

# The Success of the Community Development Block Grant Program and the

**HOME Investment Partnership Program** 

in the

**State of Maryland** 

### **CDBG and HOME in the State of Maryland**

The **CDBG** Program provides over \$45 million in flexible support to 14 entitlement jurisdictions and nearly 100 eligible non-entitlement jurisdictions throughout Maryland, providing critical resources in the statewide effort to meet the needs of our most vulnerable residents and communities. These funds are used to respond to high priority needs of our low income communities, the homeless, persons with disabilities, and the elderly.

The **HOME** Investments Partnerships Program provides over \$12 million in flexible affordable housing funding to seven Maryland Participating Jurisdictions (PJs) as well as non-participating jurisdictions through the State of Maryland to promote the preservation and new development of affordable and accessible housing for Maryland's low income and most vulnerable residents.

Fund	FY 2017	White House Proposed 2018 Budget	House of Appropriations Subcommittees' Proposed 2018 Budget	Requested Level Funding for FY 2018	
CDBG	\$3 billion	\$0	\$2.9 billion	\$3 billion	
НОМЕ	\$950 million	\$0	\$850 million	\$950 million	

We urge you to actively support level funding for CDBG and HOME in the FY 2018 Budget. The following pages tell the story of the human impact these funds have in our Maryland communities.





# ANNE ARUNDEL COUNTY

# CDBG PROGRAM IN ANNE ARUNDEL COUNTY

The Community Development Block Grant (CDBG) Program brings over \$47 million in funding to Maryland communities annually, helping to address poverty and unique community development challenges, providing critical public services and addressing our affordable housing crisis.

CDBG provides approximately \$1.8 million to Anne Arundel County alone each year, leveraging over \$2 million in other sources, including local, state and private funding. Arundel Community Development Services, Inc. (ACDS) and at least 20 nonprofit and government partners, relay on CDBG funds to tackle a range of needs, from afterschool programs for youth, programs that allow seniors to stay in their homes, homeless prevention programs, to property



rehabilitation programs and affordable rental housing production. A few highlights from Anne Arundel County's FY2016 accomplishments – which could not have happened without **CDBG** – include:

- 250 families were prevented from being homeless through eviction prevention services
- 250 elderly persons were able to age in place thanks to assistance they received through a congregate services program operated by Catholic Charities and Partners in Care Repairs with Cares program
- 32 low income homeowners received comprehensive rehabilitation assistance to stabilize their homes
- Nearly 300 low income youth received afterschool and summer enrichment through programs like the Boys & Girls Clubs of Annapolis and Anne Arundel County
- As part of our neighborhood revitalization efforts, renovation work was completed on Brooklyn Park rowhomes, bringing the total number of homes transformed in Brooklyn Park to 36 owneroccupied homes and 34 affordable rental units

#### CDBG Success Stories

#### Senior Caregiver Gets Help Bringing Her Home Up to Standards

Arundel Community Development Services, Inc.'s Property Rehabilitation Program provides critical funding and construction management support to low income homeowners living throughout Anne Arundel County to make major repairs and bring their homes up to a livable, sanitary condition. The Program, which has helped rehabilitate over 500 homes allows families to stay in their homes and preserves affordable, sustainable housing.

Mrs. Smith, a single elderly Pasadena resident was the sole caregiver for her three young grandchildren and bedridden aunt, when she contacted ACDS for help with her home, which had been in her family since its construction in 1952. The original, hand dug septic system had failed and raw sewage was overflowing in her yard. Meanwhile, the home was heated with a woodstove, had original windows, which needed to be covered with plastic, and had an outdated and hazardous electrical system. Thanks to a deferred **CDBG** funded loan, and **CDBG** supported construction management from ACDS, the home underwent major renovations and Mrs. Smith, a caregiver for adults with disabilities by profession, and her family were able to stay in their home with much improved conditions at an affordable cost, while the children could stay in their school.

"Without this Program, I would still be worrying about who would bring in the firewood to heat the home or worrying if the electric was going to go out and spoil my food. The children love it, it has made living a whole lot better!"

- Mrs. Smith, April 4, 2017







### Kids Like RJ Get the Support They Need to Thrive

RJ is just one of more than 300 low income Anne Arundel County youth who are able to attend quality, afterschool programming supported by the **CDBG** Program. At the Meade Village Boys & Girls Club in Severn, Maryland RJ and his peers have a safe place to call home, a hot meal, help with school, mentors and programs which are proven to

help youth and teens navigate life and keep them on the path to successful futures. RJ's mom credits this program with building RJ's self-confidence and raising his expectations for the future. RJ now loves reading and his grades have improved thanks to the Program's homework help and mentoring services. **CDBG** funds also support youth at the Freetown Village Boys & Girls Club and the Brooklyn Park Teen Clubs each year and provided capital support to develop the Boys & Girls Club Regional Club at Wiley H. Bates Heritage Park.

### Historic Landmark Restored to Former Glory; Re-Emerges as a Source of Support for Community

For 25 years, from its closing in 1981 to its grand reopening in September 2006, the struggle to renovate the Wiley H. Bates High School – once Anne Arundel County's only high school for African American students during segregation and the center of cultural

life for its students and their families - represents the unwavering determination and dedication of the local African American community. Their dedication would not have been rewarded were it not for the federal **CDBG** funds.

In 2000, the Bates building was boarded-up windows, crumbling walls, overgrown fields and flooded corridors. The building sat unused, until the grand reopening in 2006. The \$27 million dollar renovation and adaptive reuse of this 124,000 square foot building was completed with funds coming from 11 different public and private sources; \$2,330,000 in **CDBG** funds leveraged \$24,670,000 in other state, County, and private funds.

Today, the renovated school stands as a monument to a distinguished generation of African American administrators, teachers, and students. Renamed, the Wiley H. Bates Heritage Park, today the community landmark offers affordable senior housing, a senior activity center, a Boys & Girls Club, and the Bates Legacy Center, a museum dedicated to this landmark's rich history.

#### CDBG Success Stories

#### Bacontown, Laurel, Maryland

Bacontown is a historically significant African American community in Anne Arundel County located along Whiskey Bottom Road north of Laurel, Maryland. Bacontown got its name from Maria Bacon, who was deeded the property shortly after she was freed from slavery in 1860. It grew into a thriving hamlet of three dozen houses and trailers, with its own little white church and a tiny school. However, the 1980's brought drugs dealers and prostitutes, along with a deteriorating housing stock and inadequate water and sewer facilities.

In concert with the community, a comprehensive revitalization plan was developed in the 1990s, which began with

a major community clean-up effort involving hauling away of old cars, trash and abandoned trailers. The revitalization efforts developed into a 10 year undertaking, moving the community from a forgotten hamlet to a thriving modern community. This could not have happened were it not for **CDBG** funds.

Working closely with the residents and making strategic use of **CDBG** funds and leveraging those resources with State, County and private funds, the ambitious revitalization included the installation of new public water and sewer facilities, road improvements, and the renovation of 18 owner-occupied homes. In addition, nine vacant parcels of land were purchased and affordable homes for first time



homebuyers were constructed. Homeownership counseling and closing cost and downpayment assistance was provided to the new homeowners, many of whom had roots to the Bacontown community. New homeowners also participated in a program sponsored by Leadership Anne Arundel that equipped them with the skills to engage and lead their community. Thanks to the **CDBG** funds and the involvement of a strong community, today Bacontown is a replicable model of a successful revitalization effort.

### Tenthouse Creek Village, Galesville, Maryland

The renovation of the Tenthouse Creek Village, along the West River in Galesville, was part of a community wide revitalization plan developed in concert with local residents. This small enclave dates back to the purchase of land by free African-Americans prior to the Civil War. From the 1920's to the 1970's, many of the residents were employed by the Woodfield Fish and Oyster Company as waterman and oyster shuckers. By the early 1990's, the residents of the community were no longer employed by Woodfield's due to the dying oyster population in the Chesapeake Bay; however, many families continued to live in homes owned by the Woodfield's, as they had for generations.

Prior to redevelopment, residents had to "tote" water from nearby outdoor wells and use common outhouses. Many of the original wood frame "shanty" houses were replaced in the 1950's with four room cinder block structures each heated by a kerosene space heater. By the 1990's, these masonry structures without any indoor

plumbing were substandard and dilapidated. With the installation of public sewer in the community, County code required the 16 houses owned by the Woodfield's be brought to current code standards. As the Woodfield's rented the units for less than \$25 a week, they could not afford the required improvements and were faced with rising pressure to sell the land for luxury waterfront development.

Rather than demolishing the units and displacing the residents, at potentially a much higher profit, the Woodfield's agreed to sell the property to a local nonprofit organization that secured **CDBG** and HOME funds from the County and leveraged those funds with State and County funds to complete rehabilitation and an expansion of each unit to add kitchens and bathrooms. In addition, **CDBG** funds



were used to help the homeowner's in the community hookup to the water and sewer facilities. Twenty years later, the community is still a vibrant affordable community.

# HOME PROGRAM IN ANNE ARUNDEL COUNTY

- Over \$11,352,000 in HOME funding has been used to develop 1,335 affordable housing units for both low income families and low income seniors. It is estimated that every \$1 in HOME funds leverages an additional \$10 in LIHTC equity, local, State and private funds, producing jobs and supporting the local economy.
- Over \$4,779,000 in HOME funding has been used to acquire or develop 21 group homes and rehabilitate 32 group homes so that persons with special needs and disabilities have affordable housing in a community setting.
- HOME has assisted nearly 413 low and moderate income homebuyers purchase their first home, with \$6,138,348 in HOME funding, leveraging millions in State and private loan funds.

Anne Arundel County is an attractive community with good schools, workforce opportunities and exceptional access to recreation and the Chesapeake Bay. Because of its attractiveness, it is experiencing an affordable housing crisis, especially for low income renters and entry



level workers. Right now, **41% of all low/moderate income renters and 41% of all low/moderate homeowners pay more than 50% of their income toward housing costs** in Anne Arundel County. The situation is even more severe **for extremely low income renters**, **66% of whom pay more than 50% of their monthly income for housing**. HOME is the primary tool we have for addressing this need at the local level and ensures that our workforce has affordable housing in areas of opportunity and that seniors can live in safe communities.

### HOME Success Story: Elizabeth's Long Road to Oakwood Family Homes

Elizabeth has had her share of hardships in her 61 years, but they have not made her give up hope. In 1998, she was in a terrible auto accident that left one of her two daughters dead and the other severely disabled. Elizabeth was also disabled herself as a result of the accident. Unable to work, she and her daughter moved in with her elderly father and her younger sister, who had been born with severe developmental disabilities and needed live in care. They resided in a comfortable six bedroom home in Arnold until her father's death in 2007. When her father passed away, the reverse mortgage he had on his home required sale of the property and Elizabeth and her family were evicted as they were not able to pay the balance on the mortgage. By 2009, they were homeless and living in a van. In 2010, the family came in contact with Arundel House of Hope, which operates the Winter Relief Program. During the winter, they stayed in a different church each week at night time. During the summer, they lived in a tent in the woods in Glen Burnie. Elizabeth's sister had suffered a fall and had to be committed to a nursing

home/rehabilitation facility. In the meantime, Elizabeth got the family signed up on Housing Choice Voucher Program (formerly known as Section 8) waiting list, although the waiting list was years long. They continued to live in the woods and utilize Winter Relief until 2013, when Elizabeth spotted a Penny Saver ad for affordable rental units at Oakwood Family Homes in Glen Burnie. Not only were the homes affordable, thanks to subsidies through the federal **HOME** and Low Income Housing Tax Credit Programs, they also had a supply of accessible units specially designed for households with mobility impairments. Finally, in February of 2014, the family was reunited and able to move into their fully accessible unit at Oakwood Family Homes.



When asked her favorite part about her new home, Elizabeth said, "After living in a tent, we now have the space to be away from each other, but a home where we can all live together." Finally re-united with her sister, who is in a wheelchair, Elizabeth and her daughter are ecstatic about their housing situation and glad that their family's perseverance to stay together paid off. "I came from an upper middle class family and I lost everything in a blink of an eye. It just shows that everyone is one crisis away from being in the woods."

#### Oakwood Family Homes

Oakwood Family Homes is a 22 unit affordable housing development consisting of one and two story single family homes serving low income families earning 60 percent of area median income or less. Located in the Glen Burnie community in Anne Arundel County, Maryland, the project is under a Lease Purchase Program, where the homes will be rented for 15 years, after which the resident will have the option to purchase. The project, which was developed by PIRHL, LLC., received a \$670,000 low interest HOME loan through Arundel Community Development Services, Inc., which leveraged \$1,181,635 in private loans and developer equity, \$940,000 in State funds, and \$5,531,590 in federal low income housing tax credit equity.

#### Arundel Community Development Services, Inc.

ACDS is a nonprofit organization located in Anne Arundel County, Maryland dedicated to serving low and moderate income households through affordable housing and community development. ACDS, which administers the **HOME** program on behalf of the County, utilizes an annual allocation of approximately \$540,000 in **HOME** dollars, \$270,000 in County match dollars and approximately \$250,000 in HOME Program Income to provide first time homebuyer assistance and owner-occupied rehabilitation, as well as the development of affordable rental units. In addition to providing housing for the workforce and seniors, the **HOME** program provides jobs and supports the local economy.

Contact: Kathleen M. Koch, Executive Director, 410-222-7606, kkoch@acdsinc.org.



# CITY OF BALTIMORE

### Community Development Block Grants (CDGB) and HOME Investment Partnership Programs

### **CDBG**

The CDBG program has, for over forty years, given jurisdictions such as Baltimore City great flexibility in the design and implementation of community development activities with which to address the program's statutory mandates of providing decent housing, livable communities and economic opportunity, primarily for low-and moderate-income persons. Every year tens of thousands of citizens in neighborhoods throughout the city receive a wide-range of CDBG funded housing and social services delivered by some sixty private non-profit providers and five local government departments. For the past five years the average annual CDBG allocation awarded to Baltimore has been \$18.7M.

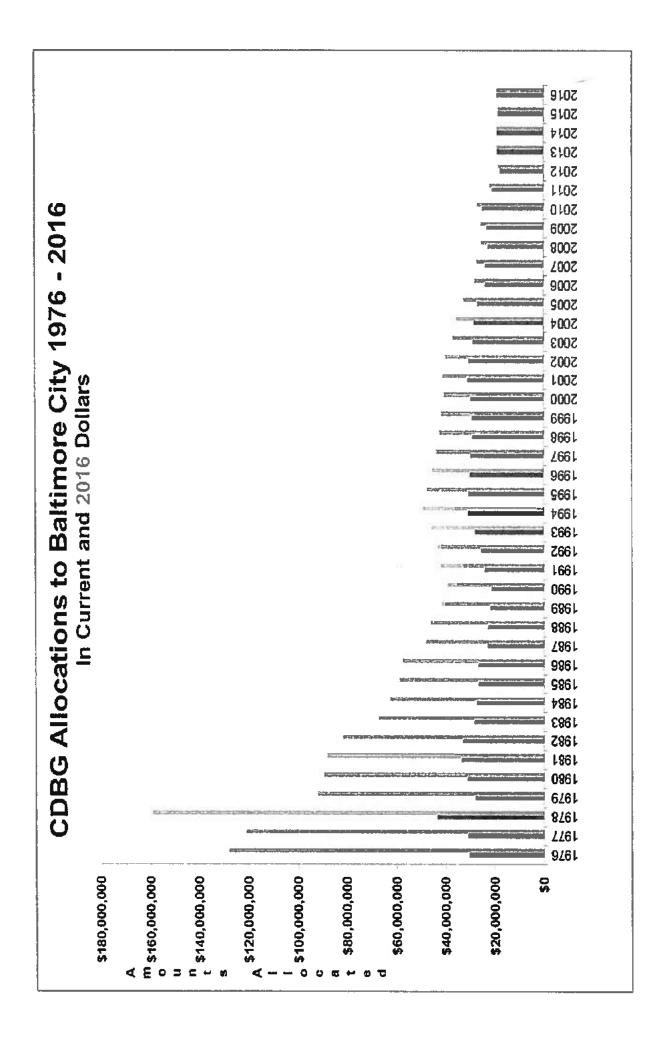
Examples of CDBG supported services provided in Baltimore City during the fiscal year that ended June 30, 2016 that are at risk if CDBG funding is eliminated includes:

- Over10,880 elderly persons received health, education, nutrition and transportation services through
   CDBG funded programs for seniors;
- 220 primarily elderly very low-income homeowners received CDBG funded rehabilitation support to make critical repairs to their homes including the replacement of failed plumbing, roofing and electrical systems;
- Over 1,540 adults were taught to read through three CDBG supported non-profit run adult literacy programs;
- 345 low-income households received closing cost assistance to become homeowners;
- 945 persons received job training from six non-profit organizations;
- 832 foreclosed upon households were counseled by HUD certified non-profit counselors and have either retained their homes or mitigated the consequences resulting from a completed foreclosure;
- Over 9,400 youth were provided recreational, educational and cultural programs;
- 166 houses with children with elevated lead levels were made either lead safe or lead free;
- 150 female headed homeless households received CDBG supported transitional housing.

### <u>HOME</u>

The Potential Funding Reduction of S3,300,000 - approximately the full annual amount - could greatly disadvantage City properties in the State's low income housing tax credit competition, essentially closing the door on new affordable housing production in Baltimore.

The HOME program has been used to create safe, high-quality housing for low-income individuals and families since its inception. The vast majority of the City's HOME dollars have been used for affordable rental housing, serving people with incomes of 50% of the area median and below. The federal funding has leveraged over \$5.50 for every HOME dollar invested. With the \$148 million that the City has received since 1992, we have created or rehabilitated 5,893 rental units and 1,341 single family homes. In addition, there are another approximately 600 units either under construction or in the pipeline to close by the end of the year.



# HOME PROGRAM IN BALTIMORE CITY

- Over **\$167 million** in HOME funding has been used to develop **7,186** affordable housing units for low income families, low income seniors and special needs populations such as veterans and homeless persons. Every \$1 in HOME funds leverages an additional \$6 to \$7 in LIHTC equity, local, State and private funds, producing jobs and supporting the local economy.
- Right now, **42% of all renters pay more than 30% of their income toward housing costs** in Baltimore City. And **20% pay more than 50% of their income toward housing costs.** HOME is the primary tool we have for addressing this need at the local level.
- Elimination of the HOME program is expected to affect affordable housing production over the next several years as follows:

Year	Affordable Family	Affordable Elderly	Disabled Homeless	Total
			Veterans	
2016	103	238	86	409
2017 (est.)	286	0	75	361
2018 (est.)	317	0	118	435
2019 (est.)	58	0	92	150
2020 (if	0	0	0	0
proposed				
federal				
budget HUD				
cuts stand)				
_	764	238	371	1373

### • Recent Projects: Orchard Ridge



- ➤ New construction that consists of five phases of rental housing and two phases of homeownership housing.
- This is an HABC-sponsored redevelopment of Claremont Homes and Freedom Village, with a City contribution of **\$6,030,000** in HOME funds.
- > Total Investment To Date: \$90,171,664.

### • Recent Projects: Barclay



- ➤ This is an HABC sponsored Redevelopment of Homewood House and Scattered Sites New construction and rehabilitation of 322 housing units 199 will be rental units and 123 will be homeownership. Total Investment to Date: \$63,966,100 with a City contribution in HOME funds of \$2,250,00.
- ➤ Rental phases are complete or nearing completion (198 units).
- ➤ The first phase of homeownership (35 units) is also complete.

- ➤ This is an important transformative project in the Barclay neighborhood that has been bringing families back and is enhancing a community that has long suffered from blight and disinvestment.
- Complemented by a **\$33 million** renovation of The Brentwood, which is under construction with an expected completion date of July 2017. This is part of HABC's RAD program.

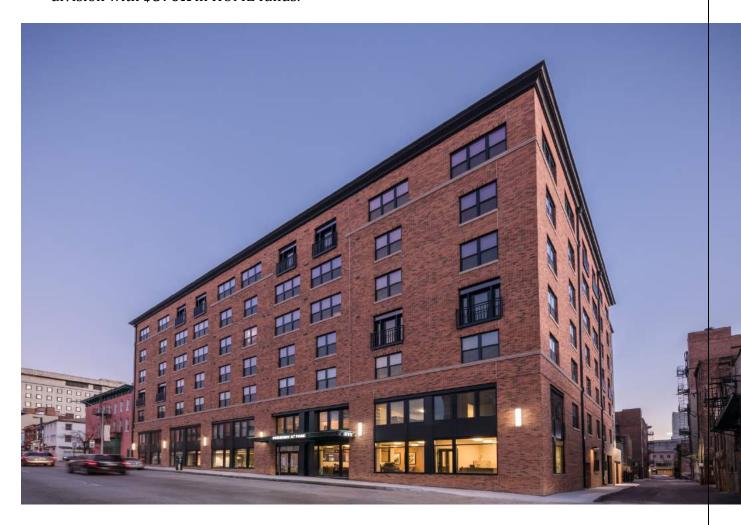
### • Recent Projects: Bon Secours Gibbons

- ➤ New construction of an apartment buildings with 80 units of affordable rental housing in the Wilhelm Park neighborhood is the first phase of a multi-phase redevelopment of the former Cardinal Gibbons High School property.
- ➤ All of units are restricted to households whose incomes are at or below 60% of AMI.
- ➤ Estimated total cost of the project: **\$19.4 million**, supported by DHCD's Project Finance division with **\$870K** in HOME funds.



### • Mulberry at Park

- ➤ Newly constructed 68 unit apartment building located in the historic Mount Vernon neighborhood.
- ➤ All units are restricted to households whose incomes are at or below 60% of AMI.
- ➤ Estimated total cost of the project: **\$22 million**, supported by DHCD's Project Finance division with **\$870K** in HOME funds.





# Report on Baltimore County Investment of CDBG and HOME Funds

Community Development Block Grant Program

**HOME Investment Partnership Program** 



### Community Development Block Grant Program

### Baltimore County



report compiled June, 2017

putting CDBG to work

## **Helping Residents and Communities Meet Challenges and Succeed**

Community Development Block Grant (CDBG) funds are a critical resource in Baltimore County's effort to meet the needs of its most vulnerable residents. The County uses CDBG funds to respond to high-priority and emergency needs among the homeless, the disabled, the elderly, the poor and victims of domestic violence.

Baltimore County also uses CDBG funds to continually maintain and enhance its affordable housing stock, providing a life-sustaining resource to low-income residents who struggle to obtain decent housing.

Baltimore County received \$3.6 million in CDBG funds for fiscal 2017.

Baltimore County invests a portion of its CDBG funding through a competitive public service grant program that presently engages 19 non-profit service providers. Chief goals are to assist low-income residents by fostering family and neighborhood stability, mentoring at-risk youth and promoting employment opportunities.

CDBG-Funded Public Service Grants served 6,295 County residents in the most recent fiscal year.

The grant program addresses the following priorities:

- Assistance, mentoring and education for children and at-risk youth
- Workforce and business development, job readiness training
- Service to immigrants
- Care and assistance to the elderly
- Support to victims of crime and abuse
- Efforts to strengthen a particular community
- Mental health services



Thaddeus resided in eastern Baltimore County when he joined the Heroes Helping Heroes youth development program, funded in part by CDBG.

He launched into volunteer community service, discovering he had a gift for encouraging seriously ill children at Mt. Washington Pediatric Hospital. He spent hours volunteering at the hospital, reading to the children, playing games with them, doing crafts and brightening their day. One of the patients was confined to his room due to a medical condition. Thaddeus visited the boy regularly and took him under his wing.

As Thaddeus progressed through the program, a dream formed in his mind: he wanted to become a doctor and help sick children. With the support of Heroes Helping Heroes, Thaddeus worked hard and graduated from high school. He went on to graduate with honors from Penn State University with a pre-med degree. He continued to volunteer at the local pediatric hospital.

Thaddeus is currently attending Virginia Tech medical school with the goal of becoming an Orthopedic surgeon.

# Project FIT: Empowering the Disabled

The League for People with Disabilities (The League) is committed to developing innovative programs to address the unmet needs of individuals with disabilities. In recognition of the vast needs that exist for students with disabilities as they prepare to transition from school to the world of work, in 2015, The League piloted Project FIT (Futures in Technology), an after-school program for Baltimore County public high school students with disabilities.

Project FIT now receives CDBG grant funding from Baltimore County. The program offers participants physical fitness, access to healthy snacks and meals, career exploration, and paid work opportunities. Particular emphasis is placed on the importance



and prevalence of technology in the 21st century workforce. Students attend The League after each school day, receiving healthy snacks and supper while participating in a variety of physical fitness and work readiness activities. The League will arrange paid internships for students, and will provide coaching to help students successfully complete their training.

### Responding to Homelessness and Domestic Violence

Community Development Bock Grant funds are a crucial resource in Baltimore County's systemic response to homelessness. The County awards approximately \$350,000 annually to eight non-profit organizations that provide services to the homeless. These funds leverage and complement funds from Baltimore County and its Continuum of Care.

#### **HOMELESS PREVENTION:**

(fiscal 20<u>17)</u>

Catonsville Emergency Assistance provided food assistance and eviction prevention resources to keep 1,144 clients from becoming homeless.

Jewish Community Services provided comprehensive case management, including job-readiness training, to 135 clients to prevent homelessness.

**HEALTHCARE:** A CDBG-funded grant support the county's Shelter Nurse Program, which provides nursing care, health screening, education and referral at the County's two largest homeless shelters.

CDBG funds support the operation of an emergency shelter and transitional housing facility that accepts women, men and children who have been impacted by domestic violence and sexual assault. The funds are awarded to Turnaround, Inc., which manages the facility.

The emergency shelter and transitional housing program provides immediate safety to 35 victims and their children (approximately 75 individuals) annually who would otherwise be homeless. Clients receive assistance with transportation, food, and personal supplies, along with counseling and case management services.

#### In fiscal 2017:

70% of emergency shelter clients moved into longerterm shelter or their own permanent housing.

**SUCCESS:** With aid from CDBG, Baltimore County has successfully reduced the average length of homeless shelter stays, increased the number of clients moving from shelter to stable housing and increased its portfolio of rapid re-housing beds. Exits from shelter to permanent housing rose from 27% of clients in 2011 to 70% of clients in 2015.

### Community Development Block Grant Program



### Giving New Life to Turner Station

A Broad Partnership to Rehabilitate Lyon Homes

Baltimore County has allocated \$500,000 in CDBG funds and agreed to a payment-in-lieu-of-taxes (PILOT) to support the full rehabilitation of 118 housing units within the Lyon Homes community of Turner Station. The project includes nine one-bedrom apartments, 85 two-bedroom apartments and 24 three-bedroom units, including 12 that meet Uniform Federal Accessibility Standards. The portfolio of units is comprised of 18 market-rate and 100 affordable dwellings; 29 apartments are project-based voucher units serving individuals with disabilities.

The investment of Baltimore County and CDBG resources has leveraged more than \$8 million in private-sector financing, \$2.7 million in state financing and more than \$450,000 in federal funding for lead paint hazard mitigation.





The renovation will transform Lyon
Homes into a mixed-income community
with lead-free, environmentally friendly
and sustainable architecture. The project
meets a dire need for modern amenities.

The structures of Lyon Homes are approximately 100 years old and have experienced a high level of deterioration. This project will be the first substantial renovation of Lyon Homes since it was developed.

### Improvements Include:

- Interiors and exteriors to be remediated to establish lead-free housing
- New kitchens, bathrooms, interior features
- Installation of central HVAC systems
- Energy efficient appliances, upgraded windows and doors
- washer/dryer hookups in every residence
- Upgrade of electrical and plumbing
- Renovation of the exterior façade, brick work and porches
- A community center to accommodate resident meetings, events and activities

### Community Development Block Grant Program





### Repairing Homes To Help Families In Need

The CDBG-funded Single Family Home Rehabilitation Program has been in operation for over 40 years. Since the inception of the program, more than 2,600 Baltimore County households have been assisted.

The program assists low- and moderate-income homeowners with making needed repairs to their property. This investment maintains and improves County housing stock, preserving neighborhoods and preventing deterioration. Eligible repairs include: elimination of safety hazards; repair/replacement of major systems; correction of interior and exterior deficiencies; energy improvements; modifications to accommodate the disabled; elimination of lead-based paint hazards.

Approximately 80 to 100 households are assisted each year with an annual Community Development Block Grant budget ranging from \$800,000 to \$1 million. In fiscal 2016, The County helped 68 households get rehabilitation work done. Sixty-eight percent of the households were very-low income (below 50% of the area median income), 43% were elderly households and 47% were female-headed households. The continued demand for these funds is a strong indicator of the impact this program has had on the Baltimore County home-owner population.

## Baltimore County Unveils New Supportive Housing for the Homeless

In 2011, Baltimore County held a grand opening for a new permanent supportive housing facility in Arbutus. The newly conceived building transformed a former shelter while maintaining the commitment to house the homeless. The County directed \$275,842 in CDBG funds to building renovation, which established a 13-unit, single-room-occupancy (SRO) facility.

The CDBG program played a crucial role in helping the County meet best practices in homeless services by establishing its first SRO facility and expanding its inventory of permanent supportive housing. The Arbutus facility offers one-room apartments that are functional, efficient and welcoming to clients. The units feature kitchen and toilet facilties in a compact, well-designed space. Giving clients a true measure of privacy helps them stabilize and strengthens their capacity to maintain or find steady income/employment.







### HOME Investment Partnership Program

### **Baltimore County**



putting HOME to work

### **HOME Funds Provide Critical Support to Affordable Housing**

Baltimore County invests HOME Investment Partnership funds to spur the development of multifamily affordable housing projects, to encourage and facilitate home-ownership and to rehabilitate a variety of dwellings.

Over the past 15 years, the County has invested \$13 million in HOME funds to develop 1,280 affordable rental housing dwellings for low- to moderate-income families and seniors. In addition, this funding has supported the construction and/or rehabilitation of more than 50 homes sold to first-time home-buyers. These HOME funds leveraged approximately \$30 million in low-income-housing-tax-credit equity as well as substantial investments from state, local and private sources.

The County also allocates HOME funds to provide closing cost and down payment assistance to first-time home buyers earning 80% or less of the area median income, through the Settlement Expense Loan Program (SELP). And HOME funds support the home ownership counseling program. In fiscal 2016, 46 families received the home purchase assistance while 1,671 prospective home buyers received the educational service.





- Baltimore County received \$1.5 million in HOME funds for fiscal 2017.
- Over the past 15 years, approximately \$27 million in HOME funds have helped 2,700 low- and moderate-income County households purchase their first home.

#### **HOME HIGHLIGHT:**

The County has combined HOME funds with other sources to undertake a full rehabilitation of 10 homes in the historic, African-American community of Winters Lane, a National Register enclave within Catonsville that dates to 1867. This project has received Maryland Community Legacy grant funding. The project will be under construction in 2017.





### Prospect Place Opening Addresses Need for Supportive Housing

In the fall of 2015, Baltimore County opened Prospect Place, a modern facility that provides 12 efficiency apartments for chronically homeless men. The facility represents a significant step forward in the County's effort to expand its portfolio of permanent supportive housing beds for the chronically homeless.

The County allocated \$501,000 in HOME Investment Partnership funds to the project. The project directly responds to priorities established by recent HUD policy on homelessness and reflects the priorities of the county's recently adopted 10-year Plan to Prevent and Address Homelessness.

An additional contribution to the project came from the Maryland Department of Housing and Community Development as a result of the National Mortgage Loan Servicing Practices Settlement. The the Harry and Jeanette Weinberg Foundation and the France Merrick Foundation partnered with Episcopal Housing Corporation and United Ministries to purchased and re-purpose the property, a former shelter that had been vacated and put on the market for sale.

### Hollins Station Provides 48 Affordable Homes in Lansdowne

Baltimore County invested \$1 million in federal HOME funds to support the recently opened Hollins Station affordable housing development in Lansdowne.

The community consists of 48 two- and three-story townhomes, each having three bedrooms and two and a half baths. Three of the homes are designed to be handicapped accessible. Hollins Station serves households earning between \$18,500 and \$54,500 annually.

For the first 15 years, the development will serve as a rental community. Thereafter, residents will have the opportunity to purchase their homes. Homes are priced at fair market with financing structured to ensure that monthly housing payments remain affordable.

Hollins Station townhouses fit comfortably into the surrounding community, providing much-needed homes in an area that has not seen new development in some time. The architectural design utilizes variation in rooflines, setbacks and color to create an attractive streetscape. Projected bays and gabled roofs add character to the facades. Durable materials such as brick, vinyl siding and trim also make the homes fairly low-maintenance.





### The Unrelenting Mission to Preserve East Towson

The Baltimore County Department of Planning turned every stone imaginable in striving to preserve and rehabilitate the East Towson community. Foremost in the minds of planners was the need to respect and assist the community's determined residents. The project has achieved great success in: (1) stemming a tide of commercial development encroachment and residential decay; (2) rehabilitating more than 15 homes that meet modern expectations and command respect; (3) establishing a sense of power and presence that ensures East Towson will keep its identity and stay intact for decades to come.



The East Towson Rehabilitation Project has spanned 15 years, beginning with a move to save from demolition a cabin once inhabited by a freed slave. The cabin was saved and ultimately restored. Meanwhile, a years-long effort to rehabilitate homes while maintaining their historic exterior character got underway. The County invested \$2.5

million in HOME funds to rehabilitate and build new 20 homes in the community. The ultimate restoration and relocation of the circa 1840s cabin, known as the Jacob House, received support from Community Development Block Grant funds. In 2011, the community gathered to celebrate completion of the Jacob House restoration and the renewal of East Towson residences. The community gathered again in 2016 to mark the installation of interpretive waysides that explain the significance of the restored cabin and touch on the origins of East Towson. The signage project was funded by CDBG.











### Giving the Jacob House a Full Measure of Dignity

Research indicates that the Jacob House was originally built as a log cabin in the 1840s by an emancipated slave. In modern times it was attached to a larger home and was little noticed. The East Towson community rallied to save the cabin when the house to which it was attached suffered a fire and was threatened with demolition.

The Baltimore County Department of Planning assumed a leading role in restoring the cabin. The project also received support from Maryland Historic Trust, Metro Housing, Inc. and Black & Decker, Inc.

The cabin was dis-assembled and its logs stored remotely by a historic preservation specialist. This action saved the cabin from demolition. When circumstanced allowed, the structure was returned to East Towson and fully reconstructed. It now stands as a beacon of pride and perseverance. It is open to visitors by appointment.



### **HOWARD COUNTY**

Howard County uses CDBG and HOME Program funding to further affordable housing through

development, construction, acquisition or preservation activities to mitigate the lack of quality affordable housing. The County also uses these funds to address the complex issues contributing to homelessness in our community. Through public service funding provided to local nonprofits, a multi-faceted network of programs and support services are offered to prevent homelessness as often as possible and coordinate care for homeless individuals and families so they may become self-sufficient as quickly as possible.

In addition to these other activities, Howard County is working with income eligible residents to provide financial coaching to focus on credit score improvement and debt reduction with the goal of moving the household towards homeownership.

#### GIVING LIFELINES TO THE HOMELESS

**IHOMES Inc.**, a local nonprofit and Howard County's Community Housing Development Organization (CHDO), used \$83,845.00 in **HOME Program** funding to acquire a property to provide housing for two eligible tenants with incomes below 30 percent of the area median income.

Mike Duncan, one of these tenants, had been struggling for years with post-traumatic stress disorder stemming from his service as an EMT firefighter in Howard County for 29 years. After a bout of homelessness, Mike was finally able to- access stable housing through the housing purchased by IHOMES, Inc. Through Humanim, IHOMES parent company, Mike also has access to critical behavioral health services to help stabilize him in the community.



### AFFORDABLE HOUSING GAP

Howard County's FFY2016-2020 Consolidated Plan identifies housing affordability as the primary barrier to households finding accessible, decent, safe and sanitary housing. 46.8 % of all renter households and 42.3% of all homeowner households are cost overburdened by 30% or more.

The need for this housing far exceeds the supply; especially for cost-burdened and low-income (6,039), very low-income (5,265), and extremely low-income (4,330) households in the County.

### LOW INCOME STRUGGLE

Finding decent affordable housing is a struggle for the poorest households. Housing affordability is directly impacted by the family's ability to pay for adequate housing. Each year HUD determines a fair market rent based on bedroom size for each area. In Howard County, the 2017 Fair Market Rent (FMR) for a two-bedroom apartment is \$1,376. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$55,040 annually. Assuming a 40-hour work week, 52 weeks per year, and this level of income translates into a housing wage of \$26.46 per hour.

In Howard County, a minimum worker earns an hourly wage of \$9.25. A renter household would need to work 114 hours per week, or 2.85 full-time jobs, at minimum wage in order to afford that 2-bedroom rental unit at FMR.

### THE IMPACT OF PREVENTING HOMELESSNESS

The Community Action Council of Howard County (CAC), a local nonprofit, uses CDBG funding to provide housing assistance to low- and moderate-income families in Howard County to prevent or resolve eviction proceedings and to help stabilize families. CAC utilizes the CDBG funding to provide direct payment to landlords for rent/payment arrears to keep families housed.

#### APPLYING A SAFETY NET

A household of 4 connected with CAC in the hopes of enrolling their oldest child in Head Start. The dad was working part-time for \$10 an hour. Even though their income didn't allow for their oldest to attend a private Pre-K program, the parent's hopes and aspirations for their 4-yearold were no different than any other parent. Once the child was enrolled in Head Start, the family worked with a CAC Family Service Worker to establish long-term goals. First the family set long-term financial goals of increased income and purchasing their own home. With support from CAC, the father sought and obtained a new job that was full time and at a higher wage. When they faced a setback, CAC provided emergency assistance to keep them in their home. Once the household income increased, the parents paid off their debt and began saving for a home. They stuck to their strict budget, shopped at the Food Bank and used programs like energy assistance to keep costs down for the household. This enabled the mom to complete her GED and start classes at Howard Community College. The oldest child flourished in Head Start so the younger child was enrolled. Four years later, their two children, who both attended Head Start, are now thriving in the Howard County Public School System. The mom is finishing her nursing degree and the

dad is gainfully employed full-time. With help from CAC's Asset for Independence program, the family recently purchased their first home in Howard County. The home is within walking distance of the hospital where mom will be working when she graduates from nursing school in 2 months.

#### LAST YEAR THROUGH CDBG FUNDING CAC RECEIVED:

- o **Avoiding Homelessness:** 222 extremely-low to very low-income households received eviction prevention funding from the **Community Action Council of Howard County**. This activity received **80,000.00 in CDBG** funding.
- o **Howard County Food Bank**: In Howard County, Maryland, which has an annual median household income of \$110,000, more than 11,000 or 15% of its children are food insecure. Howard County provided **\$484,524.49** in **CDBG funding** to the Community Action Council of Howard County for acquisition of real property **for the** *new* **location for the Howard County Food Bank** to address this growing need. The new Food Bank increases its capacity to serve more income eligible residents that are food insecure.

#### THE IMPACT OF STABILIZING VULNERABLE POPULATION

**HopeWorks of Howard County,** a local nonprofit, provides support and advocacy for people in Howard County affected by sexual and intimate partner violence and educates the community about prevention programs. HopeWorks' Transitional Housing Program uses CDBG funding to pay a portion of salary and fringe for the Residential Case Manager and portion of the utilities to help offset the cost of providing transitional sheltering for women and families that find themselves homeless after fleeing a past of violence.

#### TRANSITIONING BACK TAKES TIME

After being evicted from her apartment, Simone\* was couch surfing with relatives until she began a relationship with a man and started living with him at a local hotel. When the abuse became physical in nature, Simone escaped to the SafeHouse in December 2016. The abuser pleaded with her to return, and even asked Simone's sister to convince her, but she had made up her mind not to speak to him again. Instead, she poured her energy into her full-time job and her apartment search. Her HopeWorks case manager gave her a listing of rental properties in Howard and adjacent counties and connected her with a housing specialist at Bridges to Housing Stability. Simone applied to some apartments of interest, but was denied due to her past rental history. After six weeks at the SafeHouse, she moved to transitional housing and continued her housing search. In February 2017, Simone participated in a Tenant Success Program through Bridges and received a certificate for her attendance. Finally, in March, Simone called her case

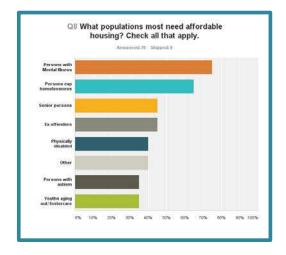
manager with the exciting news that her application had been approved for a one bedroom apartment not far from her workplace. Three months from the date she had first arrived at the SafeHouse, HopeWorks staff helped Simone move into her new apartment and provided her with donated furniture and some household items to get her started in her new home.

#### LAST YEAR THROUGH CDBG FUNDING HOPEWORKS RECEIVED

o HopeWorks of Howard County: 204 adult women and children received sheltering and

15 UNITS OF AFFORDABLE HOUSING
CREATED THROUGH CDBG AND HOME \$1,199,104.18 IN COMBINED FUNDING WAS
USED DURING CALENDAR YEAR 2016 TO
CREATE AFFORDABLE HOUSING
OPPORTUNITIES FOR SPECIAL NEEDS
POPULATIONS IN HOWARD COUNTY.

emergency support services related to their fleeing and escaping domestic violence and/or sexual assault. This activity was funded with \$24,000.00 in CDBG funding



**Grassroots Crisis Intervention Center, Inc.**, a local nonprofit, provides supportive and professional 24-hour crisis intervention, suicide prevention, shelter, and outreach services to individuals and families experiencing a personal, situational, mental health, or shelter crisis.

The Day Resource Center, a successful partnership between Grassroots and the faith community, opened in 2008. The DRC was created to assist the chronically homeless population, many of whom live in camps off of the Route 1 Corridor, with basic needs, such as a hot meal, a shower, access to a clothing closet and a food pantry.

<sup>\*</sup>name has been changed to provide anonymity.

Individuals served in the DRC are often managing multiple and complicated behavioral health needs. They have often come to homelessness because the system that was created as a safety net was not strong enough to hold them. People that visit the center are seeking human connection and caring. They are at times not yet ready to re-enter housing due to lack of sobriety or the severity of their mental health needs. Throughout the year, the DRC will serve over 800 individuals.

#### LAST YEAR THROUGH CDBG FUNDING GRASSROOTS RECEIVED

**Route One Day Resource Center:** 128 individuals, with 121 being extremely low-income, were served at the Route One Day Resource Center. Through this program, clients access basic subsistence needs, caring attention and access to social services that enable these low-income individuals to move toward permanent housing. This activity received \$46,681.15 in CDBG funding.

"There is no quick fix for individuals who have become chronically homeless. Their reasons for homelessness are varied. The job we see ourselves doing at the DRC is giving them an open and caring passageway back to housing, medical care and services at the point they are ready. The DRC serves as that bridge for many, and the staff are dedicated to ensuring every person is treated with dignity and caring. We leverage hundreds of volunteers and thousands of volunteer hours from the Faith Community to do this work. Without CDBG funds we could not do what we do in partnership with the churches and synagogues in Howard County." Ayesha Holmes, Executive Director of Grassroots

**Help End Homelesness HC, Inc.**, a local nonprofit, was formed by the pastor and members of the Kittamaqundi Community Church (KC) which has been a partner of the Howard County Cold Weather Shelter (CWS) for many years, but many KC members eventually became felt frustrated at the end of the CWS events, because *the families were still homeless*.

So, several years ago, some KC members, led by their pastor, Heather Kirk-Davidoff, got together to form Help End Homelessness HC, Inc. (HEHHC, a 501(c)3 organization) to raise money to purchase properties that could then be rented to homeless families at an affordable rate equal to thirty percent of household income.

The idea is that any congregation or service organization could buy one property, thus providing additional housing that, taken together, could make a real difference in providing Housing First in any community. The whole idea of Housing First is that the stability and safety provided by having an address and a place to live allows families to do the things necessary in order to move out of poverty and toward Self-sufficiency. The fact that the HEHHC model is both replicable and scalable means that it has the potential to affect real and lasting change.

HEHHC became aware that CDBG funds might be available to assist with such an effort, and began the effort to raise funds for the first property with encouragement from Howard County. While those funds didn't come through in time for the purchase of the first property, they did become available in time for the second property, and we have submitted a new CDBG application toward a third property (the goal is

five).

In 2016 HEHCC used \$150,000.00 in CDBG funding for the acquisition of real property to create housing for one homeless family. The CDBG funds were leveraged with generous donations from individuals, corporations, and foundations. Volunteers from all over the community have worked together to renovate, furnish, and decorate the property. The project allowed the volunteers to discover new friends while participating in meaningful and inspiring activities together.

Most of all, what HEHHC is doing in partnership with CDBG resources can be described as "The Story of One." With the other children in the families helped so far, little Jamie (pseudonym) now has a stable and lasting place to call home. She knows she'll be in the same school next year as last year, and she can finally relax into making friends and thinking about a future filled with hope.

#### THE IMPACT OF PRESERVING AFFORDABILITY

**Rebuilding Together Howard County, Inc.,** a local nonprofit, used \$150,000.00 in CDBG funding to provide free home repairs for low income Howard County homeowners. The Rebuilding Together program preserves affordability for low income homeowners in Howard County. The program activity is a key tool in the toolbox to help these homeowners maintain affordability. Allowing aging homeowners the ability to age in place, Rebuilding Together resolves previously unsafe living conditions and transforms homes back into safe, decent, quality affordable housing.

Accomplishment Data: During this program year, Rebuilding Together used \$150,000.00 of CDBG funding to provide 29 households with critical repairs to their home. The majority of the repairs were completed for homeowners living below 50% AMI. Of the completed repairs, 16 were roof replacements, one was an accessibility ramp, and 52% of the repairs assisted female-headed households.

#### MAKING AN IMPACT THROUGH PRESERVING AFFORDABLITY

Actual Before & After Photos from Rebuilding Together Projects:













### **CDBG & HOME PROGRAMS**





#### IMPACT OF GIVING A FAMILY A SECOND CHANCE

**Bridges to Housing Stability**, a local nonprofit believes that housing is the key to a household's stability. Whether resolving the issues of homelessness or preventing a household from becoming homeless, Bridges uses CDBG funding to provide a fair housing activity in Howard County known as **the Landlord Engagement Program. \$100,000.00 of CDBG funding** was used to bridge the obstacles many homeless families encounter with local landlords that are hesitant to lease to a family that has too many checks against them.

#### BRIDGING THE DIVIDE TO BREAKDOWN BARRIERS

A divorced mother of three had encountered various financial setbacks when her marriage ended. Along with the absence of an additional income source, the couple had amassed a poor credit history over the years. After the divorce, she struggled to find a landlord that would rent to her. During the preliminary housing search, her focus was on remaining in a specific area of the county because (1) of her reliance and familiarity with the public transportation schedule and (2) she wanted her three sons to remain in their existing schools. She worked with the coordinator of the Landlord Engagement program for several weeks. The coordinator advocated for the family with landlords that were concerned with the family size and credit history. Through a partnership with a landlord that was willing to overlook some of the barriers, and lower the rent amount to an affordable level for the family, the household moved into a townhome in Columbia in March 2017. While not in the initially preferred area, it is within the zones of her children's schools. Moreover, she was pleased to report the commute to her employer at Baltimore City Courts has decreased.

In May 2017 the head of household acquired a second job at a grocery store within walking distance of her new home. In addition, she has established a payment plan to repair her blemished credit report as homeownership is now considered a realistic goal. The landlord-tenant partnership continues to thrive as all parties benefit from the family being stably housed!



**PREPARED BY:** Community Planning and Grants Division, Howard County Department of Housing and Community Development. Kelly Cimino, Director



# MONTGOMERY COUNTY

### CDBG and HOME Programs Montgomery County

The **Community Development Block Grant (CDBG)** program in Montgomery County provides approximately four million dollars to cover a range of activities from supporting rental housing for seniors and individuals with special needs, to housing and neighborhood improvements in targeted communities, and providing critical public service grants. These grants fund 12 to 15 programs per year through our non-profit partners by providing after-school activities for at-risk youth, nutrition and health education, prescription assistance, primary care assistance, job preparedness and training programs, and homelessness prevention assistance.

Montgomery County also uses CDBG funding each year for the rehabilitation of approximately 15 group homes occupied by lower-income, special needs persons.



funding support for group

A Housing Unlimited tenant for two years and sober for five years, Cheryl enjoys her quiet independence in the place she is glad to call home. She is the youngest of six children and has four grandchildren. One grandson has developmental challenges, requiring a true measure of her patience. He gives her the opportunity to grow with him as they both develop to their full potential.

A secure place in a group home is what makes life possible for Cheryl and so many others. Housing Unlimited maintains a long waiting list of people who are ready to take the next step in their mental health recovery, so increasing or at least maintaining level

Cheryl: Housing Unlimited Tenant

homes is critical.

For three years, CDBG funds have supported the Housing Locator position at the Montgomery County Coalition for the Homeless (MCCH) Home Builder's Care Assessment Center (HBCAC) men's emergency homeless shelter. This position has been instrumental in assisting over 300 clients with assessing their housing needs, addressing barriers to housing, and identifying appropriate housing. In FY17, 83% of MCCH's clients successfully moved to more permanent housing. Here are two of their stories:

1. Allen, a U.S. Army veteran, became homeless in January 2017 due to the death of his mother. Allen received financial assistance through HBCAC's client need fund to obtain credentials needed for employment in security. As a veteran, Allen qualified for the Department of Veterans Affairs Supportive Services for Veteran Families (SSVF) program and received the first month's rent and the security deposit for a room rental. The Housing Locator assisted Allen in securing a room rental that met his needs and provided him with a complete Welcome Home kit donated by local community members, containing basic household goods needed to be successful in his new home.

2. Sean experienced homelessness for over two years and had intermittent stays in the hospital due to psychiatric health issues. Sean entered HBCAC and began working with his Case Manager to stabilize and received a referral to a permanent supportive housing program operated by the Montgomery County Housing Opportunities Commission (HOC), funded by McKinney-Vento. HBCAC's Housing Locator worked closely with the HOC program staff to identify a unit to fit Sean's needs. Sean successfully moved into a 1-bedroom unit in Gaithersburg, and the Housing Locator provided Sean a full move-out kit to ensure a successful beginning in his new home.

**HOME** funding in Montgomery County supports the production and preservation of housing for approximately 29 low-income households. Several recently completed projects are now serving low-income seniors.



John has been a HOME tenant at Churchill Senior Living since 2012. John lives with some handicap limitations but still enjoys Wii bowling, hanging out with friends and neighbors, and watching movies. He is also an active member of the Mother Seton Church, which is just down the street. Without the HOME program, John could not afford to live in a place with such safety and support.

**HOME** Beneficiary John



# PRINCE GEORGE'S COUNTY

## Prince George's County DHCD Increases and Maintains Affordable Housing Using HOME Loans

ver the last 5 years, DHCD has successfully co-financed 6 new construction projects and helped preserve 13 affordable housing projects through renovation and rehabilitation. These include multi-family and senior communities.

Since 2011, DHCD has awarded over \$10,000,000 in HOME Loan funds to real estate developers building new construction and rehabilitating and preserving affordable homes in Prince George's County! This translates into 100 new rental townhouses and 620 rental apartments.

The new construction, senior community, Conifer Village at Oakcrest (pictured below) opened in April 2017. The apartment complex offers a variety of amenities for seniors and is close to transportation and shopping.

Great Room at Conifer Village at Oakcrest Senior Apartment Community



Bladensburg Commons—Multi-family Apartment Complex in Bladensburg, MD opening in May 2017

With over \$10 million invested in new construction and rehabilitation projects with HOME Loan Funds and over \$21 million in revenue bonds, DHCD and the Housing Authority of Prince George's County were able to leverage over \$153,000,000 million in development for Prince George's County, creating over 684 jobs in Prince George's County!

**Ribbon Cutting Ceremony at Conifer Village at Oakcrest** 



### **DHCD Uses HOME Loan Funds to Bring Affordable** Housing to Prince George's County (continued)

### **Woodland Springs** District Heights, MD

•Completion Date: April 2017

•Description: Multi-family - 36 new, rental, affordable 3 and 4 bedroom townhouses; 26 - 4 bedroom; 10 – 3 bedroom, including 2 – accessible for physical and 1 for sensory disabilities.

•HOME Loan Investment: \$200,000

• Total Development Cost: \$11 Million



### The Belnor

Suitland, MD

Completion Date: July 2018

•Description: Senior Community; 122 unit apartment building; 96 - 1 bedroom; 26 - 2 bedrooms.

•HOME Loan Investment: \$750,000

•Total Development Cost: \$27 Million











THE BELNOR SENIOR RESIDENCES

### Rainier Manor II

Mt. Rainier, MD

•Completion Date: May 2017

•Description: Senior Community; 37 – 1

bedroom; 20 - 2 bedrooms.

• HOME Loan Investment: \$850,000

•Total Development Cost: \$14 Million



# DHCD Helps First-Time Homebuyers Purchase Their Home with HOME Loan Funds

n 2011, DHCD and the Redevelopment Authority of Prince George's County began the My HOME program which offered down payment and closing cost assistance for first-time home buyers.

The My HOME program concluded in December 2016. Over this 5 year period, the My HOME program produced the following results:



### **My HOME Program**

**Total Families Assisted: 667** 

Total Amount of all Loans Closed: Over \$8.8 Million

Total sales prices of all homes sold: Over \$130 Million

Property Taxes Generated: Over \$2.2 Million

Recordation and Transfer Taxes Generated: Over \$2.8 Million

Program Income Generated: Over \$12.8 Million

# DHCD Invests Over \$35 Million in CDBG Grants to Local Non-Profits and Municipalities

The Prince George's County Department of Housing and Community Development (DHCD) administers the Community Development Block Grant (CDBG) program on behalf of the County. Over the last 5 years, \$35 million has been provided to local non-profit organizations and municipalities. This funding is poured back into the County through public services, affordable housing, economic development, public facilities and planning and administration.

CDBG funding aims to develop projects or activities that achieve its overall goal in providing decent housing, a vibrant and suitable living environment and expand economic opportunities to meet the needs of low and moderate income persons.

The following are a few non-profit organizations or municipalities that illustrate how it spent its CDBG funding in one of the 5 program categories:

### First Generation College Bound (FGCB)

**Category: Public Service** 

FGCB provides pathways thru high school and into college for low to moderate income, at risk, underrepresented youth that attend Prince

George's County
Public Schools.
FGCB has helped
young people
realize a dream
that often seemed
out of reach --- to
be the first in their
family to earn a
post-secondary
degree. Carltonae
Colding-Gordon
plans to pursue a



Bachelor of Arts Degree in Graphic Design.

### The City of Laurel, MD

**Category: Public Facilities** 



### **Training Source**

### **Category: Economic Development**

Creating economic opportunities and jobs are among the key CDBG activities funded by many grantees. Over the course of six years, the County has funded several non-profits and municipalities through the following economic development activities:

Technical Assistance to Businesses – this activity involves providing technical assistance and training

directly to businesses on topics such as business planning or accounting. The following organizations received CDBG funds to provide technical assistance to businesses:

The Training Source, Inc.

Gateway Community Development Corporation



### **Housing Initiative Partnership (HIP)**

#### **Category: Affordable Housing**

Local non-profit real estate developer HIP has been acquiring, renovating and selling affordable houses in Prince George's County since 1988. HIP buys and substantially rehabs — or sometimes tears down and builds new — vacant single-family homes in inner-beltway neighborhoods. These homes typically require extensive work and are practically new when completed. In an average home, HIP will replace all major systems (roof, gutters, furnace, central air and hot water heater) and "heavy up" the electrical system. Homes are affordable to families earning 80% or less of the area median income.

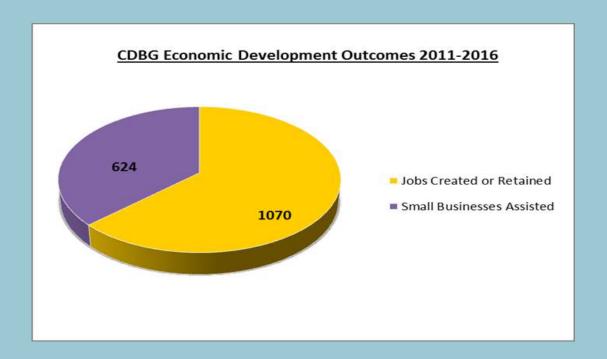
Before



After



Not only does the CDBG program pour money back into our communities, these grants also create jobs for local residents and assist small businesses.





For more information about the Prince George's County Department of Housing and Community Development, visit our website: http://www.princegeorgescountymd.gov/908/Housing-Community-Development

9200 Basil Court, Suite #500 Largo, MD 20774 (301) 883-5531 Eric C. Brown, Director