



ANNE ARUNDEL COUNTY CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT

Local Fiscal Year 2023

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TABLE OF CONTENTS

CR-05 - Goals and Outcomes	1
CR-10 - Racial and Ethnic Composition of Families Assisted	8
CR-15 - Resources and Investments	9
CR-20 – Affordable Housing.....	17
CR-25 - Homeless and Other Special Needs.....	19
CR-30 – Public Housing	24
CR-35 – Other Actions.....	27
CR-40 – Monitoring.....	34
CR-45 – CDBG.....	36
CR-50 – HOME.....	36

APPENDICES

Appendix I – Local Fiscal Year 2023 Actions to Affirmatively Further Fair Housing
Appendix II – CDBG Financial Summary
Appendix III – HOME Projects Monitoring List – Local Fiscal Year 2023
Appendix IV – ESG Report



TABLES

Table 1 – Program Year & Strategic Plan to Date Accomplishments	3
Table 2 – Assistance to Racial and Ethnic Populations by Source of Funds	8
Table 3 – Resources Made Available	9
Table 4 – Geographic Distribution and Location of Investments.....	10
Table 5 – HOME Match Report.....	15
Table 6 – Match Contribution for Local Fiscal Year 2023.....	15
Table 7 – Program Income.....	16
Table 8 – Minority Business and Women Owned Business Enterprises	16
Table 9 – Minority Owners of Rental Property.....	16
Table 10 – Relocation and Real Property Acquisition	17
Table 11 – Number of Households.....	17
Table 12 – Number of Households Supported.....	18
Table 13 – Number of Persons Served	18
Table 14 – Number of Households/Persons Served in Housing Programs by Income.....	19

MAPS

Map 1 – Anne Arundel County Neighborhood Revitalization Areas	11
Map 2 – Anne Arundel County Communities of Opportunities.....	12

CR-05 Goals and Outcomes

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

Anne Arundel County completed the third year (Local Fiscal Year 2023) of the five-year period for the *Anne Arundel County Consolidated Plan: FY 2021 – FY 2025 (FY 2020 – 2024)* in June 2023. The outcomes are a result of the County's existing provider network implementing successful projects and programs with federal, State, County, and private dollars available during the first year of the Consolidated Plan period. The projects selected for funding during Local Fiscal Year 2023 met the goals and objectives identified in the Consolidated Plan, as well as helped move the adopted vision statement and guiding priorities forward which were established based on a comprehensive public participation process, needs assessment, and market analysis.

Vision Statement

Anne Arundel County will pursue housing and community development goals that create strong and vibrant communities through a range of affordable housing options and opportunities for all residents. Further, strategies across all goal areas will promote equity, with a special emphasis on helping households at the lowest income levels, under-represented protected classes, and persons with special needs obtain housing and related support in diverse and inclusive communities.

Guiding Priorities

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

Affordable Housing

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

Communities of Opportunity

To the extent possible, to reduce historic patterns of economic and racial segregation, priority will be given to initiatives that are creating new affordable housing units in Communities of Opportunity (COOs). COOs have little to no concentration of low- and moderate-income households and rank high on indices of quality of life. Generally, these are areas where there is a lack of affordable rental and homeownership units as well as a relatively low number of persons of color residents.

Neighborhood Revitalization Areas

Revitalization efforts and public service dollars (operating funds) will be prioritized to three main neighborhood revitalization areas, which are the Severn, Brooklyn Park, and Glen Burnie communities. These areas have their own unique assets and are targeted by the County for place-based community development initiatives across a range of disciplines. At the same time, these areas contain a higher concentration of low- and moderate-income households, older – yet affordable – housing stock in need of updates, repairs, and other needs compared to the County as a whole. These communities have approved Sustainable Community Initiative (SCI) designations from the State of Maryland and are targeted for revitalization programs. The County’s SCI planning process involved thorough stakeholder engagement processes and needs assessments that resulted in an SCI Action Plan for each area.

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

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

Table 1
Program Year & Strategic Plan to Date Accomplishments

Goal	Category	Indicator	Unit of Measure	Expected Strategic Plan	Actual Strategic Plan	Percent Complete	Expected Program Year	Actual Program Year	Percent Complete
Homeownership Opportunities	Affordable Housing Non-Homeless Special Needs	Public Service Activities for Low/Moderate Income Housing Benefit	Households Assisted	2,975	2,765	93%	650	Foreclosure Prevention Counseling 67 Repairs with Care 160 Homeownership Counseling <u>923</u> Total 1,150	177%
Homeownership Opportunities	Affordable Housing Non-Homeless Special Needs	Homeowner Housing Rehabilitated	Household Housing Unit	200	108	54%	30	Property Rehabilitation 18 Property Repair 1 Accessibility Modification <u>3</u> Total 22	73%
Homeownership Opportunities	Affordable Housing Non-Homeless Special Needs	Direct Financial Assistance to Homebuyers	Households Assisted	60	15	25%	12	Mortgage Assistance Program <u>9</u> Total 9	75%
Rental Housing Opportunities	Affordable Housing Non-Homeless Special Needs Public Housing	Public Service Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	175	2,981	1703%	35	Services for Seniors Aging in Place 7 Housing Commission Self Sufficiency 135 Financial Literacy Counseling 30 Community Legal Services <u>1,244</u> Total 1,416	4046%
Rental Housing Opportunities	Affordable Housing Non-Homeless Special Needs Public Housing	Rental Units Constructed	Household Housing Unit	250	25	10%	--	Total -	0%
Rental Housing Opportunities	Affordable Housing Non-Homeless Special Needs Public Housing	Rental Units Rehabilitated	Household Housing Unit	362	291	80%	33	Scattered Sites Rental 4 Langton Green - Accessibility Modification for Renters <u>1</u> Total 5	15%

Goal	Category	Indicator	Unit of Measure	Expected Strategic Plan	Actual Strategic Plan	Percent Complete	Expected Program Year	Actual Program Year	Percent Complete
Rental Housing Opportunities	Affordable Housing Non-Homeless Special Needs Public Housing	Tenant-Based Rental Assistance / Rapid Rehousing	Households Assisted	200	109	55%	50	HOPWA Tenant Based Rental <u>32</u> Total 32	64%
Rental Housing Opportunities	Affordable Housing Homeless	Public Service Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	3,500	4,282	122%	690	Homeless Day & Resource Center 1,241 Homeless Street Outreach Team 308 AA Co. Mental Health Agency <u>19</u> Total 1,568	227%
Prevent and End Homelessness	Affordable Housing Homeless	Tenant-Based Rental Assistance / Rapid Rehousing	Households Assisted	860	755	54%	247	Shelter Plus Care 33 Housing Commission SHP 56 Arundel House of Hope (AHOH) Partnership Community Housing 10 AHOH Community Housing 15 PEP Housing First 16 Sarah's House Rapid Re-Housing 31 AHOH Safe Haven 9 EHP AA Co. Mental Health Rapid Re-Housing 43 AA Co. Mental Health - SHOP 26 AHOH Rapid Rehousing -ESG 7 Light House Rapid Rehousing 12 HOME funded Moving Home Program 25 ESG-CV YWCA Rapid Rehousing <u>10</u> Total 293	119%
Prevent and End Homelessness	Affordable Housing Homeless	Homeless Person Overnight Shelter	Persons Assisted	1,500	2,060	137%	310	The Light House Family Program 56 Fouse Center 23 Sarah's House 299 AA Co. Mental Health Agency - Hotel Vouchers <u>169</u> Total 547	176%

Goal	Category	Indicator	Unit of Measure	Expected Strategic Plan	Actual Strategic Plan	Percent Complete	Expected Program Year	Actual Program Year	Percent Complete
Prevent and End Homelessness	Affordable Housing Homeless	Homelessness Prevention	Persons Assisted	550	371	67%	68	Community Action Agency Eviction Emergency Assistance 44 Family Stability Extension <u>25</u> Total 69	101%
Prevent and End Homelessness	Affordable Housing Homeless	Homelessness Prevention	# Rent Payments Made	--	1,875 rent payments / 4,281 Households	n/a	n/a	ACDS EPP 1,242 Anne Arundel Partnership for Children, Youth, and Families EPP 88 HCAAC <u>125</u> Total 1,455	100%
Sustainable Communities	Non-Homeless Special Needs Non-Housing Community Development	Public Service Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1,830	835	46%	250	Chesapeake Arts Scholarship 44 Chesapeake Arts Teen Club 18 Freetown Village Boys & Girls Club 86 Meade Village Boys & Girls Club <u>118</u> Total 266	106%
Economic Opportunities	Non-Homeless Special Needs Non-Housing Community Development	Public Service Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	320	281	88%	60	Opportunities Industrialization Center 118 Vehicles for Change <u>3</u> Total 121	160%
Promote Fair Housing	Affordable Housing Fair Housing	Other	Other	1	3	100%	1	Equal Right Center <u>1</u> Total 1	100%
Administration of Federal Funds	Administration	Other	Other	1	3	100%	1	Total 1	100%

Local Fiscal Year 2023 continued to be challenging as the longer-term impacts of the COVID-19 pandemic brought economic hardships that affected low- and moderate-income households throughout the County. As a result, the County continued to offer programs funded with remaining federal and State relief funding, including additional CDBG-CV and ESG-CV funds, Emergency Rental Assistance Program (ERAP) funds, State eviction prevention funds, and Fiscal Recovery Fund dollars. The County celebrated the construction of the Severn Intergenerational Center, which includes a state-of-the-art Boys & Girls Club and full gymnasium, a County Senior Center, and flexible community space, as an outdoor plaza and public art installations. The Severn Center began serving older adults in late Fiscal Year 2023 and began serving youth in early Fiscal Year 2024. The County's Mortgage Assistance Program, despite the high cost of housing and increase of interest rates, were able to assist nine families purchase their first homes. A review of Table 1 demonstrates most of the County's annual programmatic goals were achieved.

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

The County completed its third year of the Consolidated Plan for FY 2021 – FY 2025, meeting most of its goals and outcomes illustrated in Table 1. Below are highlights of some of the highest priorities and objectives met by the County, ACDS and its partners.

- ❖ Rehabilitated or repaired 19 homes occupied by low- and moderate-income homeowners, an increase over the previous year, including making accessibility modifications to three of these homes. Additionally, the Spring Meadows Roof project was completed in FY23 utilizing County VLT funds.
- ❖ Provided over 923 individuals with homeownership counseling and provided financial assistance to nine low- and moderate-income households to purchase their first home, a substantial increase from the previous year.
- ❖ Acquired and completed renovations on four dilapidated units, making them available for rent to income eligible households, providing affordable workforce housing, and contributing to neighborhood stabilization.
- ❖ The County made solid progress towards meeting the multi-family rental housing development goals, as most affordable housing rental developments take multiple years to bring from application for funds to construction to lease up. In Local Fiscal Year 2023, construction continued on a new multi-family affordable housing project which when completed will provide 38 units for families utilizing County HOME funds. In addition, construction was initiated to renovate Langton Green, Inc., an existing 59 room residential facility for low-income adults with intellectual and developmental disabilities. The County

finalized the underwriting of Eagle Park, a development which will include 120 units for families and older adults, as well as Morris Blum, the redevelopment of an existing public housing community for older adults and those with disabilities. Both projects settled in early Local Fiscal Year 2024. Underwriting continued four additional affordable rental developments which are expected to close on financing in Local Fiscal Year 2024, utilizing a combination of HOME, County Affordable Housing Trust Fund and State resources.

- ❖ Completed the HOME ARP-Allocation Plan which was subsequently approved by HUD in the Spring of 2023.
- ❖ Supported the participation of approximately 266 youth in programming in underserved communities.
- ❖ Substantially completed the development of the new Severn Center, an intergenerational community facility, offering a new Boys & Girls Club, County Senior Activity Center, and flexible community space within the Severn Neighborhood Revitalization Area.
- ❖ Increased access to affordable housing for the homeless through the new Moving Home Program, a HOME and County funded tenant based rental housing (TBRA) program. A total of 25 households enrolled in the Program and are receiving case management.
- ❖ Provided tenant based rental assistance to 32 households living with HIV/AIDS.
- ❖ Assisted 1,455 income eligible individuals affected by the pandemic by utilizing various emergency COVID-19 relief funds, including CDBG-CV funds to pay rental arrears. An additional 69 households avoided eviction through other CDBG and ESG funded programs.
- ❖ Provided legal counseling and/or representation to 1,244 households facing eviction with the support of CDBG-CV funds.
- ❖ Through County partners, provided rapid re-housing and/or tenant based rental assistance to 293 households experiencing homelessness, assisting them to quickly get re-housed.
- ❖ Provided overnight emergency shelter to 507 individuals experiencing homelessness.
- ❖ Provided economic opportunities, including job skills training and GED prep, to 118 individuals and provided three families with road-ready used cars to enable them to access employment and childcare.

- ❖ ESG-CV funds were utilized to provide motel shelter to 169 individuals experiencing homelessness, to conduct outreach to 55 individuals residing on the street and/or locations not fit for shelter and continued to support households with rapid rehousing.

CR-10 Racial and Ethnic Composition of Families Assisted

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

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

	CDBG	HOME	ESG
White	1,215	12	118
Black or African American	965	24	181
Asian	10	1	2
American Indian or American Native	17	0	0
Native Hawaiian or Other Pacific Islander	1	0	0
Two or More	<u>80</u>	<u>0</u>	<u>26</u>
Total	2,288	37	327
Hispanic	159	1	19
Not Hispanic	2,129	36	308

Narrative

According to 2020 American Community Survey (ACS) estimates, 71 percent of the population in the County identified as White. The next largest racial group identified as Black, comprising 16.7 percent of the population. This group was followed by the Asian populace, which comprised 5.5 percent of the population. Two or more races included four percent of the population. American Indian/Alaska Native encompassed 1.2 percent of the population while Native Hawaiian/Other Pacific Islander populations had less than one percent of the total population.

The U.S. Census Bureau categorizes a person of Hispanic origin, and/or ethnicity separately from the racial statistics. The County has seen a continuous growth in this population over the last 15 years. The ACS data from 2020 estimates that eight percent of the total population in the County is Hispanic. This compares to 7.5 percent in 2018, 6.6 percent in 2012, 4.2 percent in 2008, and 2.6 percent in 2000.

To promote fair housing opportunities, ACDS, on behalf of the County, markets its housing programs to protected classes and underserved communities. As illustrated in Table 2, the CDBG, HOME, and ESG funded programs serve a higher percentage of racial or ethnic

minorities than found in the overall County population (approximately 28 percent). Specifically, 46.9 percent of those served by CDBG funded programs, 67.5 percent of those served by HOME funded programs, and 64 percent of those served by ESG funded programs were racial or ethnic minorities.

CR-15 Resources and Investments

Table 3
Resources Made Available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG		\$ 2,969,717.00	\$ 3,091,264.00
HOME		\$ 2,179,762.00	\$ 585,536.00
ESG		\$ 183,049.00	\$ 198,066.00
Other	HOPWA funds via Baltimore City	\$ 541,054.00	\$ 440,609.00
Other	Competitive McKinney-Vento Homeless Assistance Act	\$ 2,484,499.00	\$ 1,845,119.00
Other	Housing Choice Voucher Funds	\$ 21,300,000.00	\$ 23,800,000.00
Other	CDBG-CV I, II, III*	\$ 4,574,567.00	\$ 1,611,792.00
Other	ESG-CV I/II*	\$ 1,924,907.00	\$ 506,803.00
Other	HOME - ARP	\$ 2,800,473.00	\$ 32,968.00
other	County	\$ 3,938,340.00	\$ 3,690,683.00
Other	American Rescue Plan Act	\$ 4,348,620.00	\$ 3,386,316.00
Other	Emergency Rental Assistance - ERAP I/II/Maryland ERAP I/II*	\$ 42,508,568.00	\$ 10,225,120.00
TOTAL		\$ 89,753,556.00	\$ 49,414,276.00

*Multi-year recovery award

Narrative

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

During Local Fiscal Year 2023, approximately \$49,414,276 in federal and County resources were expended for housing and community development activities in the County. These funds

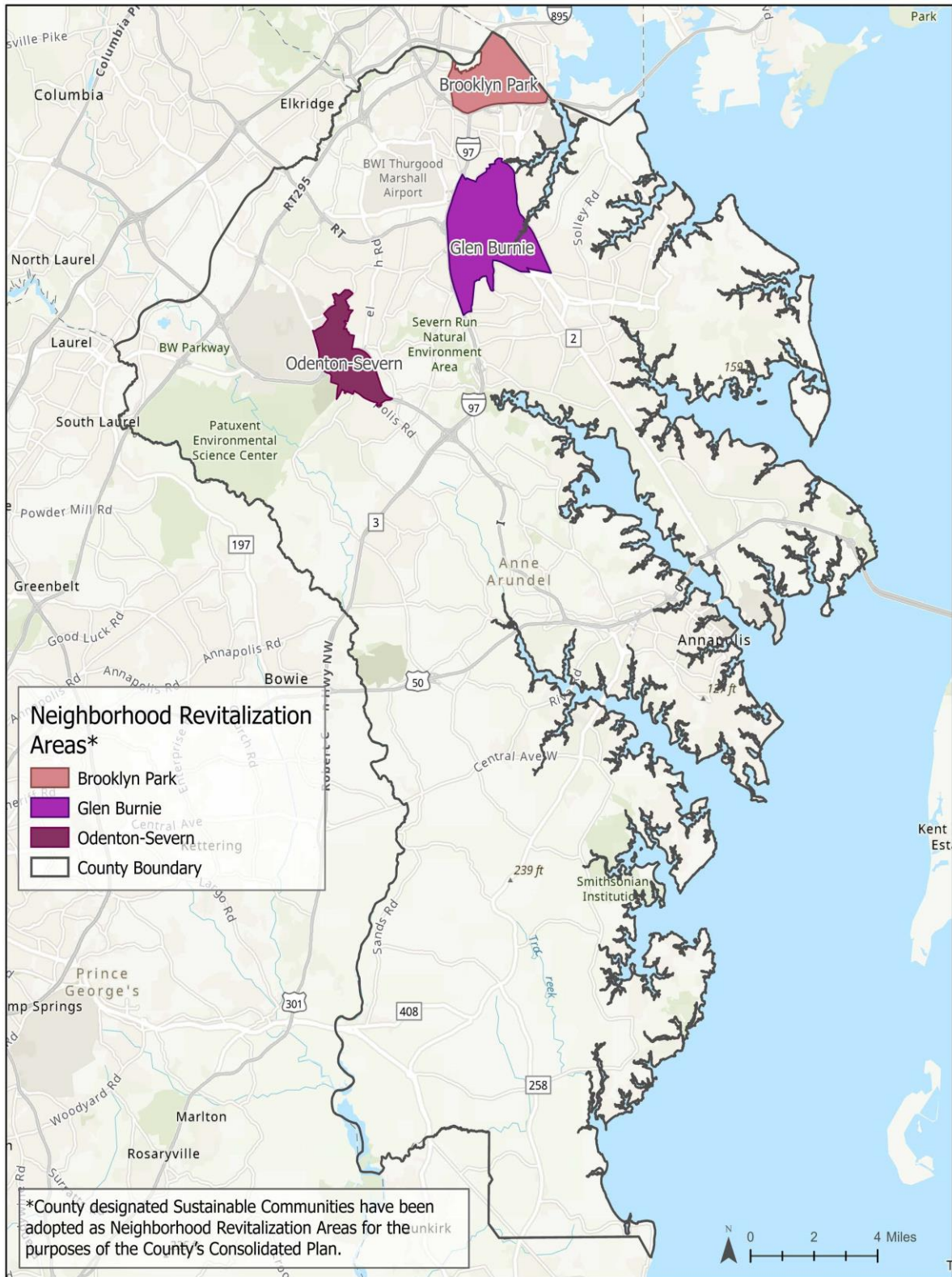
are a combination of entitlement grants, program income, required local match dollars, general County funds, competitive Continuum of Care funds, and Housing Choice Voucher funds. Additionally, the County and its partners utilized resources from the State of Maryland, federal Public Housing Capital Funds, Low Income Housing Tax Credits (LIHTC), as well as private funding.

Identify the geographic distribution and location of investments.

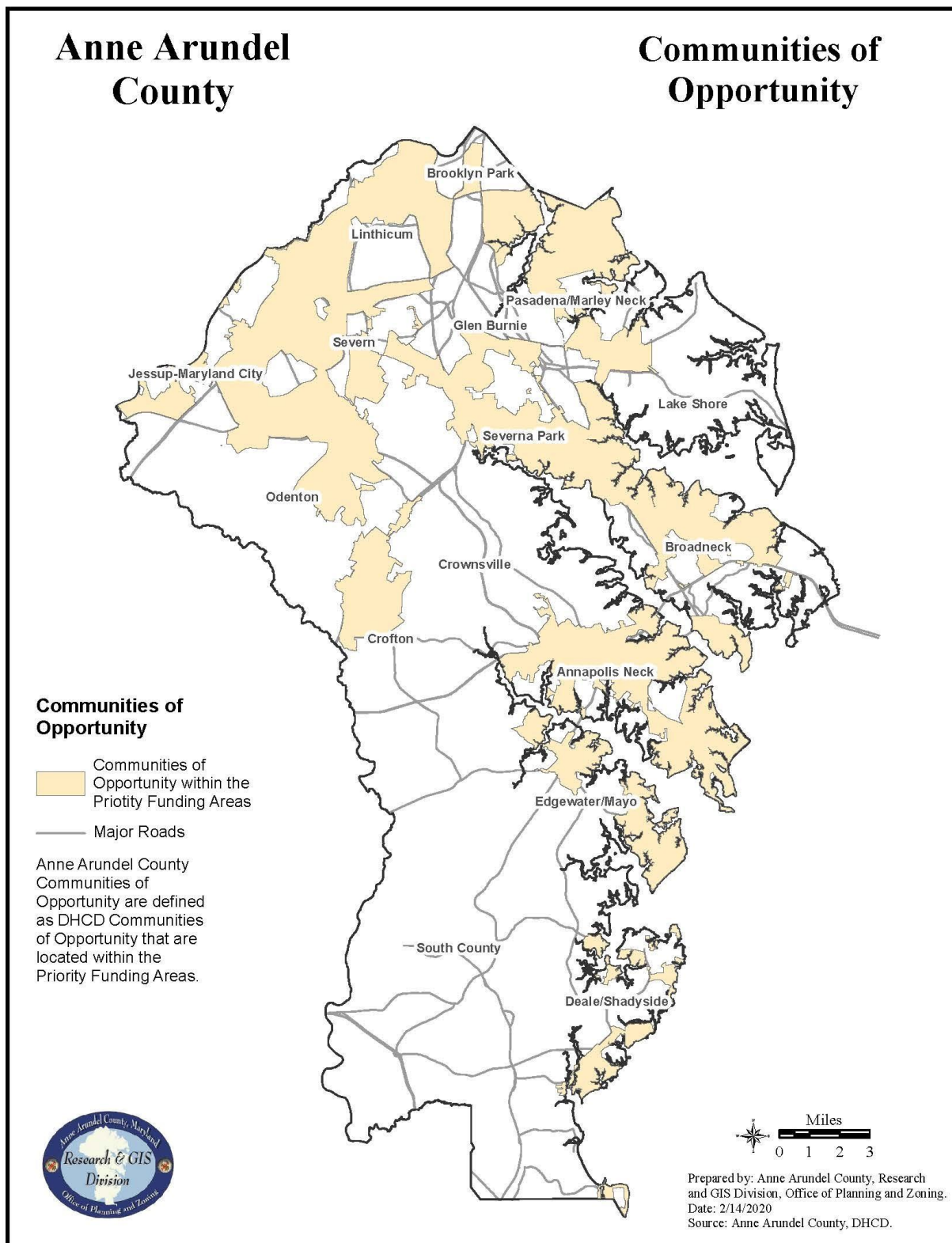
Table 4
Geographic Distribution and Location of Investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Opportunity Areas	46.00%	2.00%	Funds expended on Multifamily in Community of Opportunity as well as the Meade Village Boys & Girls Club
Neighborhood Revitalization Area	18.00%	7.00%	Funds expended on Chesapeake Arts Center, Boys & Girls Clubs at Meade, and Scattered Sites Rental Housing Program.

Map 1
Anne Arundel County Neighborhood Revitalization Areas



Map 2
Anne Arundel County Communities of Opportunity



Narrative

During Local Fiscal Year 2023, the County invested seven percent of its federal and County resources into projects and programs that enhance the quality of life in Neighborhood Revitalization Areas, including programs offered at the Chesapeake Arts Center, the Scattered Sites Rental Housing Program targeting the Brooklyn Park area, and the Boys & Girls Clubs at Meade. The Property Rehabilitation and Property Repair Programs are marketed heavily to these targeted neighborhoods, although the initiatives serve residents countywide. Additionally, although federal funds were not expended during the fiscal year for the development of the Severn Intergenerational Center, the County made significant investment of funds received through the Video Lottery Terminal (VLT) funds. A total of \$4,859,196 was expended during the fiscal year for the construction of the new Center located in the Severn area.

Communities of Opportunity are areas with strong schools and housing markets. They also have a low concentration of poverty, minority households and have healthy economic characteristics. These areas provide a positive environment for families to raise children and allow the elderly to live in a healthy community. Historically, few affordable housing units have existed in COOs and instead have been concentrated in older communities where there are concentrations of racial minorities and low- and moderate-income households. The Analysis of Impediments to Fair Housing Choice calls for the County to invest its HOME funds for new family rental housing units on sites outside of “impacted areas,” or conversely, within COOs.

Although funds were not expended during the fiscal year, the development of Eagle Park, a 120-unit senior/family project located in Hanover was fully underwritten with settlement planned for July 2023. Additionally, work continued on the following developments, which are at varied stages of development and underwriting, including: (i) the development of Blue Oaks at North Odenton Apartments, a 150-unit family project in Odenton; (ii) the development of Villages at Little Patuxent, a 78-unit senior project in Gambrills; and (iii) the development of Willows at Forest Drive, a 58-unit family project located in the City of Annapolis. These projects have received a county payment in lieu of taxes (PILOT) and will be requesting gap financing. However, due to the multi-year development process for affordable housing, just two (2) percent of federal funds were expended in COOs this fiscal year. County funds from the Video Lottery Terminal special revenue fund, recommended by the Local Development Council, were expended in the Severn area, both a revitalization area and COO, to construct the new Severn Multi-Generational Center which will offer a Boys & Girls Club and Senior Center to this community.

Leveraging

During Local Fiscal Year 2023, ACDS, on behalf of the County, worked to increase the amount of funds obtained from public and private sources. Examples of efforts to secure additional funds are summarized below.

- ❖ ACDS successfully leveraged approximately \$3,386.316 in County funding to support its homeownership, housing, and homeless programs.
- ❖ ACDS administered a first-time homebuyer program and leveraged its HOME funds with \$73,351 in County funds to enable low- to moderate-income households to obtain private mortgage funds.
- ❖ The Property Rehabilitation Program successfully leveraged its CDBG and HOME funds with \$247,028 in Maryland Housing Rehabilitation Program (MHRP) funds to rehabilitate properties countywide, and \$30,000 in State Revitalization Funds awarded through the Greater Baybrook Alliance to acquire and rehabilitate properties in the Brooklyn Park community.
- ❖ The County made significant investments with County resources including Local Development Council Video Lottery Terminal (VLT) funds, County Community Support Grant funds, and through the Laurel Race Course Impact Fund (LRCIF). For example, the County expended \$7,877,798 in VLT funds supporting many community development projects and organizations also funded with federal HUD dollars such as providing \$80,000 for Sarah House Shelter for operations, \$4,859,547 for the construction of Severn Intergenerational Center, and \$384,828 for the Spring Meadows Roof Replacement Project. The LRCIF funds in the amount of \$165,107 and Community Support Grants in the amount of \$1,053,799 provided needed resources to many community organizations serving and providing opportunities for low-income, youth, the homeless, and families experiencing food instability, among others. The County also utilized federal recovery act funds, American Rescue Plan Act (ARPA) funds in the amount of \$1,502,384, to support community grants to organizations serving the County's low- and moderate-income populations.
- ❖ The County expended \$642,593 in State Homelessness Solutions Program funds to support a range of housing and shelter emergency services for the homeless, complementing the federal and County dollars available to meet the needs of the homeless.

Match

The County met its commitments for federal programs requiring local matching contributions including the Emergency Solutions Grant Program (ESG) and the HOME Investment Partnerships Program (HOME). Catholic Charities received \$222,202 in State funds to support the operational cost of Sarah's House Emergency Shelter, complementing their ESG award of \$85,000. Additionally, for Sarah's House, Catholic Charities received funds from the U.S. Department of Defense, Federal Emergency Food and Shelter Program, United Way, as well as private sources. These funds exceeded the total ESG match requirement of \$183,049.

During federal Fiscal Year 2023, the local HOME match liability was \$157,135. While the County expended a total of \$17,891 in Local Fiscal Year 2024 match dollars, it was able to meet the Match requirement as Tables 5 and Table 6 illustrate by expending excess match funding that had been carried over from the prior year.

Table 5
HOME Match Report

Fiscal Year Summary - HOME Match	
1. Excess match from prior Federal fiscal year	\$ 547,614
2. Match contributed during current Federal fiscal year (2023)	\$ 17,891
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	\$ 565,505
4. Match liability for current Federal fiscal year	\$ 157,135
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	\$ 408,369

Table 6
Match Contribution for the Federal Fiscal Year 2023

Match Contribution for the Federal Fiscal Year 2023								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone, Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction, Materials, Donated Labor	Bond Financing	Total Match
SN0056	11/30/2020	\$ 679.00	0	0	0	0	0	\$ 679
MP0779	8/19/2022	\$ 3,951.00	0	0	0	0	0	\$ 3,951
MP0780	9/30/2022	\$ 4,300.00	0	0	0	0	0	\$ 4,300
MP0781	8/31/2022	\$ 5,840.00	0	0	0	0	0	\$ 5,840
TBRA	various	\$ 3,120.86	0	0	0	0	0	\$ 3,121

Total \$ 17,891

Table 7
Program Income

Program Income				
Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
\$ 2,668,648	\$ 1,127,669	\$ 378,846	\$ 56,642	\$ 3,360,829

HOME MBE/WBE Report

Table 8
Minority Business and Women Business Enterprises

	Total	Minority Business Enterprises (MBE)				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Number	5	0	0	2	2	1
Dollar Amount	\$ 190,073.59	\$ -	\$ -	\$ 141,291.00	\$29,972.00	\$ 18,810.59
Sub-Contracts						
Number	11	0	0	4	2	5
Dollar Amount	\$ 59,647.45			\$ 21,122.45	\$19,770.00	\$ 18,755.00
	Total	Women Business Enterprises	Male			
Contracts						
Number	5	0	5			
Dollar Amount	\$ 190,073.59		\$ 190,073.59			
Sub-Contracts						
Number	11	0	11			
Dollar Amount	\$ 59,647.45	\$ -	\$ 59,647.45			

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

Table 9
Minority Owners of Rental Property

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

Table 10
Relocation and Real Property Acquisition

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

CR-20 – Affordable Housing

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

Table 11
Number of Households

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	36	44
Number of Non-Homeless households to be provided affordable housing units	84	32
Number of Special Needs households to be provided affordable housing units	<u>3</u>	<u>3</u>
Total	123	79

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

Table 11 shows the outcomes generated from the CDBG and HOME funded Property Rehabilitation Program, Property Repair Program, Scattered Sites Rental Housing Program, HOME funded Mortgage Assistance Program, HOME funded Rental Production Program, the ESG funded Rapid Re-Housing Program, the HOME funded TBRA Program. In Local Fiscal Year 2023, the County met the majority of its goals, however, as the HOME funded rental and CHDO projects were not quite completed during the fiscal year, the County was unable to meet the goal established for the Number of Non-Homeless households to be provided affordable housing units.

Table 12
Number of Households Supported

	One-Year Goal	Actual
Number of households supported through Rental Assistance	20	44
Number of households supported through the Production of New Units	38	0
Number of households supported through the Rehab Existing Units	53	22
Number of households supported through Acquisition of Existing Units	12	13
Total	123	79

In addition to the program outcomes shown in Table 11 and Table 12, the County offered several other programs, including HOPWA and CoC funded tenant-based rental assistance programs, which are targeted to the homeless and special needs population. The CoC funded program provided rental assistance to 252 households and the HOPWA Program provided tenant based rental assistance to 32 households in Local Fiscal Year 2023.

Discuss how these outcomes will impact future annual action plans.

The County fell short of reaching its annual goal to produce new units or to rehab existing units. However, the County continued to make progress towards meeting the multi-family rental housing development goals. Affordable housing rental developments take multiple years to bring from application for funds to construction to lease up. In Local Fiscal Year 2023, the County continued construction on a new multi-family affordable housing project which, when completed, will create 38 units for families, as well as initiated renovation of Langton Green, Inc., an existing 59 room residential facility for low-income adults with intellectual and developmental disabilities. Therefore, given the multi-year nature of many of its capital projects, it is anticipated the County is moving towards fully achieving the goals and objectives identified in the *Anne Arundel County Consolidated Plan FY 2021 – FY 2025*.

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

Table 13
Number of Persons Served

Number of Persons Served	CDBG Actual	HOME Actual
Extremely Low Income	6	23
Low Income	11	6
Moderate Income	9	8
Total	26	37

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

Narrative

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

Table 14 shows the breakdown of the number of households by income served in HUD funded entitlement programs, including CDBG, ESG and HOME. The CDBG and HOME funded affordable housing programs served 100% low- and moderate-income households. Additionally, 100% of the households served by CDBG funded public service programs were low and moderate income.

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

Number of extremely low-income renter households	40
Number of extremely low-income owner households	7
Number of low-income renter households	4
Number of low-income owner households	13
Number of moderate-income owner households	16
Number of moderate-income renter households	0
Number of homeless persons served	44
Number of middle-income persons served	0

Additionally, in an effort to address the worst case needs in the County, 84 extremely low-income homeless households were served by ESG-CV, CoC, and State funded Rapid Re-Housing Programs and 165 low-income homeless households were served through CoC funded permanent housing programs. The HOPWA Program provided an additional 32 households with tenant based rental assistance. Finally, to help prevent extremely low income cost burdened households from becoming homeless, ACDS and its partners assisted 1,449 households utilizing Emergency Rental Assistance, CDBG-CV, and County general funds to prevent evictions. An additional 69 households were assisted with CDBG funded eviction prevention assistance.

CR-25 Homeless and Other Special Needs

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

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

The County continued its coordinated outreach procedures, helping homeless individuals easily access programs. The Anne Arundel County Department of Social Services (DSS) is the coordinated entry point for the emergency shelter system. Homeless individuals are referred to the coordinated entry intake employee, by shelter and outreach staff, or through the DSS resource centers. From 2020, all screenings for emergency shelter are completed via telephone. The process is marketed through Continuum of Care (CoC) members, County agencies, libraries, the faith community, food pantries and telephone operators of the United Way 211 service system. The coordinated entry is also advertised on the websites for ACDS and the County. Individuals least likely to access services can contact several emergency providers, including the Crisis Response System, to be assessed and referred to the coordinated entry intake employee. The CoC process gives priority for shelter to homeless individuals assessed as most vulnerable and living on the street or residing in a place not fit for human habitation in the County.

In Local Fiscal Year 2023, the County continued to offer a Homeless Outreach Team program. This mobile team served 308 homeless individuals encamped and/or residing on the streets in Anne Arundel County. Efforts to expand the homeless street outreach team during the COVID-19 pandemic were sustained and the three additional outreach workers maintained their positions, fully funded. The County has several outreach teams including the Crisis Response Team and two Assertive Community Treatment (ACT) Programs designated to serve homeless individuals diagnosed with mental illness. One of these ACT teams is part of a mental health grant and specifically targets the chronically homeless. The ACT Program and Crisis Response Team receives referrals from the police, hospitals, and shelters when a homeless individual is in crisis. In addition, Arundel House of Hope (AHOH) and The Light House provide outreach services and case management, day shelter, meals, and links to mainstream resources through the AHOH Day and Resource Center and The Light House Safe Harbour Resource Center.

Coronavirus Response: In response to COVID-19, the County utilized ESG-CV funds to increase the capacity of the outreach teams during FY22 and maintain that capacity during FY23 to better serve the homeless population by linking them to services and housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

Emergency Shelter – Anne Arundel County has approximately 50 year-round and 90 seasonal emergency shelter beds for individuals, and 90 year-round emergency beds for families. Typically, emergency shelters provide temporary housing for up to 90 days, along with three daily meals, case management, life skills, training, housing search assistance and other support services. The Winter Relief Program, which is a seasonal program operated by rotating churches and supplemented by the County, provides transportation, meals, and temporary

housing usually between the hours of 5:00 p.m. and 7:00 a.m. from November through April. This program returned to operating at pre-COVID capacity in Local Fiscal Year 2023 due in part to higher vaccination rates to mitigate risk of serious disease, the return of congregations who participated in the program pre-COVID, and supplementation of both funding and space by the County. Local shelters and the City of Annapolis provided additional freezing weather beds during the coldest nights. There is generally a shortage of emergency shelters for both individuals and families in the County, especially during the summer months when the rotating shelter and freezing weather beds are unavailable.

In Local Fiscal Year 2023, Sarah's House, operated by Associated Catholic Charities, Inc., expended \$85,000 in ESG funds from the County and served 299 persons. Additionally, The Light House, Inc., located in the City of Annapolis, utilized \$35,000 CDBG funds to provide supportive services to 56 homeless persons including children the family shelter and provided 211 homeless individuals emergency shelter as well. Finally, the YWCA operated a shelter for victims of domestic violence and continued to provide shelter and services to families and individuals.

Transitional Housing – AHOH continued to offer six transitional housing beds for homeless veterans at the Patriot House and nine transitional beds for families at three different locations. Additionally, the AHOH Fouse Center, a transitional housing program for men experiencing homelessness, served 23 men, and expended \$100,000 in County funds. The Fouse Center offers intensive support services for substance abuse and mental health support.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

One of the key strategies for ending homelessness in the County is to prevent the onset of homelessness. A multitude of County agencies assist households in avoiding homelessness by providing financial assistance for eviction prevention and utility turn-off assistance. In Local Fiscal Year 2023, the County used an array of funds to address the eviction crisis including CDBG, FEMA, State, County, private, CARES Act and federal Emergency Rental Assistance (ERA) funds.

In Local Fiscal Year 2023, \$45,000 in CDBG funds were expended by the Anne Arundel County Community Action Agency to provide eviction prevention, utility turn-off assistance and first month's rent. Additionally, the Anne Arundel County Partnership for Children, Youth, and Families expended \$20,000 in CDBG funds to continue the Brooklyn Park Family Stability

Program which provided eviction prevention and shelter diversion assistance. Through these two programs, over 69 individuals were prevented from becoming homeless. Other organizations, such as The Light House, helped avert the eviction of 40 individuals by providing a State funded homelessness prevention and diversion service through the Safe Harbour Resource Center. The Community Action Agency also helped families stay housed with a State funded homelessness prevention and diversion assistance program. Lastly, the Mental Health Agency for the County utilized approximately \$100,000 of County funds to provide an array of flexible resources to assist 169 individuals in a housing crisis.

In Local Fiscal Year 2023, the County continued its Eviction Prevention Program operated by ACDS, Housing Commission of Anne Arundel County, Anne Arundel County Partnership of Children, Youth, and Families and the Community Action Agency. The Programs continued to expend ERAP, CDBG-CV, and County funds. This emergency assistance prevents evictions and utility turn-off to keep families housed. The Program provides financial assistance for income eligible households to pay rental arrears and prospective rent to prevent homelessness. Those efforts resulted in the prevented eviction of 1,455 households during Local Fiscal Year 2023. CDBG-CV funds were also provided to the Partnership for Children, Youth, and Families to expand its shelter diversion program in response to COVID-19. Additionally, the County utilized CDBG-CV funds to provide legal assistance to 1,244 tenants facing eviction.

The County has developed discharge plans and strategies, depending on the population being served, to prevent individuals being discharged from a publicly funded institution – such as foster care, hospitals, mental health programs, and/or jail – from becoming homeless. DSS is responsible for implementing discharge planning for children in foster care. The goal is to make sure every child has a permanent supportive connection before aging out of care.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The County is committed to ending chronic homelessness and has embraced the Housing First Model and its strategy for ending chronic homelessness. As part of the development of the coordinated assessment process, the County adopted the VI-SPDAT as its assessment tool, which evaluates and ranks each homeless individual based on several risk factors, generating a centralized list of most vulnerable, chronically homeless individuals. Those who are ranked as the most vulnerable are given priority for the HUD-funded permanent supportive housing programs and other services in the County. The list serves as the coordinated waitlist for all HUD funded permanent housing programs in the County.

The County utilized a rapid re-housing strategy for homeless families. This approach expended \$106,589 in ESG funding, \$143,697 in ESG-CV, and \$157,979 in CoC funding for various rapid re-housing programs serving 103 households in Local Fiscal Year 2023. The family shelters also work to help families increase their incomes so they can obtain housing. The Light House also operated a State funded rapid re-housing program, which served twelve homeless households. The Partnership for Children, Youth, and Families operated a State funded rapid re-housing program for unaccompanied homeless youth aged 18-24 that served nine youth. In response to COVID-19, a rapid re-housing program was operated at the YWCA using ESG-CV funds serving families fleeing and/or attempting to flee domestic violence. ACDS implemented a new HOME and County funded TBRA program which provides rental assistance, housing search, and case management for up to 12 months. A total of 25 families were provided housing during the fiscal year.

Additionally, Project North, a transitional housing program operated by Catholic Charities located at Sarah's House in Ft. Meade continued to receive project-based housing vouchers from the Housing Commission of Anne Arundel County to serve 17 homeless families. The Light House also continued to provide permanent housing for homeless individuals and families at the Willow House, Anchor House, and Bistro Apartments.

Including the Shelter Plus Care Program, the County expended a total of \$2,212,530 in CoC funds and provided 162 households with permanent supportive housing targeted to the chronically homeless through the housing programs listed below. Additionally, the CoC funded rapid re-housing program expended \$157,979 and served 31 households.

- ❖ Community Housing Program – Arundel House of Hope (AHOH) expended \$145,539 in CoC funds providing 15 chronically homeless individuals with permanent supportive housing.
- ❖ Safe Haven Consolidated Program – AHOH expended \$127,880 in CoC funds providing nine chronically homeless persons with permanent supportive housing.
- ❖ Housing First Program – People Encouraging People, Inc. expended \$200,215 in CoC funds providing tenant based rental assistance and intensive case management services to 16 chronically homeless households.
- ❖ SHOP Consolidated Program – The Anne Arundel Mental Health Agency expended \$362,586 in CoC funds providing tenant based rental assistance for 26 homeless households.
- ❖ Shelter Plus Care – The Maryland Behavioral Health Administration was awarded \$442,183 in CoC funds to provide tenant based rental assistance to 26 homeless households.
- ❖ Anne Arundel Partnership for Permanent Housing Program – ACDS expended \$752,282 in CoC funds to administer a permanent housing program, which is operated through a partnership between the Housing Commission, AHOH and the Department of Social Service.

This Program provided housing assistance to 66 households, including families who were chronically homeless, as well as providing intensive case management and supportive services. This Program also provides \$25,000 for the County's HMIS system operated by DSS.

Special Needs Population

The County supported affordable housing for other special needs populations by providing rental assistance to 32 households with an adult member diagnosed with HIV or AIDS.

Construction began on Langton Green's Inc.'s existing 59 room residential facility for low-income adults with intellectual and developmental disabilities to live in a supportive living environment. The project has been funded through the CHDO Housing Acquisition and Renovation Program, as well as CDBG, and County funds and is anticipated to be completed during the next fiscal year.

CR-30 – Public Housing

Actions taken to address the needs of public housing.

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

As of June 2023, the Housing Commission had a total of 4,731 households on a waiting list for public housing units, 21,064 on a waiting list for housing choice vouchers, 16,655 on waiting lists for tenant-based voucher programs, and 24,915 on waiting lists for Heritage Crest, Overlook, Oakleaf Villas, Pumphrey House, Wiley Bates, Mainstream, SHP, and HOPWA. These waiting list numbers include duplicates, meaning a household can be on more than one waiting list. Applicants are placed on the waiting list based on the date and time of their application. Applicants are advised to take into consideration their current situation when applying and choose the communities that best meet their needs. The Housing Commission cannot estimate the time it will take to receive assistance and encourages applicants to apply to multiple agencies for assistance.

There are four existing public housing communities totaling 472 units:

1. Glen Square
2. Stoney Hill
3. Pinewood Village
4. Pinewood East

All four communities are extremely well maintained, consistently achieving a HUD Public Housing inspection score of 91 or greater. However, the units are ageing and are often unable to meet the needs of the population they serve. For this reason, the Housing Commission is utilizing the Rental Assistance Demonstration (RAD) Program to redevelop all its public housing communities.

Actions planned during the next year to address the needs for housing.

Utilizing the RAD Program, the Housing Commission will eventually convert all its public housing communities to project-based rental assistance units and address long-term maintenance needs by redeveloping the properties. Acting as a developer, the Housing Commission has partnered with consultants, architectural and engineering firms, and investors to complete enhancements of the four remaining public housing communities. Glen Square and Stoney Hill are in the redevelopment phase and expect to be converted by the end of Local Fiscal Year 2024 as part of a consolidated redevelopment project referred to as Heritage Homes. Planning will begin in Local Fiscal Year 2024 for Pinewood Village and Pinewood East. To date, the Housing Commission has restructured the ownership of four of its communities through the RAD Program. Residents of these communities can participate in the Housing Commission's Family Self Sufficiency and Choices Programs, both of which are funded with federal and County dollars. These programs provide the following assistance:

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

The Program Coordinator provides these services to support self-sufficiency and independence. The Housing Commission also offers other programs with the Boys & Girls Clubs and Workforce Development.

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

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

During Local Fiscal Year 2023, The Housing Commission will continue to encourage its residents to become involved in the management of their communities. Resident Councils will continue to operate at each public housing community, providing a monthly forum for residents to express their concerns and needs. In addition, the 14-member Resident Advisory Board will meet quarterly with key staff, providing a conduit for communicating information, sharing ideas, and ensuring resident concerns are clearly identified, analyzed, and evaluated for service. The Housing Commission will also work with the residents of the RAD converted properties to maintain a resident council and stay involved in the management of their communities. In addition, the Housing Commission will continue to have a resident serve on their Board of Commissioners. Residents will be encouraged to provide feedback regarding housing and communities through resident surveys and interviews, with feedback being incorporated into the Capital Improvement Plan.

Residents who are interested in homeownership will be encouraged to take part in the Homeownership Voucher Program, which allows residents who are ready for homeownership to use their vouchers towards a mortgage payment. Eligible participants are referred to the Homeownership Counseling Program and federally funded Mortgage Assistance Program administered by ACDS.

If the PHA is designated as troubled, describe the way financial assistance will be provided or other assistance.

Not applicable.

Discussion

The Housing Commission provides residents with a plethora of opportunities to be involved in developing priorities and working with management to address issues. Along with its other County partners, the Housing Commission gives residents interested in homeownership resources to pursue that goal.

CR-35 – Other Actions

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.

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

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

High construction costs are also a barrier to affordable housing. When the housing bubble burst in 2007/2008, a large number of construction workers lost their jobs. Many of them went into other industries and have never returned. A larger issue is the cost of building materials, which represents almost 50% of the construction cost. The recent spike and ongoing volatility in material pricing and availability is tied to insufficient production caused by COVID-19. The dearth of skilled laborers and high cost of materials directly affects the industry's ability to produce affordable units. As these two issues are not affected by local public policy, providing low-cost financing is one of the only ways local jurisdictions can have a positive impact on this condition.

Actions to Remove Barriers

During Local Fiscal Year 2023, the County carried out the following activities to ameliorate barriers to affordable housing:

Policies to Address Land Availability and Address Regulatory Barriers

Several zoning policies currently exist to facilitate and incentivize affordable housing development, including a Workforce Housing zoning provision, which allows an increase in density of up to 22 units per acre as a conditional use in R-5, R-10, and R-15 residential zones, as well as in commercial, light industrial zones, and mixed-use zones. In exchange for the increase in density, the development must include affordable rental units for households earning 60% and below area median income (AMI) and homeownership units for households earning 100% and below AMI. The zoning code also includes a 50% reduction in water and sewer fees for developments meeting or exceeding the number of workforce housing units that are required under the provision. This ordinance has helped increase the viability of potential affordable housing developments in the County as several developers met with ACDS during Local Fiscal Year 2023 to discuss potential projects. During Local Fiscal Year 2023, the County finalized and recorded the legal documents for Eagle Park, the County's first workforce housing development, which will include 120 units of affordable housing for families and older adults in Jessup. This project would not have been a viable residential development without the workforce housing zoning provision.

The County zoning code also contains a provision that waives water and sewer fees for affordable housing development and allows residential rental development if it is serving elderly persons of moderate means earning 80% AMI and below in commercial areas. The County just finalized and recorded legal documents for one such property, which includes the construction of 78 units of affordable housing for older adults in the Gambrills/Crofton area, utilizing a HOME loan fund, which is expected to close later this calendar year. The original Housing for Elderly of Moderate Means law was recently updated so that the definition of "elderly household" now includes non-elderly residents so long as the head of the household is elderly, to be consistent with federal funding programs.

Impact fees for affordable housing developed by nonprofit developers for households earning 120% and below AMI are also waived; ACDS is currently in the pre-development phase for a 10-unit affordable homeownership property expected to leverage this incentive.

The County may provide Payments-in-Lieu of Taxes (PILOTs) agreements as a financial incentive for developers building affordable rental housing. In Local Fiscal Year 2022, the County approved PILOT agreements for five affordable housing projects to support the creation of 406 new units for older adults and families, as well as to rehabilitate and preserve 757 family units. During LFY2023, four of the five projects were in varying stages of the

underwriting process, utilizing a combination of local, State, and federal resources, including Low Income Housing Tax Credits.

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

Finally, in Local Fiscal Year 2023, the County re-convened a committee to review Modest Priced Dwelling Unit (MPDU) policies and developed draft legislation to introduce in Local Fiscal Year 2024.

Actions to Increase Resources

Under the leadership of the County Executive and with support from the County Council, ACDS was awarded \$10,000,000 in County general funds to support affordable housing development throughout the County for Local Fiscal Year 2023; as part of the FY 2024 budget process, the County enacted legislation establishing a permanent financing mechanism for the Trust Fund, which is expected to generate \$7.8 - \$10 million in revenue each year to support affordable housing preservation and development. This fund, coupled with local HOME, HOME ARP, and general County funds, is allowing the following projects to close in FY 2024:

- ❖ Eagle Park - New construction - 120 units for families and older adults (Jessup)
- ❖ Morris Blum - Redevelopment and preservation- 154 units for former public housing residents (Preference for older adults and persons with disabilities in City of Annapolis)
- ❖ Heritage Homes - Redevelopment and preservation - 182 units for former public housing residents (Glen Burnie and Odenton)
- ❖ Blue Oaks @ North Odenton - New construction - 150 units for families (Odenton)
- ❖ Villages at Little Patuxent - New construction - 78 units for families (Gambrills)
- ❖ Doll Apartments - Redevelopment and preservation- 16 supportive housing for individuals and families experiencing homelessness (Glen Burnie)

Actions taken to address obstacles to meeting underserved needs.

The main obstacle the County identified in the *Anne Arundel County Consolidated Plan FY 2021 – FY 2025* for addressing unmet needs of low- and moderate-income residents is the lack of affordable housing and related services. The housing demand for those at the lowest income

levels far exceeds the inventory, while rental rates rise for moderate income households and all but price them out of their homes. The need for additional support, such as childcare, transportation, and medical assistance, also makes meeting the needs of underserved populations a significant challenge.

In Local Fiscal Year 2023, the third year of the Consolidated Plan, 100% of the federal entitlement funds were targeted to serving low- and moderate-income residents as well as improving low- and moderate-income communities.

Additionally, the County utilized \$3,385,953 in County general funds to support/complement activities and projects funded with federal and State funds. The County worked diligently to leverage State and federal funds with private funds to meet the needs of low- and moderate-income residents.

Actions taken to reduce lead-based paint hazards.

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

The federally funded Property Rehabilitation Program, Property Repair Program, Accessibility Modification Program, and the Scattered Sites Rental Program are all administered by ACDS in accordance with the Lead-Based Paint Hazard Reduction Act of 1992, or Title X, which took effect in September 2000. Before construction activities are undertaken, ACDS requires a qualified Risk Assessor to properly test each applicable residence for the existence of LBP and prepare a risk assessment report, which dictates the required methods for addressing the LBP hazard. Residences with peeling or flaking paint are not eligible to be purchased through the federally funded Mortgage Assistance Program unless any LBP hazard deficiencies are corrected following proper lead safe work practices. A passed LBP clearance report, as prepared by a certified LBP risk assessor, is required, and needs to be provided to ACDS.

LBP in countywide residential rental properties is addressed through the enforcement of the State of Maryland Reduction of Lead Risk in Housing law. Owners of rental properties are required to register their units with the Maryland Department of the Environment (MDE), distribute educational materials to prospective tenants and meet specific LBP hazard reduction standards. In addition, all contractors performing lead paint abatement work must be trained by a MDE licensed training provider and must receive accreditation to perform lead paint activities.

Residential housing in the County is also governed by the Property Maintenance Code, which requires exterior wood surfaces to be treated and/or protected from the elements. All exterior

surfaces, including soil, must be free of peeling, flaking and blistering paint. In Local Fiscal Year 2023, through the Property Rehabilitation, Accessibility Modification, and Scattered Sites Rental Programs, a total of 21 properties were assessed for LBP hazards; of these, 15 were constructed before 1978. All the properties were brought into compliance in accordance with the Lead-Based Paint Law and 13 of these properties are now considered to be lead safe or lead free.

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

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

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

Anne Arundel County Family Support Center, operated by Maryland Family Network and DSS, is located in Annapolis. This 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. In addition, the West County Family Support Center, operated by Kingdom Kare, opened in August of 2021. The Center is leveraging a variety of County and State funds to serve teen parents and their children in the Severn Neighborhood Revitalization Area. DSS also operates a Community Resource Center and a Customer Service Center in Glen Burnie and Annapolis. These Centers offer one-stop access to community services where residents can access traditional income supports such as Temporary Cash Assistance (TCA), Food Stamps and Jobs Works Arundel, an employment program operated by Anne Arundel Workforce Development Corporation. The Centers also provide space for community partners such as the Anne Arundel County Literacy Council, the Organization for Hispanic and Latin Americans and the Maryland Division of Rehabilitation Services.

The County utilizes federal funds for projects/programs providing maximum benefit to extremely low - moderate income households. In Local Fiscal Year 2023, the Opportunities

Industrialization Center of Anne Arundel County (OIC) assisted 118 low-moderate income individuals and expended \$30,000 in CDBG funds. The Program offers classes covering English for Speakers of Other Languages, basic academic skills, GED preparation, and computer skills training classes for low-income residents who are unemployed or underemployed. The County also continued to provide used road ready vehicles to assist low-income households maintain or increase their employment. In the fiscal year, \$5,000 in CDBG funds were expended to provide a total of three cars to eligible families.

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

Actions taken to develop institutional structure.

The County is organized to administer housing and community development programs and has established a comprehensive approach to enhance the coordination between various departments of County government, federal and State agencies, private nonprofits, and for-profit developers. An elected County Executive and County Council govern Anne Arundel County. The County Council is the legislative body of Anne Arundel County government and approves all policy and budgetary actions. The County Executive, representing the executive branch of government, appoints the Chief Administrative Officer and other heads of executive agencies. This is all 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 activities in the County.

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

The structure of the ACDS Board of Directors allows for coordination among various leading agencies. The 13-member Board includes five members appointed by the County Executive and one appointed by the Housing Commission. These appointed members provide integral

communication links between ACDS and the departments/agencies they represent. The involvement of the Board members adds a wealth of experience to the planning and delivery of housing/community development programs and activities in the County.

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

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

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

Both ACDS and the Housing Commission of Anne Arundel County (Housing Commission) attend monthly Core Group meetings with other County agencies and affiliates, including the Mental Health Agency, Health Department, Department of Social Services (DSS) and the Department of Aging and Disabilities. This enables a high level of coordination with the County Executive's staff and the head of each agency around issues affecting public and assisted housing programs and initiatives. As part of regular program development and implementation, ACDS and the Housing Commission work with various nonprofit agencies who provide wrap around services and case management support, including but not limited to The Arc Central Chesapeake Region, People Encouraging People, and Anne Arundel County Mental Health Agency, Inc., The Housing Commission, ACDS staff, and DSS staff also meet quarterly to review case files for clients utilizing Continuum of Care (CoC) or HOPWA vouchers.

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 monthly to develop and assess the implementation of policies and procedures, develop, and refine the implementation of plans to end chronic, veteran, and youth homelessness, and design and refine the coordinated entry process.

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

See Appendix I, the Local Fiscal Year 2023 Actions to Affirmatively Further Fair Housing, attached to this document.

CR-40 – Monitoring

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

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

ACDS completed its monitoring of projects and activities through risk assessments, comprehensive desk reviews, and on-site monitoring of select projects. Risk assessments involve a review of the project's complexity and size, funding sources, management staff and capacity, quality of reporting and documentation, and past compliance problems. Desk reviews involve examining information and materials provided by the project and program sponsors to track performance and expenditures, as well as to identify potential problem areas. ACDS completed or is in the process of completing comprehensive desk monitoring or on-site monitoring visits for CDBG, CDBG-CV, ESG, ESG-CV, HOME, HOPWA, and CoC funded subrecipient grants in Local Fiscal Year 2023.

Additionally, on-site monitoring of subrecipients is scheduled to be completed for all CDBG-CV and ESG-CV projects and programs in the fall of 2023. Desk top financial review is conducted on a monthly or quarterly basis. ACDS staff will follow its standard subrecipient monitoring procedures to complete the full compliance review. This includes a review of files to verify the

eligibility of activities being funded, financial management and controls and general compliance with regulations, policies, and procedures.

Monitoring, whether desk or on-site, included a review of files to verify the eligibility of activities being funded, financial management and controls and general compliance with regulations, policies, and procedures. ACDS staff worked with several subrecipients to address minor concerns, which were subsequently addressed, and all programs reviewed were found to be operating with clear documentation, tracking systems and controls in place, with evidence of an understanding of, and compliance with, the regulations. On-site monitoring of all programs is anticipated to be conducted in Local Fiscal Year 2023.

In addition to the monitoring of subrecipients, on-site monitoring for CDBG and HOME funded residential properties was also conducted during the past fiscal year. Several CDBG funded projects were monitored including - five multi-family projects. All group homes funded with CDBG funds were monitored in Fiscal Year 2022. Due to the low number of units in each group home, monitoring typically takes place every two to three years. The group homes are next scheduled for monitoring during Local Fiscal Year 2024.

All five CDBG funded multi-family projects were physically inspected for per Housing Quality Standard requirements. Three of the properties passed inspections at first evaluation, while two of the properties had units which initially failed the inspection due to minor housing quality standard failures. Both properties corrected the failures, and subsequently passed the reinspection. Approximately 20 percent of the total units in the five CDBG multi-family projects were inspected. A total of 20 HOME funded multi-family projects and one group home was monitored in Local Fiscal Year 2023. The results of the HOME project compliance monitoring are discussed in greater detail in CR-50 HOME section of this report.

Citizen Participation Plan

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

In accordance with the public notification requirements of *Anne Arundel County Citizen Participation Plan*, notice of the availability of the draft CAPER was published in the *Annapolis Capital* and *Maryland Gazette* newspapers on Wednesday, September 6, 2023. Notices were emailed to the Community Development Stakeholders List, which includes interested citizens, previous applicants and recipients of community development funds, representatives of community organizations, County agencies and service providers who serve low- and moderate-income persons, elderly and special needs populations, and public housing community residents and property managers. The draft CAPER was accessible and available for review and public comment on the ACDS website at www.acdsinc.org, and upon request from ACDS at 410-222-7600. The comment period for the Local Fiscal Year 2023 CAPER (Program

Year 2022) was held for 15 days from Wednesday, September 6, 2023 to Thursday, September 21, 2023.

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

CR-45 – CDBG

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

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

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

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

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

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

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

The projects are monitored for compliance with HOME regulations by reviewing required documentation for tenant eligibility, income calculation and verification, and lease and rent

compliance, as well as physical inspections of the HOME units. An assessment of the current management plan activities and tenant services is reviewed in each monitoring visit to compare for consistency with the Management Plan and Tenant Services Plan on file. A review of their marketing plan is completed prior to the monitoring visit to ensure compliance with affirmatively fair housing requirements. A review of the most recent Audited Financial Statements also takes place during the monitoring to verify the project's financial viability, amounts on security deposits, timelines of debt payments, and amounts being retained in any reserve accounts per the HOME agreement and Deed of Trust.

As of Fiscal Year 2023, the County has a total of 46 HOME funded multi-family rental projects and group home projects. Of the funded projects, 23 are multi-family and 23 are group homes. See list of HOME funded projects that were monitored in Appendix III: HOME Projects Monitoring List – Program Year 2023.

Multi-family Projects

In the previous year, two multifamily projects completed the HOME Affordability and were released from the Agreement of Restrictions and Declaration of Covenants (Bay Forest and Glen Forest Senior Housing). These will no longer be monitored for HOME Compliance. Additionally, the HOME funded loan balance for Bay Ridge Gardens Apartments in Annapolis, MD was paid out by the developer in Fiscal Year 2022. This project is no longer in the ACDS loan portfolio.

One project (Wilbourn Estates) completed construction and the lease-up period was in early Local Fiscal Year 2023. The initial HOME Compliance monitoring review took place on October 28, 2022, and the project was determined to be complying. The annual review of the property will take place in the early part of the next fiscal year. One project is under substantial renovation/construction (Brock Bridge) and will be monitored for compliance once the construction/renovations are completed. Therefore, in Local Fiscal Year 2023, a total of: 21 HOME funded multi-family projects and two (2) HOME CHDO multi-family projects were monitored for a total of 23 HOME Projects.

Group HOME Projects

Two Group Homes (formally owned by OMNI HOUSE) were monitored in late Local Fiscal Year 2023 due to changes in the project's ownership. The group home consists of units in two different projects, Cromwell Fountain, total of 6 condo units, housing up to 12 residents and Oak Villa with 2 condo units, housing up to 12 residents. Two findings concerning both projects were identified, and the new property management is in the process of resolving these findings. During Local Fiscal Year 2024, the CHDO will be monitored remotely on a quarterly basis to ensure the new management is functioning in compliance with program rules and regulations.

Summary

The County conducted a comprehensive review of tenant files for 21 multi-family projects and two (2) group home projects, for a total of 23 HOME rental projects, which involved the review of 157 HOME -assisted tenant files and physical inspections. Any tenant files reviewed that did not meet HOME compliance were discussed with the project managers and corrected before issuing a final monitoring report. Of the 157 HOME-assisted units, 24 units had failed physical inspections. These 24 units will be re-inspected during September 2023.

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

Affirmative Marketing

All recipients of HOME funds through the Rental Housing Production Program are required to provide documentation of their efforts to market their housing units in a manner that complies with federal requirements addressing affirmative marketing practices, including the Fair Housing Act of 1988, Executive Order 11063 and Title VI of the Civil Rights Act of 1964.

Methods of outreach can include notices in community-based newsletters, places of worship, community centers, senior centers, housing counseling centers and other gathering places. Notices also must be sent to special interest groups and placed in local newspapers with specific minority readership. Developers must keep records detailing all their efforts to affirmatively market their units. ACDS staff, on behalf of the County, assess compliance with affirmative marketing at the time of initial lease up. Also, in accordance with ACDS monitoring procedures, ACDS ensures all projects funded with HOME funds continue to adhere to their respective Affirmative Fair Housing Marketing Plans throughout their affordability period.

No HOME funded Rental Housing Projects were completed during Local Fiscal Year 2023, therefore, the County did not complete the assessment which is required by the “Supplementary CAPER Preparation Director and Guidance” issued by HUD regarding affirmative Fair Housing Marketing Plans.

As stated earlier, 23 HOME funded multi-family projects were monitored during Local Fiscal Year 2023. During monitoring visits, staff continued discussions with property managers regarding outreach to those least likely to apply for housing at their property, including those who speak English as a second language, primarily the Hispanic community. If necessary, project owners were encouraged to amend their current list of publications in which they advertise to include those which are targeted to the Hispanic community.

To be eligible to participate in the HOME funded Mortgage Assistance Program, applicants must be a graduate of the ACDS Homeownership Counseling Program. Therefore, marketing of the

Program, which provides closing cost, down payment, and mortgage write-down assistance, is done mainly through the Homeownership Counseling Program. The Homeownership Counseling Program is marketed in local newspapers and on the ACDS website, with special marketing efforts in the revitalization of neighborhoods and at community events.

During Local Fiscal Year 2023, ACDS conducted more than 10 outreach events via both in person and virtual meetings. The staff held informational virtual meetings and attended in person community events, to provide information to partners. This outreach was targeted to faith-based organizations, service providers and other organizations that serve protected classes and target underserved communities, which has proven to be an effective way of sharing information about programming offered in the County. In addition, ACDS participated in phone calls and meetings with lenders and Realtors to educate them about the Homeownership Counseling, Mortgage Assistance, Foreclosure Prevention Counseling, and Property Rehabilitation Programs. The success of this affirmative marketing can be seen in the fact that at least 85 percent of Homeownership Counseling Program participants who self-identified their race were Non-White or mixed race, while approximately 25% of the total County population is Non-White. Furthermore, during Local Fiscal Year 2023, HOME funded Mortgage Assistance Program loans assisted six Non-White households purchase a home (67 percent of program participants).

MBE/WBE Report

Recent Anne Arundel County census data shows that the Non-White population is 26.7%, and the Hispanic population is 7.5%.

It is expected MBE/WBE participation for construction contracts and sub-contracts awarded in the County be representative of the ethnic minority population. As shown on Table 8, a total of 5 HOME funded projects, totaling \$190,074 in construction contracts, were completed during Local Fiscal Year 2023. Out of the five contracts awarded to general contractors, four contracts were awarded to MBE firms with a total contract value of \$171,263, or approximately 90 percent of the contracts awarded. A total of 11 sub-contracts were awarded \$59,657; of these, six sub-contracts were awarded to MBE firms, or 69 percent of the value of the construction sub-contracts. Out of the 5 construction contracts awarded, zero were awarded to WBE firms. In conclusion, the County met its minimum standards to ensure equity in construction awards during the fiscal year.

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

As shown in Table 7, a total of \$1,127,699 in HOME program income was received from the repayment of low interest loans and/or deferred loans from the Mortgage Assistance Program, the Rental Housing Production Program, and the CHDO Group Home Acquisition and

Rehabilitation Program. A total of \$378,846 in program income was expended during Local Fiscal Year 2023, which was used for program costs and administrative support.

The Property Rehabilitation Program utilized a total of \$59,312 HOME funds for three (3) income eligible homeowners in Local Fiscal Year 2023. Two White households and one Black household were served. One household has a household income documented at 30 percent of AMI and the other two families have a household income documented at 80 percent and below.

The Mortgage Assistance Program provided nine loans in the amount of \$293,399 to income eligible first-time homebuyers in Local Fiscal Year 2023. Of the nine assisted, six loans were provided to Black households and three were provided to White households.

Finally, a total of 25 homeless households were provided with \$56,642 in HOME funded tenant based rental assistances. Of the 25 households, 72 percent were Non-White.

Describe other actions taken to foster and maintain affordable housing.

Specific activities to foster and maintain affordable housing undertaken in Local Fiscal Year 2023 utilizing a wide range of federal, State, and local resources include:

- ❖ provided homeownership counseling to 923 households;
- ❖ provided comprehensive property rehabilitation or repair services to 19 income-eligible households;
- ❖ assisted nine first time homebuyer to purchase a home by providing down payment, closing cost, and mortgage write-down assistance;
- ❖ increased the supply of scattered sites rental housing by acquiring and rehabilitating four units that are rented to low-income households in the Brooklyn Park area;
- ❖ progressed towards meeting the multi-family rental housing development goals as most affordable housing rental developments take multiple years to bring from application for funds to construction to lease up. In Local Fiscal Year 2023, the County continued construction on a new multi-family affordable housing project which when completed will create 38 units for families as well as initiated renovation of Langton Green, Inc.'s existing 59 room residential facility for low-income adults with intellectual and developmental disabilities. The County finalized the underwriting of Eagle Park, a development which includes 120 units of affordable housing for families and older adults, as well as, Morris Blum, the redevelopment of an existing public housing community for older adults and those with disabilities. Both projects are anticipated to settle in July/August 2023;

- ❖ provided 293 homeless households with rental assistance using CoC, ESG, ESG-CV, State, and County funds; and
- ❖ through an array of funding sources, assisted 1524 households with financial assistance to prevent homelessness.

APPENDIX I

Overview

Although a jurisdiction's obligation for affirmatively furthering fair housing arises in connection with the receipt of federal funding, the fair housing obligation is not restricted to just the design and operation of programs funded with the dollars received from HUD. The obligation to affirmatively further fair housing extends to all housing and housing related activities in the grantee's jurisdiction, whether publicly or privately funded. As a recipient of funds, and as part of the Consolidated Plan process, the County certifies that it is affirmatively furthering fair housing by completing an Analysis of the Impediments to Fair Housing (AI), taking actions to address those impediments, and maintaining records of the County actions to overcome the impediments.

In 2018 the County joined with its regional counterparts in Baltimore City, Baltimore County, Harford County and Howard County (the Regional Fair Housing Group) and contracted with an independent consulting firm to conduct a regional AI, as well as local AIs on behalf of each jurisdiction. The process included: (1) a robust analysis of housing data; (2) a regional stakeholder engagement process that included at least 10 regional meetings; (3) a local stakeholder engagement process, which involved a public hearing and at least six smaller meetings and focus groups in Anne Arundel County; and (4) a survey of protected classes answered by over 3,000 residents in the region. The draft AI and public comment period were completed at the end of Local Fiscal Year 2020, and a final AI was published in August 2020.

The following segment details the actions taken on the local level to further fair housing under the 2020 AI. The last segment provides a summary of the regional activities undertaken during Local Fiscal Year 2023.

Anne Arundel County Cumulative Fair Housing Activities: Local Fiscal Year 2021 through Local Fiscal Year 2023

FAIR HOUSING ACTIONS		FAIR HOUSING ISSUES/ IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY	METRICS AND MILESTONES
Increase affordable and workforce rental housing options and opportunities for ownership				
1	Invest in the creation of affordable and accessible rental units in Communities of Opportunity, especially in transit zones.	Lack of access to opportunity due to high housing costs	ACDS, Affordable Housing Developers, MD DHCD	The County prioritized the investment of federal HOME funding and County general funds into creating new affordable rental units in Communities of Opportunity and transit zones, recognizing that this often requires developers with developable land and other financing commitments. After successfully analyzing and proposing PILOT legislation in Local Fiscal Year 2022 to provide operating subsidies for four new affordable housing developments that will create, collectively 406 new rental units for families and older adults, the County awarded PILOT agreements to these four projects in Local Fiscal Year 2023. During the past fiscal year, ACDS, on behalf of the County, substantially completed underwriting on three of the four projects, which will receive a combination of County HOME, County general funds, and County Affordable Housing Trust funds to close critical financing gaps and help create deeper income targeting. Of these developments, one was made possible due to the County's Workforce Housing zoning provision, and one was made possible due to the County's Housing for Elderly of Moderate Means zoning provision.
2	Invest in the preservation of the existing stock of affordable rental units.	Potential loss of affordable housing in future	ACDS, HCAAC, HACA, County Council	During Local Fiscal Year 2023, ACDS began and substantially completed the underwriting process using HOME funds, County Affordable Housing Trust Funds and RAD conversion to support the redevelopment of two public housing properties owned by the Housing Commission of Anne Arundel County into one property to be called Heritage Homes. The project preserves 182 affordable housing units and a community center. The loan is expected to close in September 2023, with construction to begin shortly thereafter. During Local Fiscal Year 2023, ACDS began and substantially completed the underwriting process using HOME funds to support the redevelopment of a public housing property owned by the Housing Authority of the City of Annapolis called Morris Blum Senior Apartments. The project preserves 158 affordable housing units for low-income households, with a preference for households with older adults and/or a disability. The loan closes in early Local Fiscal Year 2024, with construction to begin in the fall.

FAIR HOUSING ACTIONS		FAIR HOUSING ISSUES/ IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY	METRICS AND MILESTONES
				During FY 2022, the County analyzed and successfully proposed PILOT legislation to provide operating subsidies for the preservation of Villages at Marley Station, a 757-unit affordable housing complex in Glen Burnie that was set to expire in two years and the PILOT legislation was successfully passed in early Local Fiscal Year 2023. With the PILOT and State financing, the project will undergo renovations and remain affordable for another 40 years. The project continues to undergo renovations, and ACDS assisted in obtaining an amendment to the PILOT in FY 2023 to allow continued residency of existing tenants who otherwise would have had to be evicted due to certain restrictions in the initial PILOT.
3	As part of the state-required Housing Element of the County's General Plan, include a housing needs analysis that identifies needs and barriers to affordable housing development.	Land use and zoning laws, Location and type of affordable housing, lack of access due to high housing costs	Planning and Zoning	During Local Fiscal Year 2021, the County completed its general development plan, <i>Plan 2040</i>, which included a housing needs analysis and strategies to meet those needs. That plan and analysis continue to guide the County's actions and is resulting in small region planning efforts that began last year and are continuing into Local Fiscal Year 2024. Comprehensive re-zoning efforts are expected to follow the small region planning efforts. In Local Fiscal Year 2023, the County administration, having built on the work of the Schools Adequate Public Facility (APF) Committee, developed, and introduced legislation that re-vamped the County's APF policy around schools, while exempting affordable developments from the requirement. The legislation was unanimously passed in early FY 2024 and is expected to make available areas that were previously closed to development for new affordable development opportunities.
4	Work to establish an inclusionary housing ordinance that addresses the housing needs identified. Closely monitor the effect of the ordinance and adjust as needed to ensure it creates housing that is needed by residents in the region.	Land use and zoning laws, Location and type of affordable housing, lack of access due to high housing costs	Planning and Zoning, ACDS, Office of Law	During Local Fiscal Year 2023 the County convened a workgroup to evaluate and build on the work of a Moderately Priced Dwelling Unit (MPDU) stakeholder committee that had originally been formed in 2019 and whose work was interrupted by the pandemic. The Workgroup developed draft legislation to review with stakeholders and introduce in Local Fiscal Year 2024.
5	Also, as part of the General Development Plan update, include an analysis of opportunities to expand the development envelope where logical for the County to absorb new demand for housing (e.g., near transportation corridors and jobs).	Land use and zoning laws, Location and type of affordable housing, lack of access due to high housing costs	Planning and Zoning	The GDP, which was completed by Planning and Zoning and introduced/approved by the County Council in Calendar Year 2020, included an analysis of opportunities to expand the development envelope where logical for the County to expand new demand for housing (e.g., near transportation corridors and jobs). The GDP identifies areas for expanded housing development near transportation centers. In addition, through the GDP implementation process, the County has

FAIR HOUSING ACTIONS		FAIR HOUSING ISSUES/ IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY	METRICS AND MILESTONES
				established regional planning committees that are examining the needs and strategies to address the need for affordable units for a range of incomes. As part of the BMC Housing Committee, ACDS will include consideration of the Central Maryland Regional Transit Plan and BMC's Baltimore Region Transit Funding and Governance Study in consideration of transportation access issues related to housing in the County.
6	Reinstate and support a policy to give priority for the use of County surplus land - as suitable- for the development of affordable housing serving 0-60% AMI renters and 60-100% AMI owners.	Limited development capacity and options	Central Services, Office of Law, ACDS	The County regularly gives ACDS and the Housing Commission the opportunity to obtain County surplus property.
7	Explore a dedicated funding source for affordable housing creation in opportunity areas and redevelopment in target revitalization areas. Until that fund is established, continue allocating County general fund dollars to support affordable housing development.	Disparities in housing challenges; limited development capacity and options	Finance, Office of Budget, ACDS	During Local Fiscal Year 2023, the County continued to dedicate general funds to affordable housing development, which leveraged local HOME funds and allowed ACDS to support the projects nearing closing mentioned above and to begin supporting the additional projects at the commencement stage described above. During Local Fiscal Year 2023, enabling legislation went into effect allowing the County to create and fund a local Affordable Housing Trust Fund (AHTF) and allowed the County Council to create a dedicated revenue source to sustain it. The County made the decision to fund the trust fund in FY 2023 with \$10 million in one-time County general funds, which will be available in subsequent fiscal years as part of the non-lapsing fund. In addition, as part of the County's FY 2024 budget, the County Council approved a modest increase on the real property transfer tax charged by the County on property sales of over \$1 million which will provide an ongoing funding source for the County's AHTF. Sales made for the development of affordable housing projects are exempt from the additional tax.
8	Explore adoption of Small Area Fair Market Rents (SAFMRs) for housing choice voucher (HCV) program.	Disparities in Access to Opportunity	Housing Commission of Anne Arundel County	The Housing Commission of Anne Arundel County continues to use SAFMR's along with exception rents as needed. The requests are submitted to HUD on an annual basis for clients leasing in our area. During FY23, the Housing Commission of Anne Arundel County provided Fair Housing trainings for staff, continued to offer additional services to clients during the pandemic, implemented electronic software upgrades that offer new options to clients, vendors, and landlords so they may view accounts online, update personal information, make payments, submit important documents and much more. HCAAC continued to work with and search for partners for resources in the County.

FAIR HOUSING ACTIONS		FAIR HOUSING ISSUES/ IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY	METRICS AND MILESTONES
9	Continue and potentially expand housing choice vouchers created through locally controlled funds that can be used in Opportunity Areas.	Disparities in Access to Opportunity	ACDS	The County allocated approximately \$400,000 for a Tenant Based Rental Assistance Program. The program, called "Moving Home," became fully operational in in Local Fiscal Year 2023. The Moving Home Program provided housing counseling and/or ongoing tenant-based voucher assistance to 25 clients during the year and is still expanding, utilizing a combination of HOME and County general funds. During Local Fiscal Year 2023, the County continued to use federal Eviction Rental Assistance Program (ERAP) funds as well as County funds to provide eviction prevention and relocation assistance for income eligible renters negatively affected by COVID-19. In Local Fiscal Year 2023, the County expended a total of \$10,225,120 to prevent the eviction of 1,524 households, as well as provided 1,244 households with legal advice and representation to help prevent evictions.
10	Continue and expand fee waivers for affordable family housing.	Disparities in housing challenges; limited development capacity and options	Office of Law, Planning and Zoning, ACDS	In 2019, the County passed an ordinance creating a Workforce Housing conditional zoning provision that allows for residential development in certain commercial, mixed use and light industrial zones, as well as density increases in R-5, R-10 and R-15 zones, in exchange for creating a certain percentage of affordable rental and/or homeownership units. It also allows for a 50 percent reduction in water and sewer fee capital connection costs for projects that meet minimum workforce housing requirements. The County has also continued other policies that waive fees for affordable housing development, including waiving water and sewer fees for development of properties serving elderly persons of modest means and waiving impact fees for affordable housing developed by nonprofit developers for households earning 120% and below AMI. During Local Fiscal Year 2023, the County finalized and recorded the legal documents for Eagle Park, the County's first workforce housing development, which will include 120 units of affordable housing for families and older adults in Jessup and the project was able to utilize the fee waiver provision.
11	Continue and expand resources for case management, housing search assistance and other supportive services to sustainably house low and very low-income households.	Lack of resources to support empowerment of residents faced with discrimination; Discrimination in housing choice	Housing Commission, ACDS	The County will continue to invest County general funds and/or Affordable Housing Trust Funds annually into case management and housing location support through the HOME and County funded Moving Home Program, helping secure housing for hard to serve clients and help them access housing in Opportunity Areas. During Local Fiscal Year 2023, the County committed \$259,000 in County general funds for case management through the Moving Home Program. Staff finalized program

Anne Arundel County
Appendix I

FAIR HOUSING ACTIONS		FAIR HOUSING ISSUES/ IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY	METRICS AND MILESTONES
				regulations and procedures and initiated the Program in FY 2022. A total of 25 households were provided with housing counseling services and/or began receiving ongoing tenant-based voucher assistance in FY 2023.
12	Explore development of a landlord mitigation program to encourage wider utilization of housing vouchers in Opportunity Areas and among homeless and special needs families.	Lack of knowledge/awareness and willingness to comply with fair housing laws	ACDS	During Local Fiscal Year 2023, as part of its Moving Home Program, ACDS continued its initiative to encourage landlords to enter into an agreement with ACDS to provide rental units to Moving Home participants and, when needed to help secure housing for harder to serve clients, to modify or waive their tenant screening criteria related to rental history, credit ratings, some criminal background elements, etc. In exchange, the Program provides enhanced security deposits and case management to support positive landlord-tenant relationships. ACDS held an informational session on the Program in partnership with the Maryland Multi-Family Housing Association and is encouraging landlords to participate. During Local Fiscal Year 2023, ACDS contracted with the Equal Rights Center to conduct fair housing testing with an emphasis on testing for source of income discrimination against prospective tenants with vouchers and discrimination based on disabilities. ACDS will use the results of the testing series to determine the best course of action at the local level for preventing and combatting source of income and other forms of discrimination that is a barrier to housing for low-income persons and those with special needs.
13	Invest in credit counseling, first time homebuyer counseling and foreclosure prevention counseling to support and increase sustainable homeownership among the protected classes and promote access to better and sustainable rental housing for renters.	Disparities in Homeownership	ACDS	Anne Arundel County invests at least \$400,000 annually to support counseling programs that serve over 600 clients per year. ACDS provides counseling services and markets these programs to the protected classes. During Local Fiscal Year 2023, ACDS sponsored and held a community-wide Housing Resource Fair, bringing together housing industry professionals, housing counselors, fair housing experts, legal providers, and other community resources to provide informational sessions on homebuying for County residents. Marketing for the event was targeted to underserved communities and protected classes and the event was attended by more than 150 diverse County residents. During Local Fiscal Year 2023, the County expended \$580,806 serving 923 individuals through the Homeownership Counseling Program and 30 individuals through the Financial Literacy Program. The County funded Foreclosure Prevention Counseling Program served 67 beneficiaries during the

Anne Arundel County
Appendix I

FAIR HOUSING ACTIONS		FAIR HOUSING ISSUES/ IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY	METRICS AND MILESTONES
				fiscal year. ACDS applied for and was awarded competitive State funding to provide foreclosure prevention counseling and refer struggling homeowners to the State's financial assistance Program.
14	Investigate why there are disparities in minority homeownership rates and develop policies to address those disparities.	Disparities in homeownership	ACDS, Regional Fair Housing Group	Working with partners at the regional level in Local Fiscal Year 2023, ACDS participated in meetings that included developing priority strategies for reducing homeownership gaps, hearing from banks on special purpose credit programs to address Black and Latino homeownership, hearing from real estate experts about the housing shortage in the Baltimore region, hearing from Prince George's County regarding their preservation-oriented right of first refusal in sales of multifamily properties, regular convening of Preservation Task Force (including learning about similar efforts currently in place in Detroit and Washington, DC), learning about new Maryland DHCD report on racial disparities in Maryland real estate, and learning about how Anne Arundel and Howard Counties have addressed housing in their comprehensive planning processes. In addition, ACDS initiated a brief survey of its Housing Counseling clients to gather their input regarding homeownership barriers they have experienced. The survey is ongoing and ACDS is in the process of evaluating the survey results.
15	Explore partnerships with area hospitals and health providers to support both affordable housing and the needed support services for our special needs' populations.	Capacity building to further jurisdiction commitment to affirmatively furthering fair housing choice	Department of Aging and Disabilities, ACDS, Health Department, Hospitals	ACDS added hospitals to its list of housing and community development stakeholders and solicited feedback on housing/health needs for the last Consolidated Plan and Action Plans. ACDS will initiate meetings with Anne Arundel Medical Center and University of Maryland Baltimore Washington Medical Center as part of the next Community Needs Assessment. ACDS added hospitals and health stakeholders to its Community Stakeholder list and included them in outreach and informational communications throughout FY 2023.
16	Enforce the County's new fair housing ordinance, which includes a source of income provision.	Disparities in housing challenges; limited development capacity and options	Human Relations Commission	During Local Fiscal Year 2021, the County completed appointments to the Human Relations Commission with qualified candidates and hired a new Human Relations Officer. During FY 2022, the Human Relations Officer focused on: (1) developing procedures for investigating and acting in response to Fair Housing complaints; (2) developing partnerships with State and local agencies that will support enforcement of the County's Fair Housing laws; and (3) developing and facilitating access to outreach and educational materials about Fair Housing laws. During FY 2023, the Human Relations Officer worked closely with ACDS to complement the work of the Human

FAIR HOUSING ACTIONS		FAIR HOUSING ISSUES/ IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY	METRICS AND MILESTONES
				Relations Commission and took an active role on the Baltimore Metropolitan Council's Fair Housing Committee. The County held a "Social Justice Movie Night" in FY 2023, screening a documentary regarding racial discrimination in the purchase and sale of real property to raise awareness of the issue and to educate the public regarding fair housing paired testing. The event was followed by a panel discussion on barriers to housing and was attended by roughly 100 participants. Fair Housing Paired Testing for discrimination in housing matters is an effective tool for rooting out discrimination in housing. In FY 2023, the County contracted with the Equal Rights Center, experts in conducting tests for housing discrimination, to conduct a series of "Audit Testing" in the County to identify the extent and type(s) of discrimination in the County so a plan of action could be developed. Fifty (50) tests focusing on disability and source of income discrimination were conducted. Racial discrimination testing will be completed in early FY 2024. The results of the audit testing will be used to formulate a plan for education and enforcement of the County's fair housing laws going forward. With its partners in BMC's regional fair housing committee, the County engaged in meetings throughout FY 2023 with the Maryland Commission on Civil Rights, charged with enforcing the state's fair housing laws at the state level. The goal of the ongoing meetings is to maintain open lines of communication to ensure the best use of resources for enforcement and education regarding fair housing laws. ACDS also attended meetings in which the State Attorney General explained the AG's commitment to enforcement of state civil rights laws under new state enabling legislation and the County will continue to monitor that office as a resource for ensuring fair housing laws are followed.
Address barriers to equalizing access to opportunity				
17	Continue to invest County and federal resources into neighborhood revitalization areas, including, but not limited to, residential revitalization programs, public services, and transportation, developing or redeveloping public facilities, and providing	Deteriorated and abandoned properties, need for continued revitalization strategies to give residents better opportunities in older communities	ACDS	During Local Fiscal Year 2023, the County continued to invest funds into these Neighborhood Revitalization Areas, including after school programs, acquisition and rehabilitation of dilapidated units, and completion of construction of the new Severn Center, an intergenerational facility serving low-income communities in Severn. The grand opening of the Severn Center occurred in FY 2023, and it is already an integral part of the community.

FAIR HOUSING ACTIONS		FAIR HOUSING ISSUES/ IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY	METRICS AND MILESTONES
	financial coaching/counseling.			In addition, ACDS, on behalf of the County, completed underwriting for the comprehensive redevelopment and preservation of three public housing projects: (1) Heritage Homes, which includes the Housing Commission of Anne Arundel County's (HCAAC) RAD conversion of Glen Square and Stoney Hill, totaling 182 units serving low and moderate residents, with a preference for low-income seniors and persons with disabilities; and (2) Moris Blum, 154 units of affordable housing currently owned by the Housing Authority, City of Annapolis (HACA) serving low-income residents, with a preference for seniors and persons with disabilities. Financing for Moris Blum, which includes a \$1.2 million HOME loan, closed in early Local Fiscal Year 2024; financing for Heritage Homes, which includes \$1.5 million in County Affordable Housing Trust Fund and HOME funds, is also expected to close in early Local Fiscal Year 2024. Over the next five years, the County will continue to target limited federal CDBG funds into the Severn, Brooklyn Park, and Glen Burnie communities as well as preservation of older affordable housing communities.
18	Implement equity framework in public resource allocation decision making. Allocation of resources should result in an equitable approach to bring neighborhoods into similar standards of service delivery and amenities.	Disparities in access to opportunity	Office of Budget, County Executive Office	The County created a new Director of Equity, Diversity, and Inclusion position in 2021 and filled that position with an experienced civil rights professional who has since been working with the Budget Office and other County departments as well as ACDS to implement an equity framework across government agencies and budgeting decisions. Late in FY 2023, the County Executive built on earlier efforts to implement an equity framework in the County by creating an Office of Equity and Human Rights within the County Executive's administration and appointing the Director of Equity, Diversity, and Inclusion to run the office. One goal of the Office of Equity and Human Rights is to ensure the implementation of an equity framework in policy and budget decisions across all neighborhoods and populations in the County.
Expand fair housing resources and compliance				

FAIR HOUSING ACTIONS		FAIR HOUSING ISSUES/ IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY	METRICS AND MILESTONES
19	Support fair housing testing, language access planning, and diversity in housing and planning boards, investigating housing discrimination, and collaborative efforts with local and regional stakeholders.	Capacity building to further jurisdiction commitment to affirmatively furthering fair housing choice; disparities in access to opportunity	Human Relations Commission, ACDS	ACDS contracted with the Equal Rights Center in Local Fiscal Year 2023 to conduct a series of 50 fair housing tests in the County to get a baseline assessment of the state of housing discrimination in the County. The testing program will continue into FY 2024 and the results will form the basis for the development of a new fair housing education and enforcement plan to be implemented by the County's new Office on Equity and Human Rights. Throughout Local Fiscal Year 2023, the Human Relations Commission continued to investigate discrimination complaints and developed relationships with local organizations and legal services providers that assist in identifying and pursuing Fair Housing complaints where warranted. During FY 2023, ACDS legal staff provided training for the Anne Arundel County Continuum of Care to ensure awareness and understanding of Fair Housing issues facing CoC clients and related fair housing laws. Additionally, with its regional partners in the BMC, ACDS provided technical and substantive support for the development of Fair Housing training for property managers, two of which were conducted by the Fair Housing Action Center in FY 2023.
FAIR HOUSING ACTIONS		FAIR HOUSING ISSUES/ IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY	METRICS AND MILESTONES
Expand fair housing choice for persons with disabilities				
20	Create a home/apartment accessibility modification program to serve low-income renters with disabilities. Continue the existing program that serves homeowners.	Discrimination in reasonable accommodation requests; disparate housing challenges for persons with disabilities	ACDS	Funding was allocated and policies and procedures for this program were established during Local Fiscal Year 2020. During FY 2023, ACDS completed three accessibility modifications for income eligible homeowners and one accessibility modification for an income eligible renter.

Regional Fair Housing Actions for Local Fiscal Year 2023:

During Local Fiscal Year 2023, the Regional Fair Housing Group continued work on its Implementation Plan for the Regional AI and completed the following actions:

- ❖ Local governments in the Baltimore region contracted with Economic Action Maryland (the former Maryland Consumer Rights Coalition, having rebranded the work it previously carried out under the name Fair Housing Action Center of Maryland) and the Equal Rights Center to conduct the following:

- ❖ Conducted 86 paired tests focused on housing source-of-income and lending discrimination, in addition to discrimination against persons with disabilities.
- ❖ Held five fair housing training courses, serving 47 Baltimore-area property managers and owners and 95 total participants.
- ❖ BMC Housing Committee continued to be a forum for discussing AI implementation and other key fair housing and housing-related issues, including:
 - ❖ A talk with bank representatives of two new special purpose credit programs (SPCPs) available in the Baltimore region with the goal of promoting Black and Latino homeownership.
 - ❖ Housing supply constraints in the region with representatives of Bright MLS, Up for Growth, Arundel Community Development Services, and the National Association of Realtors.
 - ❖ Prince George's County Dept. of Housing and Community Development (DHCD) director Aspasia Xypolia and consultant John Maneval discussing the County's Right of First Refusal program for market-rate multifamily sales.
 - ❖ Updating the AI Implementation Plan and priority strategies for addressing racial homeownership gaps.
 - ❖ Hearing from leaders of housing affordability preservation efforts in Detroit and Washington, DC like our Preservation Task Force to see what we could learn from each other.
 - ❖ National Center for Smart Growth at the University of Maryland and Enterprise Advisors talking with us about their December 2022 State-mandated report for Maryland DHCD on racial disparities in Maryland's housing market.
 - ❖ Deputy Planning Directors from Anne Arundel and Howard County's discussing the housing elements of their latest comprehensive planning processes.
- ❖ The Regional Project-Based Voucher (PBV) Program continued, issuing our ninth request for proposals (RFP) in March 2023:
 - ❖ Two developments, Brock Bridge Landing in Anne Arundel County and Village at Blenheim Run in Havre de Grace, began construction this fiscal year, moving to join the four finished developments in three jurisdictions where 34 families currently live.

- ❖ BMC had to reclaim 20 vouchers from Station Overlook when that property was offered for sale for market-rate development and eight vouchers from Towns at Odenton, when no alternative financing plan emerged for that property. Ninety-three vouchers are currently in use or committed, with another 100 available in the current RFP.
- ❖ Public housing authorities (PHAs) and Baltimore Regional Housing Partnership renewed their financial support for the program for another three years (through FY 2026), including annual increases.
- ❖ Fair Housing Group jurisdictions and public housing authorities (PHAs) submitted joint comments on the development of the 2023 Qualified Allocation Plan, with very limited results in the draft released by Maryland DHCD in June 2023:
 - ❖ While DHCD expanded the Choice Communities development incentive to areas awarded planning grants, it also reduced the incentive from five points to two.
 - ❖ DHCD did not expand incentives for family development in metro-area Communities of Opportunity, as the regional group suggested.
 - ❖ Despite our detailed recommendations for addressing affordability preservation at the Year 15 investor exit, DHCD proposed only a required Year 15 plan by the applicant, not at all binding on the investor.
- ❖ The Regional Fair Housing Group pursued its priority strategies for tackling racial homeownership gaps:
 - ❖ Compiled chart of special purpose credit programs available in Baltimore and heard from Chase and TD Bank.
 - ❖ Updated priority strategies given work and information gathered to date.
 - ❖ The Cities of Baltimore and Annapolis established new down payment assistance programs and Anne Arundel, Harford, and Howard Counties increased assistance in their existing programs.
 - ❖ Given housing counselor feedback on high prices as key hurdle, explored evidence of a regional housing shortage, and worked with Baltimore Regional Transportation Board to create a FY24 Unified Planning Work Program item to explore public attitudes around housing growth.
- ❖ The Regional Fair Housing Group analyzed Maryland DHCD data on LIHTC unit occupancy by race, showing that Black residents were able to access newer family units in Communities of Opportunity made possible by DHCD's 2017 voluntary conciliation

agreement. Some individual properties still show a need for additional affirmative marketing.

APPENDIX II



6510.2 REV-2
Exhibit 3a

FINANCIAL SUMMARY		U.S. Department of Housing and Urban Development	
Grantee Performance Report		Office of Community Planning and Development	
Community Development Block Grant Program		OMB Approval No. 2506-0077 (Exp. 3/31/94)	
Program Year 2022 (July 1, 2022 - June 30, 2023)			
Public Reporting Burden for this collection of information is estimated to average 12 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Office of Information Policies and Systems, U.S. Department of Housing and Urban Development, Washington, D.C. 20410-3600 and to the Office of Management and Budget, Paperwork Reduction Project (2506-0077), Washington, D.C. 20503. Do not send this completed form to either of these addresses.			
1. Name of Grantee Arundel Community Development Services, Inc	2. Grant Number	3. Reporting period From 7/1/2022 To 6/30/2023	
Part I: Summary of CDBG Resources			
1. Unexpended CDBG funds at end of previous reporting period. (Prior Year Balance.)			\$2,738,918
2. Entitlement Grant from form HUD-7082			\$2,096,162
3. Surplus Urban Renewal Funds and EDI Capital Funds			
4. Section 108 Guaranteed Loan Funds (Principal Amount)			
5. Program Income received by:	Grantee (Column A)	Subrecipient (Column B)	
a. Revolving Funds		\$0	
b. Other (Identify below. If more space is needed use attachment)			
Loan Repayments; Fees.	\$836,324		
c. Total Program Income (Sum of columns a and b)			\$836,324
6. Prior Period Adjustments (if column is a negative amount, enclose in brackets)			
7. Total CDBG Funds available for use during this reporting period (sum of lines 1 through 6)			\$5,671,404
Part II: Summary of CDBG Expenditures			
8. Total expenditures reported on Activity Summary, forms HUD-4949.2 & 4949.2A			\$3,091,264
9. Total expended for Planning & Administration, form HUD-4949.2	\$ 549,232		
10. Amount subject to Low/Mod Benefit Calculation (line 8 minus line 9)	\$2,542,032		
11. CDBG funds used for section 108 principal & interest payments			
12. Total expenditures (line 8 plus line 11)			\$3,091,264
13. Unexpended balance (line 7 minus line 12)			\$2,580,140
Part III: Low/Mod Benefit This Reporting Period			
14. Total Low/Mod credit for multi-unit housing expenditures from form HUD-4949.2A			\$0
15. Total from all other activities qualifying as low/mod expenditures from forms HUD-4949.2 and 4949.2A			\$2,542,032
16. Total (line 14 plus line 15)			\$2,542,032
17. Percent benefit to low/mod persons (line 16 divided by line 10 this reporting period)			100.00%
Page (1) of (3)			
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form HUD-4949.3(06/24/93) ref Handbook 6510.2			

6510.2 REV-2

Exhibit 3a

FINANCIAL SUMMARY U.S. Department of Housing and Urban Development Grantee Performance Report Office of Community Planning and Development Community Development Block Grant Program		OMB Approval No. 2506-0077 (Exp.3/31/94)
Program Year 2022 (July 1, 2022 - June 30, 2023)		
Part IV: Low/Mod Benefit for Multi-Year Certifications		
(Complete only if certification period includes prior years)		
Program years (PY) covered in certification		
18. Cumulative net expenditures subject to program benefit calculation	\$	-
19. Cumulative expenditures benefiting low/mod persons	\$	-
20. Percent benefit to low/mod persons (line 19 divided by line 18)		
Part V: For Public Service (PS) Activities Only: Public Service Cap Calculation		
21. Total PS expenditures from column h, form HUD-4949.2A	\$	361,937
22. Total PS unliquidated obligations from column r, form HUD-4949.2A	\$	23,063
23. Sum of line 21 and line 22	\$	385,000
24. Total PS unliquidated obligations reported at the end of the previous reporting period	\$	11,853
25. Net obligations for public services (line 23 minus line 24)	\$	373,147
26. Amount of Program Income received in the preceding program year	\$	600,000
27. Entitlement Grant Amount (from line 2)	\$	2,096,162
28. Sum of line 26 and line 27	\$	2,696,162
29. Percent funds obligated for Public Service Activities (line 25 divided by line 28)		14%
Part VI: Planning and Program Administration Cap Calculation		
30. Amount expended for Planning & Administration (from line 9)	\$	549,232
31. PA Unliquidated Obligations at End of Current Program Year		
32. PA Unliquidated Obligations at End of Previous Program Year		
33. Total PA Obligations (line 30 plus line 31 minus line 32)	\$	549,232
34. Entitlement Grant (from Line 2)	\$	2,096,162
35. Current Year Program Income (from line 5c)		\$836,324
36. Total Subject to PA Cap (line 34 plus line 35)	\$	2,932,486
37. Percent Funds Obligated for PA Activities (line 33 divided by line 36)		18.73%
A. Program Income Narrative (from Part I, 4a.)		
1. Revolving Loan Funds Returned	\$	-
2. Amount Repaid on Float-Funded Activities	\$	-
3. All Other Loan Repayments		
(a) Single Family Property Rehabilitation Deferred Loans	\$	375,556
(b) Single Family Property Rehabilitation Loans	\$	1,261
(c) Mortgage Assistance Program Deferred Loans	\$	52,961
(d) Other- Non Single Family Loans	\$	406,546
4. Program Income from the Sale of Property		
TOTAL PROGRAM INCOME	\$	836,324
Page (2) of (3) This form may be reproduced on local office copiers previous editions are obsolete. Retain this record for 3 years form HUD-4949.3(06/24/93) ref Handbook 6510.2		

6510.2 REV-2

Exhibit 3a

FINANCIAL SUMMARY		U.S. Department of Housing and Urban Development	
Grantee Performance Report		Office of Community Planning and Development	
Community Development Block Grant Program		OMB Approval No. 2506-0077 (Exp. 3/31/94)	
Program Year 2022 (July 1, 2022 - June 30, 2023)			
B. Prior Period Adjustment Narrative (from Part I, 6.)			
Misc difference is due to an accumulated of several years of miscellaneous differences.			
C. Loans and Other Receivables			
1. Float Funded Activities			-
2. Other Loans			-
(a) Balance on Housing Rehabilitation Program			
(1) Single Family Property Rehabilitation Program			23,379
(2) Other			3,404,232
(b) Balance on Deferred Loans			
(1) Single Family Property Rehabilitation Program			8,149,852
(2) Mortgage Assistance Program			983,911
(3) Other			6,084,250
3. Loans in Default			
4. Parcels Acquired For Sale			
5. Lump Sum Drawdown			
TOTAL LOANS AND OTHER RECEIVABLES			18,645,624
D. RECONCILIATION OF LINE(S) OF CREDIT (LOC) AND CASH BALANCES TO UNEXPENDED BALANCE OF CDBG FUNDS SHOWN OF GPR.			
Unexpended Balance Shown of GPR (Line 13 of HUD 4949.3)			2,580,140
Add:			
LOC Balance(s) as of GPR Date June 30, 2023	\$	3,614,315	
Grantee CDBG Liabilities			
Grantee Program Account (Affordable Housing prior period adjustment)			
Subrecipients Program Accounts			
Revolving Fund Cash Balances			
Section 108 Accounts (in correct)			
Subtract:			
Grantee CDBG Program Liabilities (include any reimbursements due to the Grantee from program funds)		(1,034,175)	
Subrecipient CDBG Program Liabilities (include any reimbursements due to the Grantee from program funds)			
Total Reconciling Balance			\$ 2,580,140
Unreconciled Difference: Misc adjustment			(0)
E. Calculation of Balance of Unprogrammed Funds			
1. Amount of Funds Available			5,671,404
2. Income Expected			(5,145,315)
3. Less: Total Amounts Budgeted			
4. Unprogrammed Balance			526,089
Unprogrammed Balance Explanation			
Funds are from completed and cancelled CDBG projects with unexpended balances and program income funds earned but not yet appropriated to any CDBG activity.			
* When grantees or subrecipients operate their programs on a reimbursement basis, any amounts due to the grantees or subrecipients should be included in the Program Liabilities.			
Page (3) of (3)			
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form HUD-4949.3(06/24/93) ref Handbook 6510.2			

APPENDIX III

Introduction

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

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

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

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

As of the end of Local Fiscal Year 2023, the County has a total of 46 HOME funded multi-family rental projects and CHDO group home projects that were completed or under construction. Of the funded projects, 21 are multi-family rental and two are multi-family CHDO projects, while 23 are group homes. However, not all these projects received comprehensive monitoring due to renovation, still being under construction, or are monitored every two or three years due to the total number of units in the projects, or in some cases, the affordability period had expired.

Summary

The County conducted a comprehensive review of tenant files for 21 multi-family projects and two (2) CHDO group home projects, for a total of 23 HOME rental projects, which involved the review of 157 HOME -assisted tenant files and physical inspections. Any tenant files reviewed that did not meet HOME compliance were discussed with the project managers and corrected before issuing a final monitoring report. Of the 157 HOME-assisted units, 24 units had failed physical inspections. These 24 units will be re-inspected during September 2023.

Multi-Family Projects

Multi-Family Projects	HOME-Assisted Units	Tenant File Reviewed	Units Inspected
Bay Forest	Affordability Period Ended	Affordability Period Ended	Affordability Period Ended
Bay Ridge Gardens	HOME Loan paid-off	HOME Loan Paid-off	HOME Loan Paid-Off
Berger Square	7	7	7
Brock Bridge Landing	5	Under Construction	Under Construction
College Parkway	6	6	6
Glen Burnie Sr. Housing/Arundel Woods	6	6	6
Glen Forest	Affordability Period Ended	Affordability Period Ended	Affordability Period Ended
Greens at Hammond Lane	7	7	7
Hammarlee House	4	4	4
Heritage at Freetown Village	6	6	6
Heritage at Meade Village	10	10	10
Heritage Overlook	5	5	5
Homes on the Glen	10	10	10
Marley Meadows	4	4	4
Newtowne 20 (Now Wilbourn Estates)	6	6	6
Oakwood Family Homes	4	4	4
Odenton Senior Housing II – Friendship Village	10	10	10
Parkview at Furnace Branch	4	4	Under Renovation
Parkview at Severna Park	10	10	Under Renovation
Tenthouse Creek Village	Affordability Period Ended	Affordability Period Ended	Affordability Period Ended
Victoria Park	11	11	11
TOTAL PROJECTS: 21			

CHDO/Multi-Family Projects

CHDO/Multi-Family Projects	HOME-Assisted Units	Tenant File Reviewed	Units Inspected
Langton Green	52	52	Under renovation
Laurel Commons	7	38	7
TOTAL PROJECTS: 2			

CHDO/Group Home Projects

CHDO/Group Homes Projects	HOME-Assisted Units	Tenant File Reviewed	Units Inspected
Arundel Lodge - 1038 Cedar Ridge Court	3	--	--
Arundel Lodge - 1058 Cedar Ridge Court	3	--	--
Arundel Lodge - 1240 Gemini Drive	3	--	--
Arundel Lodge - 7916 Tower Court Drive	3	--	--
Chesapeake Neighbors - 7902 Elizabeth Road	3	--	--
Chesapeake Neighbors - 8319 N. Veterans Highway	4	--	--
Human Services Renovations - 109 Light Street	3	--	--
Human Services Renovations - 113 Mulberry Avenue	3	--	--
Human Services Renovations - 119 Elm Avenue	3	--	--
Human Services Renovations - 1518 Brookhill Terrace	3	--	--
Human Services Renovations - 1808 Seven Hills Lane	3	--	--
Human Services Renovations - 401 Irene Drive	3	--	--
Human Services Renovations - 507 Mansfield Court	3	--	--
Human Services Renovations - 6232 Chestnut Oak Lane	3	--	--
Human Services Renovations - 7605 Post Road	3	--	--
Human Services Renovations - 821 Mago Vista	Affordability Ended	--	--
Human Services Renovations - 864 Frost Valley Lane	3	Vacant	0
Human Services Renovations - 908 Fawn Avenue	3	--	--
Main Street Housing - 204 2nd Avenue, S.E.	3	--	--
Omni House - Cromwell Fountain, 103 & 112 Water Fountain Way	13	13	13
Omni House - Oakleaf, 301 Juneberry Way	12	12	12
Safe Haven I - Arundel House of Hope, 10 Seward Avenue	4	--	--
Safe Haven II - Arundel House of Hope, 227 Ritchie Highway	4	--	--
TOTAL CHDO GROUP HOME PROJECTS: 23			

APPENDIX IV
