas will be given priority, while efforts to stabilize and preserve affordable housing stock, and services to improve the quality of life, will be given priority in Priority Revitalization Communities.

## SP-10 Geographic Priorities

### Geographic Area

**Table 47 - Geographic Priority Areas**

1.	Area Name:	Priority Revitalization Communities
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The areas with shading on Map 14 - <i>Priority Revitalization Communities by Census Block Group 2010</i> have been identified as the County's Priority

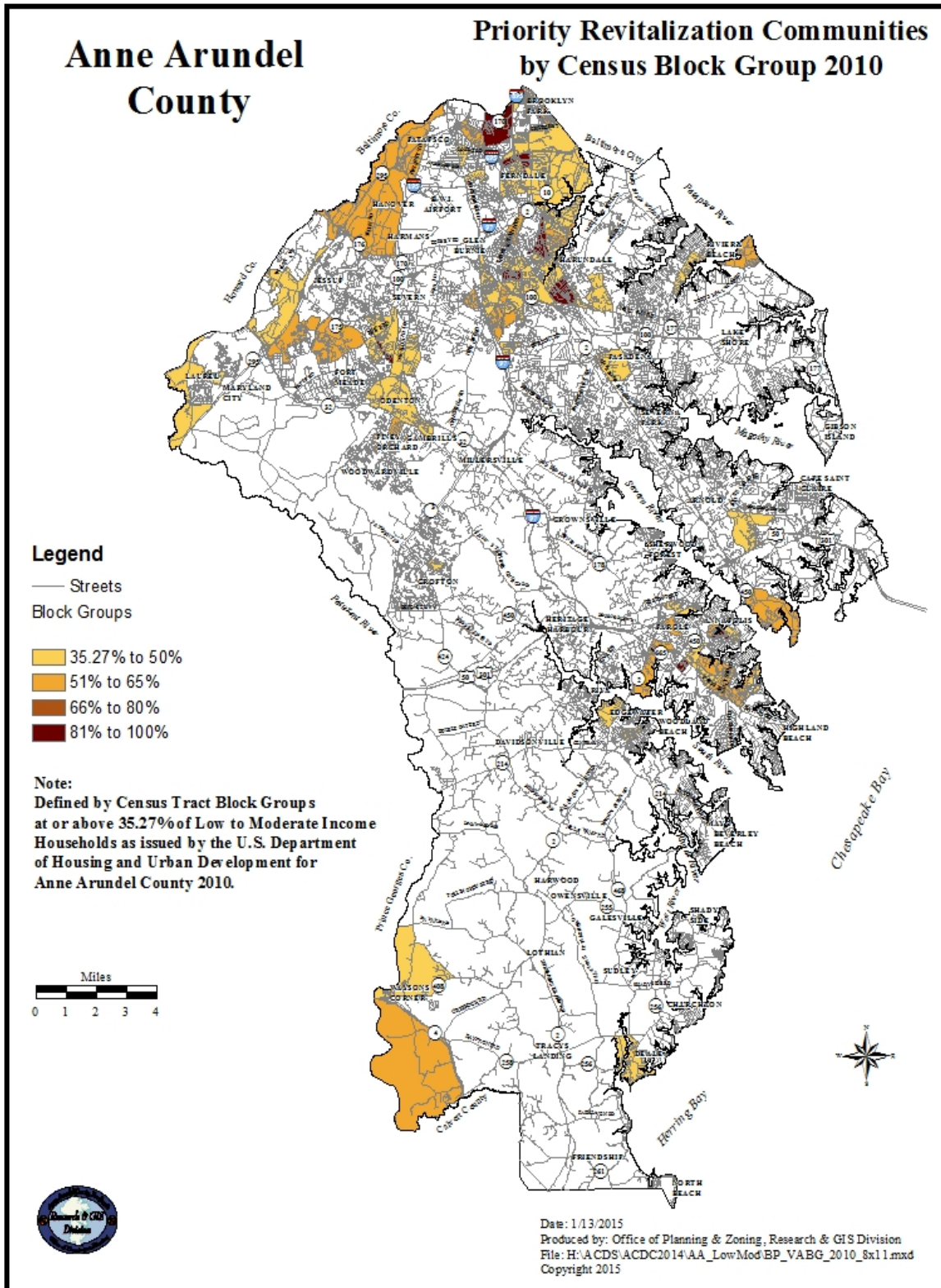
## Chapter Four: Strategic Plan

	<p>Revitalization Communities. These areas encompass the County’s established neighborhoods and have many appealing qualities, including close proximity to jobs and a range of housing choices. At the same time, however, they are challenged as they contain census block groups with a high concentration of low and moderate income households relative to the County as a whole. The U.S. Department of Housing and Urban Development (HUD) has defined areas of low and moderate income concentration as those block groups that fall within a jurisdiction’s top quartile of block groups with a high percentage of low and moderate income households. For Anne Arundel, this includes any block group where 35.27 percent or more of the households have incomes at or below 80 percent of the area median income. The low and moderate income areas are located throughout the County, but are predominately in the County’s northern and western regions, including Brooklyn Park, Pumphrey, Harundale and the Crain Highway corridor in Glen Burnie, parts of Pasadena, parts of Severn/Odenton, parts of Jessup and Maryland City/Laurel. To the south, parts of Annapolis, Parole, and Edgewater, Deale and South County near Wayson’s Corner are included as Priority Revitalization Communities.</p> <p>It should also be noted that many of these block groups also contain a high percentage of nonwhite individuals, a higher percentage of older housing stock, and a greater share of the County’s affordable and assisted housing. As demonstrated on Map 15 - <i>Concentration of Non White Population (35% or more) by Census Tract 2010</i> the County’s north and northwestern regions contain neighborhoods with high concentrations of nonwhite populations. Communities such as Jessup, Maryland City, Laurel, Glen Burnie, Harundale, Ferndale, and Brooklyn Park have between 21 and 60 percent of nonwhite residents. The high concentrations of minority populations further enforce the geographical location of the County’s Priority Revitalization Communities.</p>
Include specific housing and commercial characteristics of this target area.	<p>In addition to containing a high percentage of low and moderate income households, most of the Priority Revitalization Communities contain a high percentage of the County’s older housing stock, as indicated on Map 16 - <i>Percent Housing Unit Change (2000–2010)</i>. Housing development in the north, northwestern and northeastern regions of the County experienced the least change in housing units built from 2000 to 2010, leaving communities such as Brooklyn Park, Ferndale, Glen Burnie, Laurel/Maryland City, and Hanover, with a large percentage of older housing units.</p> <p>In addition, these communities tend to have the largest concentration of foreclosure sales, as indicated on Map 17 - <i>Percent of Foreclosure Sales by Census Tract in 2012</i>. Census tracts with the highest percent of foreclosure sales are located in Brooklyn Park, Ferndale, Glen Burnie, parts of Severn, and Laurel, as well as parts of Pasadena and areas outside of the City of Annapolis and Deale in the southern part of the County. At the same time, older communities such as Laurel, Brooklyn Park, Glen Burnie, Severn, and the area surrounding Annapolis contain the majority of the County’s affordable assisted housing stock, as demonstrated on Map 18 - <i>Location of Assisted Units in Anne Arundel County</i>.</p> <p>Commercial hubs are essential to serving the communities which surround them as well as contributing to the economic health of the County. The County has several commercial corridors which are older and in need of revitalization or redevelopment because of the aging infrastructure, older buildings and/or increased vacancies. As such, the County has designated 16 of these areas as Commercial Revitalization Districts, and made commercial and industrial businesses located within these areas eligible for the County’s Community Revitalization Tax Credit. Not surprisingly, these Commercial Revitalization Districts tend to be concentrated in the western and northern parts of the County and are for the most part, located in or around our Priority Revitalization Communities. Refer to the attached Map 19 - <i>Commercial Revitalization Districts</i>.</p>

## Chapter Four: Strategic Plan

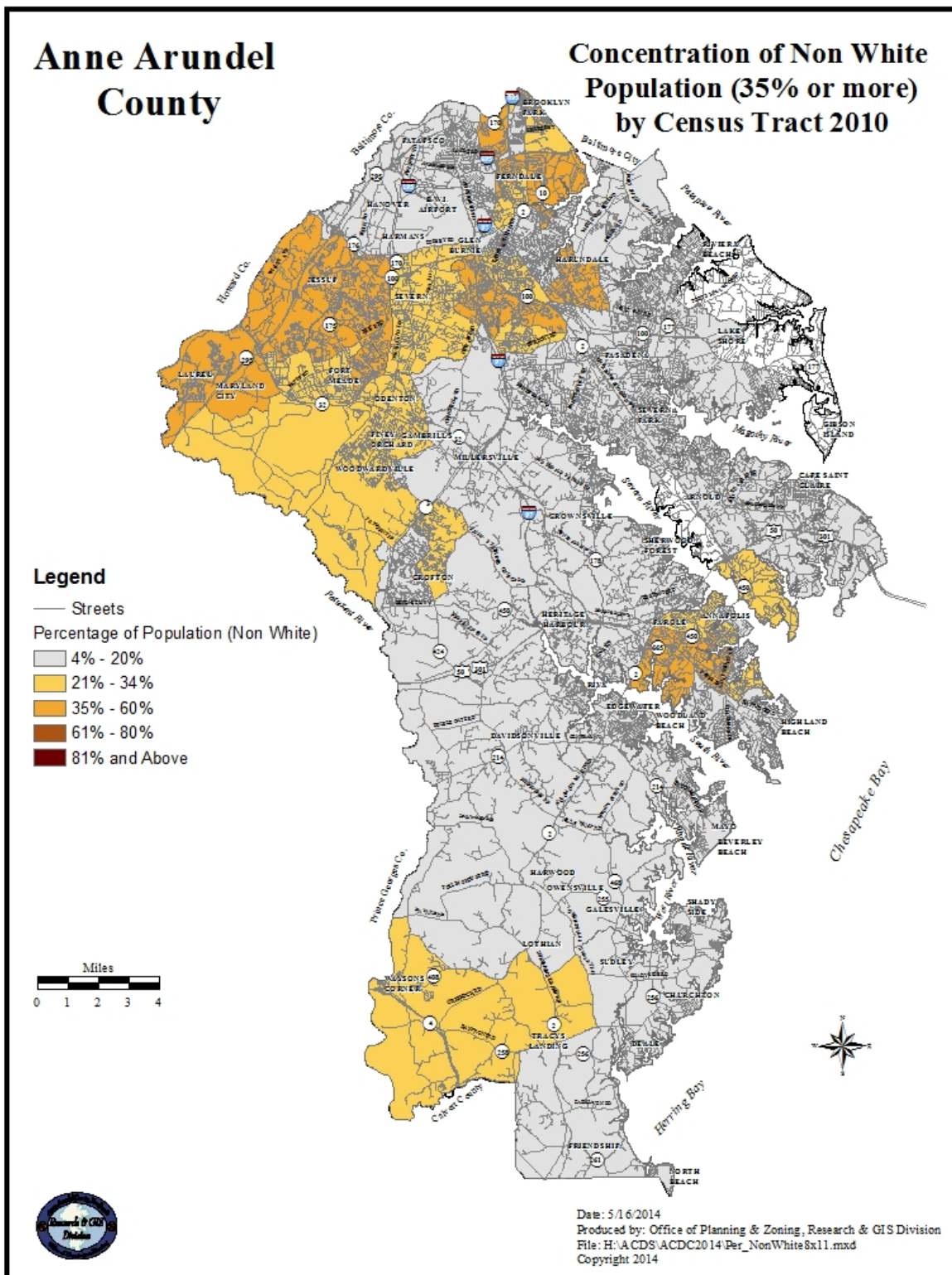
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Over the last five years, staff has regularly attended community meetings in the Priority Revitalization Communities of Brooklyn Park, Glen Burnie and Severn to assess their revitalization needs and established that property rehabilitation programs as well as public service programs to improve the quality of life, are needed in these older communities where there is an aging housing stock and a larger percentage of low and moderate income households. Furthermore, ACDS has held three public hearings to discuss the proposed geographic priorities where there was consensus around adopting these Priority Revitalization Communities as geographic priorities. ACDS will also make the draft Consolidated Plan available for public comment.
Identify the needs in this target area.	Due to the concentration of low and moderate income households and older housing stock, these communities have a higher need for community development programs which seek to improve the quality of life for residents, as well as housing programs that will renovate and stabilize the existing stock of affordable units.
What are the opportunities for improvement in this target area?	These areas, where there is a higher concentration of low and moderate income households, present an opportunity for the County to prioritize its limited public service funds in order to improve residents' socio-economic status and quality of life through quality programming such as after school programs, child care, job skills training, eviction prevention assistance and homeownership counseling, just to name a few. Priority Revitalization Communities, with their aging housing stock, both single family and multi-family, provide an opportunity to target rehabilitation programs which aim to improve housing quality standards and correct safety and code violations, while ensuring that the housing remains affordable to low and moderate income households.
Are there barriers to improvement in this target area?	Barriers to improvement include the lack of adequate resources to support the level of programming needed to improve the quality of life for low income households; however, concentrating our limited local, State and federal resources in these targeted communities will have a larger impact. Furthermore, barriers to improvement include the suburban nature of the jurisdiction which means adequate public transportation does not exist.

Map 14 – Priority Revitalization Communities by Census Block Group 2010

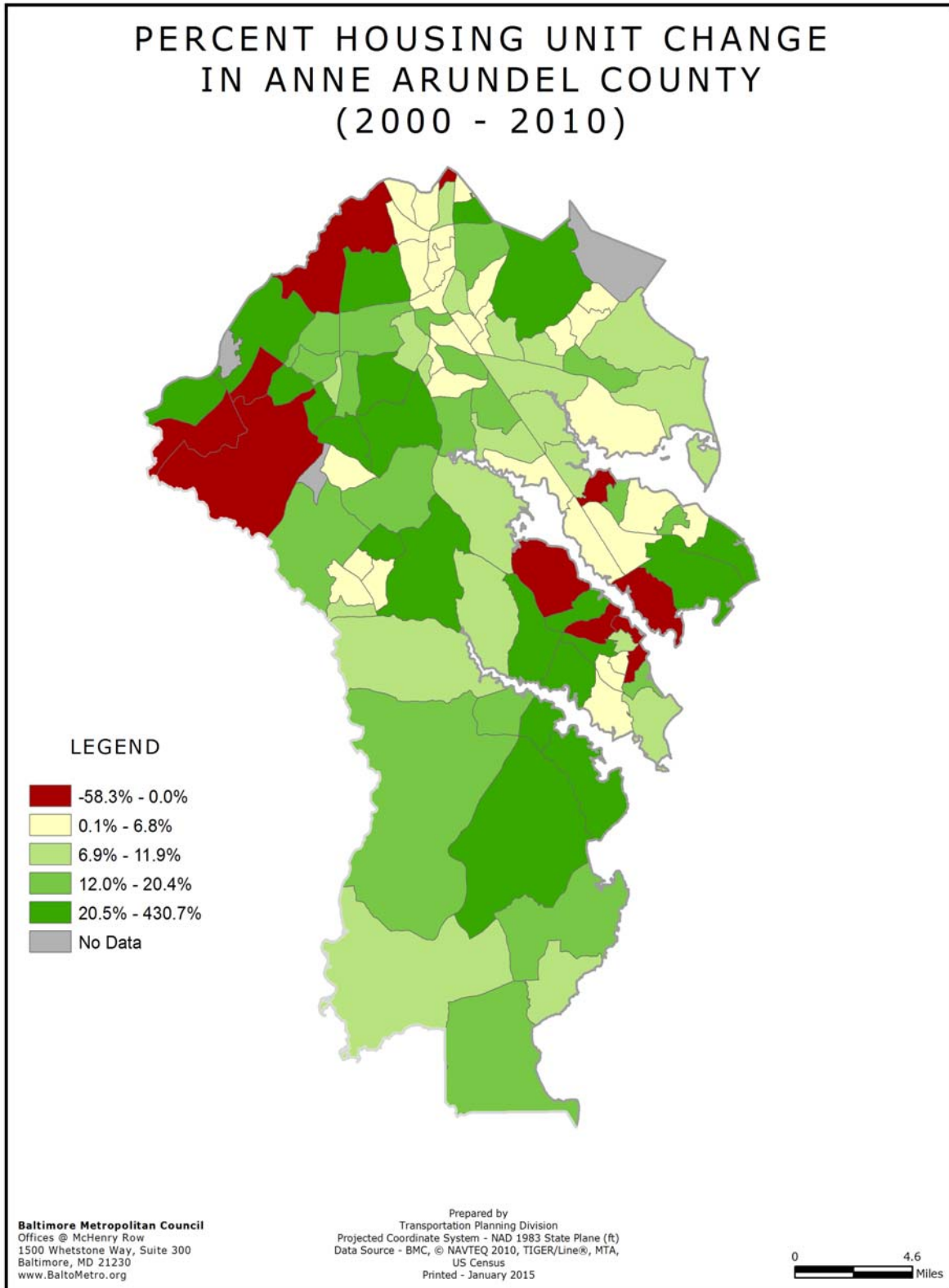




Map 15 – Concentration of Non White Population (35% or more)  
by Census Tract 2010

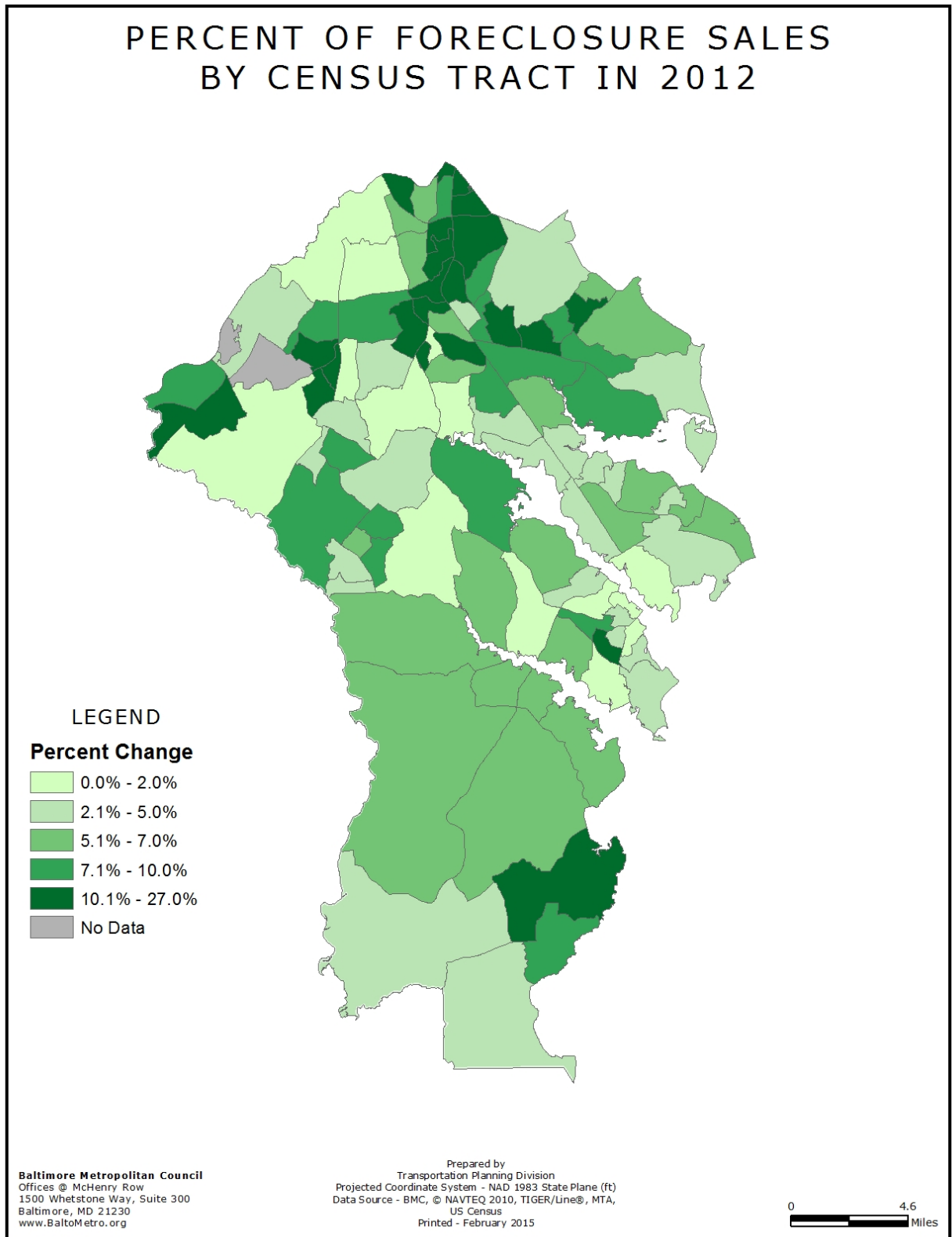


Map 16 – Percent Housing Unit Change (2000 – 2010)

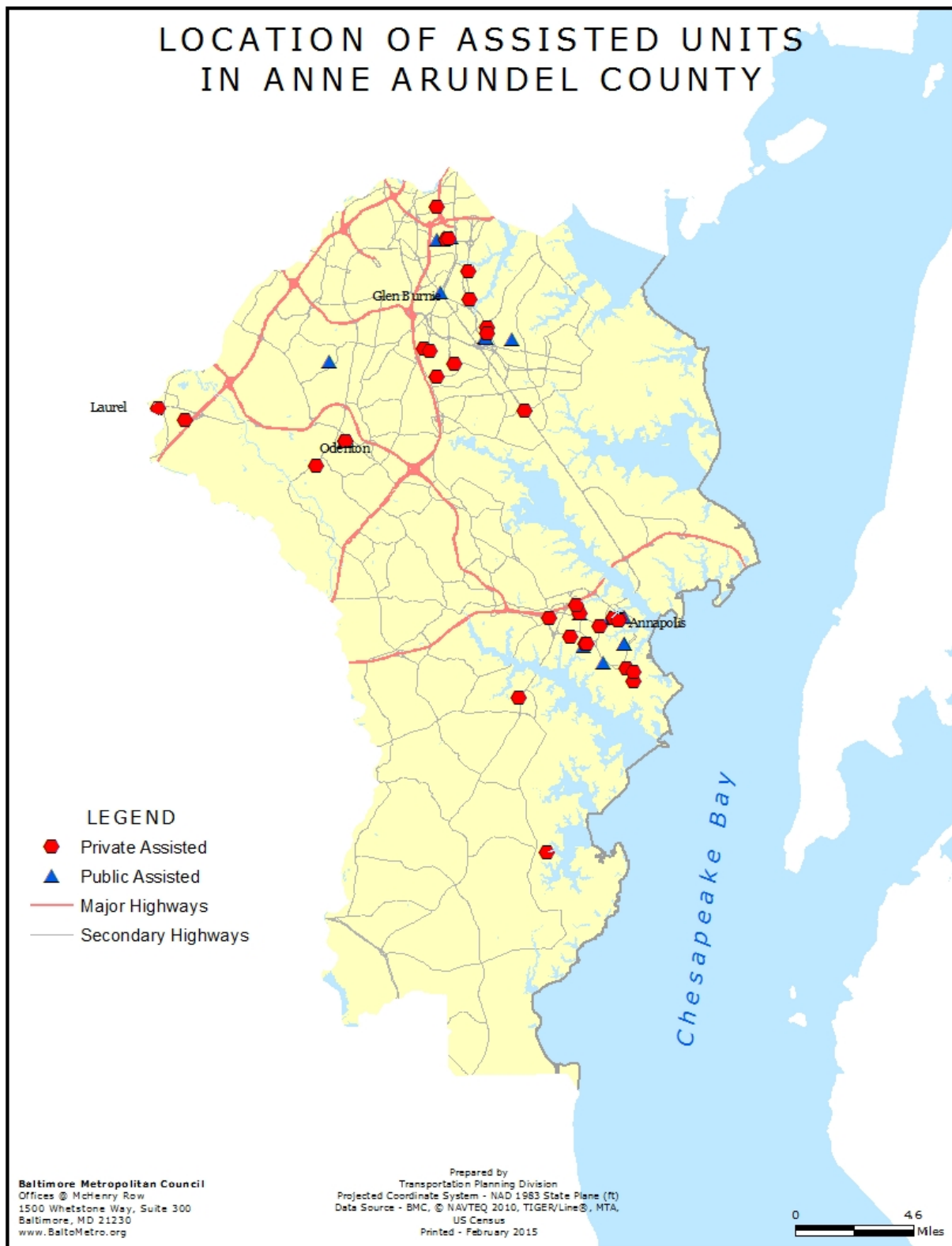




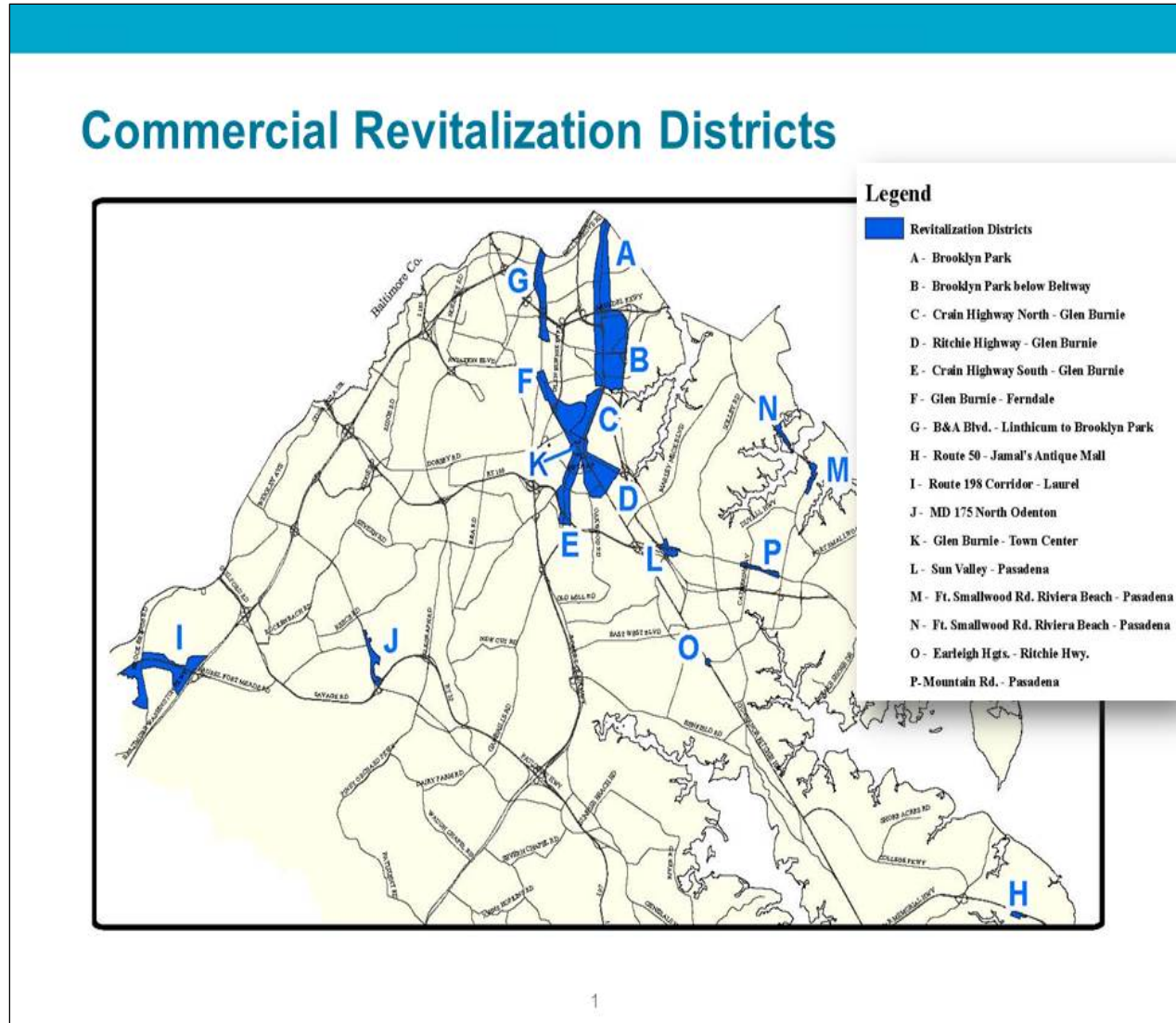
Map 17 – Percent of Foreclosure Sales by Census Tract in 2012



Map 18 – Location of Assisted Units in Anne Arundel County



Map 19 – Commerical Revitalization Districts



## Chapter Four: Strategic Plan

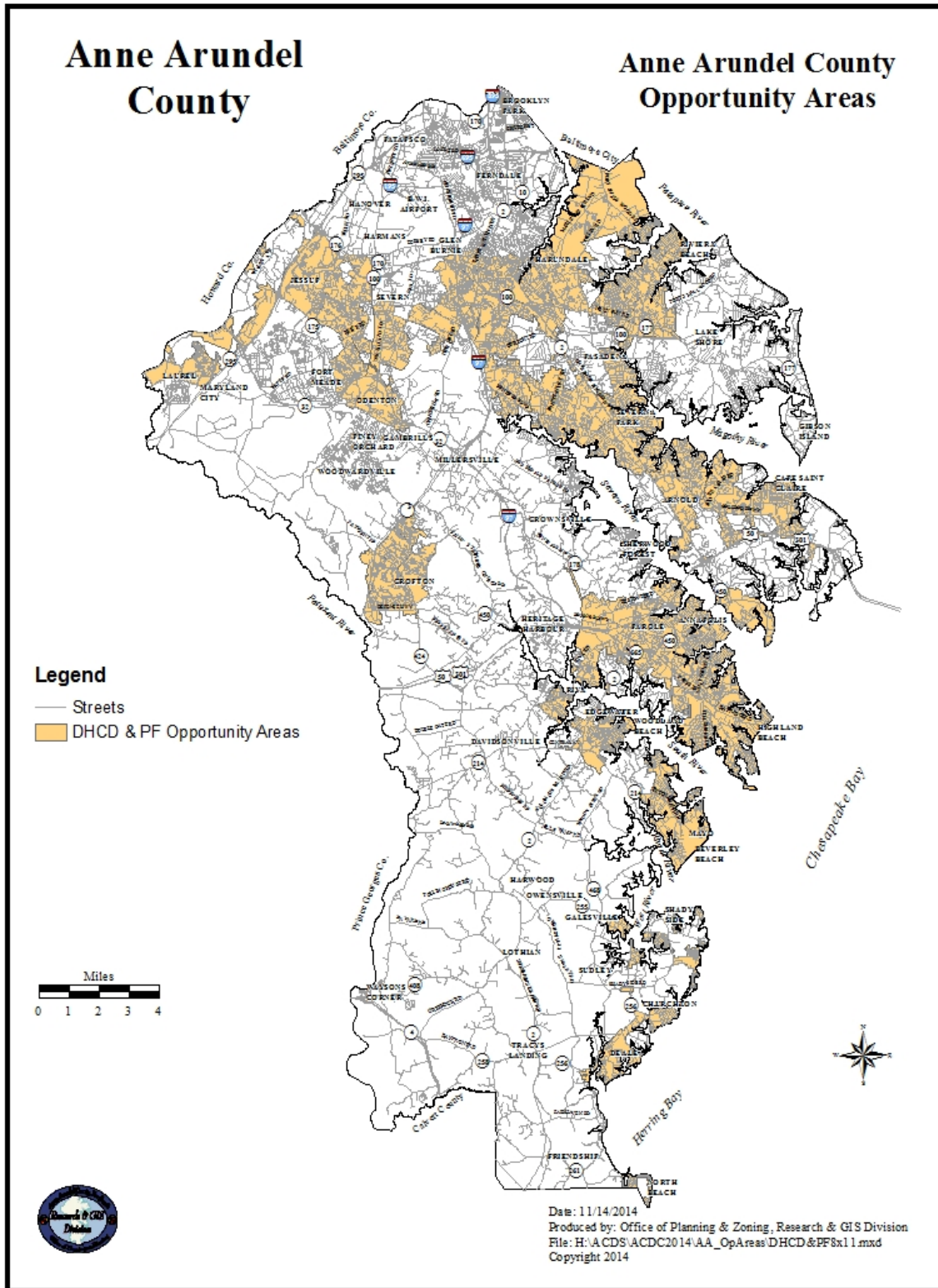
2	Area Name:	Opportunity Areas
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	<p>Map 20 -<i>Anne Arundel County Opportunity Areas</i> shows those communities which are being defined as the County's "Opportunity Areas." The County utilized the Maryland Department of Housing and Community Development (DHCD) definition for "Communities of Opportunity" and then eliminated any area not in a County designated Priority Funding Area. These Opportunity Areas, which are located in areas for growth and development, tend to be concentrated in the western part of the County in and around Odenton/Severn, and in the eastern part of the County, as well as parts of Crofton, Deale and areas surrounding the City of Annapolis.</p> <p>DHCD uses an index to rank each census tract in the State, based on three groups of indicators. The three indicator groupings include (i) community health, (ii) economic opportunities, and (iii) educational opportunities. As it relates to community health, census tracts were rated based on median household income, percent of owner-occupied households, median home values, recent population growth, poverty rate, and the property vacancy rate. Areas of opportunity were also identified as having high economic opportunities, both in terms of low unemployment rates and reasonable commute times to employment, compared to the State as a whole. Educational opportunities were ranked based on the Maryland school assessment scores, as well as the percent of the population with high school diplomas and college degrees.</p> <p>The County's Priority Funding Areas are areas in the County which have – or are in planned areas for – water and sewer and are slated for growth consistent with the County's Comprehension Land Use Plan.</p>
	Include specific housing and commercial characteristics of this target area.	<p>The County's Opportunity Areas tend to include both areas with newer housing units and more growth, as well as more established areas with less growth, as depicted on Map 21 - <i>Percent Housing Unit Change in Anne Arundel County (2000-2010)</i>. Nevertheless, they are all in Priority Funding Areas, which have – or are in planned areas for – water and sewer and are slated for growth consistent with the County's Comprehension Land Use Plan. Regardless of housing stock age and current development, Opportunity Areas tend to contain pricier home values. Map 22 – <i>Median Sales Price in 2012 by Census Tract</i> show that higher median home values are concentrated in parts of Severn/Odenton and along the Route 2 corridor in Pasadena and Severna Park. Higher median home values are also found in Davidsonville and Crownsville, but these areas are not within PFAs and are therefore not included as Opportunity Areas.</p>
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<p>ACDS adopted the Maryland Department of Housing and Community Development (DHCD) definition of "Communities of Opportunity" which were vetted through a long process involving public comment as part of the State's Qualified Action Plan revision process. ACDS further discussed Opportunity Areas as a geographic priority at its Consolidated Plan public hearings and will make the draft Consolidated Plan available for public comment.</p>
	Identify the needs in this target area.	<p>As shown on Map 18 - <i>Location of Assisted Units in Anne Arundel County</i>, few affordable housing units exist in the Opportunity Areas. Anne Arundel County's Analysis of Impediments to Fair Housing Choice, prepared by Mullin &amp; Lonerger Associates, calls for the County to invest its HOME funds for new family rental housing units on sites outside of "impacted areas," or conversely, within areas of opportunity. Similarly, the Thompson v. U.S. Department of Housing and Urban Development Consent Decree calls for developing new affordable housing in</p>

#### Chapter Four: Strategic Plan

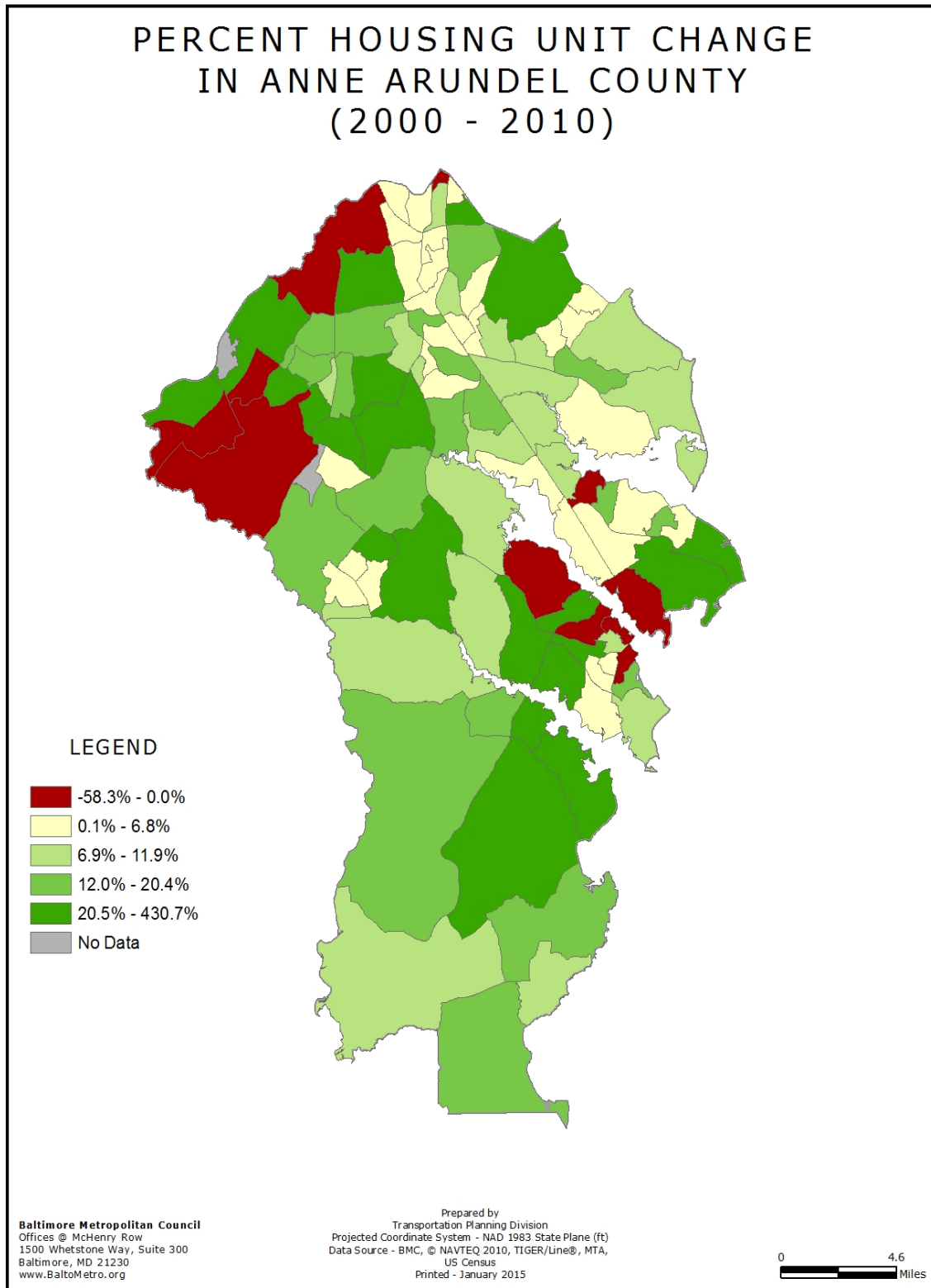
		“non-impacted” areas, which are areas where there are good schools, low concentrations of poverty, low concentrations of minorities, positive housing values and other healthy economic indicators.
	What are the opportunities for improvement in this target area?	Opportunity Areas in general have strong schools, strong housing markets, low concentrations of poverty, and healthy economic characteristics. They provide a positive environment for families to raise children and allow elderly persons to live in a healthy community. Developing quality affordable units which are well managed and contribute to the vitality of the community, while providing the County’s workforce an affordable place to reside are needed.
	Are there barriers to improvement in this target area?	<p>According to the Anne Arundel County’s Analysis of Impediments to Fair Housing Choice (AI), conducted by Mullin &amp; Lonerger Associates on behalf of the County, there is a lack of appropriately zoned land available to develop high density, affordable units in Anne Arundel County. The Land Use Plan adopted by the County as part of the General Development Plan in 2009 directs development throughout the County according to development type and density. Currently, over half of the County land area (52 percent) is planned for rural or low density residential uses. When combined with land designated as open space and environmental preservation areas, the percentage increases to nearly 70 percent of the total land area. These land use patterns reflect the community vision that has existed in the County for the past decades and continues today. Residents feel strongly that they want to preserve their suburban community character. Furthermore, a lack of support by a community or by neighboring residents for proposed affordable housing communities presents a challenge for projects benefiting low and moderate income persons when policies to overcome land use barriers are proposed.</p> <p>There is also a lack of financial resources available for the deep subsidies needed in order to finance affordable rental housing in Opportunity Areas where land costs are usually high.</p>



Map 20 – Anne Arundel County Opportunity Areas

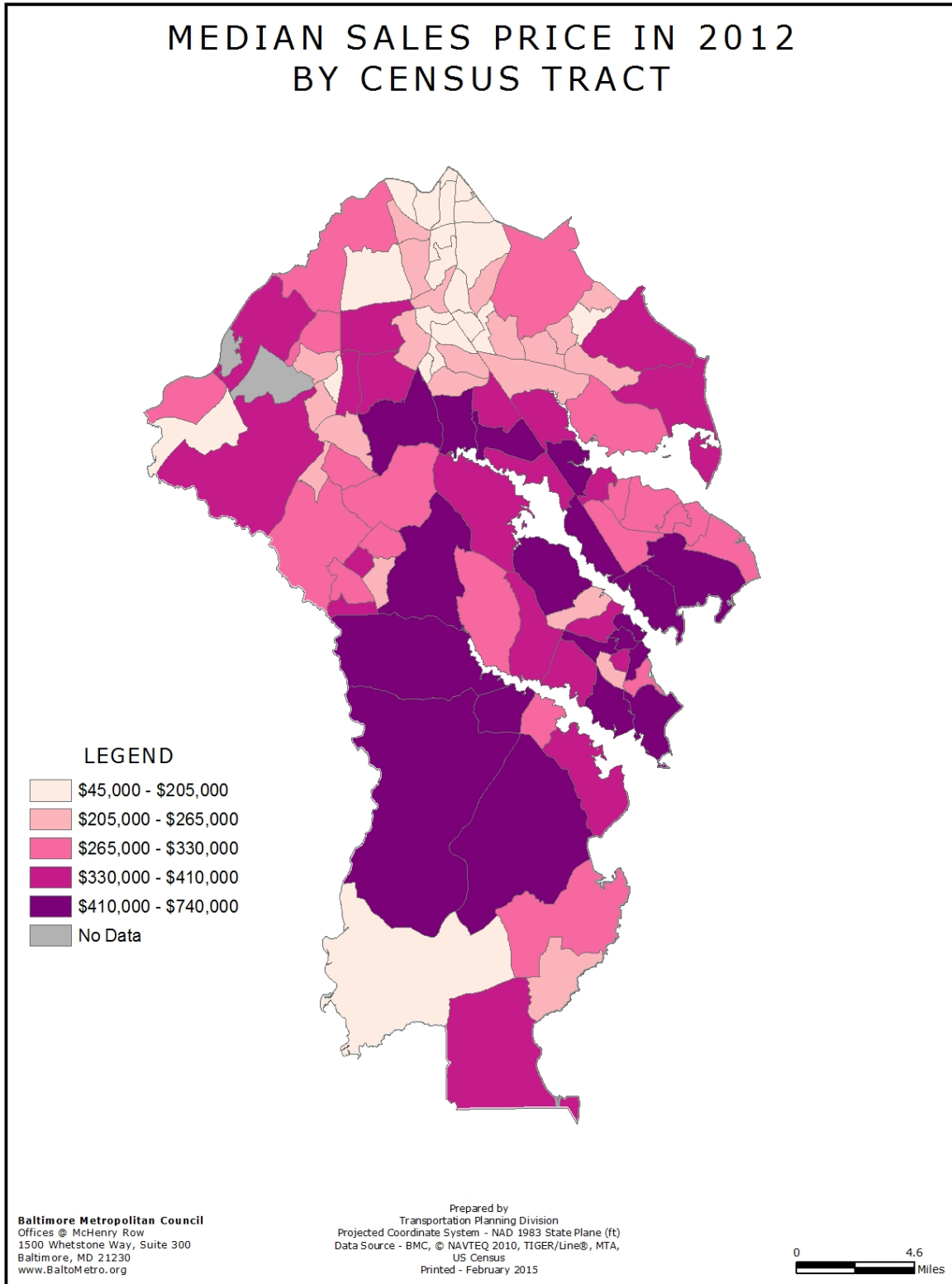


Map 21 – Percent Housing Unit Change in Anne Arundel County (2000 – 2010)





Map 22 – Median Sales Price in 2012 by Census Tract



## SP-20 General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA).

New affordable developments located in Opportunity Areas will be given priority, while efforts to stabilize and preserve affordable housing stock, and services to improve the quality of life, will be given priority in Priority Revitalization Communities. At the same time, funding to allow affordable housing opportunities for homeowners, renters, homeless persons and persons with special needs will be available countywide as funding levels allow.

## SP-25 Priority Needs

### Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Affordable Housing - Owner
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Opportunity Areas Priority Revitalization Communities
	Associated Goals	Increase Homeownership Opportunities Improve the Quality of Existing Affordable Homeowner Housing Prevent Foreclosure
	Description	Affordable Housing – Owner priority involves several components targeted to homeowners including (i) improving the supply of existing housing units, (ii) preparing homebuyers for responsibilities of purchasing a home and increasing housing affordability to low to moderate income first time homebuyers; and (iii) preventing foreclosure.
	Basis for Relative Priority	Providing homeownership opportunities has always been a means for creating strong communities. Often lower incomes prevent many households from fully benefiting from homeownership opportunities, such as purchasing a first home, maintaining their properties, or preventing foreclosure. Therefore, Anne Arundel County prioritizes as a high priority need owner occupied affordable housing. Strategies to address this priority will address the obstacles for low to moderate income households from achieving homeownership, preventing foreclosure, or to maintain the affordable housing stock. These strategies will address the cost burden and affordability issue by providing zero-interest loans for purchasing or rehabilitating homes.
2	Priority Need Name	Affordable Housing - Rental Development
	Priority Level	High

## Chapter Four: Strategic Plan

	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Opportunity Areas Priority Revitalization Communities
	<b>Associated Goals</b>	Increase the Supply of Affordable Rental Units Improve Quality of Existing Affordable Rental Unit
	<b>Description</b>	Affordable Housing - Rental Development priority involves increasing the supply of affordable rental housing, improving the quality and affordability of existing small scattered site rental units and large multifamily affordable rental communities for low to moderate income households.
	<b>Basis for Relative Priority</b>	Affordable rental housing continues to be a high priority need in the County. A variety of rental housing options allow people to live as well as work in their community promotes diversity and enhances the quality of life. Review of both the needs assessment and the market analysis highlight the needs of lower income household's ability to find affordable housing. According to 2007 to 2011 CHAS data, 27 percent (52,575 households out of 197,340 total households) of households in the County earned 80 percent or below of the AMI. These lower income households often have difficulty finding affordable housing options. Out of the 23,470 renters earning 80 percent or below of the AMI, the County only had 20,899 rental units that were affordable to this income group. The problem is even more pronounced when looking at lower income renters. There are 14,025 rental households earning up to 50 percent of AMI, but only 6,074 units affordable to households in that income range. There is a great need to not only stabilize and improve the existing supply of affordable rental units, but also a great need to expand the supply of quality affordable rental units.
<b>3</b>	<b>Priority Need Name</b>	<b>Affordable Housing - Rental</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities Persons with HIV/AIDS and their Families
	<b>Geographic Areas Affected</b>	

## Chapter Four: Strategic Plan

	<b>Associated Goals</b>	Maintain and Expand Rental Subsidy Programs Provide Supportive Services for Cost Burdened Renters
	<b>Description</b>	The Affordable Housing - Rental Assistance involves expanding, maintaining, and creating new tenant based rental subsidy programs to increase housing options for income eligible households and financial literacy counseling.
	<b>Basis for Relative Priority</b>	Rental Assistance is also a high priority need in the County for the same reasons as rental development. Rental assistance programs directly addresses affordability and cost burden issues for low income households as they offer a rental subsidy. As indicated in needs assessment and market analysis, 41 percent of all renters and 41 percent of homeowners earning 80 percent or below of the AMI pay more than 50 percent of their income for housing. Additionally, during the summer of 2014, there were 10,024 families on the Housing Commissions housing choice voucher waiting list. After experiencing waiting periods averaging seven to 10 years, the Housing Commission decided in July 2014 to close the housing choice voucher waitlist for the first time ever.
<b>4</b>	<b>Priority Need Name</b>	<b>Public Housing</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Priority Revitalization Communities
	<b>Associated Goals</b>	Maintain and Expand Rental Subsidy Programs Improve the Quality of Existing Public Housing Units Increase Public Housing Supportive Services
	<b>Description</b>	Public Housing priority need involves improving the quality of existing public housing unit.
	<b>Basis for Relative Priority</b>	Public Housing also is a high priority need in the County. As of October 2014, the Housing Commission of Anne Arundel County had a total of 7,743 households on its public housing waiting list with an average waitlist time of two to five years. During the summer of 2014, there were 10,024 families on the housing choice voucher waiting list. After experiencing waiting periods averaging seven to 10 years, the Housing Commission decided in July 2014 to close the housing choice voucher waitlist for the first time ever. The high numbers of households waiting on both public housing and housing choice vouchers reveal a great deal about the extent of need for housing assistance and the importance of stabilizing the existing public housing stock.
	<b>Priority Need Name</b>	<b>Special Needs - Housing</b>
<b>5</b>	<b>Priority Level</b>	High
	<b>Population</b>	Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase the Supply of Special Needs Housing Improve Quality of Existing Special Needs Housing Maintain and Expand Rental Subsidies for Special Needs Promote Special Needs Housing Options
	<b>Description</b>	Special Needs - Housing priority involves increasing the supply of affordable housing for persons with special needs, improving the quality of existing housing for persons with special needs, and promoting housing options for persons with special needs by helping them make accessibility alterations to their homes and providing services for the elderly to age in place.

## Chapter Four: Strategic Plan

	<b>Basis for Relative Priority</b>	Affordable housing for the special needs populations remains a high priority need. For the most part, the private market does not respond to the specialized housing needs of individuals with special needs. Without affordable alternatives, these individuals may remain in institutions, nursing homes, with aging relatives, or they may become homeless. There are a significant number of persons with disabilities and elderly households who have mobility or issues currently in public housing or on a wait list for subsidized or supported housing. Strategies to address this need include developing new affordable housing options for the special needs population, as well as helping providers of special needs services maintain or improve their housing stock.
6	<b>Priority Need Name</b>	<b>Homeless – Housing</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase and Sustain Permanent Supportive Housing End Chronic Homelessness
	<b>Description</b>	The Homeless - Housing priority involves efforts to increase and sustain permanent supportive housing opportunities for the homeless, including the chronically homeless, to rapidly return people experiencing homelessness to stable housing.
	<b>Basis for Relative Priority</b>	Affordable housing for the homeless is a high priority need as indicated in the Needs Assessment. Across the board, when service providers and advocates are asked, the need for additional new permanent supportive housing for homeless persons is a top priority. According to data generated from the Homeless Management Information System, approximately 762 persons in households with adults and children and 729 persons in households with only adults were homeless during FY 2014. Shelters and transitional housing programs alone cannot solve the problem of homelessness. The problem can only be solved by increasing the supply of permanent supportive housing units affordable to various homeless subpopulations.
7	<b>Priority Need Name</b>	<b>Homeless – Shelter and Services</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Provide a Continuum of Comprehensive Services Maintain and Expand Interim Housing Options

## Chapter Four: Strategic Plan

	<b>Description</b>	The Homeless - Shelter & Services priority addresses the need to maintain and expand interim housing option - including emergency shelter and transitional housing - as well as provide a continuum of comprehensive services for the homeless.
	<b>Basis for Relative Priority</b>	The cost of homelessness is high, both to the County and to those who experience the loss of stable housing. Once homeless, a family has a harder time maintaining support systems. Furniture, clothing, toys may be lost. Children may miss school for long periods of time. Parents may have a difficult time remaining employed, or if unemployed, may be unable to secure a new job without a permanent address. On a nightly basis, approximately 333 homeless persons are served in homeless shelters or transitional housing programs and approximately 50 homeless persons are residing on the streets. Therefore, ensuring a continuum of shelter and effective services is a high priority for the County.
<b>8</b>	<b>Priority Need Name</b>	<b>Homelessness – Prevention</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Prevent Homelessness
	<b>Description</b>	The Homelessness - Prevention priority focuses on preventing homelessness by providing the resources and diversion strategies to individuals and families at risk of losing their homes.
	<b>Basis for Relative Priority</b>	Prevention is also a high priority need. As indicated in the Needs Assessment section, 4,735 extremely low income (0-30 percent of AMI) renters and 4,645 extremely low income homeowners pay more than 50 percent of their income for housing costs. If an unanticipated emergency or other difficulty occurs, these households are most at risk of losing their housing. Preventing homelessness in the first place is a key strategy for ending homeless in the County.
<b>9</b>	<b>Priority Need Name</b>	<b>Special Needs - Facilities and Services</b>
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Promote Special Needs Housing Options Increase Supportive Services for the Special Needs
	<b>Description</b>	The Special Needs - Facilities and Services priority involves both the support of programs which provide services for the elderly or for persons with disabilities to enable them to age in place as well as to support efforts to maintain and/or develop facilities which provide community based services to persons with disabilities and the elderly.

## Chapter Four: Strategic Plan

	<b>Basis for Relative Priority</b>	<p>Given the aging population, the elderly and the frail elderly remain a top concern for Anne Arundel County. Providers continue to notice an increase in the need for complex services to assist the elderly so they may “age in place.” These issues affect seniors living in single-family homes, apartment complexes, and independent living communities. As the elderly population tends to live on a fixed income, a greater percentage of the elderly population has a lower income than the overall population. They also frequently require a higher level of health care and related costs, all of which compete for their limited financial resources. While the Anne Arundel County Department of Aging and Disabilities offers a wide variety of programs and services to improve the lives of older residents, there remains a need for financing to support programs which help the severely cost burdened and frail elderly remain in housing of their choice. Without additional support, these elderly households may be forced to move to nursing homes which are far more costly.</p> <p>Additionally according to service providers in the County, vocational and day programs for the disabled and seniors are needed. Some of the County’s senior centers are in need of rehabilitation or are at capacity. Additionally, some of these facilities that provide supportive employment and job development for special needs populations are in need of improved space. Similarly, like the population as a whole, the developmentally disabled population is also aging, necessitating the need for facilities that can accommodate specialized day programs for seniors. While housing remains the County’s top priority for the use of federal entitlement dollars, funds may be used to help maintain and/or develop facilities providing services to individuals with disabilities.</p>
10	<b>Priority Need Name</b>	<b>Non-Housing Community Development - Public Service</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children
	<b>Geographic Areas Affected</b>	Priority Revitalization Communities
	<b>Associated Goals</b>	Increase Supportive Services
	<b>Description</b>	The Non-Housing Community Development - Public Services priority supports programs and services which seek to improve the quality of life for persons and households residing in Priority Revitalization Communities.
	<b>Basis for Relative Priority</b>	Census data indicates there is a large number of low and moderate income households located in the County’s Priority Revitalization Communities. Residents in these areas will benefit from programs that improve their quality of life and help them address social issues. Programs such as after school programs to keep children and youth positively engaged during non-school hours, as well as job training and child care support will increase residents’ ability to gain and maintain employment and financial well-being. Over the next five years, the County will target its limited CDBG public service dollars to programs serving low to moderated income residents in Priority Revitalization Communities.
11	<b>Priority Need Name</b>	<b>Public Housing - Services</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly
	<b>Geographic Areas Affected</b>	Priority Revitalization Communities
	<b>Associated Goals</b>	Increase Public Housing Supportive Services
	<b>Description</b>	The Public Housing - Services priority supports increased supportive services for public housing residents enabling them to improve the quality of their lives.



## Chapter Four: Strategic Plan

	<b>Basis for Relative Priority</b>	Public housing residents are generally a very vulnerable population, with a variety of financial, health or personal issues. The County recognizes that the children and elderly residents are most in need of supportive service programs. To help youth succeed, the County will support programs providing educational and recreational opportunities, such as partnerships with the Boys & Girls Clubs of Annapolis and Anne Arundel County, Inc. which provide programs on site to the public housing communities. Further, the County will support programs for elderly residents in need of services to help them age in place and avoid being institutionalized prematurely and unnecessarily.
12	<b>Priority Need Name</b>	<b>Economic Opportunities</b>
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase Economic Development Opportunities
	<b>Description</b>	The Economic Opportunities priority supports programs and services that help the County's low and moderate income residents achieve financial and economic independence.
	<b>Basis for Relative Priority</b>	<p>The Anne Arundel Economic Development Corporation (AAEDC) was established by the County in 1993. The role of the AAEDC is to provide 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, with marketing targeted to minority and women owned businesses. Because the AAEDC uses County funds in efforts to create new jobs and maintain current jobs, federal housing and community development funds are not needed for these purposes.</p> <p>However, the unemployment in the County in 2013 was 6.7 percent and many low income persons still cannot easily gain employment because they lack the appropriate training or employment readiness skills. Furthermore, while low wage employment is the first step into the workforce for many, it seldom pays enough to fully lift a family into economic independence. The County focuses its community development funding on supportive services designed to develop job ready candidates who possess the basic knowledge, technical skills and behavioral attributes needed to gain meaningful employment in the County; as well as provide them with the social support needed for successfully maintaining employment. Services include job related programs such as education and job training, behavioral skills training, English as a Second Language courses, job placement assistance to unemployed and underemployed low income residents, as well as related services including affordable child care and transportation.</p>
13	<b>Priority Need Name</b>	<b>Historic</b>
	<b>Priority Level</b>	Low
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Preserve Historic Resources in Minority Communities
	<b>Description</b>	The Historic priority seeks to preserve culturally and historically significant structures serving minority communities.
	<b>Basis for Relative Priority</b>	The County recognizes that there are particular communities within the County with cultural ties to historical resources which are not as prominent as other historical resources in the County. These communities often have very limited funds for the upkeep and maintenance of their historically significant resource and frequently are located in the County's minority communities. While this is not high priority need, it is important to the County to preserve these fragile communities when possible.

## Narrative

Anne Arundel County's priority needs align with the County's vision statement and prioritizes the County's limited housing and community development resources for the stabilization and expansion of affordable housing. Affordable housing has been identified as the highest priority need.

## SP-30 Influence of Market Conditions

### Influence of Market Conditions

**Table 49 – Influence of Market Conditions**

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	With high market-rate rents and long waiting lists for public housing units and housing choice vouchers, it has become imperative for the County to utilize tenant based rental assistance (TBRA) as an affordable housing option for its lower income residents. The median gross rent for Anne Arundel County increased 90 percent from \$700 in 2000 to \$1,331 in 2013, while the median household income only increased 40 percent from \$61,768 in 2000 to \$86,230 in 2013, causing the rental market to become cost burdened for the County's most vulnerable population. Lower income residents have not found much relief with the County's public housing authority, as the public housing waiting list had 7,743 households waiting for an available unit during October 2014, while the housing choice voucher waiting list had 10,024 households at the time the waiting list closed in July 2014. Neither the public housing units nor the housing choice vouchers experience quick availability with waiting periods lasting from two to five years for housing units, and seven to 10 years for vouchers. TBRA will be essential in meeting the needs of lower income residents as they will allow residents the freedom and flexibility to live in existing housing communities.
TBRA for Non-Homeless Special Needs	The County's housing market for the non-homeless special needs population presents additional challenges. In addition to facing high rental rates, or long public housing and voucher waiting lists, special needs populations also must find housing that allows them to manage their disability. Many of the County's newer communities are being built according to accessibility standards and even have a number of units for residents with disabilities; however, these units are not affordable. By providing TBRA's, the special needs population will be able to utilize these units while decreasing the portion of their rent obligations.
New Unit Production	<p>The County has a very strong rental and homeownership market, making it difficult for lower income residents to find affordable housing. Over the past decade, both rental rates and housing prices have dramatically increased. Median gross rent for Anne Arundel County increased 90 percent from \$700 in 2000 to \$1,331 in 2013, and median home prices increased 98 percent from \$156,900 in 2000 to \$310,000 in 2013, while the median household income only increased 40 percent from \$61,768 in 2000 to \$86,230 in 2013. With the rising costs of housing, many of the County's population has become cost burdened; that is, paying more than 30 percent of their household income on housing costs.</p> <p>By producing new affordable housing units, the County can meet the needs of its lower income population and alleviate the burden of rising housing costs. The County will strive to have these new housing communities built in Opportunity Areas where there is access to public transportation, high performing schools, and employment opportunities.</p>

---

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	<p>An older housing stock and substandard housing conditions confirm the need for property rehabilitation and accessibility modification. Fifty-two percent of the County’s housing stock was built before 1980. This older housing stock is more likely to have deficient conditions and be in need of rehabilitation to bring it up to existing building codes, accessibility requirements, and energy efficiency. According to the 2012 ACS, it was estimated that 592 units lacked complete kitchen facilities and 457 units lacked complete plumbing facilities and, therefore, would be considered substandard. Housing cost burdened households with extremely low income may defer home maintenance leading to the deterioration of their homes.</p> <p>The County’s Property Rehabilitation and Accessibility Modification programs have been instrumental in reducing the number of housing units with substandard conditions and rehabilitating older homes as these programs offer loans to lower income households whose homes are found to contain violations of health, occupancy, and other codes that endanger the health and welfare of the households.</p>
Acquisition, including Preservation	To help combat rising housing costs and to stabilize and improve the existing supply of affordable rental housing, funding to acquire existing properties or vacant land will be instrumental in developing affordable housing units. Existing units can be rehabilitated to meet current building codes and preserving its existing supply of affordable rental units. In addition, the County will focus on preserving its public housing communities.

## **SP-35 Anticipated Resources**

### **Introduction**

During the five year period covered by the *Anne Arundel County Consolidated Plan: FY 2016- FY 2020*, approximately \$141,098,258 in federal and County resources is estimated to be allocated to housing and community development activities in Anne Arundel County. These funds, estimated and outlined in detail herein, are a combination of entitlement grants, program income, required local match dollars, Continuum of Care award funds, Housing Choice Voucher funds, and Housing Counseling Grant funds. Additionally, the County is planning for two Low Income Housing Tax Credit (LIHTC) affordable rental projects to be completed in the next five years. ACDS administers the majority of these federal funds on behalf of the County and works closely with other County agencies, State agencies and nonprofit providers. On behalf of the County, the Housing Commission administers the Housing Choice Voucher Program. Anne Arundel County works diligently toward leveraging all of its federal dollars with other sources of funds. The County regularly works with local elected officials, legislators at the State and federal levels, the State’s housing finance agency, and private developers to leverage funding with non-federal and non-entitlement sources for housing and community development projects within the County.

**Chapter Four: Strategic Plan**

**Table 50 – Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,795,680	250,000	0	2,045,680	7,364,448	Community Development Block Grant (CDBG) funds is a flexible program that provides communities the resources to address housing and community development needs.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	542,552	440,000	0	982,552	3,537,187	Home Investment Partnership Program (HOME) provides communities with the resources to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	158,455	0	0	158,455	570,438	Emergency Solution Grant (ESG) funds provide communities with flexible funds to address the needs of the homeless.

## Chapter Four: Strategic Plan

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Competitive McKinney-Vento Homeless Assistance Act	public - federal	Rental Assistance Services TBRA Transitional housing	2,451,633	0	0	2,451,633	8,825,879	Competitive McKinney-Vento Homeless Assistance Act funds are applied for annually the Anne Arundel and Annapolis Coalition to End Homelessness. Funds are used to provide permanent supportive housing, case management, and transitional housing to homeless families and individuals.
LIHTC	public - federal	Acquisition Multifamily rental new construction Multifamily rental rehab	0	0	0	0	20,000,000	Low Income Housing Tax Credits will be used to develop affordable rental housing.
Public Housing Capital Fund	public - federal	Other	1,084,181	0	0	1,084,181	3,903,052	Funds used to maintain the Housing Commission of Anne Arundel County's public housing communities.
Other	public - federal	Housing TBRA	18,119,192	0	0	18,119,192	65,229,091	The Housing Commission of Anne Arundel County administers the Housing Choice Voucher program which provides tenant based rental assistance.
Other	public - federal	Services TBRA	467,711	0	0	467,711	1,683,760	HOPWA funds are used for tenant based rental assistance for persons with AIDS.
Other	public - local	Acquisition Homebuyer Assistance Multifamily rental new construction TBRA	270,000	0	0	270,000	1,080,000	County Funds are provided to meet the required HOME match.

#### Chapter Four: Strategic Plan

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - local	Homebuyer Assistance	665,000	0	0	665,000	2,660,000	County funds are provided for homeownership counseling, financial literacy, and foreclosure prevention counseling programs.

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.**

The County gives priority to projects where there is owner equity or a commitment of private or other public financing. For example, the County will allocate HOME Investment Partnerships Program (HOME) and local match funds for the Rental Housing Production Program. These funds will support the acquisition and rehabilitation or new construction of affordable multi-family housing. Typically, these projects cost millions of dollars and leverage equity raised from federal LIHTC, State funds and private dollars.

The County also applies for State funds whenever the opportunity arises. For example, Community Legacy funds have been awarded to ACDS to acquire and rehabilitate units in Brooklyn Park area. These funds have been leveraged with State Neighborhood Conservation Initiative (NCI) funds, as well as Community Development Block Grant Program (CDBG) funds and State Lead-Based Paint Hazard Reduction Grant and Special Loans Program funds.

ACDS offers a HOME and/or CDBG funded program which provides mortgage assistance to income eligible first time homebuyers. This program leverages both State and private funds. Homebuyers utilizing these funds often receive below market rate mortgage financing from the State and the State's Down Payment and Settlement Expense Loan Program (DSELP).

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

In the past, ACDS has been successful in obtaining private dollars. ACDS has received funds from the Carol M. Jacobsohn Foundation to assist female heads of households achieve homeownership. ACDS has also been awarded \$100,000 from PNC Foundation to further assist homeowners.

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

The County also ensures all of the federally required match funds are being provided. The HOME program requires every one dollar in federal funds expended be matched by the County with at least \$.25 in local funds. The County will meet this obligation through the allocation of general funds and the waiver of various development fees. The Emergency Solutions Grant Program (ESG) also requires a local match. The County will ensure this requirement is met by requiring subrecipients of ESG funds to meet the match requirement on an annual basis.

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

One of the best ways to reduce the cost of new housing is to reduce the cost of land, as land is one of the largest and most critical cost factors in housing construction. As land prices rise, those costs are passed on to purchasers in the form of higher housing prices. The County and the Board of Education both own 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 make 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 low or no cost land for new affordable housing construction.

## Discussion

Anne Arundel County works diligently toward leveraging all of its federal dollars with other sources of funds. The County regularly works with local elected officials, legislators at the State and federal levels, the State's housing finance agency, and private developers to leverage funding with non-federal and non-entitlement sources for housing and community development projects within the County. Subrecipients of federal CDBG public service funds and Continuum



of Care (CoC) program fund use private foundations, United Way, and private fundraising, as well as volunteers and in-kind services to fully fund their programs.

## SP-40 Institutional Delivery Structure

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Table 51 - Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Anne Arundel County	Government	Planning	Jurisdiction
Arundel Community Development Services, Inc.	Subrecipient	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Housing Commission of Anne Arundel County	PHA	Planning Public Housing Rental	Jurisdiction
Anne Arundel and Annapolis Coalition to End Homelessness	Other	Homelessness Planning	Jurisdiction

### Assess of Strengths and Gaps in the Institutional Delivery System

Anne Arundel County is governed by an elected County Executive and County Council. The County Council is the legislative body of Anne Arundel County government and approves all policy and budgetary actions. The County Executive, representing the executive branch of government, appoints the Chief Administrative Officer and other heads of executive agencies in order to implement the policies and budgets as approved by the County Council. The Chief Administrative Officer, on behalf of the County Executive, oversees ACDS who is responsible for administering housing and community development funds, including CDBG, HOME, ESG, HOPWA and CoC, and related activities in Anne Arundel County. ACDS, which was created by the County in 1993 and is governed by an 11 member Board of Directors, has over 20 years of experience administering federal funds, as well as directly implementing housing and community development activities. In addition to acting as an affordable housing developer and providing

direct services, such as homeownership counseling, mortgage assistance, and property rehabilitation, ACDS works closely with partners such as the Housing Commission of Anne Arundel County and the Anne Arundel Coalition to End Homelessness to plan and administer federal funds to support the work of a large network of nonprofit organizations, Community Housing Development Organizations (CHDO) and affordable housing developers. This network provides housing and services to low and moderate income households, the homeless, developmentally disabled, the mentally ill, those infected with HIV/AIDS and chronic substance abusers among others.

The nonprofit organizations and developers whom Anne Arundel County has historically relied upon to provide these critical services are experienced in meeting the needs of the County's low and moderate income population and listed and described in some detail in Chapter 1: The Process. These organizations are not listed in this section, as subrecipients are selected on an annual basis through the County's housing and community development process, where applications are submitted and carefully reviewed and considered.

While ACDS has taken on the role of developing affordable, scattered site rental and homeownership units, the County does not have any active community development corporations or community based development organizations. This is mainly due to the suburban nature of the County's low and moderate income communities.

### Availability of services targeted to homeless persons and persons with HIV and mainstream services.

Table 52 - Homeless Prevention Services Summary

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X	X	X
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X		
Healthcare	X		

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
HIV/AIDS	X		X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
<b>Other</b>			
	X		

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).

The County has a continuum of services available for the homeless and those at-risk of homelessness including prevention, outreach, supportive services, as well as emergency, transitional, and permanent housing. These services are coordinated by the Anne Arundel and Annapolis Coalition to End Homelessness (Homeless Coalition) in an effort to ensure that the various needs of persons who are homeless or at-risk of homelessness within the County are being met. The Homeless Coalition consists of over 50 County and City of Annapolis agencies, concerned citizens, nonprofit homeless service providers, private nonprofit organizations serving special needs clientele, as well as others with interests and roles in ending homelessness in the County.

Given the importance of coordinating services not only at the County level (e.g. evaluating gaps, development of new resources) but also at the individual level, the Homeless Coalition hosts meetings to ensure program staff have the latest knowledge about the availability of County services. The Homeless Coalition has a monthly case managers meeting where case management staff come together to discuss program access, new resources, and share best practices and to link homeless clients to services. Additionally, the Homeless Coalition monthly membership meetings provide a forum for speakers to present about mainstream resources, health care, and other resources. The County also hosts an annual Homeless Resource Day. The annual event outreaches to the homeless and offers a wide array of services including but not limited to medical, dental, eye care veterans, Social Security, haircuts, help obtaining identification, birth certificates, food mainstream benefits, legal services and credit counseling. Finally, Anne Arundel County has developed a “no wrong door” approach to its coordinated assessment procedures. Homeless clients are assessed at three of the main programs: the Light House, the AHOH Homeless Resource Center; and Sarah’s House. The Coalition selected the VI-SPDAT as its primary assessment tool which is incorporated into the CoC’s HMIS system. The assessment tool helps program staff identify the barriers each families or individual faces and then direct them to the appropriate level of services. For example, if a family is homeless

with few barriers, they will be referred to an emergency shelter or rapid re-housed program; whereas, if they are chronically homeless, they will be placed on a centralized list for CoC funded permanent supportive housing.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.**

The County has a comprehensive and coordinated coalition of providers who offer a wide-array of services to County residents. The two biggest gaps in the County's service delivery system for special needs persons and those experiencing homelessness are the need for additional emergency shelter beds and for additional permanent supported housing, especially for those who are extremely low income or with special needs. These gaps have proven difficult to address given the cost and lack of affordable housing in Anne Arundel County and the declining federal dollars to address the need.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.**

The County's Homeless Coalition improved its institutional structure and service delivery system by re-structuring in 2013. At that time, a board of director elected from the Coalition's membership was formed. This new Board meets monthly to strategize ways to address the gaps in services as well as plan to move the County's homeless strategies forward. The Homeless Coalition has begun several initiatives including joining the 100,000 Homes Campaign, with the focus of ending chronic homelessness in the County, and developing a coordinated assessment system. Both of these initiative help coordinate the service delivery system by facilitating dialogue between homeless clients and mainstream resource providers.

## SP-45 Goals Summary

### Goals Summary Information

Table 53 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Homeownership Opportunities	2015	2019	Affordable Housing		Affordable Housing - Owner	CDBG: \$1,472,000 County Funds: \$1,050,000 County HOME Match: \$400,000	Public service activities for Low/Moderate Income Housing Benefit: 2,000 Households Assisted  Direct Financial Assistance to Homebuyers: 60 Households Assisted
2	Improve the Quality of Existing Affordable Homeowner Housing	2015	2019	Affordable Housing	Priority Revitalization Communities	Affordable Housing - Owner	CDBG: \$4,140,000	Homeowner Housing Rehabilitated: 130 Household Housing Units
3	Prevent Foreclosure	2015	2019	Affordable Housing		Affordable Housing - Owner	County Funds: \$700,000	Public service activities for Low/Moderate Income Housing Benefit: 1,300 Households Assisted
4	Increase the Supply of Affordable Rental Units	2015	2019	Affordable Housing	Opportunity Areas	Affordable Housing - Rental Development	HOME: \$1,000,302 LIHTC: \$1,000,000 County HOME Match: \$24,325	Rental units constructed: 50 Household Housing Units
5	Improve Quality of Existing Affordable Rental Unit	2015	2019	Affordable Housing	Priority Revitalization Communities	Affordable Housing - Rental Development	CDBG: \$1,655,742 HOME: \$1,000,302 LIHTC: \$1,000,000 County Funds: \$228,335 County HOME Match: \$628,943	Rental units rehabilitated: 120 Household Housing Units
6	Maintain and Expand Rental Subsidy Programs	2015	2019	Affordable Housing Public Housing		Affordable Housing - Rental Assistance Public Housing	Housing Choice Voucher Funds: \$83,348,283	Tenant-based rental assistance / Rapid Rehousing: 9,460 Households Assisted

## Chapter Four: Strategic Plan

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Provide Supportive Services to Cost Burdened Renters	2015	2019	Affordable Housing		Affordable Housing Rental	County Funds \$114,167	Public Service for Low/Moderate Income Housing Benefit: 100 Households Assisted
8	Improve the Quality of Existing Public Housing Units	2015	2019	Public Housing		Public Housing	Public Housing Capital Fund: \$4,987,233	Rental units rehabilitated: 350
9	Increase Supportive Services Available to Public Housing Residents	2015	2019	Public Housing		Public Housing Public Housing - Services	CDBG: \$423,200	Public service activities other than Low/Moderate Income Housing Benefit: 675 Persons Assisted
10	Increase the Supply of Special Needs Housing	2015	2019	Non-Homeless Special Needs		Special Needs - Housing	HOME: \$249,575 County HOME Match: \$67,820	Rental units constructed: 3 Household Housing Unit
11	Improve the Quality of Existing Special Needs Housing	2015	2019	Non-Homeless Special Needs		Special Needs - Housing	HOME: \$124,787 County HOME Match: \$33,910	Rental units rehabilitated: 1 Household Housing Unit
12	Maintain and Expand Rental Subsidies for Special Needs	2015	2019	Non-Homeless Special Needs		Special Needs - Housing	HOPWA funds via Baltimore City: \$2,060,897	Tenant-based rental assistance / Rapid Rehousing: 175 Households Assisted
13	Promote Special Needs Housing Options	2015	2019	Non-Homeless Special Needs		Special Needs - Facilities and Services Special Needs - Housing	CDBG: \$483,000	Public service activities for Low/Moderate Income Housing Benefit: 300 Households Assisted  Homeowner Housing Rehabilitated: 20 Household Housing Unit
14	Increase Supportive Services Available to the Special Needs Population	2015	2019	Non-Homeless Special Needs		Special Needs - Facilities and Services	CDBG: \$0	Other: 1 Other
15	Prevent Homelessness	2015	2019	Homeless		Homelessness - Prevention	CDBG: \$230,000	Homelessness Prevention: 600 Persons Assisted

## Chapter Four: Strategic Plan

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	End Chronic Homelessness	2015	2019	Homeless		Homeless - Housing	CDBG: \$69,000 HOME: \$220,800 Competitive McKinney-Vento Homeless Assistance Act: \$8,646,450 County HOME Match: \$60,000	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted  Tenant-based rental assistance / Rapid Rehousing: 500 Households Assisted
17	Increase and Sustain Permanent Supportive Housing Opportunities	2015	2019	Homeless		Homeless - Housing	ESG: \$283,227	Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted
18	Maintain and Expand Interim Housing Options	2015	2019	Homeless		Homeless - Shelter and Services	ESG: \$391,000 Competitive McKinney-Vento Homeless Assistance Act: \$2,264,267	Homeless Person Overnight Shelter: 3000 Persons Assisted
19	Provide a Continuum of Comprehensive Services	2015	2019	Homeless		Homeless - Shelter and Services	CDBG: \$276,000	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
20	Implement Regional & Local Fair Housing Plans	2015	2019			Affordable Housing - Owner Affordable Housing - Rental Development	CDBG: \$92,000	Other: 1 Other
21	Increase Supportive Services	2015	2019	Non-Housing Community Development		Non-Housing Community Development - Public Service	CDBG: \$69,000	Public service activities other than Low/Moderate Income Housing Benefit: 175 Persons Assisted
22	Increase Economic Development Opportunities	2015	2019	Non-Housing Community Development		Economic Opportunities	CDBG: \$228,160	Public service activities other than Low/Moderate Income Housing Benefit: 440 Persons Assisted



## Chapter Four: Strategic Plan

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
23	Preserve Historic Resources in Minority Communities	2015	2019	Non-Housing Community Development		Historic	CDBG: \$0	Other: 1 Other
24	Administration	2015	2019	Administration of Federal Funds			CDBG: \$1,790,026 HOME: \$451,973 ESG: \$54,666 Competitive McKinney-Vento Homeless Assistance Act: \$366,795 County Funds: \$1,000,000 County HOME Match: \$135,000 HOPWA funds via Baltimore City: \$90,574	Other: 1 Other

**Table 54 – Goal Descriptions**

1	<b>Goal Name</b>	<b>Increase Homeownership Opportunities</b>
	Goal Description	Prepare potential homebuyers for the financial responsibilities of purchasing a home, providing intensive individual budget and credit counseling, and group seminars on the home buying process. Increase housing affordability for low to moderate income first time homebuyers through mortgage write-down, closing cost and down payment assistance. Market homeownership opportunities in Priority Revitalization Communities. Planned activities may include homeownership counseling and mortgage assistance, as well as targeted market incentives in Priority Revitalization Communities. Programs will be affirmatively marketed to the County's protected classes through active outreach.
2	<b>Goal Name</b>	<b>Improve the Quality of Existing Affordable Homeowner Housing</b>
	Goal Description	Improve the supply of existing housing units by providing low interest financial resources to low and moderate income County homeowners to make energy efficiency improvements, eliminate substandard housing conditions, and reduce maintenance costs, thereby allowing them to remain in their homes while improving the overall quality of the community and its housing stock. Improve the quality of existing units by acquiring and rehabilitating units for sale to eligible homebuyers. Planned activities may include property rehabilitation; property repair; provision of financial counseling; technical assistance; and acquisition/rehabilitation. Rehabilitation activities will be marketed within the County's Priority Revitalization Communities and affirmatively marketed to the County's protected classes.
3	<b>Goal Name</b>	<b>Prevent Foreclosure</b>
	Goal Description	Provide comprehensive foreclosure prevention counseling to existing homeowners by providing technical assistance and intensive one-on-one counseling to develop a plan of action, repair credit, assistance with loan modifications and lender negotiations, and legal referrals to avoid foreclosure. Planned activities may include foreclosure prevention counseling and referrals. Program will be affirmatively marketed within the County's Priority Revitalization Communities and affirmatively marketed to the County's protected classes.
4	<b>Goal Name</b>	<b>Increase the Supply of Affordable Rental Units</b>
	Goal Description	Increase the supply of affordable rental housing by encouraging and facilitating construction by private developers of new affordable rental units, with priority given to family housing. Planned activities may include providing funds for rental production and provision of PILOTs. Developers will be required to formulate and follow an affirmative marketing plan to target units to the County's protected classes.

## Chapter Four: Strategic Plan

5	<b>Goal Name</b>	<b>Improve the Quality of Existing Affordable Rental Units</b>
	Goal Description	Improve the quality and affordability of existing small scattered site rental units and large multifamily affordable rental housing communities by providing technical assistance and financing to property owners. Planned activities may include providing funding on the rehabilitation of rental housing and the provision of PILOTs.
6	<b>Goal Name</b>	<b>Maintain and Expand Rental Subsidy Programs</b>
	Goal Description	Rental Housing - Expand, maintain, and create new tenant based rental subsidy programs to reduce the housing cost burden and increase affordable housing opportunities for eligible households. Planned activities may include tenant based rental subsidy programs. Public Housing - Support the Housing Commission's efforts to maintain, expand and develop new tenant based rental subsidy programs. Allow for full utilization of available vouchers by encouraging outreach efforts to potential landlords facilitating increased acceptance of tenant based rental subsidies throughout the County, particularly in Opportunity Areas, thus avoiding the concentration of subsidized or assisted housing in the County's Priority Revitalization Communities. Planned activities may include expansion of tenant based rental subsidy programs and development of new tenant based rental subsidy programs, as well as programs to de-concentrate the utilization of vouchers in Priority Revitalization Communities and encourage utilization in Opportunity Areas.
7	<b>Goal Name</b>	<b>Provide Supportive Services to Cost Burdened Renters</b>
	Goal Description	Provide financial literacy counseling and education to cost burdened renters to stabilize their housing situation and improve their economic outlook.
8	<b>Goal Name</b>	<b>Improve the Quality of Existing Public Housing Units</b>
	Goal Description	Support the financial repositioning of the County's public housing inventory away from traditional public housing financing in an effort to improve, maintain, and ensure the long term viability and affordability of the existing housing stock. Planned activities may include the rehabilitation of an existing public housing community to continue to serve the County's low income households. The Housing Commission will be required to formulate and follow an affirmative marketing plan to target units to the County's protected classes.
9	<b>Goal Name</b>	<b>Increase Supportive Services Available to Public Housing Residents</b>
	Goal Description	Supportive programs that provide services to the public housing residents enabling them to improve the quality of their lives. Planned activities may include recreation and education programs for youth, and congregate services for the elderly.
10	<b>Goal Name</b>	<b>Increase the Supply of Special Needs Housing</b>
	Goal Description	Increase the supply of housing for persons with special needs to live as independently as possible through various mechanisms such as the acquisition and rehabilitation of group homes, new construction of group homes, and expansion of rental assistance programs. Planned activities may include financing for an acquisition and rehabilitation program or new construction multi-family rental projects.
11	<b>Goal Name</b>	<b>Improve the Quality of Existing Special Needs Housing</b>
	Goal Description	Improve the quality of housing for special needs population by assisting nonprofit organizations with the rehabilitation of existing group homes. Encourage the development of housing with enhanced technology such as Smart Homes monitoring to help people with special needs to live independently. Planned activities may include a rehabilitation program for group homes housing persons with special needs.
12	<b>Goal Name</b>	<b>Maintain and Expand Rental Subsidies for Special Needs Population</b>
	Goal Description	Expand, maintain and create new tenant based rental subsidy programs for the special needs population. Planned activities may include tenant based rental subsidy programs targeted to special needs populations.
13	<b>Goal Name</b>	<b>Promote Special Needs Housing Options</b>
	Goal Description	Promote housing for the special needs population and elderly by helping homeowners and group home owners make accessibility repairs and alterations to their homes, thereby allowing them the option to remain in their homes. Support programs which provide services for the elderly and for persons with disabilities enabling them to age in place. Planned activities may include accessibility modification programs, moderate repair programs, and congregate services.
14	<b>Goal Name</b>	<b>Increase Supportive Services Available to the Special Needs Population</b>
	Goal Description	Support efforts of special needs providers to maintain and/or develop facilities which provide community based services, such as vocational and day services, to persons with disabilities and the elderly. Planned activities may include developing public facilities to provide supportive services for special needs populations.

## Chapter Four: Strategic Plan

15	<b>Goal Name</b>	<b>Prevent Homelessness</b>
	Goal Description	Provide the resources to prevent homelessness by offering financial assistance and financial counseling to households at risk of losing their homes. Planned activities may include financial assistance to prevent eviction, including first month rent, security deposits, and utility payment and financial counseling, and referral services program.
16	<b>Goal Name</b>	<b>End Chronic Homelessness</b>
	Goal Description	Maintain and expand the supply of permanent supportive housing and services for chronically homeless individuals. Planned activities may include the development and expansion of tenant based rental assistance programs, development of permanent supportive housing units or group homes, and the provision of case management.
17	<b>Goal Name</b>	<b>Increase and Sustain Permanent Supportive Housing Opportunities for the Homeless</b>
	Goal Description	Support efforts to maintain and expand the supply of permanent supportive housing options to help rapidly return people experiencing homelessness to stable housing, with priority given to families, veterans and unaccompanied youth. Planned activities may include the development and expansion of tenant based rental assistance programs, rapid-rehousing programs, group housing/SROs, financial counseling, and the provision of accompanying services.
18	<b>Goal Name</b>	<b>Maintain and Expand Interim Housing Options for the Homeless</b>
	Goal Description	Provide a variety of interim or short-term housing options for the homeless with the purpose of helping those served become quickly re-housed and economically secure by supporting the continued operation and enhancement of existing emergency, transitional housing, and domestic violence shelters. Support the development of new facilities based on demonstrated community need. Planned activities may include operational support for transitional housing, domestic violence and emergency shelters or the development of new facilities.
19	<b>Goal Name</b>	<b>Provide a Continuum of Comprehensive Services for the Homeless</b>
	Goal Description	Provide a continuum of comprehensive services allowing the homeless to become quickly re-housed and economically secure including (i) providing comprehensive essential services to increase stability and economic security, (ii) developing outreach programs to engage homeless individuals and family, including chronically homeless, and (iii) supporting and enhancing the capacity for the community to end homelessness through data collection, coordination, and planning. Planned activities may include support for day programs; case management; mental health programs; employment, education, and training services; financial counseling; life skills classes; workplace training; child care; outreach programs; and support for data collection (HMIS), and coordination and planning activities.
20	<b>Goal Name</b>	<b>Implement Regional &amp; Local Fair Housing Plans</b>
	Goal Description	Explore land use regulations which will encourage developers to provide affordable housing for low and moderate income wage earners in commercial districts. Promote fair housing enforcement, outreach and education throughout the County Explore educational programs that may change community misconceptions about affordable housing. Support regional efforts to implement the Regional Fair Housing Action Plan.  Planned activities may include outreach and education, supporting a regional policy of no net loss of units, establishing regional porting standards for tenant based vouchers, establishing a regional project based voucher program, and continuing outreach and education around fair housing.
21	<b>Goal Name</b>	<b>Increase Supportive Services</b>
	Goal Description	Support programs and services which seek to improve the quality of life for persons and households residing in Priority Revitalization Communities. Planned activities may include after school and child care programs, health services, family support programs, and crime prevention programs.
22	<b>Goal Name</b>	<b>Increase Economic Development Opportunities</b>
	Goal Description	Support programs and services that help the County's low and moderate income residents achieve financial and economic independence through better access to employment opportunities. Planned activities may include job training; education; affordable child care; and transportation programs.
23	<b>Goal Name</b>	<b>Preserve Historic Resources in Minority Communities</b>
	Goal Description	Preserve culturally and historically significant structures serving minority communities by supporting the rehabilitation and adaptive reuse of properties identified in joint venture with the Maryland Historical Trust and other historic preservation organizations in order to provide physical space for community needs including access to services such as health care, Head Start programs, recreation, senior activities, housing counseling and youth services. Planned activities may include the rehabilitation of historic community structures and facilities.

---

24	<b>Goal Name</b>	<b>Administration</b>
	Goal Description	Funds used for the planning and administration of federal CDBG, HOME, ESG, HOPWA, and CoC programs and County funded programs.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2).**

The County estimates that a total of 235 income eligible homeowners will be assisted during the five year period; of these, it is estimated that 100 will be moderate income families and 135 will be low income families. The County estimates that a total of 195 income eligible renter households will be assisted during the five year period; of these, it is estimated that 25 households will be of extremely low income and 170 will be low income. The County also estimates that 199 special needs persons will be assisted during the five year period; of these, it is estimated that 179 households will be extremely low income, 10 will be low income, and 10 will be moderate income households. Finally, the County estimates it will serve 75 very low income homeless households during the five year period.

## **SP-50 Public Housing Accessibility and Involvement**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement).**

The Housing Commission was required to complete a 504 Needs Assessment and report the findings back to HUD in 1991. The Housing Commission completed this Needs Assessment and as a result, modifications to existing public housing communities and units were completed to meet basic threshold requirements between 1992 and 1993. The Housing Commission received a Fair Housing/Section 504 Assessment by HUD again in 2005. This was a full assessment of all communities, as well as policies and programs. All the recommendations from this assessment were completed by the Housing Commission between 2006 and 2007 and the agency was found to be in compliance with all Section 504 indicators at the conclusion of the review. The Housing Commission has since completed two additional Physical Needs Assessments, one in 2010 (independent contractor) and one in 2011 (by HUD). Some additional modifications were identified which will be incorporated into future modernization projects.

### Activities to Increase Resident Involvements.

The Housing Commission encourages its public housing residents to become involved in the management of their communities. Resident Councils operate at each of the public housing communities, providing a forum for residents to express their concerns and needs at monthly meetings. A 14 member Resident Advisory Board meets with key staff persons, providing a conduit for communicating information, sharing ideas, and ensuring that resident concerns are clearly identified, analyzed and evaluated for service. In addition, the Housing Commission has a resident serve on their Board of Commissioners.

Residents are also encouraged to provide feedback about their housing quality and communities. The Capital Fund Program is reviewed and updated annually through personal interviews and group meetings with residents. This process provides an opportunity for residents to rate the quality of each facet of their housing, as well as the services provided. The information is reviewed to identify areas of greatest concern. Any resident unable to attend the annual Capital Fund meeting can review the written proceedings and make comments to the staff charged with developing the Capital Fund Program.

In addition, regular surveys are conducted of residents from each public housing community to assess opinions relative to conditions within their personal living units, as well as the property in general, management and maintenance issues, and the resident services provided. These results are analyzed by the Center for the Study of Local Issues at Anne Arundel Community College for use as a tool in setting priorities and establishing programs for maintenance services, resident services and management improvements. Survey results are tabulated and reported quarterly, as well as annually in the Capital Fund Program. Copies of the results are also made available to public housing residents.

Participants whose goal is homeownership are encouraged to take part in the Homeownership Voucher Program, which allows residents who are ready for homeownership to use their vouchers toward a mortgage payment. Interested participants are referred to the Homeownership Counseling Program administered by ACDS. Through the Homeownership Counseling Program, clients receive individual counseling in overcoming credit problems and information on budgeting for a home purchase, obtaining a mortgage loan, and preparing for settlement. As of February 2014, 21 families had purchased homes through the Homeownership Voucher Program. These families may also receive assistance through the County's Mortgage Assistance Program.

Public housing residents have available a variety of opportunities to participate in programs which assist in leading them from welfare to independence. The Housing Commission's Family Self Sufficiency Program assists families leaving the public assistance system to achieve

economic self-sufficiency. Assistance with accessing services such as child care, transportation, remedial education, job training, treatment and counseling for substance abuse, and credit counseling is provided by the Program Coordinator. As of July 2014, 227 families were participating in the program.

The Housing Commission's Resident Services Program also assists public and assisted housing residents by providing counseling and referrals to address the social, health, emotional and economic problems and other barriers to independence and homeownership. The Housing Commission also continues to work with the Boys & Girls Clubs of Annapolis and Anne Arundel County, Inc. to provide a variety of programs to residents of its two family communities. These programs target youth and their parents with comprehensive programs designed to promote discipline, education, empowerment, the arts, career development and avenues to higher education.

**Is the public housing agency designated as troubled under 24 CFR part 902?**

No

**Plan to remove the 'troubled' designation.**

Not Applicable.

## **SP-55 Barriers to Affordable Housing**

### **Barriers to Affordable Housing**

#### **Lack of Affordable Housing Supply to Meet Current Demand**

According to the Baltimore Regional Housing Plan and Fair Housing Equity Assessment, older rental developments (Property Class B/C) provide a significant portion of the region's unsubsidized affordable housing stock. When compared to the region, however, Anne Arundel County, along with Howard County, has a smaller share of the affordable units, as well as a relatively low vacancy rate and high rent rates, demonstrating the relative lack of supply. The lack of affordable supply and unmet need is further demonstrated by the large number of severely cost burdened households. According to 2007-2011 HUD CHAS data, 20 percent of all renters in Anne Arundel County are severely cost burdened, or pay more than 50 percent of their income for rent. Forty-one percent of all low and moderate income renters (e.g. a three person household earning \$57,550 annually) are severely cost burdened, while 66 percent of extremely



low income renters (e.g. a three person household earning \$22,550 annually) are severely cost burdened. According to American Community Survey data, median rent rates climbed from \$700 in 2000 to \$1,331 in 2013, a 90 percent increase. At the same time, median household income grew just 40 percent, from \$61,768 in 2000 to \$86,230 in 2013.

Like renters, homeowners have been equally cost burdened with the increasing costs of owning a home. According to 2007 – 2011 HUD CHAS data, 11 percent of all homeowners in the County are paying more than 50 percent or more on housing costs. Forty-one (41) percent of all low and moderate income homeowners (e.g. a four person household earning \$63,900 annually) are severely cost burdened, while 72 percent of extremely low income homeowners (e.g. a four person household earning \$25,050 annually) are severely cost burdened. Rising housing values have made it increasingly difficult for those wanting to enter the housing market. According to the Maryland Association of Realtors, the median price for housing increased 98 percent from 2000 to 2013, while the median household income grew just 40 percent during that same time period, as cited above. In addition, the growing elderly population, many of whom own homes but live on fixed incomes, is adding to the share of cost burdened households.

The County has a strong housing market with high rental rates and increasing home values, and a burden is being placed on residents who are struggling to live within their means and pay their housing costs.

### **Future Housing Demand**

For years, job growth has surpassed housing growth in Anne Arundel County, which is expected to continue into the future. Increases in the number of housing units in the County are not expected to keep pace with increases in the population seeking housing. According to the Sage Policy Group, Inc.'s BRAC Impact Housing Study, it was projected by 2015, 15,700 households looking for housing in Anne Arundel County would be unable to find it. Excess demand will keep existing housing prices high and will encourage new construction at the high end of the market. Vacancy rates for all housing will be relatively low with vacancy rates for less expensive housing becoming particularly low. The availability of housing affordable to middle and lower income households will diminish and negatively affect the County's retail, service and municipal workers housing choices.

### **Current Land Use Patterns**

The County's General Development Plan (GDP) was updated and adopted by the County Council in 2009. This Plan outlines the County's vision for development and growth and establishes land use policies and recommendations to guide local planning decisions over the next 20 years. The Land Use Plan adopted by the County as part of the GDP directs



development throughout the County according to development type and density. Currently, over half of the County land area (52 percent) is planned for rural or low density residential uses. When combined with land designated as open space and environmental preservation areas, the percentage increases to nearly 70 percent of the total land area. These land use patterns reflect the suburban community vision that has existed in the County for the past decades and continues today.

This presents a challenge when attempting to develop affordable housing. In addition to the rules of supply and demand, housing prices can be attributed to the cost of land and the value of improvements. Construction and other improvements tend to be manageable and flexible. By contrast, the price of land is much less subject to control. The price of land tends to reflect the value of the overall community and the local market place upon it. The only policy option for making land more affordable per housing unit is to increase permissible housing density. Housing developed at six units or 16 units per acre by definition creates more options for workforce/affordable housing than housing that uses one or two acres per home. As one of the major impediments to more affordable housing is economics - the price of the land can be addressed by reducing the amount of land used per housing unit. However, in a County with a coastal location and with a significant amount of land located in environmentally sensitive and rural areas, it is difficult to find the political support to increase density.

According to the Anne Arundel County's Analysis of Impediments to Fair Housing Choice (AI), conducted by Mullin & Lonergin Associates, there appears to be a scarcity of land zoned by right for multi-family housing in Anne Arundel County. In a high-cost housing region, multi-family housing is often the most feasible option. Undeveloped land zoned by right for medium and high-density residential development is in short supply in the County. This has the effect of limiting affordable housing choices for members of the protected classes. The AI goes on further to note that the County's Comprehensive Plan should do more to address the unmet lower-income housing needs.

These land use patterns are particularly important from a fair housing perspective. Where land tends to be relatively affordable and the underlying land use policies allow for higher density developments which are needed to make units affordable, there already tends to be a concentration of affordable housing, as well as a higher concentration of minority and low income households. The AI cautions that policies prioritizing resources into older communities to improve the quality of life in the northern part of the County must be balanced with expanding the supply of affordable housing units in areas of opportunity, and made accessible to members of the protected classes. However, the lack of support by a community or by neighboring residents for proposed affordable housing communities presents a challenge for projects benefiting low and moderate income persons.

### **Lack of Financial Resources**

The lack of financing for affordable developments also presents a challenge. Federal funding for federal entitlement programs supporting housing, such as Community Development Block Grant (CDBG) and the HOME Investment Partnerships Program (HOME) have been drastically cut over the last decade. For example, over the last decade, the County's allocation of federal CDBG funds dropped from \$2.44 million to \$1.78 million, or 27 percent, while its share of HOME funds dropped from \$945,579 to \$591,207, or 37 percent. The outlook for increased funding, or even level funding, at the State and federal levels is not encouraging.

### **NIMBYism**

The lack of support by a community or by neighboring residents for proposed affordable housing communities or projects presents a challenge in the County for projects benefiting low and moderate income persons. Sometimes referred to as NIMBYism ("Not in My Back Yard"), this phenomenon presents an additional obstacle to affordable housing developers and group home providers ability to procure affordable, developable land or to buy existing homes for a special needs population. Although a community may understand the need for a certain type of housing, they may oppose the location of a specific type of housing in their community. Lack of support may occur when a stigma exists about the proposed project beneficiaries or participants. A particular stigma that often exists is that the residents of these housing projects are not willing to work, will bring crime or will change the character of the neighborhood; while in fact, the residents are required to have a source of income, are often denied residence if there is a criminal background, and may already work in the area in lower wage positions. It is also important to note that the character of a housing community is often reflective of its property management. The property managers of the County's federally funded housing communities have a track record of managing quality projects and providing safe communities.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Current and future demand is expected to continue to outstrip the supply of affordable housing, especially for low and moderate income households among the County's workforce. In order to increase the supply of affordable units, local jurisdictions may subsidize the creation of affordable units through direct subsidies such as low interest loans or grants and/or create land use policies to make land available and affordable for developing affordable units. Current land use patterns in Anne Arundel County present a challenge for affordable housing development where there is a scarcity of land zoned by right for multi-family housing, which tends to be the most cost effective option when developing affordable housing. At the same time, there is very limited federal, State and local funding available to provide the type of low interest or no interest financing required to ensure housing developments stay affordable for low and moderate income

households. Finally, NIMBY attitudes in many communities create a barrier to developing rental housing for low and moderate income households.

In an effort to address these barriers, the County will explore land use regulations that will encourage developers to provide affordable housing for low and moderate income wage earners in commercial districts. To reduce development costs, the County will provide Payments-in-Lieu of Taxes (PILOTs) agreements as a financial incentive for developers building affordable rental housing and allow for other costs saving measures, such as waiving impact fees for affordable housing developments and waiving water and sewage fees for housing for elderly persons of modest means. The County will also provide surplus land at no cost in exchange for affordable homeowners and rental units where feasible. In an effort to increase the supply of affordable family housing in non-impacted areas, the County will prioritize its federal funds for new affordable rental housing in Opportunity Areas. Finally, to address NIMBYism the County will support efforts to promote fair housing and educate communities on affordable housing and reduce common misconceptions. The County will also work toward establishing a local Fair Housing ordinance which will help underscore the importance of fair housing in the County.

## **SP-60 Homelessness Strategy**

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

The Anne Arundel CoC has adopted a coordinated assessment system to stream line outreach procedures, thereby helping homeless persons to easily access programs. Homeless needs are assessed at the three main County homeless agencies: Light House, Inc., Arundel House of Hope, Inc. (AHOH) Homeless Resource Center; and Sarah's House. The CoC selected the VI-SPDAT as its primary assessment tool which is incorporated into the CoC's HMIS system. The CoC has two outreach teams, Crisis Response Team and the Assertive Community Treatment (ACT) Program, targeting homeless diagnosed with a mental illness. The ACT Program receives referrals from the police, hospitals, and shelters when a homeless person is in crisis. AHOH and Light House operate outreach services and provide case management, day shelter, meals, and links to mainstream resources. In order to reach the street homeless, the CoC is building outreach advocacy teams to be able to build relationships and offer services to the County's most vulnerable homeless living on the street. These individuals were identified as part of the 100,000 Homes street count. The CoC also hosts an annual Homeless Resource Day which allows service providers to successfully reach out to the homeless and those at-risk of homelessness. This event is well publicized to the entire community. The Homeless Resource Day, offering comprehensive services, allows service providers to offer their services in a concentrated manner

on one day, as well as to set up appointments for follow-up visits. Bus tokens are provided to allow participants to access these follow-up appointments.

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

Anne Arundel County has 53 year round and 85 seasonal emergency shelter beds for individuals, and 99 year round emergency beds for families. Typically, emergency shelter provides temporary housing for up to 90 days, along with three meals, case management, life skills, training, housing search assistance and other support services. The rotating church shelter, called the Winter Relief Program, provides transportation, meals, and temporary housing between the hours of 5:00 p.m. and 7:00 a.m. from November through April. An additional 54 freezing weather beds are provided by local shelters and the City of Annapolis. There are a total of 88 year round, seasonal, or overflow freezing weather beds available for chronically homeless persons in the County. The County has 16 transitional housing beds for individuals and a maximum of 77 transitional housing beds for families (a total of 24 units). Transitional housing provides temporary housing and intensive supportive services for up to two years. The purpose of a transitional housing program is to help families and individuals gain the skills to be successful once they move to permanent housing. There is generally a shortage of emergency shelter for both families and individuals in the County, especially during the summer months when the rotating shelter and freezing weather beds are unavailable. Additionally, as indicated in both the Needs Assessment and Market Analysis, there is a shortage of affordable housing, especially for those with very low incomes.

**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 by outreaching and developing housing options for this population. The Homeless Coalition has embraced the Housing First Model as its strategy for ending chronic homelessness. As part of the development of the County's Coordinated Assessment process, the Homeless Coalition adopted VI-SPDAT as its assessment tool and incorporated it into the HMIS system. The VI-SPDAT is a nationally accepted and recommended survey tool which evaluates and ranks each homeless individual or families based on a number of risk factors and generate a centralized list of most vulnerable,

chronically homeless individuals and families. Those who are ranked as the most vulnerable and chronically homeless are given priority for all of the County's HUD funded permanent supportive housing programs and other services. The centralized list is a coordinated waitlist for all HUD funded permanent housing programs in the County. The County uses a rapid re-housing strategy for homeless families and provides Emergency Solutions Grant (ESG) funded rapid re-housing to approximately 10 families per year. Additionally, the United Way of Central Maryland has funded a prevention and diversion program, including a rapid re-housing strategy, for families in the County. The rapid re-housing strategy is limited by the availability of funds. The County's family shelters also work to help families increase their incomes so that they can find housing. Given the high cost of housing, many homeless families stay with other family members after they leave shelter.

The County seeks to end homelessness among veterans as well. AHOH operates Patriot House, a VA Per Diem funded transitional housing program for homeless veterans. AHOH works closely with the Baltimore VA Medical Center to ensure each veteran receives necessary medical care, services, and access to permanent housing (through the HUD VASH program). Many graduates of the program improve their income enough to afford unsubsidized housing as well. Additionally Outreach workers from the Baltimore VA Medical Center come to the AHOH Homeless Resource Center on a monthly basis to link homeless veterans to services.

Shelters staff work to reduce recidivism. Currently, approximately 35 percent of sheltered homeless experience more than one episode of homelessness and return to shelter. This is due in part to the high cost of housing in Anne Arundel County and the difficulty of low income individuals finding units they can afford without a subsidy. Those who enter CoC funded permanent housing seldom return to shelter. The County incorporates the following strategies to reduce returns to homelessness: (1) provide comprehensive case management and continued aftercare service once a participant leaves; (2) build linkage to all mainstream resources; and (3) focus on increasing employment and income by ensuring the homeless are linked to employment services or receive all benefits, such as SSI, for which they are eligible.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs.**

One of the County's key strategies for ending homelessness is to prevent individuals from becoming homeless in the first place. A number of County agencies assist households in avoiding homelessness by providing financial assistance to prevent eviction, as well as to help

with preventing the disconnection of utilities. The County uses CDBG, FEMA, State, and private funds to provide this assistance. Additionally, the United Way has funded a prevention and homeless diversion program. The County has several strategies, depending on the population being served, to prevent individuals being discharge from a publicly funded institution - such as foster care, hospitals, mental health programs, and or jail - from becoming homeless. The County works to ensure children leaving the foster care system do not become homeless. Approximately 15 children age out of foster care in any given year in Anne Arundel County. The County's Department of Social Services (DSS) is responsible for implementing discharge planning for children in foster care. The County's goal is to make sure every child has a permanent supportive connection before they age out of care. As policy, if youth leave after they turn 18, they can return until they are 21 and receive after care assistance including housing.

Although there are no publically funded hospitals or health care facilities in the County, the two privately funded hospitals have agreed to work with DSS to help ensure individuals leaving these facilities are not released to homelessness. The Baltimore/Washington Medical Center in Glen Burnie, a quasi-public/private hospital, employs six case workers to work with patients exiting the hospital. Anne Arundel Medical Center, a privately funded hospital in Annapolis, also employs social workers to link patients to services prior to discharge. The Health General Article, 10-809 Annotated Code of Maryland, prohibits discharges from state facilities to homelessness. Each facility is required to prepare a written discharge plan. The inpatient hospital social worker or treatment team complete a needs assessment upon entry into the facility and develops a treatment plan that addresses needs such as mental health, housing, substance abuse, job skills, and life skills. Priority for services, such as mental health treatment and housing, is given to those exiting State hospitals. Anne Arundel County Mental Health Agency also employs aftercare service workers who provide the local link between psychiatric hospitals, residential treatment facilities and community resources to ensure effective discharge planning.

The County makes every effort to prevent individuals exiting the County Detention Centers from becoming homeless on discharge. The Detention Centers provides case management, including discharge planning, to all individuals sentenced for a time period of greater than seven days in either of the County's detention facilities. All detainees meet with a case manager within a week of their arrival to complete a needs assessment. At that time they begin to create a discharge plan. Detainees are referred to internal GED training; job training, drug treatment, and other life skills type courses in order to prepare for their exit from the detention center. Mentally ill detainees are referred to the State funded Mental Health Jail Project which link inmates to services and housing upon discharge from the jail. The Detention Center hosts on-site Community Service Fairs to help link in-mates to programs, services and housing options upon release.



## **SP-65 Lead-Based Paint Hazards**

### **Actions to address LBP hazards and increase access to housing without LBP hazards.**

Through strict adherence to the policies and procedures identified below, Anne Arundel 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 County households.

The federally funded Property Rehabilitation Program, and Acquisition and Rehabilitation Program are both administered by ACDS in accordance with the Lead-Based Paint Hazard Reduction Act of 1992, or Title X, which took effect in September 2000. Before any construction activities are undertaken, ACDS requires a qualified Risk Assessor properly test each applicable residence for the existence of LBP and to prepare a risk assessment report which dictates the required methods for addressing the LBP hazard.

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

LBP in Countywide residential rental properties is addressed through the enforcement of the State of Maryland's Reduction of Lead Risk in Housing law that requires owners of rental properties to register their units with Maryland Department of the Environment (MDE), distribute specific educational materials to prospective tenants and to meet specific LBP hazard reduction standards. In addition, all contractors performing lead paint abatement activities must be trained by a MDE accredited/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 or be protected from the elements and decay and all exterior surfaces, including soils, be free of peeling, flaking and blistering paint.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Through Anne Arundel County adherence to the LBP policies and procedures stated herein and ACDS' diligent oversight of federally funded programs designed to assist low and moderate income households, the incidence of housing related lead poisoning has been greatly reduced for



children under 18 years of age who reside in the County's housing stock built prior to 1978. Through ongoing and extensive screening programs which test the blood of children at high risk for lead exposure, the County has been able to accurately assess the results of its LBP hazard reduction strategy. Of the 8,338 children tested for elevated blood levels in 2012, only five had elevated blood levels.

### **How are the actions listed above integrated into housing policies and procedures?**

The low incidence of lead poisoning identified in the County can be attributed to Anne Arundel County and the State of Maryland's housing policies and procedures that have been enacted through the Reduction of Lead Risk in Housing Law, training and accreditation requirements for housing contractors, and the County's Property Maintenance Code. In addition, ACDS administration of the federal and State funded Property Rehabilitation Program, Acquisition and Rehabilitation Program and Mortgage Assistance Program in accordance with all applicable federal and State LBP regulations ensures the County's older housing stock is being renovated and made available to low and moderate income County households, safe from the existence of LBP hazards and the associated health risks.

## **SP-70 Anti-Poverty Strategy**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families.**

Nearly six (5.7) percent or 30,494 of the County's residents lived below poverty level in 2013 as defined by the U.S. Census Bureau. Poverty impacts all aspects of an individual's life and is caused by a myriad of complex factors which in turn makes ending poverty a difficult task. Primarily, it is a function of income, which is related to opportunity, education, job training, and employment. Therefore, the County's primary anti-poverty strategy is to create and foster employment and economic opportunities for low income residents.

The responsibility for implementing strategies to foster employment and economic opportunity is shared and coordinated among various government agencies, service providers, and other organizations. However, the County's Department of Social Services (DSS) is the agency primarily tasked with assisting residents who fall below the poverty line. DSS partners with the Anne Arundel Workforce Development Corporation and the Community Action Agency on a number of efforts to assist County residents with moving beyond poverty. The Community Action Agency administers the County's Head Start Program and other programs such as the

Green Summer Works program for youth designed to support low income families and to help individuals become self-sufficient. In addition, Anne Arundel Community College and the Opportunities Industrialization Center of Anne Arundel County (OIC) provide courses and programs to enhance employment skills.

Anne Arundel County Family Support Centers, operated by Maryland Family Network and DSS is located in Annapolis. The Center provides a wide range of programs including (i) education and employment readiness, (ii) adult education and GED prep, (iii) programs for parents, young fathers, and children, and (iv) a teen parent alternative high school program.

DSS also operates a Community Resource Center and a Customer Service Center in Glen Burnie and Annapolis. These Centers offer ‘one-stop’ access to community services at a single location. Not only can residents access the traditional income supports such as Temporary Cash Assistance (TCA) or Food Stamps. They can also access Jobs Works Arundel, an employment program, operated by Anne Arundel Workforce Development Corporation. Job Works Arundel is a mandated work readiness and job placement program. The Center also provides space for the County’s community partners such as the Literacy Council of Anne Arundel County, the Organization for Hispanic and Latin Americans, and the Maryland Division of Rehabilitation Services.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan.**

One of the goals of the Consolidated Plan is to increase economic development opportunities by supporting programs and services that help the County’s low and moderate income residents achieve financial and economic independence. Activities that might be funded with CDBG funds over the next five years could include job training, education, affordable child care, and transportation programs.

Additionally, the County will use its federal funds for projects and programs providing maximum benefit to extremely low, low and moderate income households. These funds will leverage other public and private resources that facilitate programs providing education, job training, child care, homeless services and other programs necessary for helping an individual or family move out of poverty. Further, the federal entitlement funds will directly support the overall County’s anti-poverty strategy by providing housing for persons at or below the poverty level.

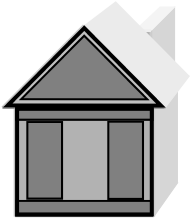
## **SP-80 Monitoring**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use 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, HOME, ESG, HOPWA, and Continuum of Care Programs). In addition to reviewing program progress, program effectiveness and overall management systems, basic monitoring will be performed to ensure compliance with statutory and regulatory requirements for personal 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 also 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 in monitoring will be placed on assurance of compliance with certifications submitted to HUD with the Consolidated Plan and each Annual Action Plan. These include, but are not limited to, affirmatively furthering fair housing; acquisition, anti-displacement and relocation assistance; drug-free workplace; Section 3 and Minority Business recruitment; use of excessive force; anti-lobbying and program specific certifications for CDBG, HOME, ESG, HOPWA and Continuum of Care and other federal housing and community development programs.

The monitoring standards and procedures adopted by Anne Arundel County provide an ongoing mechanism for evaluating its effectiveness in implementing the goals and strategies identified in the Consolidated Plan. The Anne Arundel County Maryland Monitoring Plan highlights (i) the County's role in monitoring Arundel Community Development Services, Inc. (ACDS) and (ii) focuses on ACDS' role in monitoring the activities, projects, programs and subrecipients funded with federal housing and community development monies.



# APPENDIX I



---

**From:** Molly Knipe [<mailto:mknipe@ywcaaac.org>]

**Sent:** Wednesday, March 25, 2015 6:16 PM

**To:** Kathleen Koch

**Subject:** Consolidated Plan Comments

Dear Kathy:

I hope this finds you well. I wanted to reach out and provide some feedback and, most specifically, ensure the news was shared that the YWCA has recently launched the quiet phase of our capital campaign. The campaign has a goal of \$5.5M for the purpose of acquiring land, designing and constructing a new safe house shelter, and renovating the existing structure on the property. The campus will provide a true continuum of care for victims of domestic violence and sexual assault. The campus will not include administrative office (for the purpose of maintaining the security of clients); the administrative offices will remain at 1517 Ritchie Highway in Arnold.

It would be wonderful if we could get together and talk a little about this and how this may fit into the objectives of ACDS. We are so grateful for the support you have shown our emergency housing program and look forward to connecting.

Kind regards,  
Molly Knipe

**Elizabeth Brush**

---

**From:** Elizabeth Brush  
**Sent:** Wednesday, April 08, 2015 8:49 PM  
**To:** Kathleen Koch; Erin Shearman Karpewicz; Kimisha Sellers  
**Subject:** Fwd: Workforce Housing Ordinance

Begin forwarded message:

**From:** Alan Young <[alanmyoung@gmail.com](mailto:alanmyoung@gmail.com)>  
**Date:** April 8, 2015 at 8:32:57 PM EDT  
**To:** <[ebrush@acdsinc.org](mailto:ebrush@acdsinc.org)>  
**Subject:** Workforce Housing Ordinance

***AA County Council's amendment in January to the Workforce Housing Ordinance goes completely against the message of AA County's draft for their Consolidated Plan for 2016 – 2020 since the amendment makes it virtually impossible to follow the Consolidated Plan's recommendation that a special effort be made to create new affordable units in areas of opportunity.***

***Alan Young -- resident of Anne Arundel County, Maryland since 1973***

----- Forwarded message -----

From: **Dan Pontious** <[dpontious@baltometro.org](mailto:dpontious@baltometro.org)>

Date: Mon, Apr 13, 2015 at 4:16 PM

Subject: Anne Arundel Co. Consolidated Plan

To: Kathleen Koch <[kkoch@acdsinc.org](mailto:kkoch@acdsinc.org)>, Erin Karpewicz <[erinkarpewicz@ymail.com](mailto:erinkarpewicz@ymail.com)>

Kathy, Erin---

Thank you for consulting with BMC regarding your 2016-2020 Consolidated Plan. In response to your question, I believe draft Con Plan is generally consistent with the 2012 Regional Analysis of Impediments to Fair Housing Choice (AI) and the 2014 Regional Housing Plan and Fair Housing Equity Assessment, particularly with its emphasis on providing additional affordable housing in Opportunity Areas and focusing revitalization efforts in older, weaker market areas.

As we have discussed informally, ACDS could also include strategies consistent with the Regional Housing Plan that help attract prospective homeowners, as well as investment from existing homeowners (home maintenance, etc.), in Priority Revitalization Areas. Such strategies would provide incentives for homeownership and housing investment that are not limited to traditional affordable housing tools, which are typically restricted to households below 60% or 80% of Area Median Income (AMI). Such efforts to build opportunity in these challenged areas are also consistent with fair housing principles.

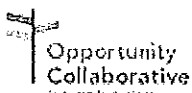
Dan Pontious, Housing Policy Coordinator

The Opportunity Collaborative

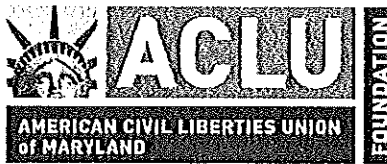
Baltimore Metropolitan Council

(410) 732-0500 x1055

[www.opportunitycollaborative.org](http://www.opportunitycollaborative.org)







April 13, 2015

Honorable Steven R. Schuh  
Anne Arundel County Executive  
c/o ebrush@acdsinc.org  
2666 Riva Road, Suite 210  
Annapolis, MD 21401

Comments of ACLU of Maryland on Draft Anne Arundel Consolidated Plan for 2016-2020

Dear Mr. Schuh,

AMERICAN CIVIL  
LIBERTIES UNION  
FOUNDATION OF  
MARYLAND

MAIN OFFICE  
& MAILING ADDRESS  
3600 CLIPPER MILL ROAD  
SUITE 350  
BALTIMORE, MD 21211  
T/410-889-8555  
F/410-366-7838

FIELD OFFICE  
6930 CARROLL AVENUE  
SUITE 410  
TAKOMA PARK, MD 20912  
T/301-270-2258

WWW.ACLU-MD.ORG

OFFICERS AND DIRECTORS  
COLEMAN BAZELON  
PRESIDENT

SUSAN GOERING  
EXECUTIVE DIRECTOR

ANDREW FREEMAN  
GENERAL COUNSEL

The Maryland ACLU is a statewide non-profit organization working to make the promises of the U.S. Constitution, Bill of Rights and the Maryland Declaration of Rights real for everyone in Maryland. We bring to our work extensive experience in issues concerning civil rights, fair housing, education, immigration and criminal justice and police/community relations. We appreciate the opportunity to submit the following comments on the draft 2016-2020 Consolidated Plan prepared for the Anne Arundel County Urban County as an application for federal housing and community development funds (the draft "Con Plan):

**1. Overview:** Anne Arundel County is experiencing a worsening mismatch between its growth as major regional job center and an artificially constrained supply of housing for its residents and workforce. The County is becoming an exclusive preserve for the very affluent, with rapid increases in housing costs outpacing income growth. A staggering 64% of County households who are below the median income level are cost burdened, spending more than 30 percent of their income on housing costs, in most cases spending more than 50% of their income. This cost burden is unsustainable for a wide segment of both renters and homeowners, but is particularly destabilizing for very low-income households, especially families with children who are raising the next generation of workers. The County's future prosperity depends on stability and well being of these children and their families today.

This deepening crisis is generally well described in the Con Plan. The Plan also sets out a generally sound approach for using federal funds to address the most pressing needs, with a focus on public services and rehabilitation in designated Revitalization Areas and expansion of affordable housing in designated Communities of Opportunity. But while the County has a good infrastructure for delivery of affordable housing --- Arundel Community Development Services (ACDS) and the Housing Commission of Anne Arundel County (HCAAC) are both staffed by capable and committed professionals --- the zoning and land use scheme enacted by the County imposes severe regulatory barriers to the ability of the private and public sectors to effectively and efficiently meet the County's housing needs, and impediments to fair housing. These barriers appear to be responsive to the biases and exclusionary desires of some in the County rather than the County's General Development Plan (GDP) or sound planning principles.

The lack of land zoned as of right for multifamily housing was previously identified as an impediment to fair housing in the County's 2012 Analysis of Impediments to Fair Housing. Rather than take action to eliminate or ameliorate this impediment, the County Council enacted Bill 82-14, which rolled back the County's 2011 Workforce Housing Ordinance, effectively barring affordable Workforce Housing from the vast majority of residential areas. This recent action will especially restrict the availability of sites in areas with strong schools, retail services and public amenities, and transportation options. It will further exacerbate the problem that many Anne Arundel County workers and residents face – finding a home that does not cause undue financial burden on their families, and the problem that many businesses in the County face --- finding employees that are not forced to commute from long distances to their jobs.

Anne Arundel County's General Development Plan states that it is the County's goal to offer a wide variety of housing types and prices to meet the needs of the workforce and residents of all incomes. (AI, 58-59). But its exclusionary zoning and land use regime is at odds with this goal, and stands as an obstacle to the efforts of people of good will --- and the use of federal resources --- to meet the County's affordable housing needs.

Thus, at this time, we believe that the Con Plan should include more specific strategies and actions to achieve its goals and objectives, in particular the steps the County will take to eliminate the identified zoning and land use barriers.

**2. The Con Plan should include specific strategies to increase as of right multifamily zoning, and otherwise address the County's zoning and land use barriers to fair and affordable housing.**

The draft Con Plan properly identifies current land use patterns as a barrier to affordable housing development due to the "scarcity of land zoned by right for multifamily housing which tends to be the most cost effective option when developing affordable housing." (p. 162). Indeed, Anne Arundel County's extraordinarily large gap between incomes and housing costs is due, in substantial part, to zoning and land use policies that artificially restrict the availability of land and inflate its costs, inhibiting both the private and public sectors from meeting the increasing demand. Thus, it is difficult to see how the County can meet its housing goals and commitments within its current scheme of land use regulations.

The County's 2012 Analysis of Impediments contains a fairly thorough analysis of the County's 2009 General Development Plan and the County's zoning and land use regulations (pp. 56-65). It documents the ways in which those regulations operate as a barrier to affordable housing and an impediment to fair housing:

- The AI highlighted the shortage of land zoned by right for multifamily housing. In a high-cost region, multi-family housing is often the most affordable option. (AI 61). Undeveloped land zoned by right for medium-and high-density residential development is in short supply in Anne Arundel County. Opportunities for affordable multi-family development are extremely limited,

- While incentives for inclusion of affordable housing in mixed use, commercial and transit zones may provide some additional opportunities, given the limited land area zoned for these activities it is unlikely to materially increase land availability. Moreover, the County has not so far taken action to include affordable housing in these areas (e.g. the transit oriented development occurring next to the Odenton MARC station does not include affordable housing).
- It does not address the broader need for affordable housing among extremely low-income families and individuals. As the AI notes the “absence of specific policies and strategies [in the GDP] to address the housing needs of lower-income families other than workforce housing, senior housing or first time homeownership limits fair housing choice for members of the protected classes.”

The County has been on notice of the findings of the AI since at least 2010, when the initial draft was submitted to officials, and if anything, it has moved backwards. Five years later, it is time that the County’s Con Plan make a commitment to do more than just explore zoning reform. In order for the County to certify that it is affirmatively furthering fair housing, the County must include specific steps that the County will take to eliminate zoning barriers to the development of affordable and multifamily housing identified in the Analysis of Impediments, including “as of right” zoning for multifamily development in Communities of Opportunity, with a schedule for performance. Such actions will be consistent with the County’s own County’s General Development Plan as well its obligations to affirmatively further fair housing.

**3. The County should acknowledge that NIMBYism is a barrier to affordable housing and should commit the County to actions to overcome that barrier, including enactment of a fair housing ordinance, and fair housing education for majority communities.**

The fact that Anne Arundel County remains the only entitlement jurisdiction in the Baltimore Region without a fair housing ordinance speaks volumes about the County’s climate of underlying racial bias and resistance to affordable housing. In recent months, the NIMBY opposition to Enterprise’s Severna Park Workforce Housing project brought these attitudes to the surface. It also made clear the expectation by many residents that County zoning will act as a barrier to rental housing which is perceived to allow the entry of “Section 8” and crime, coded terms for racial minorities. There is also a widespread perception that residence in Anne Arundel County (and the central part of the County in particular), is a luxury good, and that those who can not afford the artificially high cost of a home should “move to Glen Burnie” or Baltimore City. It may be only a small portion of the populace that feels unashamed to make public statements to the effect that the Enterprise project would introduce people “who don’t share our values” and pose a “threat to our way of life.” But it is disturbing when those sentiments go largely un rebutted. It is a violation of fair housing law when officials take action in acquiescence to them.

The County should take specific actions to improve the racial climate in the County and to reduce the NIMBYism barrier to affordable and fair housing. First, leadership is needed to enact a fair housing ordinance. It would send an important message that Anne Arundel County is a community that values diversity and tolerance, and that it actually believes in the vision stated in the GDP:

In order to be a vibrant, attractive and economically prosperous community, Anne Arundel County must strive to create and maintain a diverse community of workers. This necessitates the creation and preservation of a housing market with a broad range of housing options for all income levels.

Second, the Con Plan should commit significant resources to fair housing education. This should not be so much the typical "know your fair housing rights" education directed at protected classes, but fair housing education directed to increasing tolerance in the general populace, and reducing stereotypes, myths and biases toward affordable housing.

**4. The draft Con Plan's housing needs assessment understates the extent to which the County's housing problems fall disproportionately on African Americans, as well as the County's growing Hispanic population.**

The number of white households in Anne Arundel County in need of affordable housing far outnumber the number of African American or Hispanic households, but that is because the County's population is so predominantly white, and the County's housing affordability problem is impacting households at so many income levels. However, the Con Plan does not fully capture the extent to which the burden of the affordability crisis continues to fall on African American and Hispanic families. We understand that HUD's unduly narrow definition of disproportionate housing needs, the restrictive HUD prescribed template, and changes in the 2010 CHAS data set make it more difficult to get a complete picture of housing needs. Even so, the data shown in Con Plan do show significant racial and ethnic disparities.

Given the artificially high housing costs and extreme lack of affordable housing options in Anne Arundel County, it should not be surprising that 80-86% of extremely low income households, across all racial and ethnic groups, experience housing problems, as shown by Table 16A. It is significant, however, that up and down the income tiers, a higher percentage of African American and Hispanic households have housing problems than do white households (although the disparity between minorities and the overall category of households may be less than 10 percentage points in some instances).

Overall, fully 68% of African American households at or below median income have housing problems compared to 57% of white households, an 11-point difference. For example, at the very low-income level (30-50% of AMI) 82% of blacks have housing problems compared to 64% of whites. The fact that minorities in these somewhat higher income tiers are generally more likely than whites to continue to experience housing problems suggests that the problems experienced by racial and ethnic minorities can not be attributed solely to lower incomes.

In addition, the changes to the CHAS data set obscure the fact that the housing problems of whites and minorities vary considerably. Traditionally, many of the white households with housing problems are elderly or single person households. In contrast, the black and Hispanic households with housing problems are families (as shown by the chart below based on the 2000 CHAS data set). Thus, a jurisdiction's elderly housing inventory serves mostly whites, while its lack of affordable housing open to families falls

which has the effect of limiting affordable housing choice for members of the protected classes. (AI, 57, 102)

- The GDP land use element reports that only about 4.2% of the land area in the County is planned for medium density residential development i.e. densities between 5 and 10 dwelling units per acre, and only 1% is planned for high density residential development, i.e. densities greater than 15 dwelling units per acre, and 1% for Town Center development where multifamily is permitted.
- Most of the land proposed for medium and high density development is located in the northern and western area of the County, where as the Con Plan acknowledges, the minority population is highest. (AI 57).
- By contrast, 34% of the land area of the County is reserved for rural residential development (i.e. ultra low density) and another 18% is reserved for very low-density development, i.e. between 1 and 2 units per acre. (AI, 56-57). In these areas, excessively large lot sizes and restrictive forms of land use discourage the development of affordable housing. (AI, 60). These districts include not only environmentally sensitive coastal land in the southern and eastern portions of the County, but also a large district comprising most of the center of the County south of Route 100. Much of the I-97 corridor (near Millersville and Crownsville) is zoned rural residential, while a large area of R-1 and R-2 low-density zoning predominates along the central Ritchie Highway corridor (Pasadena, Severna Park, Arnold) linking Annapolis to Baltimore City. This zoning has created and perpetuated a large area of affluence and Caucasian concentration in the middle of the County, while largely excluding African Americans and Hispanics.
- The Route 2 Ritchie Highway corridor does not anticipate medium- or high-density residential development, even though the commercial character of this corridor would seem compatible with higher density, residential and mixed-use development, particularly because the corridor is served by public transit.
- While there is no affordable family/general occupancy housing in the Ritchie Highway corridor south of Rte. 100 (the Pasadena, Severna Park, and Arnold communities), the AI notes that the County has granted approval for elderly housing (via a special exception) in this corridor.

Given these findings, the County must take effective action to eliminate (or at least reduce) the regulatory barriers to affordable imposed by its zoning and land use regulations in order to certify that it is affirmatively furthering fair housing.

The draft Con Plan says only that the County will “explore” land use regulations that will encourage developers to provide affordable housing for low and moderate income wage earners in mixed use zones, transit zones, and commercial districts.” We understand that the County’s housing and community development agencies do not control land use regulations and decisions. But a more definitive commitment by the County is required to address this identified impediment given that the County has, if anything, been stepping backward from sensible zoning reform. On January 5, 2015 the County rolled back the little progress that had been made in 2011 when the County enacted a Workforce Housing Ordinance (Bill 56-11). The Workforce Housing Ordinance did not increase the land area zoned as of right for multifamily housing, but it did allow multifamily development with a density of up to 22 units/acre by special exception (i.e.

requiring approval of the County Council) in R-2, R-5, R-10 and R-15 residential zones.<sup>1</sup> In the very first test of the ordinance, Enterprise Housing planned an 84-unit Workforce Housing development for a site on Ritchie Highway in Severna Park, a site that was zoned R-2 despite its location on a major transportation and commercial corridor.<sup>2</sup> When racially coded community opposition erupted in response to the project, the County Council introduced and passed Bill 82-14 that restricts Workforce Housing to the already very limited higher density zoning districts, R-10 and R-15.

Our analysis shows that restricting Workforce Housing to parcels zoned R10 and R15 will severely constrict the areas of the County where this needed resource can be built. Using data made available by the State Department of Assessment and Taxation (SDAT), we analyzed the number of parcels zoned R2, R5, R10 and R15, and the proposed changes to the Workforce Housing regulations would so severely limit the number of available parcels where Workforce Housing can be built that it would virtually exclude this needed housing from being built in Anne Arundel County.

Only 8.7 percent of parcels are zoned R10 and R15 – but this does not tell the full story because most of those parcels are already developed. SDAT data show that there are 28,410 parcels that do not have existing structures in place in the County – of those, only 687 are zoned R10 and R15, a mere 2.4 percent of all developable parcels. There are 8,501 vacant R2 and R5 parcels. This proposal eliminates 92 percent of parcels that would potentially be available for Workforce Housing. And not all of the available parcels will actually be developable. Thus, this bill is the functional equivalent of a ban on the construction of Workforce Housing in Anne Arundel County.

The Con Plan's statement that the County will "explore" land use regulations to encourage development of housing for low wage workers in mixed use zones, transit zones and commercial districts" also falls short of addressing the identified zoning and land use impediments in a number of substantive respects:

- It does not increase the amount of residential land zoned as of right for multifamily housing.
- It does not address the exclusionary aspects of so much low-density residential zoning, or the exclusion of affordable housing from most residential areas of the County, including virtually the entire Central area.
- It does not address the segregative effect of the current zoning scheme that concentrates higher density zoning and the development of affordable housing in areas of the County with the highest minority population, e.g. Annapolis, Glen Burnie and the western part of the County.

---

<sup>1</sup> To be eligible for this density bonus, the development is required to serve households at or below 120% of AMI, with 40% of rental units serving households with an income at or below 60% of AMI.

<sup>2</sup> Severna Park is not an incorporated municipality. The Severna Park Census Designated Place is 90% white, 2.8% Asian, and 4.3% African American. 2.4% of the population is Hispanic of any race. Owner – occupied housing units comprise 89.9% of the housing stock.  
[http://planning.maryland.gov/msdc/census/cen2010/sf1/sumyprof/profile/CDP/cdp\\_71200.pdf](http://planning.maryland.gov/msdc/census/cen2010/sf1/sumyprof/profile/CDP/cdp_71200.pdf)

disproportionately on minorities.

Households With Housing Needs By Household Type, Race/Ethnicity and Income

Household Type	White	Black	Hispanic	Other	Total	Very Low Income	Low Income	Mod Income	High Income	Total
Single Person	1,234	567	890	123	2,814	1,000	1,200	500	100	2,800
Family	1,567	2,345	1,234	456	5,602	2,000	2,500	1,000	100	5,600
Other	123	456	234	78	931	300	400	150	80	930
<b>Total</b>	<b>2,924</b>	<b>3,368</b>	<b>2,358</b>	<b>657</b>	<b>9,307</b>	<b>3,300</b>	<b>4,100</b>	<b>1,650</b>	<b>280</b>	<b>9,330</b>

AMERICAN CIVIL  
LIBERTIES UNION OF  
MARYLAND

## 5. The Con Plan could and should focus more on the housing needs of families with children.

Housing programs in Anne Arundel County have not traditionally been focused on serving families with children. As described in the Con Plan, 62% of the HUD assisted and other affordable housing in the Urban County serves elderly households and only 38% serves families. Further, of 12 affordable housing developments built in the last decade, 8 serve the elderly and only 3 are open to families and the non-elderly. (p. 66). We are pleased to see that the Con Plan proposes to try to achieve a better balance by giving priority for new construction to family/general occupancy housing.

It will take years to build a larger inventory of affordable housing for families. In the meantime, we urge the County to take actions that can have an impact in the immediate and medium term. The County could quickly serve more families with children through the tenant-based Housing Choice Voucher (HCV) program. Currently, a high percentage of the voucher assistance provided through HCAAC goes to single person households. HUD's Resident Characteristics Report data reflects that fully 46% of the households receiving voucher assistance from HCAAC consist of single individuals. Only 41% of HCAAC's vouchers serve families with children.

We recognize that limited federal funding for the HCV program makes it impossible for HCAAC to serve all of the extremely low-income households on its waiting list, or even all ELI families with children. But it can use admissions preferences to strategically invest an increased share of that assistance where it will have the largest impact on the County's future --- its young children. According to the Con Plan data, there are 1,848 extremely low-income families with at least one child six years old or younger, and all of these children are at high risk of housing instability and homelessness.



Compelling medical and social science evidence supports adoption of an HCV admissions preference for families with children, and in particular for families with young children. A stable home in a safe neighborhood is critical to healthy brain development in very young children and lifelong health. Research has shown that poverty may do long-term damage to children's neural development due to adverse childhood experiences and exposure to toxic stress.<sup>3</sup>

Housing vouchers have been found to sharply reduce housing instability, homelessness, and overcrowding among families with children.<sup>4</sup> The financial and housing instability experienced by poor families also subjects them to a host of other harms:

Not only do the housing problems that vouchers address cause immediate hardship, but research also links them to a range of other adverse outcomes with long-term consequences. Among children, homelessness is associated with increased likelihood of cognitive and mental health problems, physical health problems such as asthma, physical assaults, accidental injuries, and poor school performance. Children in crowded homes may lack an appropriate space to do homework and experience higher stress that interferes with academic performance. Studies have found that children in crowded housing score lower on reading tests and complete less schooling than their peers. Frequent family moves have been linked to attention and behavioral problems among preschool children. Moves often force children to switch schools, and low-income children who switch schools frequently tend to perform less well academically are less likely to complete high school, and as adults obtain jobs with lower earnings and skill requirements. (internal citations omitted).<sup>5</sup>

The consensus behind services that target children in the earliest period of life is based on extensive research evidence that investments in early childhood, during the critical period of early brain development, are the most effective means of alleviating the impact of poverty on children.<sup>6</sup> An "early childhood preference" would align HCAAC's voucher admission policies with the emerging national focus on early childhood interventions.

---

<sup>3</sup> American Academy of Pediatrics Policy Statement, *Early Childhood Adversity, Toxic Stress, and the Role of the Pediatrician: Translating Developmental Science Into Lifelong Health*, <http://pediatrics.aappublications.org/content/129/1/e224.long>; Jack P. Shonkoff, et al., "The Lifelong Effects of Early Childhood Adversity and Toxic Stress," *PEDIATRICS*, volume 129, number 1, pp. e232 - e246, 2012, <http://pediatrics.aappublications.org/content/129/1/e232>.

<sup>4</sup> Fischer, *Research Shows Housing Vouchers Reduce Hardship and Provide Platform for Long Term Gains Among Children*, Center for Budget and Policy Priorities, (March 2014). Accessed at <http://www.cbpp.org/cms/index.cfm?fa=view&id=4098>

<sup>5</sup> *Id.*

<sup>6</sup> American Academy of Pediatrics Policy Statement, *Early Childhood Adversity, Toxic Stress, and the Role of the Pediatrician: Translating Developmental Science Into Lifelong Health*, <http://pediatrics.aappublications.org/content/129/1/e224.long>

**6. The Con Plan should target resources to provide housing counseling and search assistance to renters, including voucher holders.**

As the Con Plan recognizes, the extraordinarily high cost burdens experienced by renters in Anne Arundel County destabilizes households and puts them a heightened risk of homelessness. We urge the County to allocate resources targeted specifically to provide stabilization and housing search services to both assisted renters and unassisted households with severe cost burdens.

Given the County's high costs and the dearth of affordable housing options in both the private market and the assisted housing inventory, it can be very difficult for renters to secure --- and to retain --- suitable housing. Stabilization and housing search services could increase the efficiency of the HCV program by enabling more hard to house families utilize vouchers during the allotted search time. It would also enable more families to use vouchers outside of revitalization areas, thereby reducing concentrations in those communities. Perhaps most importantly, it would be a cost-effective way to prevent homelessness, and to make the spells of homelessness that occur "rare and brief."

**7. As a general matter, the Con Plan outlines a sound approach, but should set out more specific strategies and actions to meet its goals and objectives.**

In general, the draft Con Plan sets out a sound approach for using federal funds to address the most pressing needs. The focus of the Strategic Plan on services and rehabilitation in designated Revitalization Areas, coupled with expansion of affordable housing in designated Communities of Opportunity is in keeping with the principles adopted by the Regional Housing Plan. So too is the goal of expanding opportunities for voucher households to access Communities of Opportunity, thereby reducing voucher concentrations in the County's Revitalization Areas. We recognize that the new HUD Con Plan template makes it more difficult to provide detail, and that in any event, mid-course corrections are always needed. But more specificity as to how the County intends to carry out these strategies and overcome challenges is essential so that the Con Plan becomes a roadmap for action and not just a statement of aspirations. In particular, the impediments to fair housing identified in the 2012 AI should now be keyed to specific actions with measurable outcomes and timetables.

Thank you in advance for your consideration of these comments, and please feel free to call on us if we can be of assistance to your efforts to provide fair and affordable housing in Anne Arundel County.

Sincerely,



Barbara Samuels  
Managing Attorney - Fair Housing



# MARYLAND LEGAL AID

*Advancing*  
Human Rights *and*  
Justice for All

## STATEWIDE ADVOCACY SUPPORT UNIT

Gregory Countess, Esq.  
Director of Advocacy  
for Housing & Community  
Economic Development  
(410) 951-7687  
gcountess@mdlalab.org

Jennifer Goldberg, Esq.  
Director of Advocacy for  
Elder Law & Health Care  
(301) 560-2136  
jgoldberg@mdlalab.org

Losmin Jimenez, Esq.\*  
Director of Advocacy  
for Children and Families  
(410) 951-7650  
ljimenez@mdlalab.org  
*\*Admitted in Florida only*

Frank A. Natale, II  
Director of Advocacy  
for Income Security  
(443) 451-2812  
fnatale@mdlalab.org

Amy Petkovsek, Esq.  
Director of Advocacy  
for Training & Pro Bono  
(410) 951-7813  
apetkovsek@mdlalab.org

Anne Hurley, Esq.  
Project Director  
Long Term Care  
Assistance Project  
(443) 451-2809  
ahurley@mdlalab.org

Nathaniel Norton, Esq.  
Supervising Attorney,  
Farmworker Program  
(410) 951-7815  
nnorton@mdlalab.org

Reena Shah, Esq.  
Project Director  
Human Rights Project  
(410) 951-7654  
rshah@mdlalab.org

Vicki King Taitano, Esq.  
Project Director  
Foreclosure  
Legal Assistance Project  
(301) 560-2160  
vtaitano@mdlalab.org

### EXECUTIVE STAFF

Wilhelm H. Joseph, Jr., Esq.  
Executive Director

C. Shawn Boehringer, Esq.  
Chief Counsel

Gustava E. Taler, Esq.  
Chief Operating Officer

Administrative Offices  
500 East Lexington Street  
Baltimore, Maryland 21202

(410) 951-7777  
(800) 999-8904 (Toll Free)  
(410) 951-7818 (Fax)  
www.mdlalab.org

3.11.15



April 13, 2015

Kathleen Koch, Executive Director  
Arundel Commission Development Services  
2666 Riva Road, Suite 210  
Annapolis, Maryland 21401  
kkoch@acdsinc.org

The Legal Aid Bureau serves low income Marylanders throughout the state. As a part of its priority setting process LAB conducted an assessment of our clients' needs. Our clients and those providers who serve them stated that the primary problem of our clients is the need for affordable housing, particularly affordable rental housing.

Therefore it is significant that the County's draft Consolidated Plan also notes this concern and provides the data to substantiate it. The plan states that the County has recently lost 152 units of affordable housing. It states that the affordable housing owned by the Housing Commission consist of nine senior developments and three family developments. The plan documents that most of this housing is located in areas of high minority concentration and in areas in which there are also concentrations of low and moderate income households. The plan provides data to substantiate the severe housing burden for those County families who are below 50% of AMI with 61% of those families paying over 50% of their income for housing. The plan states that the needs of renters below 50% of AMI are a high priority need and in the strategic plan section of the document states the county will amass the funds to build 150 rental units over the next five years.

However this goal is too modest in terms of the need the County has identified and the effect on the clients we represent in Anne Arundel County. The hard units to be created, only replaces units recently lost.

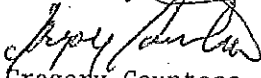
If the County does not set sufficient benchmarks then it's prophesy that the "work that federal, State and local authorities have done ... would have all been for nothing" will be self-fulfilling.

Though the plan list as a high priority the need to build housing in areas of opportunity it finds that to build housing in these areas it needs to explore land use reforms but notes the lack of support by a community or by neighboring residents for proposed affordable housing communities. The plan should state that the County has a duty to comply with the fair housing law and it also has a duty to affirmatively further fair housing. Those duties and the legal requirements imposed by receipt of federal housing funds compel the county to set forth concrete steps for overcoming the barriers it has noted to attain the goal of providing housing opportunity to members of protected classes. Without concrete steps in the draft plan outlining how it intends to overcome the barrier of "community opposition" the county cannot certify that it is meeting its duty under federal law.

Further demonstrating the vagueness of the goal to expand housing in areas of opportunity the plan fails to identify any meaningful benchmarks for success. The 150 units of new rental housing is, as stated, too modest because it fails to replace current loss and yet the county has identified this goal as a means to meet a high priority need. The draft plan seems to state that maintaining the status quo is a step backwards. The county should set a bigger goal for the number of rental housing opportunities it seeks to build to meet what it has correctly stated is a high priority need.

The County's Consolidated Plan supports the needs it has identified with data and references, as it should, the Analysis of Impediment produced in 2012. However the goals identified don't meet the needs found and therefore the county should amend this draft plan so that cost burdened families receive the services these funds were intended to provide.

Sincerely



Gregory Countess