



Harford County, Maryland

U.S. Department of Housing and Urban Development's

FY2020/FFY2019

**Community Development Block Grant (CDBG)
HOME Investment Partnership Program (HOME)**

INFORMATION PACKET

Funding Period

July 1, 2019 – June 30, 2020

(Application Period: January 3, 2019 - February 15, 2019)

**15 South Main Street Bel Air, Maryland 21014
410-638-3045, TTY 410-638-3086**

This document is available in alternative format upon request

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FY2020/FFY2019 CDBG & HOME APPLICATION CHECKLIST

Please review this checklist to ensure all sections are complete and all requested attachments are included in the original and the electronic versions of your application. Please organize information as follows & use this checklist as your Table of Contents for submission.

Requests for funding must include the following documents:

- Organizational Information
- Organizational Chart
- Articles of Incorporation and Bylaws
- Names and organizational affiliations of current Board of Directors
- Resumes of principal administrative staff that include current job descriptions and functions
(Include this information for any positions which may be funded by this grant)
- A copy of any agency accreditations and/or licenses, as applicable
- 501(c)(3) or 501 (c)(6) documentation.
- Current Good Standing documentation from the Maryland State Department of Assessment and Taxation.
Visit the following website to confirm these requirements and initiate any corrective action, if necessary: <https://egov.maryland.gov/BusinessExpress/EntitySearch>.
(webpage print out is sufficient)
- Current Good Standing documentation from the Maryland Office of the Secretary of State, Charitable Organization Division.
Visit the following website to confirm these requirements and initiate any corrective action, if necessary: <http://sos.maryland.gov/Charity/Pages/SearchCharity.aspx>.
(webpage print out is sufficient).
- Most recent financial statement for fiscal year 2019 (quarterly or monthly), including income and expenses
- Copy of current annual budget for organization
- Financial summary statement or audit statement for fiscal year 2018, signed by a professional accountant or organization's fiscal officer

FUNDING INFORMATION

- Harford County Housing and Community Development is proud to announce its Request for Applications for the Community Development Block Grant (CDBG) and Home Investment Partnership Program (HOME) for local Fiscal Year 2020 and Federal Fiscal Year 2019.
- Harford County, Maryland receives Community Development Block Grant (CDBG) and Home Partnerships Investment Act (HOME) funding from the United States Department of Housing and Urban Development (HUD). This federal funding is based on a formula that considers census data on population, income, housing, and other pertinent demographic and economic characteristics of local jurisdictions.
- All selected programs/projects are subject to the availability of funding and Harford County's budget review process.
- Harford County maintains the right to reject or accept proposals, to fund or not to fund, or to reduce the amount of funding requested.
- All proposed programs/projects must meet applicable federal regulations.
- Organizations should not incur any costs, perform any work, purchase any goods or services, nor make any commitments or sign any contracts with any person, organization, or company related to the project for which CDBG funds are being requested until the funds have been appropriated by HUD, the Environmental Review has been completed, and a sub-recipient agreement has been executed by Harford County, Maryland.

ELIGIBLE APPLICANTS

- Eligible applicants must serve Harford County residents
- Nonprofit organizations with IRS 501(c)(3) or 501(c)(6) status
- In some cases, for-profit entities may be eligible to receive funding under these programs
- Faith based organizations (non-religious purposes)

INELIGIBLE APPLICANTS

- Private individuals
- Individual homeowners or landlords
- Religious institutions/churches for religious purposes

COMMUNITY DEVELOPMENT ROLE

- Develop and maintain a grant process in accordance with federal, state, and local funding requirements
- Develop procedures for submission and funding of proposals
- Review and evaluate proposals for grant funds
- Select/rank recipients and award grants
- Monitor and evaluate effectiveness

LINKING YOUR PROGRAM TO THE CONSOLIDATED PLAN

- In accordance with federal requirements, Harford County, Maryland developed a [Consolidated Plan](#) for Federal Fiscal Years 2017-2019. The document is a three-year strategic plan that proposes how the County will use HUD funds to support the statutory purposes of the CDBG and HOME programs to create decent housing, provide public service programs, expand economic opportunity, and ensure a suitable living environment for low- to moderate-income persons and communities. The plan also describes how the County will use and leverage other local, state, and federal resources to support its housing and community development strategy.

MARKETING AND PROMOTION OF YOUR PROGRAM

- If a grant is awarded, all publicity, including brochures, news releases, and other program materials must give credit to Harford County Government and, where applicable, the federal/state funding source. A copy of the appropriate logo will be provided electronically. When no printed information is used, verbal credit must be given at public events (i.e., at fundraisers, award events, etc.).

APPLICATION CALENDAR

- January 8, 2019 CDBG/HOME Grant Applications available at the [OCED Website](#)
- February 15, 2019 Deadline for applications: **at 4:00 pm**
- January-February 2019 Community Development Review Board reviews applications
- March 2019 Funding recommendations submitted to the County Executive
- May 2019 Preliminary Award Notification to Recipients
- July 2019 FY2020/FFY2019 Project Year begins

FEDERAL FUNDING REQUIREMENTS

- All recipients of federal funds must agree that funds shall be used in accordance with eligible goals and objectives contained herein and that no portion of the funds shall be used to promote or further non-secular purposes. All CDBG and HOME projects are subject to federal environmental review requirements. All construction projects are subject to federal requirements such as minority & women-owned business requirements, Section 3 requirements, and Davis-Bacon Wage rates.

SECTION 3

- Section 3 of the Housing and Urban Development Act of 1968 [12 U.S.C. 1701u and 24 CFR Part 135] provides that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible and consistent with existing Federal State and local laws and regulations, be directed to low- and very low-income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low- and very low-income persons. Section 3 of the HUD Act of 1968 helps foster local economic development, neighborhood improvement, and individual self-sufficiency. Therefore, all housing construction, rehabilitation, or other public construction projects receiving HUD Housing and Community Development funding in excess of \$200,000 must comply with Section 3 requirements.

WOMEN-OWNED BUSINESSES

- Executive Order 12138 ("National Women's Business Enterprise Policy") directs all Federal agencies to take action to strengthen women-owned business enterprise and to ensure full participation by women in the free enterprise system. The Executive Order does not permit HUD to set-aside procurements for women-owned businesses. HUD makes special efforts, though, to advise women business owners of contracting opportunities and to encourage their participation in HUD procurements. The FAR requires Federal agencies to actively encourage their prime contractors to use women-owned small businesses as subcontractors. All contracts valued at \$100,000 or more include a clause, which requires the prime contractor to provide the maximum practicable opportunity to women-owned small businesses to compete for subcontracts. A women-owned small business concern is defined as at least 51 percent owned by one or more women, or in the case of publicly owned businesses, at least 51 percent of the stock is owned by one or more women, and the management and daily operations of which are controlled by one or more women.

MINORITY-OWNED BUSINESSES

- In accordance with Executive Orders 12432, "Minority Business Enterprise Development," and 11625, "National Program for Minority Business Enterprise," OSDBU is charged with overseeing the implementation of voluntary compliance programs to stimulate MBE participation in procurement and assistance programs. OSDBU provides advice and recommendations to the Secretary of HUD on MBE activities, prepares, monitors and evaluates the Department's Annual Minority Business Development Plan, and reports MBE program performance to the Minority Business Development Agency (MBDA) of the Department of Commerce.

DAVIS-BACON ACT

- The Davis-Bacon and Related Acts apply to contractors and subcontractors performing on federally funded or assisted contracts in excess of \$2,000 for the construction, alteration, or repair (including painting and decorating) of public buildings or public works. The Davis-Bacon Act (40 U.S.C.A. §§ 276a to 276a-5), is a federal law that governs the wages to be paid to laborers and mechanics employed on federal public works projects. The Davis-Bacon and Related Acts require that contractors and subcontractors pay their laborers and mechanics employed under the contract no less than the locally prevailing wages and fringe benefits for corresponding work on similar projects in the area. The prevailing wage rates and fringe benefits are determined by the Secretary of Labor for inclusion in covered contracts. For additional information regarding the Davis-Bacon requirements, please visit www.dol.gov.

ENVIRONMENTAL REVIEW

- CDBG and HOME regulations require that all programs and projects proposed for funding must receive a National Environmental Protection Act (NEPA) clearance. This process is conducted by the Office of Community & Economic Development staff.
- **An Environmental Review Record (ERR) and clearance must be prepared before federal dollars are expended or costs incurred for any CDBG or HOME approved program or activity. In addition, no contracts may be executed, loans settled, or work started on a project awarded CDBG or HOME funds before the environmental review process is completed.** A violation of this requirement may jeopardize federal funding to the project and disallow all costs that were incurred before the completion of the Environmental Review.
- Harford County must also determine whether the project meets other applicable statutory and regulatory requirements such as Historical and Architectural Preservation and the Maryland Historic Trust. Every project undertaken with CDBG or HOME funds and all activities related to that project are subject to the provisions of the NEPA and the environmental review regulations at 24 CFR Part 58.

SAM & DUNS NUMBERS

- All organizations applying for federal dollars **MUST** provide their System Award Management (SAM) number along with their Dun & Bradstreet (D&B) Data Universal Numbering System (DUNS) number in the application for funding. Organizations should verify that they have a SAM & DUNS numbers or take steps needed to obtain one as soon as possible. Applicants may obtain both numbers by visiting: <https://www.grants.gov/web/grants/applicants/organization-registration.html>
- Award recipients will also be subject to periodic monitoring by Harford County Office of Community & Economic Development staff related to all awarded projects.
- Applicants should consider the HUD income guidelines appearing below to determine income eligibility for those likely participants in the proposed project. Program participants must not have incomes above the limits listed in this application to be qualified as income eligible. It should be noted, however, that the income guidelines may be adjusted during the grant term. For CDBG eligible LMC activities it should be noted that abused children, battered spouses, severely disabled adults, homeless persons, illiterate adults, persons with AIDS, migrant farm workers, as well as the elderly are presumed beneficiaries, as it is assumed that, in general, this population is of low to moderate income.

DEBARMENT, SUSPENSION AND OTHER MATTERS

- Appendix II to 2 CFR Part 200 requires the County to ensure that sub-recipients or contractors receiving awards are not suspended or debarred from participation in Federal award programs. Organizations that will be awarded a CDBG contract will be required to certify that to the best of their knowledge and belief they and their principals are not affected by this provision.

BUSINESS AND INCORPORATION STANDING

- All applicant organizations must be legally active and in **GOOD STANDING** with the Maryland State Department of Assessment and Taxation. The organization's name in the MD SDAT database must match **exactly** the organization's legal name. Visit <http://www.dat.state.md.us> to confirm these requirements and initiate any corrective action, if necessary.
- Applicants Incorporated as non-profit 501(c)(3) & 501(c)(6) tax-exempt organizations must be registered and in **GOOD STANDING** with Maryland Office of the Secretary of State, Charitable Organization Division. The organization's name in the Secretary of State's database must match **exactly** the organization's legal name. Visit <http://sos.maryland.gov/Charity/Pages/SearchCharity.aspx> to confirm these requirements and initiate any corrective action, if necessary.

APPLICATION SUBMISSION

- Applications must be typed in Arial font.
- Submit one (1) completed online application to commdev@harfordcountymd.gov and verify that all required attachments are included in **PDF format**.
- In addition to the online submission, submit one (1) **PRINTED** and **SIGNED** version of the application with all attachments and supplemental information to:

Harford County Office of Community & Economic Development
15 South Main Street
Bel Air, MD 21014
Attention: Mr. Chris Behles
(Office Hours: M-F 8:00-5:00)

- Both formats of the application **MUST** be submitted no later than **Friday February 15, 2019 at 4:00 p.m.**
- The hand delivered submission will be accepted only with binder clips or paper clips. Any other form of submitting the documents, such as stapled, bound, hole punched, etc., will **NOT** be accepted and will be returned to the applicant.
- Incomplete and incorrectly completed applications will be returned.
- Late applications will **NOT** be accepted.
- All applications must be signed (**ONLY**) by the program director or an authorized officer of the corporate entity.

INQUIRIES AND TECHNICAL ASSISTANCE

Harford County Office of Community & Economic Development:

Barbara Richardson
Community Development Administrator
15 South Main Street
Bel Air, MD 21014
410-638-3045 x 1362
bwrichardson@harfordcountymd.gov

Chris Behles
Grants Specialist
15 South Main Street
Bel Air, MD 21014
410-638-3045 x 1835
cmbehles@harfordcountymd.gov

The applications and the application information packet are available in an alternative format or language by contacting Harford County Office of Community & Economic Development at 410-638-3045. If you require special accommodations, please call 410-638-3045 or Maryland Relay 711 (voice/tty).

APPLICATION TIPS

- Be sure to submit the required number of copies; (1) paper and (1) electronic copy.
- Double check the application to be sure you have included everything you have been requested to submit including all supporting documentation
- If the audit/financial statement are spiral bound, be sure to attach a copy to all application packages submitted.
- The reviewers do study your financial reports carefully. Make sure they are accurate and understandable.
- Be sure to read the questions carefully and answer what is being asked. Some questions have many parts to them.
- Try to be concrete in your responses. Remember to back up any statements/claims you make. Do not leave the reviewers wondering what you mean. It is helpful to have someone outside of your organization review your application for clarity of ideas.
- For previous grant recipients, remember that the reviewers will receive a report on the timeliness and completeness of your past performance and will take this into consideration when making recommendations.

CDBG RESOURCES

Community Development Block Grant (CDBG)

The Community Development Block Grant (CDBG) Program provides annual grants on a formula basis to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title 1 of the [Housing and Community Development \(HCD\) Act of 1974](#).

CDBG REGULATIONS

The regulations created by the Office of the Assistant Secretary of Community Planning and Development that pertain to Community Development programs are contained within [24 CFR 570](#).

- [CDBG General Policies 24 CFR 570.200](#)

An activity that fails to meet a national objective will not qualify for CDBG funding. The regulations listed are paraphrased. Please select the appropriate hyperlink for the entire official regulation description.

CDBG NATIONAL OBJECTIVES

Refer to [24 CFR 570.208](#) for the national objectives or use each hyperlink below.

- ❖ [National Objective #1:](#)
24 CFR 570.208(a) Activities benefiting low- and moderate-income persons (LMI)
 - [Subcategory #1:](#)
(a)(1) Area Benefit Activities (LMA)
 - [Subcategory #2:](#)
(a)(2) Limited clientele activities (LMC)
 - [Subcategory #3:](#)
(a)(3) Housing activities (LMH)
 - [Subcategory #4:](#)
(a)(4) Job creation or retention activities (LMJ)
- ❖ [National Objective #2:](#)
24 CFR 570.208(b): Activities which aid in the prevention or elimination of slums or blight
 - [Subcategory #1:](#)
(b)(1): Activities to address slums/blight on an area basis
 - [Subcategory #2:](#)
(b)(2): Activities to address slums or blight on a spot basis
 - [Subcategory #3:](#)
(b)(3): Activities to address slums or blight in an urban renewal area
- ❖ [National Objective #3:](#)
(c): Activities designed to meet community development needs having a particular urgency

CDBG BASIC ELIGIBLE ACTIVITIES

- [Refer to 24 CFR 570.201](#)

CDBG ELIGIBLE REHABILITATION ACTIVITIES

- [Refer to 24 CFR 570.202](#)

CDBG SPECIAL ECONOMIC DEVELOPMENT ACTIVITIES

- [Refer to 24 CFR 570.203](#)

CDBG SPECIAL ACTIVITIES BY COMMUNITY-BASED DEVELOPMENT ORGANIZATIONS (CBDOS)

- [Refer to 24 CFR §570.204](#)

CDBG INELIGIBLE ACTIVITIES

- [CDBG Ineligible Activities 24 CFR 570.207](#)

HOME RESOURCES

Home Investment Partnership Program (HOME)

The HOME Investment Partnerships Program (HOME) provides formula grants to states and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. It is the largest Federal block grant to state and local governments designed exclusively to create affordable housing for low-income households.

The rules and regulations governing the activities of the HOME program include the Laws as enacted by Congress, and the Regulations created by HUD to achieve the result prescribed by the Laws. HUD provides guidance on the HOME program through HOME CPD Notices, HOME Policy Memos, [HOMEfires](#), and HOME *FACTS*.

*** Please select the appropriate hyperlink for the entire official regulation description.**

HOME LAWS

The HOME Statute is contained in [TITLE II of the Cranston-Gonzalez National Affordable Housing Act](#). The Statute contains the following subparts:

- Introduction
- Subpart A - HOME Investment Partnerships
- Subpart B - Community Housing Partnership
- Subpart C - Other Support for State and Local Housing Strategies

- [Subpart D - Specified Model Programs](#)
- [Subpart E - Mortgage Credit Enhancement](#)
- [Subpart F - General Provisions](#)

HOME REGULATIONS

Changes to HOME Program Commitment Requirement Interim Final Rule

HUD published an Interim Final Rule on December 2, 2016 implementing a grant-specific method of determining compliance with the statutory 24-month deadline for committing HOME funds. The interim rule is effective on January 3, 2017.

View information about the Changes to HOME Program Commitment Requirement Interim Final Rule:

- [Changes to HOME Program Commitment Requirement Interim Final Rule](#)
- [Summary of the Interim Final Rule](#)

HOME Final Rule

HUD published a Final Rule in the Federal Register on July 24, 2013 to amend the HOME Program regulations. These amendments to the HOME regulations represent the most significant changes to the HOME Program in 17 years. Generally, the provisions of the HOME Final Rule are effective on August 23, 2013. Several of the new requirements will go into effect at a later date, in consideration of their complexity.

View information about the HOME Final Rule:

- [2013 HOME Final Rule, 24 CFR Part 92 - Published July 24, 2013 \(Complete Rule\)](#)
- [2013 HOME Final Rule, 24 CFR Part 92 - Published July 24, 2013 \(Changes Only\)](#)
- [2013 HOME Final Rule Overview](#)
- [Highlights of the Changes in the 2013 HOME Final Rule](#)
- [Section by Section Summary of the 2013 HOME Final Rule](#)
- [The 2013 HOME Final Rule and the 2012/2013 HOME Appropriations Acts](#)
- [The 2013 HOME Final Rule Effective Dates](#)
- [Pre-2013 HOME Final Rule, 24 CFR Part 92 - Published September 16, 1996; Updated through December 22, 2004](#)

HUD 2018 CDBG & HOME INCOME LIMITS
(Baltimore-Columbia-Towson, MD MSA)

Income Limits	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
30% Limit	19,950	22,800	25,650	28,450	30,750	33,050	35,300	37,600
Very Low Income	33,250	38,000	42,750	47,450	51,250	55,050	58,850	62,650
60% Limit	39,900	45,600	51,300	56,940	61,500	66,060	70,620	75,180
Low Income	50,350	57,550	64,750	71,900	77,700	83,450	89,200	94,950

*Income limits for FY2020 may be adjusted during the grant term.