



CONSOLIDATED PLAN FY 2021–2025 (FFY 2020–2024)

BARRY GLASSMAN
Harford County Executive

LEN PARRISH
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COMMUNITY & ECONOMIC DEVELOPMENT

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Harford County, Maryland is a federal entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG) and Home Investment Partnerships Program (HOME). The County has prepared its Five Year Consolidated Plan (CP) for the period of FY2021, beginning July 1, 2020, through FY 2025, ending June 30, 2025. The Consolidated Plan is a strategic plan to implement federal programs for housing and community development activities within the County and how the proposed activities will principally benefit low and moderate income individuals.

The Consolidated Plan is a requirement of the U.S. Department of Housing and Urban Development under the Community Planning Division (CPD) that must be completed by the entitlement community every three to five years in conjunction with an update to the County's Analysis of Impediments to Fair Housing Choice (AI). Harford County is participating in the Baltimore Metropolitan Area Regional Analysis of Impediments to Fair Housing Choice prepared by Baltimore Regional Housing Campaign (BRHC); a consortium comprised of Anne Arundel County, Annapolis, Baltimore County, Baltimore City, Howard County, and Harford County that envisions a Baltimore region where all families have the right and the means to live in high opportunity communities with excellent schools, economic prosperity, and low rates of poverty, and where public policies and private investments are aligned to overcome historic divisions by race and class.

The Harford County Five Year Consolidated Plan FY2021 – FY2025 establishes the County's goals and strategies and guides the investment of federal housing and community development funds, as well as complementary State and County funds. The FY2021-FY2025 Consolidated Plan is the culmination of a year-long collaborative planning process that included consultations, presentations, public hearings, and a community needs survey providing an assessment of the housing needs of the low-income, homeless and special needs populations. The plan also provides an analysis of the County's housing market by evaluating the quantity, quality and affordability of its housing units. Harford County, together with its community partners, analyzed the data and identified and prioritized the identified needs culminating in this document.

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

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

- Preservation

- Rental Housing
- Homeownership Housing
- Special Needs Populations
- Homeless Population
- Non-Housing Community Development
- Fair Housing

Specific Goals include:

- Increase Homeownership
- Improve Quality of Existing Housing – Homeowner
- Increase Supply of Affordable Homeowner Housing – CHDO Activity
- Expand Rental Subsidy
- Increase Supply of Affordable Housing – rental
- Homeless Prevention
- Increase Emergency Shelter
- Increase Accessible Housing for Special Needs Populations
- Increase Shelter for Victims of Domestic Violence
- Addiction Recovery
- Rehabilitation of Community Centers
- Improve Public Infrastructure
- Public Transportation
- Improve Accessibility to Public Facilities
- Affirmatively Furthering Fair Housing
- Improve Public Facilities
- Community Development Administration

3. Evaluation of past performance

During the last three years, Harford County strived to meet its FY2018-2020 community development needs outlined in the Harford County FY 2018-2020 Three Year Consolidated plan. During that period, the County achieved its specific objectives of (1) *Expanding Affordable Housing Opportunities* by supporting homeownership programs; developing affordable rental projects and funding homeowner rehab programs; (2) *Preventing and Eliminating Homelessness* by supporting homeless shelters and homeless prevention programs; (3) *Increasing Housing Opportunities for Special Needs Populations* by funding affordable housing programs for the disabled, securing additional Mainstream Vouchers and funding rehab programs for special needs populations; and (4) *Improving Community Infrastructure* by re-paving a senior center parking lot, constructing bus shelters and assisting with the purchase of a new bus for our transit department. Detailed outcomes for each year are outlined in the annual Consolidated Annual Performance Evaluation Report (CAPER) that Harford County submits to HUD. Copies of this report are available in the Office of Community & Economic Development office and also available on our website, www.harfordhousing.org.

During the previous three years, Harford County spent or committed all of its CDBG and HOME funding. Unfortunately, during FFY2018, Harford County failed to meet its CDBG timeliness deadline by failing to satisfy the required 1.5 maximum drawdown ratio. This failure was due to a large amount of unanticipated program income which was allocated to a project that; due to circumstances beyond our control, was put on hold. However, thanks to the tireless effort by the Community Development Division of the Harford County Office of Community & Economic Development, the County was able to re-direct the funding to several strategic projects benefiting many low-moderate income residents. Currently, the County is on track to meet all CDBG timeliness and reporting goals and; as a direct result of CDBG funding, has been able to increase the stock of its affordable housing, prevent households from becoming homeless, improve the housing stock for its most vulnerable residents, make improvements in our low-income communities and provide economic opportunities for low and moderate income households.

4. Summary of citizen participation process and consultation process

Harford County Office of Community & Economic Development (OCED) prepared the FY2021-2025 Consolidated Plan on behalf of Harford County, Maryland in accordance with 24 CFR Part 91 and the Harford County Citizen Participation Plan. The Plan was developed by coordinating with local communities, conducting community outreach and consultation with local nonprofit partners. The staff began its consultation process by presenting an overview of the County's demographics at several publicized community meetings; specifically targeting those populations that historically have been difficult to reach. The County maintains a community development stakeholder contact list and reached out to community groups and providers individually soliciting information and opinions from organizations who work first hand with low-moderate households. In addition, Harford County developed an on-line Housing and Community Needs Assessment survey for stakeholders and residents that was completed by more than 200 households. The community workshops, the one-on-one consultations and the on-line assessments provided a plethora of information that guided the County in the development of this Consolidated Plan.

Harford County, in compliance with its Citizen Participation Plan, advertised and held two public hearings giving citizens the opportunity to provide comments. The public hearings were advertised in The Aegis Newspaper on January 28, 2020 and February 26, 2020 and all public notices were emailed to the members of the Harford Roundtable, a consortium comprised of service providers, local non-profits, government agencies and concerned individuals that serve as the governing body of the Harford County Continuum of Care.

A draft version of the FY2021-2025 Consolidated Plan was placed on display at both OCED offices and copies of the document were sent to each of the County's seven public libraries and each of the County's three municipalities.

5. Summary of public comments

In accordance with our Citizen Participation Plan the draft version of the FY2021-2025 Consolidated Plan was made available for public comment for 30 days, beginning on March 16, 2020 and ending on April 17, 2020. Public Comment sessions were held at the following locations:

April 8, 2020 - Havre de Grace Office of Community & Economic Development

April 10, 2020 - Bel Air Office of Community & Economic Development

During the public comment period, Harford County did not receive any comments.

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

All comments were accepted.

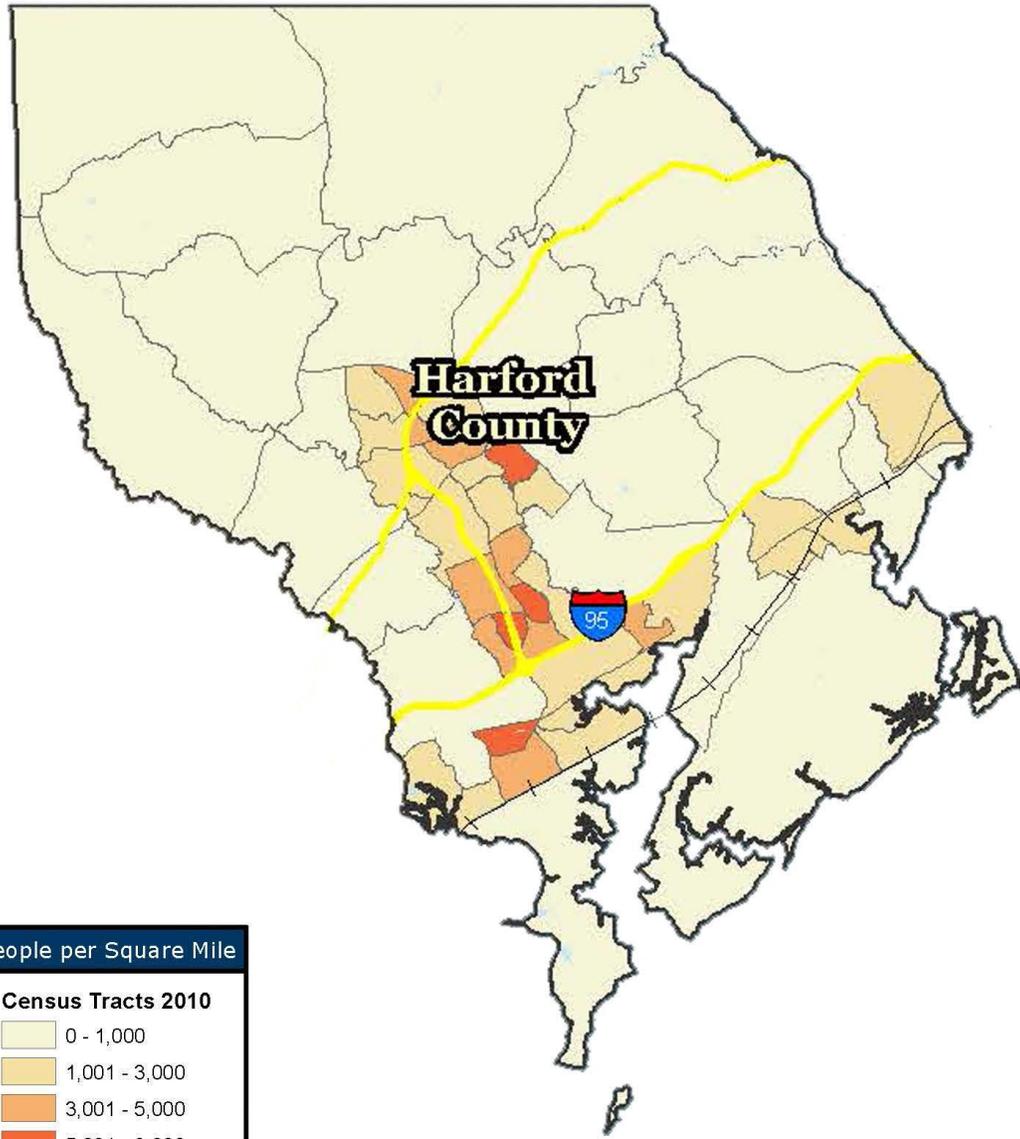
7. Summary

The following demographic maps are included at the end of this section:

- 1) Population Density
- 2) Households Living in Poverty
- 3) White Population
- 4) Race and Hispanic Density
- 5) Hispanic Population
- 6) Median Household Income

Population Density

Source: U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates



People per Square Mile

Census Tracts 2010

- 0 - 1,000
- 1,001 - 3,000
- 3,001 - 5,000
- 5,001 - 9,000
- 9,001 - 77,815



Baltimore Metropolitan Council
1500 Whetstone Way, Suite 300
Baltimore, MD 21230
www.BaltoMetro.org

Prepared by
Transportation Planning Division
Projected Coordinate System - NAD 1983 State Plane (ft)
Data Source - BMC, © HERE 2017, TIGER/Line®, MTA
American Community Survey 5-year Estimate
Printed - July 2018



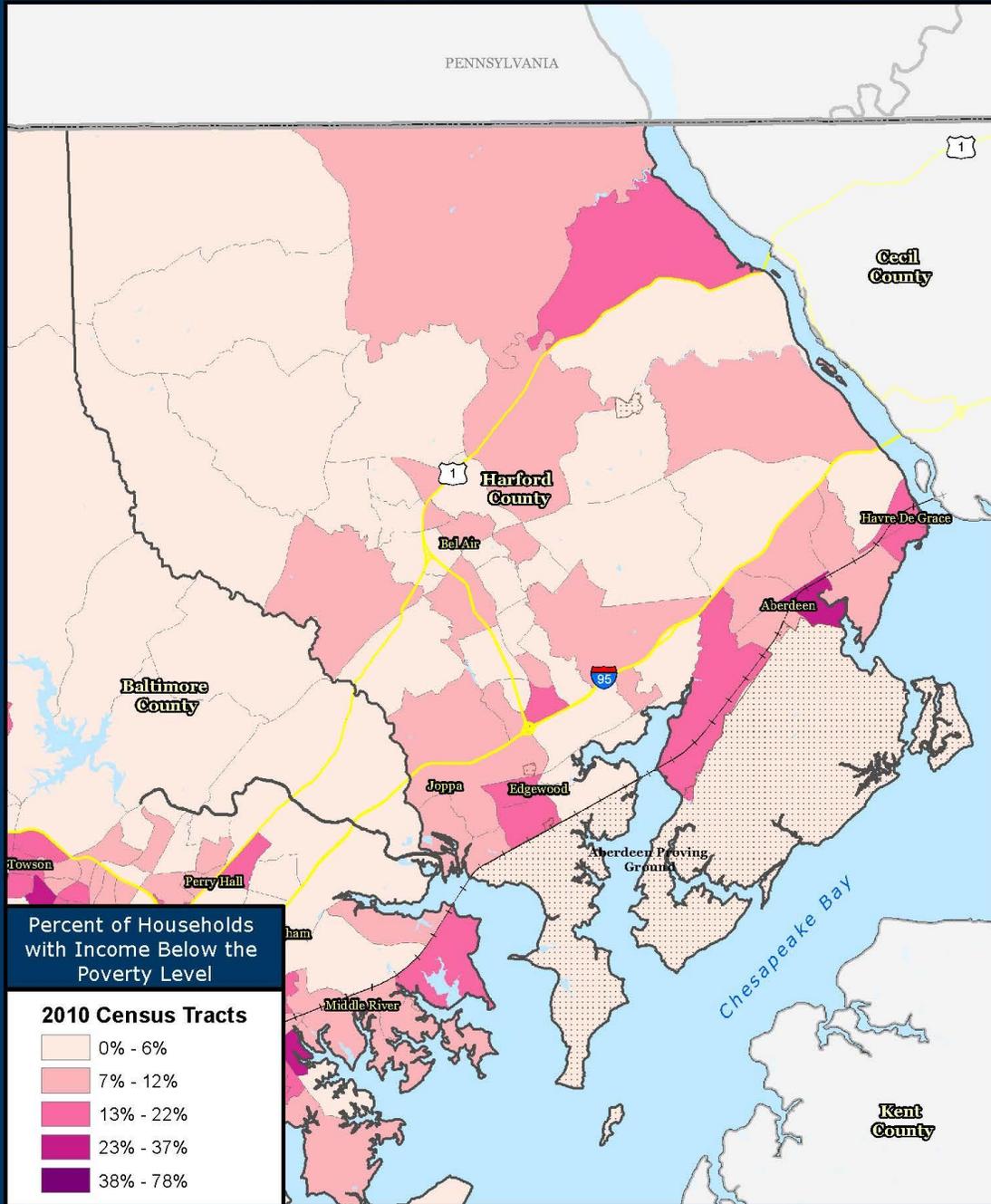
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0 9 Miles

1 in = 9 miles

Households with Income Below Poverty Level, Harford County

Source: U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates



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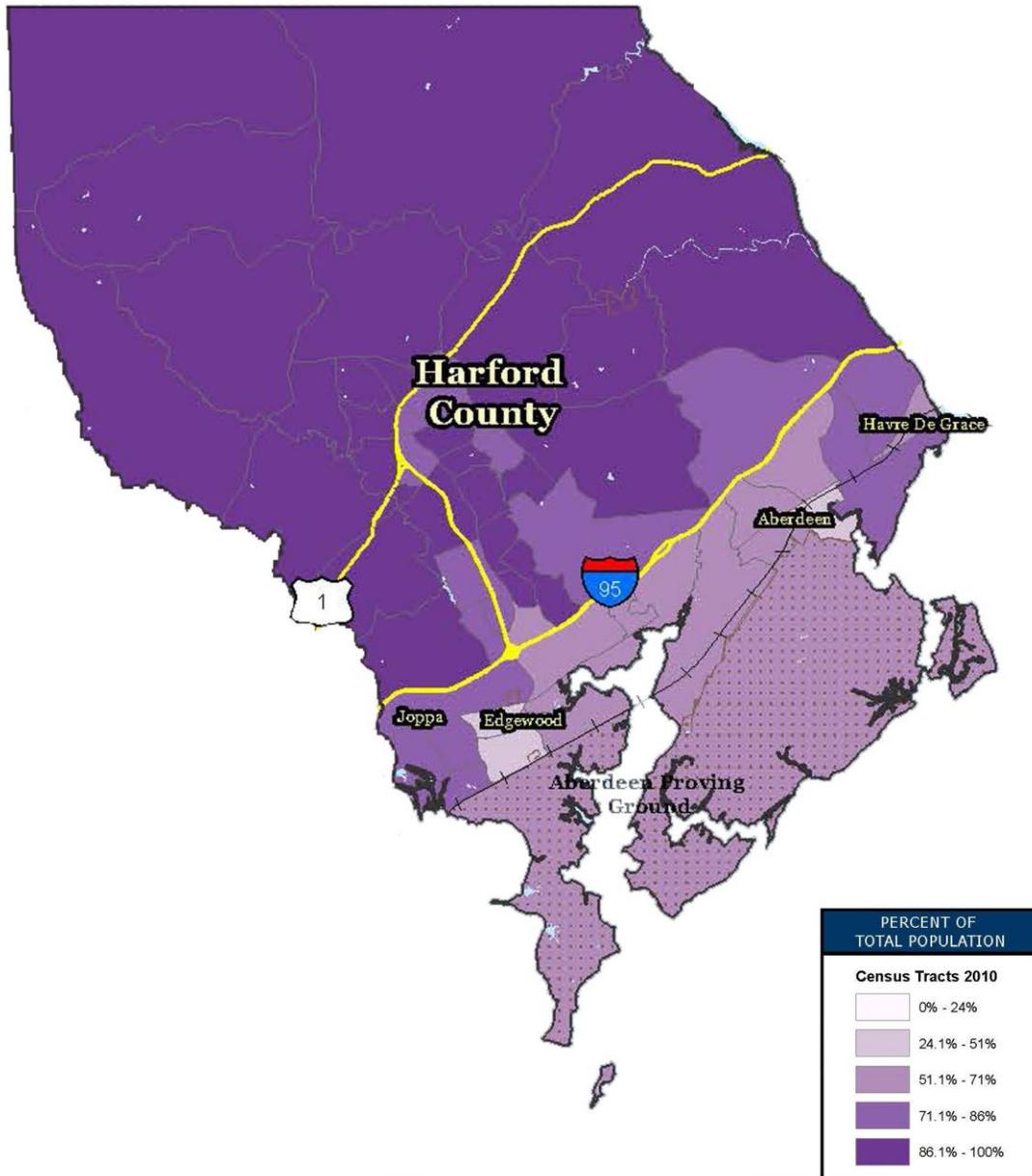
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0 4 Miles

1 in = 4 miles

WHITE POPULATION, 2012 - 2016

Source: U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates



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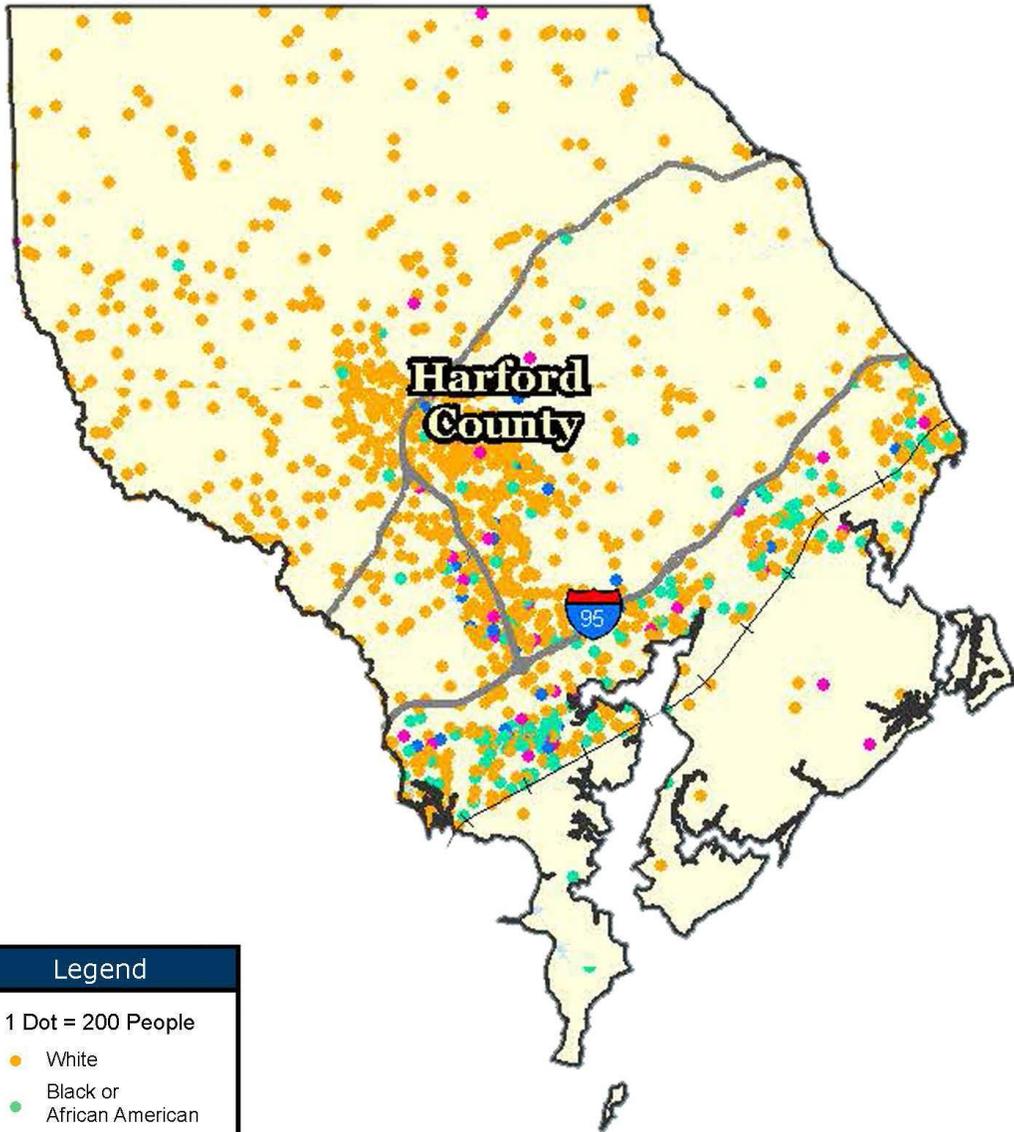
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1 in = 7 miles

Race and Hispanic Heritage

Source: U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates



Legend

1 Dot = 200 People

- White
- Black or African American
- Asian
- Hispanic or Latino (All Races)



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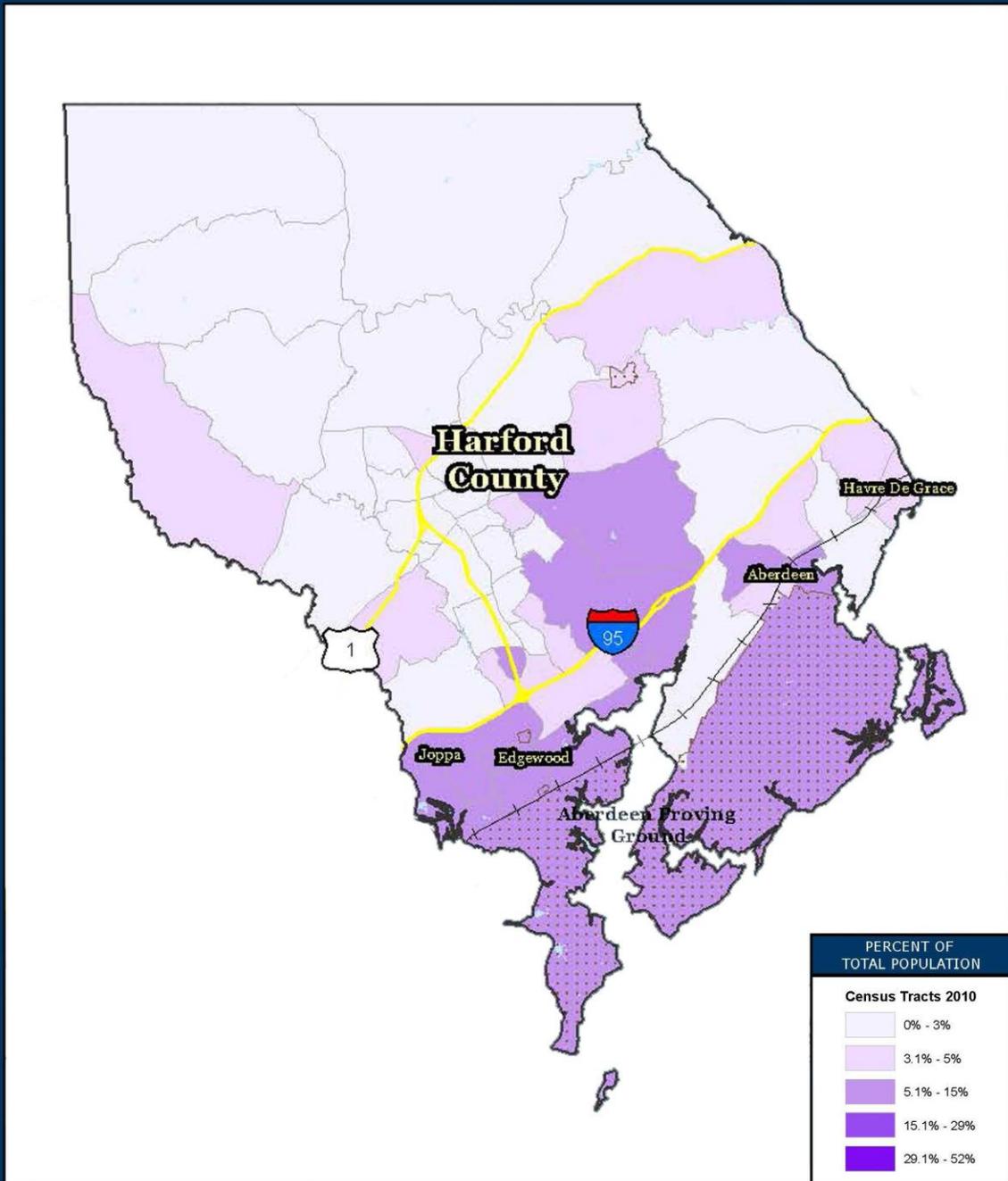
1:570,000

0 9 Miles

1 in = 9 miles

HISPANIC POPULATION (ALL RACES), 2012 - 2016

Source: U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates



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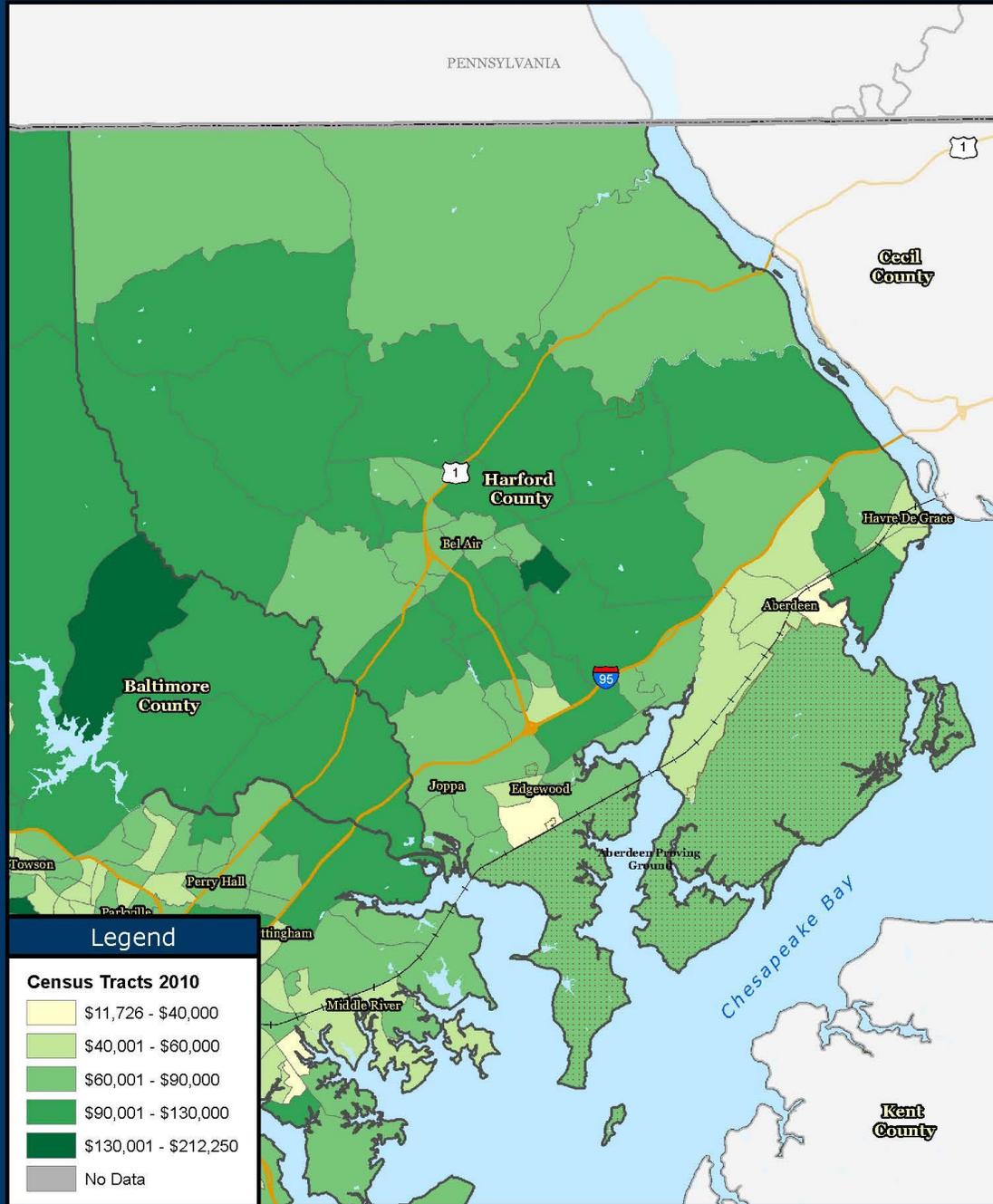


1:443,520

1 in = 7 miles

Median Household Income, Harford County

Source: U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates



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1:253,000



1 in = 4 miles

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

Agency Role	Name	Department/Agency
Lead Agency	HARFORD COUNTY	
CDBG Administrator	HARFORD COUNTY	Office of Community & Economic Development
HOPWA Administrator		
HOME Administrator	HARFORD COUNTY	Office of Community & Economic Development
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

Harford County Office of Community & Economic Development (OCED) is the lead agency responsible for the preparation of the Consolidated Plan. In early 2018, the Harford County Department of Housing and Community Development merged with the Office of Economic Development to form the Harford County Office of Community & Economic Development. By merging the two departments, Harford County created an office that coordinates housing, transportation and jobs allowing for more streamlined operations and better connecting those who need jobs with the transportation and housing services that are so closely related. The Community Development Division of OCED is responsible for the administration of the Community Development Block Grant (CDBG) and the Home Investment Partnerships Program (HOME). In addition, OCED is responsible for the administration of the Housing Choice Voucher Program (HCV) as well as State and locally funded programs that address the housing and homeless prevention needs within our community. Many of the activities that are funded through the County are sub-contracted to local non-profit agencies. The Community Development staff is tasked with providing technical support for all the agencies that receive funding including contracting, monitoring and oversight of those sub-recipients.

Consolidated Plan Public Contact Information

Barbara W. Richardson

Community Development Administrator

Office of Community & Economic Development

15 South Main Street

Bel Air, MD 21014

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

Harford County prepared its FY2021-2025 Consolidated Plan in accordance with 24 CFR Part 91 and the Harford County Citizen Participation Plan. Harford County collaborated with service providers, local non-profits, government agencies and other individuals, business and organizations in and around the County. An on-line Community Needs Assessment survey was created for stakeholders and residents to complete which helped to identify priority funding areas. Community Development staff attended public meetings and gave presentations on Harford County demographics and solicited comments while encouraging residents to complete the on-line needs assessment. The Community Development staff analyzed all the data and public comments and developed the needs assessment and market analysis that led to the creation of the strategic plan. The action plan sets forth the priority funding areas that will help achieve the goals outlined in the strategic plan. Applications were solicited from local organizations to carry out the objectives outlined in the strategic plan, resulting in a plan that provides a strategic, measurable, achievable, attainable and timely document to help guide the County's community development needs over the next five years.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Harford County OCED acts as the single point of contact to coordinate efforts between public and assisted housing providers, as well as private and governmental health, mental health and other social service agencies. Harford County works with the following agencies to enhance funding and service allocations to address the housing and community development needs of the County:

Harford County Office of Community & Economic Development – administers the CDBG and HOME grant programs

Harford County Housing Agency – administers the Section 8 Housing Choice Voucher Program, the Family Self-Sufficiency Program, the Mainstream Voucher Program, the Veterans Affairs Supportive Housing Program (VASH), and the Housing Opportunities for Persons with Aids Program (HOPWA)

Office on Mental Health of Harford County – administers federal, state and county funding for mental health

Harford County Community Action Agency – single point of entry for all homeless services – oversees the Continuum of Care for Harford County

Local Social Service Agencies – more than 25 local non-profit partners provide services to address the needs of low-moderate income households – See Table 2

Habitat for Humanity Susquehanna, Inc. – Community Housing Development Organization (CHDO) and homeowner rehabilitation provider

Harford County will continue to foster collaboration with these entities to ensure enhanced coordination of services among providers.

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

The Harford County Continuum of Care (CoC) is governed by the Harford Roundtable. Members of the Roundtable include PHA's, affordable housing providers, hospitals, mental health providers, law enforcement, the school system, entitlement and benefit agencies, legal aid, the health department, substance use providers, VA providers and the various organizations providing housing and homeless prevention programs. This group meets bi-monthly as a whole body to network and confer regarding the programs and assistance administered among this shared population of clients. Sub-committees meet during off months and are responsible for much of the day-to-day work of the Continuum.

The CoC is responsible for the oversight of federal and state funds that address the needs of homeless individuals in Harford County. Harford County CoC has implemented Coordinated Access and Assessment for all households experiencing a housing crisis or homelessness. The single point coordinated entry takes place daily at the Harford Community Action Agency. Individuals and families experiencing homelessness are assessed for diversion, prevention and placement. Households with the highest vulnerability and longest periods of homelessness are prioritized for placement according to the prioritization schedule adopted by the CoC. Chronically homeless individuals and families, families with children, veterans and unaccompanied youth receive the highest prioritization.

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

Harford County does not receive ESG funds directly. The Harford Community Action Agency receives pass through ESG funding from the Maryland Department of Housing and Community Development (DHCD). The Harford County Continuum of Care, under the direction of the Harford Community Action Agency, oversees the allocation of funding, develops performance standards, evaluates outcomes and develops funding policies and procedures for the administration of HMIS. All applications, reports and monitoring visits are reviewed by the oversight committee of the CoC Board Steering Committee.

All recipients of ESG funding are required to enter data into HMIS. Based on federal and state benchmarks, performance standards are developed and outcomes evaluated by the Steering Committee. These outcomes directly affect the development of policies and procedures and aid in prioritizing funding dollars available through ESG, CoC and DHCD.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Harford County Housing Agency
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Housing • PHA • Services - Housing
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Public Housing Needs • Non-Homeless Special Needs • HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Harford County Housing Agency was consulted to obtain information on the County's housing needs.
2	Agency/Group/Organization	Harford County Department of Community Services
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Services-Children • Services-Elderly Persons • Services-Persons with Disabilities • Other government - Local
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Homeless Needs - Families with children • Homelessness Needs - Unaccompanied youth • Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Harford County Department of Community Services was consulted to obtain information on the County's special needs populations (elderly, youth, addictions).

3	Agency/Group/Organization	Harford County Health Department
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Services-Persons with HIV/AIDS • Services-Health • Other government - County
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Lead-based Paint Strategy • Homelessness Strategy • Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Harford County Health Department was consulted to obtain information on the County's health needs.
4	Agency/Group/Organization	Harford Community Action Agency, Inc.
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Housing • Services – Housing • Services-Children • Services-Elderly Persons • Services-Homeless • CoC Lead
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Homelessness Strategy • Homeless Needs - Chronically homeless • Homeless Needs - Families with children • Homelessness Needs – Veterans • Homelessness Needs - Unaccompanied youth • Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Harford Community Action Agency is the Continuum of Care lead for Harford County. The organization is the central intake for all homeless services. HCAA was consulted to obtain information on the County's homeless needs.

5	Agency/Group/Organization	HARFORD COUNTY DEPARTMENT OF SOCIAL SERVICES
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Services-Children • Services-Elderly Persons • Services-Persons with Disabilities • Child Welfare Agency • Other government - State
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Homelessness Strategy • Homeless Needs - Families with children • Homelessness Needs - Unaccompanied youth • Non-Homeless Special Needs • Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Harford County Department of Social Services was consulted to obtain information on the County's anti-poverty strategy and needs of the low-income households in the County.
6	Agency/Group/Organization	Habitat for Humanity Susquehanna
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Housing • Services - Housing
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat for Humanity Susquehanna was consulted to assess affordable housing needs. Habitat is currently Harford County's only CHDO and also administers a critical home repair program.
7	Agency/Group/Organization	Harford Family House, Inc.
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Housing • Services – Housing • Services-Children • Services-Homeless

	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Homelessness Strategy • Homeless Needs - Chronically homeless • Homeless Needs - Families with children • Homelessness Needs - Unaccompanied youth • Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Harford Family House was consulted to obtain information on the County's housing needs - particularly, homeless families.
8	Agency/Group/Organization	ASSOCIATED CATHOLIC CHARITIES
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Housing • Services – Housing • Services-Children • Services-Elderly Persons • Services-homeless • Non Profit Social Services
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Homelessness Strategy • Homeless Needs - Chronically homeless • Homeless Needs - Families with children • Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Catholic Charities was consulted to obtain information on the County's homeless needs.
9	Agency/Group/Organization	FCCAU, Inc.
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Services-homeless • Non Profit Emergency Shelter
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Homelessness Strategy • Homeless Needs - Chronically homeless • Homeless Needs - Families with children • Homelessness Needs – Veterans • Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	FCCAU was consulted to obtain information on the County's homeless needs. FCCAU is the only year-round emergency shelter for adults in the County.
10	Agency/Group/Organization	The Sexual Assault/Spouse Abuse Resource Center, Inc.
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Homelessness Strategy • Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	SARC was consulted to obtain information on the County's needs relating to victims of domestic violence.
11	Agency/Group/Organization	Homecoming Project, Inc.
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Non Profit
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Homecoming Project was consulted to obtain information on the County's housing needs for adults in recovery. Homecoming Project provides housing and treatment for women in recovery.
12	Agency/Group/Organization	The Arc Northern Chesapeake Region
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Housing • Services-Persons with Disabilities • Non-profit
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Arc was consulted to obtain information on the County's housing needs for adults with disabilities.

13	Agency/Group/Organization	Harford County Sheriff's Office
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Law Enforcement
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Homelessness Strategy • Homeless Needs - Chronically homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Harford County Sheriff's Office was consulted on the county's safety needs, with a special focus on the homeless population.
14	Agency/Group/Organization	United Way of Central Maryland
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Services – Housing • Services-homeless
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Homelessness Strategy • Homeless Needs - Chronically Homeless • Homeless Needs - Families with children • Homelessness Needs – Veterans • Homelessness Needs - Unaccompanied youth • Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The United Way was is a key organization in the Harford County Continuum of Care. The United way was consulted on homeless strategy, funding priorities, and future partnerships.
15	Agency/Group/Organization	Harford County Health Department
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Services-Health • Other government - Local
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Homelessness Strategy • Homeless Needs - Chronically homeless • Homeless Needs - Families with children • Homelessness Needs – Veterans • Non-Homeless Special Needs • HOPWA Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Harford County Health Department was on the county's health needs, with a special focus on the homeless population.
16	Agency/Group/Organization	Maryland Department of Health and Mental Hygiene
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Housing • Health Agency • Other government - State
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Homelessness Strategy • Homeless Needs - Chronically homeless • Homeless Needs - Families with children • Homelessness Needs – Veterans • Homelessness Needs - Unaccompanied youth • Non-Homeless Special Needs • HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Maryland Department of Health and Mental Hygiene (DHMH) oversees the Mental Hygiene Association who partners with Harford County in administering 21 units of Shelter + Care Program, and was consulted on the health needs, with a special focus on the homeless population.
17	Agency/Group/Organization	The Office on Mental Health - Core Service Agency of Harford County
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Health Agency
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Homelessness Strategy • Homeless Needs - Chronically homeless • Homeless Needs - Families with children • Homelessness Needs – Veterans • Homelessness Needs - Unaccompanied youth • Non-Homeless Special Needs • Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Office of Mental Health - Core Service Agency of Harford County develops and monitors the public mental health services in Harford County. The Core Service Agency was consulted on the county's mental health needs, with a special focus on the homeless population.
18	Agency/Group/Organization	Mason-Dixon Community Services
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Non-profit social services
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Homelessness Strategy • Homeless Needs - Families with children • Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mason-Dixon Community Services provides human services to residents living in northern Harford County. Mason Dixon was consulted on the special needs of low-income residents living in rural areas.
19	Agency/Group/Organization	Harford County Office on Aging
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Public Housing Needs • Homelessness Strategy • Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Office on Aging serves residents 60 and older, their families and their caregivers. The Office on Aging was consulted on the county's senior population needs, with a special focus on the frail/elderly population.
20	Agency/Group/Organization	Leading By Example
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Services-Health
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Homelessness Strategy • Homeless Needs - Chronically homeless • Homeless Needs - Families with children • Homelessness Needs - Unaccompanied youth • Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Leading by Example provides behavioral health services including targeted case management to Harford County residents ages five and above. Leading By Example was consulted on the county's mental health needs, with a special focus on the homeless population.
21	Agency/Group/Organization	Havre de Grace Housing Authority
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • PHA
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Public Housing Needs • Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Havre de Grace Housing Authority operates the only public housing facility in Harford County. The Havre de Grace Housing Authority was consulted on the county's public housing needs, with a special focus on homeless populations.
22	Agency/Group/Organization	Harford County Public Schools
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Services-Education
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Homeless Needs - Families with children • Homelessness Needs - Unaccompanied youth • Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Harford County Public Schools(HCPS) staff are active in the Harford County Continuum of Care. HCPS was consulted on the county's education and housing needs, with a special focus on the homeless youth population.
23	Agency/Group/Organization	Upper Chesapeake Health Systems
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Services-Health
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Homelessness Strategy • Homeless Needs - Chronically homeless • Homeless Needs - Families with children • Homelessness Needs - Unaccompanied youth • Non-Homeless Special Needs • HOPWA Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Upper Chesapeake Health Systems (UCHS) operates the county's two hospitals as well as the recently opened 24-hour crisis center. The UCHS was consulted on the county's health, addiction and mental health needs, with a special focus on the homeless population.
24	Agency/Group/Organization	The EPICENTER of Edgewood
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Services-Children • Services-homeless • Services-Health • Services-Education • Services-Employment
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Homeless Needs - Chronically homeless • Homeless Needs - Families with children • Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The EPICENTER of Edgewood provides programs for youth, recovery, life skills, and health/wellness for at-risk individuals. The EPICENTER of Edgewood was consulted on the county's needs regarding case management, children and youth, and homeless populations.
25	Agency/Group/Organization	Harford Community College
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Services-Education • Services-Employment
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Non-Homeless Special Needs • Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Harford Community College offers affordable degree and certificate programs of study to nearly 2,000 full-time and 7,500 part-time students, as well as a wide variety of noncredit continuing education courses to nearly 11,000 students annually. HCC was consulted regarding the county's adult education, literacy and employment needs.
26	Agency/Group/Organization	Veni Vidi Vici Treatment Services
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Services-Health

	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Homeless Needs - Chronically homeless • Homeless Needs - Families with children • Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Veni Vidi Vici Treatment Services provides outpatient treatment for opioid addiction. Veni Vidi Vici Treatment Services was consulted regarding the county's housing and transportation needs for those individuals/families suffering from addiction issues.
27	Agency/Group/Organization	Addiction Recovery Systems - Aberdeen
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Services-Health
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Homeless Needs - Chronically homeless • Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Addiction Recovery Systems (ARS) provides opioid and alcohol addiction treatment services. ARS was consulted on the county's need for emergency housing support for those suffering with addiction issues.

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

Harford County Office of Community & Economic Development consulted with any and all agencies identified by this agency as playing a key role in the planning process or having expressed an interest in assisting in the process. No agencies were knowingly excluded from the planning process.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Harford Community Action Agency	The CoC is the primary provider of housing and supportive services for the County's homeless and at risk of homeless population. The goals of the County and the CoC are complementary.
Harford Next	Harford County, Maryland	Harford Next is the County's Master Plan. The goals outlined in the County's Strategic Plan are consistent with Harford Next.
Regional Analysis of Impediments to Fair Housing	Baltimore Metropolitan Council	Harford County's goal of affirmatively furthering fair housing and promoting fair housing choice are consistent with the goals of the Regional AI.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

Harford County, Maryland is an entitlement community, receiving CDBG and HOME funding directly from HUD. Harford County has three incorporated municipalities: Aberdeen, Bel Air and Havre de Grace. The Office of Community & Economic Development works very closely with the three municipalities to coordinate public services and develop funding priorities.

Harford County, Maryland is also a member of the Baltimore Metropolitan Council (BMC). BMC coordinates regional policies on behalf of Baltimore City and the surrounding five counties. Harford County OCED staff participates monthly in the Baltimore Regional Fair Housing Group and the Opportunity Collaborative – a regional coalition of housing agencies. Many of the policies developed by the collaborative were incorporated into the planning process, particularly with respect to regional planning efforts and assessments of furthering fair housing.

Harford County, Maryland also works very closely with the Maryland Department of Housing and Community Development (DHCD). Harford County receives pass thru funding from DHCD for neighborhood revitalization and routinely consults with them to identify priority funding areas and areas of opportunity.

Narrative (optional):

Harford County Office of Community & Economic Development sought extensive input from community stakeholders – low-moderate income persons, nonprofit and for profit providers, government agencies, commissions, task forces and concerned citizens. Members of these groups, recipients of their services and Harford County citizens had the opportunity to provide input in the following forums: Harford Roundtable meetings, needs assessment hearings, planning groups and public hearings. Beginning in the fall of 2019, Harford County OCED staff began meeting with local providers, government entities and organizations that serve low-moderate income individuals to discuss the consolidated planning process. During the next several months, OCED staff gave the following groups presentations on the community development planning process:

- January 8, 2020 – Community Development Applicants
- January 28, 2020 – Harford Roundtable (advertised)
- January 31, 2020 – Harford County Community Development Review Board

The presentations gave an overview of Harford County, comparing economic, demographic and geographic data and identifying needs and trends. After the presentations, attendees were encouraged to complete the on-line community needs assessment to help identify and prioritize needs, as well as assist in the development of possible strategies to address those needs.

During the Spring of 2020, OCED developed a draft version of the Consolidated Plan identifying goals and strategies based on the results of the public presentations, one-on-one meetings and results of the community needs survey. The draft version of the FY2021-FY2025 Consolidated Plan was made available in mid-March and a public comment session was held on April 10, 2020. Copies of the draft version were distributed to the three municipalities and the branches of the Harford County Public Library, as well as published on the Office of Community & Economic Development's website. After the required 30 day public comment period, the draft was revised and the final version prepared. This document is the culmination of a nearly two year planning process that thoughtfully and strategically carries out the community development funding for our County.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

Harford County Office of Community & Economic Development solicited citizen participation throughout the strategic planning process. Stakeholders were given multiple opportunities to attend public hearings and provide feedback during the planning process as well as the 30 day public comment period. Harford County made a concerted effort to solicit the input from minority populations and to reach those individuals and organizations not traditionally served. Community Development staff reached out the underrepresented communities and solicited feedback. An online survey for both concerned citizens and service providers helped reach individuals historically neglected, resulting in a plan that truly incorporates the needs and priorities of all our residents.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Internet Outreach	Non-targeted/broad community	100 responses received	Incorporated into the Consolidated Plan		
2	Public Meeting	Continuum of Care	January 28, 2020 - Harford County Roundtable Meeting held at The Ground Floor, Havre de Grace, Maryland 21078 - 20 attendees	No comments were received		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Public Meeting	Community Development Review Board	January 30, 2020 - Harford County Office of Community & Economic Development, Bel Air, MD 21014 - 10 attendees	No comments were received		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Harford County Office of Community & Economic Development staff completed a thorough analysis of the housing and community development needs of low-moderate income individuals living in Harford County. In order to accomplish this analysis, the staff examined the most current demographic data available. Using the Comprehensive Housing Affordable Strategy (CHAS) data provided by HUD, Harford County was able to identify affordable housing and community development needs.

OCED also solicited data from the Harford Roundtable. The Roundtable is the lead agency for the Harford County Continuum of Care. Community Development staff work in tandem with the Roundtable and additional data, particularly with respect to the needs of the homeless and those at risk for homelessness, came directly from the Harford RoundTable supplemented by one-on-one interviews with service providers, government entities, housing providers, and regional and state agencies.

Overall, Harford County's most vulnerable populations continue to struggle and many of our lowest earning households remain housing cost burdened. Harford County will continue to make affordable housing a community development priority and continue to support our community partners who assist those at-risk households.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Harford County has seen slow population growth during the last six years with only a two percent (2%) increase. Although the median household income for Harford County residents continues to increase, (from \$75,872 in 2009 to \$80,465 in 2017 - an increase of 6%), housing costs have continued to increase at an even greater rate. In 2011 the median purchase price for a home in Harford County was \$234,900 and in 2017 that number is \$281,400, an increase of nearly 20%. It appears that Harford County has fully recovered from the Housing Crisis that began over a decade ago, but this rebound is making it more difficult for low and low-moderate income households to achieve housing stability. As the following tables and analysis will demonstrate, the most significant issue identified through this needs assessment is the large number of extremely low and low income Harford County households with a severe housing cost burden (paying more than 50 percent of their household's income for housing).

The data used for this needs assessment is primarily provided by the U.S. Department of Housing and Urban Development (HUD) and is pre-populated in all tables unless otherwise noted. This data is known as Comprehensive Housing Affordability Strategy (CHAS) data and is from the 2011-2015 American Community Survey (ACS). A household that pays more than 50 percent of their income for housing,

including utility costs, is considered to have a severe housing cost burden and is at a great risk of losing their home.

Rehabilitation

The Harford County Office of Community and Economic Development has adopted the following definitions:

“Standard Condition” - A housing unit in "standard condition" generally meets all applicable code requirements and has all of its major systems in working order. This includes but is not limited to being structurally sound, having operable indoor plumbing, heating, and electric systems and a working kitchen.

“Substandard Condition” - A housing unit in "substandard condition" generally does not meet all applicable code requirements and has one or more of its major systems not in complete working order, including structural deficiencies, inoperable indoor plumbing, heating/ventilation, and/or electrical systems, a lead-based paint hazard, zoning violations or overcrowded conditions.

“Substandard Condition but suitable for rehabilitation” - A housing unit in "substandard condition but suitable for rehabilitation" is any unit which has at least one or more major systems not in working order and/or has health and safety problems, any of which can be remedied in a manner that is both economically feasible and meets livability code requirements.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	244,826	248,960	2%
Households	90,142	91,725	2%
Median Income	\$75,872.00	\$80,465.00	6%

Table 5 - Housing Needs Assessment Demographics

2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Data Source:

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	9,605	9,109	10,960	9,310	52,715
Small Family Households	3,270	2,674	4,204	3,434	30,440
Large Family Households	669	705	1,154	1,055	5,289
Household contains at least one person 62-74 years of age	2,198	2,181	2,917	2,431	10,524

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Household contains at least one person age 75 or older	1,909	2,163	1,699	1,055	3,003
Households with one or more children 6 years old or younger	1,796	1,440	1,825	1,496	5,524

Table 6 - Total Households Table

2011-2015 CHAS

Data
Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	159	48	0	55	262	60	4	0	25	89
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	4	30	35	10	79	10	0	0	20	30

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	105	69	45	19	238	15	20	14	50	99
Housing cost burden greater than 50% of income (and none of the above problems)	2,865	1,149	94	0	4,108	2,990	2,004	1,018	365	6,377
Housing cost burden greater than 30% of income (and none of the above problems)	630	1,648	1,454	359	4,091	830	1,444	2,223	1,914	6,411
Zero/negative Income (and none of the above problems)	524	0	0	0	524	399	0	0	0	399

Table 7 – Housing Problems Table

2011-2015 CHAS

Data Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,140	1,309	164	84	4,697	3,080	2,039	1,033	460	6,612
Having none of four housing problems	1,317	2,153	3,010	1,900	8,380	1,175	3,600	6,750	6,875	18,400
Household has negative income, but none of the other housing problems	524	0	0	0	524	399	0	0	0	399

Table 8 – Housing Problems 2

2011-2015 CHAS

Data Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,640	1,376	769	3,785	971	796	1,350	3,117
Large Related	332	255	148	735	284	370	489	1,143
Elderly	1,068	585	165	1,818	2,051	1,721	973	4,745
Other	678	683	459	1,820	587	568	417	1,572
Total need by income	3,718	2,899	1,541	8,158	3,893	3,455	3,229	10,577

Table 9 – Cost Burden > 30%

2011-2015 CHAS

Data Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,315	474	45	1,834	849	498	535	1,882
Large Related	292	110	4	406	274	250	175	699
Elderly	818	260	20	1,098	1,409	869	214	2,492
Other	633	339	24	996	530	385	93	1,008
Total need by income	3,058	1,183	93	4,334	3,062	2,002	1,017	6,081

Table 10 – Cost Burden > 50%

2011-2015 CHAS

Data Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	109	99	70	29	307	35	10	14	0	59
Multiple, unrelated family households	0	0	0	0	0	0	10	0	70	80
Other, non-family households	0	0	10	45	55	0	0	0	0	0
Total need by income	109	99	80	74	362	35	20	14	70	139

Table 11 – Crowding Information – 1/2

2011-2015 CHAS

Data Source:

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

The CHAS data does not specifically provide information on single person households (other than "crowding" which indicates that lower-income households are more likely to share a room versus higher income households). However, the CHAS data provided for "elderly" shows that there is a much greater likelihood of senior households (which we can assume include single senior citizens living alone) to be cost-burdened compared to larger size households.

As seen in Tables 9 and 10 above, Harford County has 1,818 elderly renters and 4745 elderly homeowners that are cost burdened (paying more than 30% of their income for housing) and 1,098 elderly renters and 2,492 elderly homeowners that are severely cost burdened (paying more than 50% of their income for housing). Presumably, many of the elderly households are single person households on fixed incomes with no (or limited) earning potential indicating a need for affordable senior housing assistance programs.

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

As of November 2019, Harford County Office of Community & Economic Development had 1,217 households on the Housing Choice Voucher waitlist who have a least one disabled individual living in the household. Presumably, all of the households on the waitlist are in need of housing assistance.

According to the Executive Director of The Sexual/Assault Spouse Abuse Recovery Center, Inc. (SARC – Harford County’s only domestic violence service provider), there are an estimated 500 households who are victims of domestic violence, dating violence, sexual assault and stalking in need of housing assistance. Of these, ninety-eight percent (98%) are female head of households.

What are the most common housing problems?

The most common housing problem is lack of affordable housing. Looking at the CHAS data provided (Table 7 above), of all households earning less than 100% of area median income, there are 8,199 renter households that are cost burdened or severely costs burdened and 12,788 homeowner households that

are cost burdened or severely cost burdened. This represents forty percent (40%) of all households living at or below 100 of AMI.

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

Based on an analysis of the CHAS data, extremely low-income (ELI) renters and homeowners are the most at risk households. Seventy one percent (71%) of ELI renters are severely cost burdened and fifty-one percent (51%) of ELI homeowners are severely cost burdened, indicating a need for affordable housing and homeless prevention programs. In addition, elderly renters and homeowners are disproportionately housing cost burdened.

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

Some characteristics of low and extremely low income individuals and families with children who are currently housed but are at imminent risk of becoming unsheltered include single earner households and households with one or more disabled individuals residing in the home. These households are severely cost burdened and need additional financial and in-kind support to meet monthly expense obligations. Moreover, the lack of available, affordable child care options coupled with inadequate public transportation systems, makes finding and maintaining employment difficult for these households.

Harford County receives rapid rehousing funds from the State of Maryland Department of Housing and Community Development through the Homeless Solutions Program. The funds are sub-granted to two agencies that administer rapid rehousing programs. Those formerly homeless families and individuals who are nearing the termination of that assistance are provided with resources and support to assist them with the transition to having to pay full rent. Many who received rapid rehousing assistance were able to significantly increase their household income through employment case management. However, some individuals need additional support and are referred to TBRA or subsidized properties.

Harford County has a powerful network of service providers that offer financial and in-kind support to these vulnerable households. Unfortunately, the County lacks enough affordable housing to adequately meet the needs of this fragile population.

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

Harford County, Maryland does not currently provide estimates of the at-risk populations. For CoC-funded activities, Harford County CoC defines its at-risk population as those households earning less

than 30 percent of the AMI. According to the most recent CHAS data, Harford County has 9,605 households earning 30% or less than AMI, that would meet the definition of at-risk.

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

Some characteristics that have been linked with instability and an increased risk of homelessness are single earner households (particularly female head of households), households with one or more individuals with a disability, and households that are severely cost burdened (paying more than 50% of their income for housing). In addition, an unexpected crisis such as loss of income, a medical emergency, or loss of transportation can all have devastating consequences for low and extremely low income households.

Discussion

Harford County will continue to address its housing needs by assisting with the development of affordable rental units (providing gap funding when available), preserving the stock of affordable rental units, providing rental assistance, providing housing rehabilitation assistance, funding homeownership and housing counseling programs, and providing homeless prevention and shelter assistance for those experiencing homelessness or at-risk of becoming homeless.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

In order for Harford County to address the County's housing needs, a detailed analysis of any racial or ethnic group that has a greater housing need in comparison to County's total housing needs was considered. Data detailing information organized by racial group and ethnicity was evaluated from the CHAS data provided. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of housing problems. A housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1 person per room; and 4. housing cost burden is over 30%.

As evidenced by the following maps, the majority of African Americans, Hispanics and Asians reside along the Route 40 corridor. According to the most recent U.S. Census statistics, Harford County's racial and ethnic household demographics was: 79.2% White; 14.5% Black/African American; .03 American Indian and Alaska Native; 3.1% Asian; 0.1% Native Hawaiian and Other Pacific Islander; 4.7% Hispanic or Latino.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,685	1,030	923
White	5,580	815	732
Black / African American	1,365	164	174
Asian	185	0	4
American Indian, Alaska Native	109	0	0
Pacific Islander	0	0	0
Hispanic	399	30	20

Table 13 - Disproportionally Greater Need 0 - 30% AMI

2011-2015 CHAS

Data
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,443	2,657	0
White	4,483	2,177	0
Black / African American	1,313	318	0
Asian	179	69	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	350	40	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,867	6,073	0
White	3,672	5,003	0
Black / African American	764	719	0
Asian	145	124	0
American Indian, Alaska Native	0	19	0
Pacific Islander	0	0	0
Hispanic	219	95	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,823	6,509	0
White	2,182	5,309	0
Black / African American	334	722	0
Asian	69	145	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	174	195	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

HUD requires jurisdictions evaluate disproportionately greater need among any racial or ethnic group. This occurs when a particular racial or ethnic group has housing problems at least ten percentage points higher than the percentage of persons in the category as a whole. Looking at the 2011-2015 CHAS data provided by HUD, Harford County has several ethnic groups disproportionately impacted by housing problems. A housing problem is defined as households that have one of the four housing problems: (1) lacks complete kitchen facilities, (2) lacks complete plumbing facilities, (3) more than one person to a room and; (4) cost burden greater than 30%.

Table 16A summarizes the CHAS data by racial groups and compares the four housing problems. Overall, 56% of the households earning below 100 percent of the AMI, regardless of race, have one or more of the four housing problems. By race, fifty-three (53%) percent of whites, sixty-four (64%) percent of African Americans, sixty-three (63%) percent of Asians, one hundred (100%) percent of American Indian/Alaska Native and seventy-five (75%) percent of Hispanics have one or more of the four housing problems. Looking at specific populations, American Indian and Hispanics living in Harford County have a disproportionately greater need. When comparing income categories, extremely low income Asians and all American Indian/Alaska Native also have a disproportionate greater need. In addition, all but extremely low income Hispanics have a disproportionate need.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

In order to further analyze Harford County’s housing needs, a comparison of households that have a *severe* housing problem was completed. A *severe* housing need is defined as households (1) lacks complete kitchen facilities (2) lacks complete plumbing facilities (3) more than 1.5 persons per room or (4) cost burden over 50%. HUD requires jurisdictions evaluate disproportionately greater need among any racial or ethnic group. This occurs when a particular racial or ethnic group has severe housing problems at least ten percentage points higher than the percentage of persons in the category as a whole. HUD provided CHAS data on households that have one or more of the four housing problems cited above.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,220	2,492	923
White	4,505	1,897	732
Black / African American	1,065	459	174
Asian	150	35	4
American Indian, Alaska Native	109	0	0
Pacific Islander	0	0	0
Hispanic	359	70	20

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,348	5,753	0
White	2,449	4,214	0
Black / African American	673	963	0
Asian	85	164	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	90	295	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,197	9,760	0
White	892	7,785	0
Black / African American	219	1,254	0
Asian	30	240	0
American Indian, Alaska Native	0	19	0
Pacific Islander	0	0	0
Hispanic	35	274	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	544	8,775	0
White	415	7,065	0
Black / African American	103	957	0
Asian	25	189	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	369	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Discussion

Looking at the total number of Harford County households (39,102) among all populations, twenty-nine percent (29%) has one of the four housing problems that rise to the level of a *severe* housing problem. Upon examination of subpopulations, (Table 20A below) seventy-nine percent (79%) of all Asian households have a *severe* housing problem, compared to the 29% overall. In addition, extremely low-income Hispanics have a disproportionately greater severe housing need.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

HUD requires jurisdictions evaluate disproportionately greater need among any racial or ethnic group. This occurs when a particular racial or ethnic group has housing problems at least ten percentage points higher than the percentage of persons in the category as a whole. Looking at the 2011-2015 CHAS data provided by HUD, Harford County has several groups disproportionately impacted related to housing cost burden. A housing cost burden is defined as households that pay more than 30% of their income and housing cost severely burden is defined as households that pay more than 50% of their income for housing.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	65,043	14,465	11,245	960
White	54,803	10,555	8,220	767
Black / African American	6,128	2,455	2,048	174
Asian	1,304	431	310	4
American Indian, Alaska Native	109	35	109	0
Pacific Islander	0	0	0	0
Hispanic	1,775	745	499	20

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

	<=30% AMI	%	30%-50%	%	>50%AMI	%	Total
Jurisdictions as a whole	65,043	71	14,465	16	11,245	13	91,713
White	54,803	74	10,555	15	8,220	11	74,345
Black/African American	6,128	57	2,455	23	2,048	19	10,805
Asian	1,034	59	431	25	310	18	1,779
American Indian/Alaska	109	43	35	14	109	43	253
Hispanic	1,775	59	745	25	499	17	3,039

Table 22 - Housing Cost Burden

Discussion:

Looking at the total number of households (91,713) among all populations, seventy-one percent (71%) percent of extremely low-income households are housing cost burdened. According to the data provided, forty-three (43%) percent of American Indian/Alaska Native households earning more than 50% of AMI are severely housing cost burdened (paying more than 50% of their income towards housing) which is a very substantial difference. However, that demographic represents less than 0.028% of the total population of the jurisdiction and could be considered a statistical anomaly. Harford County plans to address this discrepancy by increasing its marketing efforts relating to affordable housing programs to targeted minority populations.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

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

As discussed previously, American Indian/Native Alaskan and Hispanic households have a significantly disproportionately greater need than the general population for housing problems, severe housing problems, and housing cost burdened among almost all income brackets. Asian households had a modest disproportionate need in the extremely low and moderate income brackets.

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

The one unidentified need that recurs throughout this document, among all racial and ethnic groups and particularly American Indian/Native Alaskan and Hawaiian households, is the need for more affordable housing. Harford County will continue to affirmatively market its housing programs and target those racial and ethnic groups with a disproportionate need. In addition, Harford County will work close with Linking All So Others Succeed (LASOS) to identify and implement outreach strategies targeting those underserved populations.

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

Harford County has seen notable population increases for American Indian/Native Alaskan and Hispanic residents during the last five years. The majority of our minority populations reside along the Route 40 corridor. Many of the areas along this route are located in our priority funding areas and recently identified opportunity zones. Harford County will continue to direct community development funding along the Route 40 corridor as well as increase outreach efforts to those minority populations identified above.

NA-35 Public Housing – 91.205(b)

Introduction

Harford County, Maryland has two public housing agencies – Harford County Office of Community & Economic Development (OCED) which oversees the Harford County Housing Agency and the Havre de Grace Housing Authority, Harford County's only public housing facility.

OCED currently administers approximately 1,200 Housing Choice, Mainstream and VASH vouchers with a waiting list of over 5,000 households. The division also administers the Family Self Sufficiency Program (FSS) and Housing Opportunities for Persons with Aids (HOPWA) program which provides additional housing assistance payment vouchers to qualifying households.

The Havre de Grace Housing Authority (HDGHA) at Somerset Manor was established in the 1970s to provide affordable housing for low to moderate income families in Harford County, Maryland. The HDGHA is the only public housing facility in Harford County, with 50 single family townhomes and 10 elderly/disabled townhomes.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	936	0	868	3	0	65

Table 23 - Public Housing by Program Type

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

PIC (PIH Information Center)

Data Source:

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	14,001	0	14,168	9,032	0
Average length of stay	0	0	0	6	0	6	2	0
Average Household size	0	0	0	1	0	1	1	0
# Homeless at admission	0	0	0	4	0	4	0	0
# of Elderly Program Participants (>62)	0	0	0	343	0	340	0	0
# of Disabled Families	0	0	0	443	0	379	2	0
# of Families requesting accessibility features	0	0	0	936	0	868	3	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 24 – Characteristics of Public Housing Residents by Program Type

PIC (PIH Information Center)

Data Source:

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	595	0	538	1	0	56
Black/African American	0	0	0	325	0	315	2	0	8
Asian	0	0	0	9	0	9	0	0	0
American Indian/Alaska Native	0	0	0	4	0	4	0	0	0
Pacific Islander	0	0	0	3	0	2	0	0	1
Other	0	0	0	0	0	0	0	0	0

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

Table 25 – Race of Public Housing Residents by Program Type

PIC (PIH Information Center)

Data Source:

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	39	0	38	1	0	0
Not Hispanic	0	0	0	897	0	830	2	0	65

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

Table 26 – Ethnicity of Public Housing Residents by Program Type

PIC (PIH Information Center)

Data Source:

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

Not applicable. OCED does not own or manage public housing units.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

As of November 19, 2019 there were 4,663 active households on the Housing Choice Voucher waitlist. On that date, the wait list was open and there were no immediate plans to close the list.

The following is demographic information, some based on historical data, for the households on the HCV wait list on November 19, 2019:

Extremely Low Income:	2,729 or 59%
White:	1,764 or 38%
Black:	2,931 or 63%
Hispanic:	268 or 6%
Disabled:	1,259 or 27%
Elderly Head of Household:	358 or 8%

Other than the need for additional housing payment assistance funding, particularly for the extremely low-income households, the most immediate need for Housing Choice Voucher holders is additional funding for security deposits. Oftentimes, residents who have been pulled from the wait list and who are offered a voucher do not have the ability to pay the required security deposit. The Harford Community Action Agency has limited funding available to assist low-income households with security deposit assistance.

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

Harford County’s housing choice voucher program waitlist is disproportionately representative of extremely low-income households, Black/African American, and Disabled households. While all populations have a need for decent, affordable, sanitary housing, the needs of the lowest income and most vulnerable residents of Harford County are of much greater concern. Too many Harford County households are living at or below the poverty level. Harford County will continue to fund and support homeless prevention programs and services that target extremely low and low income households that assist households achieve housing stability.

Discussion

The Housing Choice voucher program is a critical component of Harford County’s housing strategy. Harford County’s Housing Choice Voucher program is administered by the Office of Community &

Economic Development. That department also administers the County's CDBG and HOME programs, enabling the departments to work closely in developing programs and strategies targeting at-risk households. Clearly, demand for affordable housing outweighs current inventory. However, by working hand-in-hand to monitor efficacy of programs and services, Harford County Office of Community & Economic Development ensures that scarce federal, state, and local dollars are utilized in the most efficient manner possible.

Harford County has identified the need for decent, affordable, sanitary housing to address the needs of all low income households, including the elderly and the disabled. Harford County also recognizes the need to continue to market affordable housing programs to those populations that have a disproportionately greater housing need.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Harford Community Action Agency (HCAA) is the lead agency for Harford County’s Continuum of Care (CoC) and Homeless Management Information System (HMIS), which provides real time information on bed availability for homeless individuals in our the county. Harford County Government is a key partner in the Continuum and works very closely with the HCAA on the oversight of homeless prevention programs and services, as well as the administration of HMIS. The following homeless needs assessment was generated by data recorded in the Harford County HMIS system. In addition, Harford County - in partnership with the HCAA - conducts the annual Point-in-Time count that is mandated each year by HUD. The 2019 PIT count took place on January 23, 2019 and below is a summary based on the data captured that evening.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	125	18	225	125	150	120
Persons in Households with Only Children	35	0	15	10	15	40
Persons in Households with Only Adults	90	18	125	100	60	120
Chronically Homeless Individuals	2	0	2	0	2	90
Chronically Homeless Families	3	10	15	2	4	120
Veterans	4	1	10	2	3	120
Unaccompanied Child	8	0	0	0	0	0
Persons with HIV	1	0	1	0	1	120

Table 27 - Homeless Needs Assessment

Data Source Comments:

Has No Rural Homeless

Indicate if the homeless population
is:

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

Not applicable.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	20	75
Black or African American	27	50
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

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

Based on the homeless data collected via our HMIS system, there were 35 homeless families with children who were all provided shelter and 90 adult households, 72 of whom were provided shelter. Based on those figures, it would seem the greatest housing need is for single adults. In 2019, Harford County had 18 unsheltered adults all in need of housing assistance. During the annual point in time, Harford County had four households with veterans, all but one of whom were sheltered, and none of which had children.

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

Harford County’s population is roughly seventy-nine percent (79%) white and fourteen percent (14%) Black/African American. According to the homeless data collected via our HMIS system, fifty-one percent (51%) of Harford County’s homeless population was white while thirty-seven percent (37%) of Harford County’s homeless population identified as Black/African American. In addition, when comparing sheltered versus unsheltered individuals, fifty-six percent (56%) of white individuals were sheltered versus only twenty eight percent (28%) of Black/African American individuals. The data suggests that there is a disparity in not only the racial composition of those experiencing homelessness in Harford County, but also as to who receives shelter.

Ninety percent (90%) of the sheltered population was non-Hispanic and one hundred percent (100%) of sheltered population was non-Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The good news is Harford County is able to provide shelter for all homeless households with children. Unfortunately, based on the homeless data, seventy-seven percent (77%) of chronically homeless adults without children were unsheltered on the night of the PIT count supporting the need for additional low-barrier emergency housing. Most households who receive shelter are able to exit to permanent housing.

Discussion:

Based on Harford County's annual point-in-time count and data collected via HMIS, there is a need for additional emergency shelter beds for single adults, particularly women, as well as a need for rapid rehousing dollars. In addition, while only 8% of adult individuals reported mental illness or substance abuse, we believe that number to be higher based on anecdotal reports from providers, particularly in single adult populations where it is estimated that 30-40% have mental health and/or substance abuse issues that affect their ability to remain housed. Harford County hopes to increase the number of emergency beds available, as well as increase the number of supportive housing units available that provide addiction recovery and mental health services.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Harford County has identified several special populations facing their own unique challenges and issues. The Office of Community & Economic Development consulted with various government agencies and social service providers to assess the needs of the following populations:

- Elderly Persons (65 years and older)
- Frail Elderly
- Disabled
- Developmentally Disabled
- Severely Mentally Ill
- Persons with Alcohol or Drug Addiction
- Victims of Domestic Violence

Describe the characteristics of special needs populations in your community:

Elderly Persons (65 years and older) – According to the most recent American Community Survey (2013-2017 5-Year Estimates), 16.2% of Harford County are 65 and over. This is an increase from just three years ago when ACS estimated only 12% of County residents were elderly. Many of these households are on fixed incomes indicating a need for affordable housing and housing rehabilitation assistance.

Frail Elderly – According to the most recent American Community Survey data, 30% of elderly persons, living in Harford County have a disability and can be classified as frail elderly. Many of these households are on a fixed income indicating a need for accessibility modifications and housing rehabilitation assistance to senior housing units.

Disabled – According to the 2013-2017 American Community Survey, approximately 10.5% of Harford County residents have a disability. In addition, 15.4% of those households with a disability live at or below poverty line compared with just 6.5% of the entire population. There is a great need for accessible housing, affordable housing, and supportive services for disabled households.

Developmentally Disabled – According to the American Community Survey, approximately 10,174 individuals living in Harford County have a cognitive disability.

Severely Mentally Ill - According to the Office of Mental Health, Core Service Agency of Harford County, 8,153 individuals were served in FY2018 through the public mental health system (2,536 children/adolescents, 497 transitional youth (18-21) and 4,771 adults.) This was a 3.7% increase over the previous year. Of those served in the public mental health system, 205 people were uninsured an increase of 9%. There is a need for affordable housing with support services for households with developmentally disabled individuals.

Persons with Alcohol or Drug Addiction – According to the Harford County Office of Drug Control Policy (ODCP), all parts of Harford County have been affected by the opioid crisis and it affects people of all ages. Drug addiction does not discriminate, it is prevalent in every race, culture, and sexual orientation. It crosses geographic, social and economic boundaries.

The majority of overdoses continue to be due to the opioid epidemic however we are seeing a decrease in opioid-related deaths. “Opioid-related deaths have decreased by 32.8% when comparing the same time periods (49 deaths during Jan-Sep 2019, when compared with 73 deaths during Jan-Sep 2018)” according to the State of Maryland's 2019 3rd Quarter Fatal Opioid Overdose Data Report. Although we have made great strides in reducing fatalities it continues to be an epidemic we are trying to combat.

Victims of Domestic Violence – According to the 2016 Maryland Uniform Crime Report, there were 1,383 incidents of domestically related crimes in Harford County. The District Court of Maryland for Harford County, which handles both Protective and Peace Orders, reports that 422 Interim Protective Orders, 634 Temporary Protective Orders and 387 Final Protective Orders granted in 2019. We can estimate that the number of victims of domestic violence is even greater because many victims do not report their abuse. Victims fleeing from domestic violence oftentimes leave without anything and have an immediate need for safe, affordable housing.

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

Harford County conducted interviews and meetings with service providers to identify the following housing and support needs:

Elderly Persons – safe, decent, affordable housing – both rental and owner occupied; accessible housing; in home support services; homeowner ramp and repair programs.

Frail Elderly – safe, decent, affordable housing; accessible housing; in-home support services; homeowner ramp and repair programs.

Disabled – safe, decent, affordable accessible housing; in-home support services; transportation; employment opportunities.

Developmentally Disabled – safe, decent, affordable accessible housing; in-home support services; transportation; employment opportunities.

Severely Mentally Ill – permanent supportive housing, health care services.

Persons with Alcohol or Drug Addiction – transitional and permanent supportive housing, addiction treatment services.

Persons with HIV/AIDS – safe, decent, affordable housing; health care services.

Victims of Domestic Violence – transitional and permanent supportive housing, counseling services.

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

According to the Maryland Department of Health and Mental Hygiene:

- In 2018, there were 18 people diagnosed with HIV in Harford County.
- At the end of 2018, there were 516 people living with diagnosed HIV in Harford County.
- Of the new diagnoses in Harford County in 2018, 50.0% were NH-Black, and 44.4% were NH-White.

Of the new diagnoses in Harford County in 2018, 38.9% were among adults ages 20-29 years old, 33.3% were among those ages 30-39, and 16.7% were among those ages 60+.

Discussion:

Persons with special needs living in Harford County face a multitude of problems from lack of affordable housing to adequate public transportation. Many of these households live on fixed incomes making it difficult to meet basic human needs. Households with special needs rely on housing assistance and support services. Harford County, together with members of the Harford County RoundTable, work together to ensure that service providers and non-profit partners are able to provide a safety net within the County, to assist households in crisis. Continued support of these experienced providers is essential to the continued well-being and safety of the many vulnerable households who rely on essential social services.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

Harford Next is the County’s strategic master document for long range planning that was adopted by the Harford County Council on June 21, 2016. The document lays out policies and goals in a flexible framework that allows county government to encourage economic growth while enhancing our quality of life. One of the major goals is to maintain and enhance Harford County’s public facilities and infrastructure. Harford Next sets forth the following strategic goals:

- GWP 2.1: Require adequate public facilities and infrastructure for all development;
- GWP 2.2: Plan for and coordinate the efficient expansion of public facilities and infrastructure to serve future growth; and
- GWP 2.3: Enhance public facilities and services.

Priorities for the enhancement of public facilities and services include:

- Expanded high speed wireless data transmission throughout the county.
- Supporting high quality library facilities and programs.
- Encouraging multiple uses at public facilities that allow for business development programs, education, fitness classes, and places for social interaction.

How were these needs determined?

The needs for public facilities were identified through the comprehensive planning process, as well as the consolidated planning process. Both processes included consultations with providers and public hearings.

Describe the jurisdiction’s need for Public Improvements:

Harford County, through a network of Community Advisory Boards, identified buildings and projects that are in need of immediate attention, and developed a prioritization for future projects. Some of the most critical needs include: expanding the number of emergency shelter beds for individuals experiencing homelessness; expanding the number of emergency shelter beds for victims fleeing domestic violence and human trafficking; improving community and senior centers; and road improvements in low-moderate income communities.

How were these needs determined?

The needs for public facilities were identified through the comprehensive planning process, as well as the consolidated planning process. Both processes included consultations with providers and public hearings.

Describe the jurisdiction's need for Public Services:

Harford County's public service needs include support for the homeless, elderly, and low-income households with special needs. Harford County uses community development funding to support its homeless shelters, eviction prevention programs, and permanent supportive housing programs. Harford County has an experienced network of nonprofit partners that administer a wide variety of public services and support including homeless prevention programs, employment and job training programs, programs for children and youth, transitional housing programs, programs for senior and disabled, drug and alcohol prevention and treatment programs, as well as many other public services that help create and maintain healthy, viable communities. Harford County proudly supports many of these critical public service with local dollars.

How were these needs determined?

The needs for public services were identified through the consolidated planning process including one-on-one interviews, public meetings and a community needs assessment survey.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Harford County's housing market analysis includes an in-depth look at the number and types of available housing units, the overall cost of housing, the condition of its current inventory and an overview of the County's housing supply for homeless and special needs populations.

According to the 2011-2015 American Community Survey 5 Year Estimates, Harford County has 97,540 housing units, with an occupancy rate of 94%. About 41% of the homes in Harford County were built prior to 1980, suggesting the possibility of lead paint hazards. Most of the homes, nearly 40%, were built between 1980 and 1999 with less than 20% built after the year 2000.

Most of the housing units in Harford County (61%) are single unit detached structures and approximately 21% are single unit attached structures. The median value of an owner occupied home in Harford County is \$278,500 compared to \$145,500 in base year 2,000. The majority (86%) of owner occupied housing units are three or more bedroom units.

About 21% of the housing units (19,671) are rental units. The FY2020 fair market rent for a two bedroom unit in Harford County is \$1,376.

Harford County recognizes and appreciates the need for continued support of affordable housing. Through key strategies like preserving and rehabilitating current housing stock, providing homeownership counseling and rental assistance programs, and increasing the number of affordable housing units, Harford County will help protect our low and moderate income households.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to the most recent ACS data, Harford County has a total of 97,540 residential properties. Of those, 74% are owner-occupied and 21% are rentals. During the last twenty years, Harford County has seen a 17% increase in population from 218,590 in 2000 to approximately 253,956 in 2017. The most dramatic population growth occurred between 2000 and 2005 when Harford County experienced an influx of workers relocated due to the 2005 Base Realignment and Closure (BRAC) which resulted in a net gain of 8,500 jobs to Aberdeen Proving Ground with an estimated 10,000 additional local private sector jobs created as a result. Due to a great deal of preparation and planning, Harford County was well-situated to absorb the population growth.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	59,085	61%
1-unit, attached structure	20,224	21%
2-4 units	2,554	3%
5-19 units	10,173	10%
20 or more units	2,485	3%
Mobile Home, boat, RV, van, etc	3,019	3%
Total	97,540	100%

Table 28 – Residential Properties by Unit Number

2011-2015 ACS

Data Source:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	80	0%	480	2%
1 bedroom	479	1%	3,408	17%
2 bedrooms	9,295	13%	7,830	40%
3 or more bedrooms	62,200	86%	7,953	40%
Total	72,054	100%	19,671	99%

Table 29 – Unit Size by Tenure

2011-2015 ACS

Data Source:

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

Harford County has a range of housing units to accommodate the diverse needs of our community. Harford County has about 1,636 project based rental assisted units and 981 rent subsidized apartments in addition to the approximately 1,200 Housing Choice Vouchers. The Harford County poverty rate is seven percent (7%) suggesting approximately 17,000 households need affordable housing choices. As a result, Harford County directs much of its community development dollars towards the development and rehabilitation of affordable units. Harford County consistently reserves over 90% of its HOME funding for CHDO activity. During the last several years, the County has invested federal, state and local dollars into the creation of new affordable, multi-family rental units.

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

Harford County recently extended a Payment in lieu of Tax (PILOT) agreement with The Graw (a sixty-five unit subsidized senior housing property) extending affordability for another twenty years. Harford County Office of Community & Economic Development staff routinely meets with owners of subsidized properties encouraging them to apply for extensions of their subsidies to further their commitment to affordable housing.

Harford County OCED staff actively participates in the Affordability Preservation Taskforce, a sub-committee of the Baltimore Metropolitan Council's Fair Housing Group. The Taskforce maintains a data base of all affordable units in each jurisdiction and works cooperatively to ensure affordability remains intact.

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

Harford County currently has more than 5,000 low and moderate income households on the Housing Choice Voucher wait list, indicating a lack of affordable housing for households at or below 80 percent of AMI. In addition, at any given time, there are up to 70 individuals and 200 families experiencing homelessness residing in shelters or on the wait list for shelter stays; including victims fleeing domestic violence. While there has been an increase in the number of available rental units in the past several years (as a result of new apartment construction) the vast majority of the units are too costly for households earning 80 percent (or less) of AMI.

Describe the need for specific types of housing:

Harford County needs more affordable housing for extremely low, low and low-moderate income households; particularly families. During the past several years, Harford County has invested in several multi-family affordable rental properties including Riverwoods at Tollgate and Rock Spring Station. However, there is additional need for affordable housing for families with children, as well as affordable housing for seniors and disabled.

Discussion

Harford County is committed to ensuring that all residents have decent, safe, and affordable housing. The County continues to predict population growth, albeit not as dramatic an increase as we saw after the expansion of the Aberdeen Proving Ground in the early 2000s. Nevertheless, recognizing that income disparity exists in our community, Harford County will continue to direct resources to projects and programs that will help sustain housing affordability.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

During the last six years, the median home value in Harford County has decreased 5% from \$293,300 in 2009 to \$278,500 in 2015. This is the first time in recent history that there has been a decline, although slight, in housing values. However, during the same period, Harford County saw a 23% increase in the median contract rent which was \$784 in 2009 and increased to \$963 in 2015.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	293,300	278,500	(5%)
Median Contract Rent	784	963	23%

Table 30 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,609	18.4%
\$500-999	7,474	38.0%
\$1,000-1,499	5,810	29.6%
\$1,500-1,999	2,154	11.0%
\$2,000 or more	594	3.0%
Total	19,641	100.0%

Table 31 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,614	No Data
50% HAMFI	5,119	3,030
80% HAMFI	11,457	10,372
100% HAMFI	No Data	18,805
Total	18,190	32,207

Table 32 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	918	1,125	1,411	1,815	2,108
High HOME Rent	918	1,125	1,411	1,645	1,815
Low HOME Rent	831	890	1,068	1,233	1,376

Table 33 – Monthly Rent

HUD FMR and HOME Rents

Data Source:

Is there sufficient housing for households at all income levels?

According to the 2015 American Community Survey data, twenty percent (20%) of all Harford County households are housing cost burdened – spending more than 30% of their incomes on housing and twelve percent (12%) of all households are severely housing cost burdened - spending more than fifty percent (50%) of their incomes on housing, suggesting a need for additional affordable housing. However, the lower the household income, the more likely the household is to be cost burdened or severely cost burdened.

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

Affordability will likely continue to decrease. Rents continue to increase (up 23% in the last six years) and homeownership continues to be out of reach for lower earning households in the County. Harford County continues to grow and housing supply is limited. If current trends continue, affordability will continue to decrease creating an even greater need for affordable housing targeted towards all income levels.

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

HUD updates HOME rent rates each year by comparing the low HOME and the high HOME rent rates with the current fair market rents based on bedroom size. The fair market rent for a one bedroom unit in Harford County is \$1,105 and for a two bedroom unit \$1,376. These figures are comparable to the high HOME rent set forth in Table 32.

Discussion

Harford County housing market – both owner and rental, is strong. Harford County is strategically located along the Route 95 corridor and is within easy driving distance to Baltimore, DC, Wilmington and Philadelphia. Because housing costs in Harford County are significantly lower than their metropolitan counterparts, Harford County is a desirable option for higher earning households seeking both

homeownership and rental opportunities in a community that is easily accessible, has great schools and a high quality of life. However, because of the strong housing market, low income households continue to struggle to achieve housing stability. Harford County will focus its community development dollars to assist those low-moderate income households attain housing stability by expanding affordable housing opportunities in the County.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

According to the 2011-2015 ACS data (Tables 34 & 35 below), 44% of renter occupied units and 24% of owner occupied units had at least one deficient housing condition. These deficiencies can be: (1) lacks complete plumbing facilities; (2) lacks complete kitchen facilities; (3) more than one person per room; and (4) cost burdened greater than 30 percent.

According to the same ACS data, 49% of the renter occupied units and 40% of the owner occupied units were built prior to 1980 indicating a risk of lead-based paint hazard. Fortunately, the number of units built before 1980 with children present is significantly less with 12% of owner occupied units and 33% of renter occupied units at risk of lead-based paint hazard.

Definitions

The Harford County Office of Community and Economic Development has adopted the following definitions:

“Standard Condition” - A housing unit in "standard condition" generally meets all applicable code requirements and has all of its major systems in working order. This includes but is not limited to being structurally sound, having operable indoor plumbing, heating, and electric systems and a working kitchen.

“Substandard Condition” - A housing unit in "substandard condition" generally does not meet all applicable code requirements and has one or more of its major systems not in complete working order, including structural deficiencies, inoperable indoor plumbing, heating/ventilation, and/or electrical systems, a lead-based paint hazard, zoning violations or overcrowded conditions.

“Substandard Condition but suitable for rehabilitation” - A housing unit in "substandard condition but suitable for rehabilitation" is any unit which has at least one or more major systems not in working order and/or has health and safety problems, any of which can be remedied in a manner that is both economically feasible and meets livability code requirements.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	17,245	24%	8,670	44%
With two selected Conditions	170	0%	279	1%
With three selected Conditions	8	0%	125	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	54,650	76%	10,563	54%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total	72,073	100%	19,637	100%

Table 34 - Condition of Units

2011-2015 ACS

Data Source:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	13,938	19%	2,894	15%
1980-1999	29,265	41%	7,070	36%
1950-1979	23,807	33%	7,313	37%
Before 1950	5,079	7%	2,370	12%
Total	72,089	100%	19,647	100%

Table 35 – Year Unit Built

2011-2015 CHAS

Data Source:

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	28,886	40%	9,683	49%
Housing Units build before 1980 with children present	8,702	12%	6,526	33%

Table 36 – Risk of Lead-Based Paint

2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Data Source:

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 37 - Vacant Units

2005-2009 CHAS

Data Source:

Need for Owner and Rental Rehabilitation

According to the 2011-2015 ACS data, Harford County has 25,915 owner and renter occupied units that have at least one deficient housing condition. This represents nearly 30% of all housing units in the County. Unfortunately, many of the occupants of these units are unable to afford the costly needed repairs and renovations. Harford County will address the need for owner and rental rehabilitation by continued funding of ramp and repair programs that provide grants and/or low-interest loans to assist income eligible homeowners and renters with necessary home renovations.

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

According to the 2011-2015 CHAS data, Harford County has 8,702 owner occupied units built prior to 1980 with children present and 6,526 renter occupied units built prior to 1980 with children present suggesting the possibility that many households face risk of lead based paint poisoning. The greatest likelihood of suspected lead-based homes are found in the older communities of Harford County, particularly Havre de Grace, Edgewood, Aberdeen and rural communities. In 2014, Harford County tested 13.1% (2,853) of children ages 0-72 months for elevated lead levels; of those children tested 0.1% (2) had lead poisoning. In 2017, Harford County tested 21.3% (4,831) of children ages 0-72 months for elevated lead levels; of those children tested 0.1% (4) had lead poisoning In Maryland Department of the Environment – Lead Poisoning Prevention Program 2014 and 2017 Annual reports. The 2017 number (albeit very low – 4) is double the 2014 number.

Discussion

Although Harford County has a relatively low percentage of children testing positive for elevated lead levels, which can be attributed to outreach activities designed to educate landlords, tenants and homeowners, it is disconcerting that the figure is double the number only three years ago. Harford County will continue to conduct outreach activities designed to inform the public on the hazards of lead-based paint and to provide strategies for prevention of lead poisoning until this threat is completely eliminated.

MA-25 Public and Assisted Housing - 91.210(b)

Introduction

Harford County Office of Community & Economic Development administers the following programs to assist very low income households with their housing needs:

- **Housing Choice Voucher Program** which provides rental assistance to income eligible households helping them afford a better place to live by assisting with a portion of the monthly rent.
- **HOPWA Program (Housing Opportunities for Persons with Aids)** which provides assistance to income eligible households that have at least one occupant with a diagnosis of HIV/AIDS.
- **Family Self Sufficiency Program** helps Harford County households become financially independent in a five year time frame by providing individualized case management and financial literacy.
- **Tenant Based Rental Assistance (TBRA)** which provides a rent subsidy to low-income residents who are either homeless or in need of temporary emergency housing and are not eligible for any other housing assistance program.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				1,019			0	0	657
# of accessible units									

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

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

The Havre de Grace Housing Authority (HDCHA) operates the County's only public housing facility - Somerset Manor. The housing site consists of 60 units ranging in size from one to five bedrooms, predominately two-story town house configurations. The complex was built in the late 1960's in the city of Havre de Grace, and offers a variety of programs and services to assist residents in becoming self-sufficient. The units are clean, well-kept and pass required annual housing quality standard inspections.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 39 - Public Housing Condition

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

Harford County does not own or operate any public housing units.

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

Harford County does not own or operate any public housing units.

Discussion:

Harford County Office of Community & Economic Development will continue to successfully administer the Housing Choice Voucher Program, the HOPWA program, the Family Self Sufficiency Program and the TBRA program. In addition, the Office will continue to work cooperatively with the Havre de Grace Housing Authority and its residents. Consumers of public housing, whether in the form of housing payment assistance or residents of public housing facilities, will be provided with referral information regarding the many supportive services available in Harford County.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Harford County has an array of homeless facilities and services to assist individuals experiencing homelessness. The county has emergency shelters, transitional housing programs, permanent supportive housing programs and a network of providers who offer programs and services to homeless and at risk of homeless including case management, job training and employment, mental health treatment, and addiction services.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	50	12	54	96	0
Households with Only Adults	33	40	0	43	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

Health Care Services

- *Healthy Harford* – provides health screening and outreach to all residents of Harford County.
- *Upper Chesapeake Health System* – operates the County’s two hospitals and provides emergency and inpatient treatment services for residents.

Mental Health Services

- *Leading by Example* – provides mental health services to homeless individuals.
- *Office of Mental Health Core Service Agency* – provides mental health services to homeless and at risk of homeless.
- *The Klein Family Harford Crisis Center* – provides 24 hour/7 day a week crisis care for mental health and addiction issues for adults and children.

Employment Services

- *Susquehanna Workforce Network* – provides job training and employment placement services to all residents of Harford County.

Case Management Services

- *Leading by Example* provides targeted case management services to homeless individuals.

Day Habilitation Centers

- *New Day Wellness and Recovery* – provides peer recovery services and trainings for individuals struggling with substance abuse and mental health issues.

Coordinated Entry

- *Harford Community Action Agency* – serves as the single point of entry/coordinated access for homeless individuals.

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

- **Faith Communities and Civic Agencies United (FCCAU)** operates a 33 bed (27 male and 4 female) emergency shelter for homeless adults with on-site case management services.
- **Anna's House Emergency Family Shelter** operates an emergency family shelter for up to four homeless households of women and children with on-site case management services.
- **Anna's House Transitional Housing Program** operates a transitional housing program for up to four households of women with children fleeing from domestic violence with on-site case management services.
- **Hope for the Homeless Emergency Rotating Shelter** provides shelter for up to 60 adults during cold weather, typically beginning the 3rd week of December and running for 14 weeks.
- **Harford Family House (HFH)** operates five units of emergency shelter (up to 16 beds) for homeless families, 12 units of transitional housing (up to 44 beds) for in-tact families with on-site case management services. HFH also operates 7 units of permanent supportive housing (up to 40 beds) for homeless and chronically homeless individuals.
- **Upper Bay** operates 19 Shelter + Care units of permanent supportive housing with 3 beds dedicated for chronically homeless individuals and 3 units of permanent support housing with 2 beds dedicated for chronically homeless individuals with case management and mental health counseling services provided to residents.
- **Prologue, Inc.** operates 4 units of permanent supportive housing with 11 beds dedicated for chronically homeless individuals.
- **Harford County Office of Community and Economic Development** provides tenant based rental assistance to approximately five families annually.
- **Harford Community Action Agency** provides rapid rehousing services to approximately 8-10 households annually. HCAA also provides emergency motel stays for households throughout the year in cases of extreme weather or medical necessity.
- **The Sexual Assault/Spouse Abuse Resource Center (SARC)** operates a 28 bed domestic violence shelter and provides rapid rehousing for up to three households annually.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Harford County's special needs populations include the elderly, frail elderly, persons with disabilities and mental illness, persons with HIV/AIDS and their families, victims fleeing domestic violence, and persons with drug and alcohol addictions. Harford County has identified providing housing opportunities for special needs populations as one of its goals during the next five years.

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

Harford County recognizes the additional burdens special needs households face. Special needs households typically have fewer wage earners and are more likely to be housing cost burdened and face housing instability. Harford County prioritizes funding for special needs housing and will continue to support affordable projects that provide accessible and service enhanced housing opportunities for those with special needs.

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

Harford County has a process in place for individuals experiencing homelessness who are discharged from a mental or physical health institution to ensure they receive appropriate housing services. Homeless individuals exiting local hospitals, mental health, and the correctional facility are referred to the CoC's coordinated entry via the Harford Community Action Agency. Supportive housing programs are limited and rarely have available units. However, individuals are assessed and prioritized and; when a unit becomes available, the coordinated entry process will ensure that persons with the greatest vulnerability index will be housed first. Harford County also administers Mainstream vouchers, some of which are targeted towards homeless individuals exiting mental and physical health institutions.

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

Harford County will continue to fund projects during the next year that will address the following housing and supportive service needs of persons who are not homeless but have other special needs including the elderly, frail elderly, persons with disabilities and mental illness, persons with HIV/AIDS and their families, and persons with drug and alcohol addictions by:

- Continued funding of owner-occupied rehab programs for special needs populations – this program, administered by Habitat for Humanity Susquehanna, provides low or no cost home repairs and modifications and supports the goal of increased homeownership.
- Continued funding of addiction recovery programs and residential treatment programs – Harford County funds several residential recovery programs including Homecoming, Inc., Manna House, and Char Hope, Inc. and supports the goal addiction recovery services.
- Continued funding of programs that provide services to special needs populations – Harford County will fund repairs to group homes operated by the the ARC Northern Chesapeake and supports the goal of increased accessible housing for special needs populations.
- Continued administration of the VASH and HOPWA programs – Harford County provides housing assistance payments to veterans and persons living with HIV/AIDS and their families and supports the goal of increased housing for special needs populations.
- Continued funding of programs for the elderly and frail elderly – Harford County offers a variety of programs and services through its Office on Aging to meet the special needs of our senior population and supports the goal of increased housing for special needs populations.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Harford County will continue to fund projects during the next year that will address the following housing and supportive service needs of persons who are not homeless but have other special needs including the elderly, frail elderly, persons with disabilities and mental illness, persons with HIV/AIDS and their families, and persons with drug and alcohol addictions by:

- Continued funding of owner-occupied rehab programs for special needs populations – this program, administered by Habitat for Humanity Susquehanna, provides low or no cost home repairs and modifications.
- Continued funding of addiction recovery programs and residential treatment programs – Harford County funds several residential recovery programs including Homecoming, Inc., Manna House, and Char Hope, Inc.
- Continued funding of programs that provide services to special needs populations – Harford County funds the ARC Northern Chesapeake,
- Continued administration of the VASH and HOPWA programs – Harford County provides housing assistance payments to veterans and persons living with HIV/AIDS and their families.
- Continued funding of programs for the elderly and frail elderly – Harford County offers a variety of programs and services through its Office on Aging to meet the special needs of our senior population.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

There is a lack of adequate public transportation connecting both the workforce with employment centers at the times necessary and rural areas of the County with more urban centers.

Harford Transit is Harford County's public bus service that runs Monday through Friday from 4am until 9pm, except on County holidays. This service is provided by Harford Transit for the general public and approved for operation by the Maryland Public Service Commission. The most populated places in Harford County are Aberdeen, Havre de Grace, and Bel Air and most of the County's population now lives in areas located between these three cities along the I-95, US-40, and Route 24 corridors. Increased population in these areas will lead to higher demand for transit services. In addition, there is a large high-density area north of Route 1 between Bel Air and Forest Hill that has no transit service.

According to census data there are relatively few autoless households in Harford County, and the greatest concentration of those households are in areas served by the current fixed-route service. Persons living below the poverty line according to recent census data are heavily concentrated in areas along the US-40 corridor, areas currently served by Harford County Transit's fixed routes. There are also significant numbers of people below poverty in areas with more limited service in Joppatowne, in Abingdon near Box Hill/Constant Friendship, and in south Bel Air between Route 24 and South Main Street. The main concentration of people below poverty living more than one mile from any fixed routes is south of Route 1 in Darlington, in the northeast part of the County. The elderly, youth, and disabled populations are distributed throughout Harford County, including often in areas not served by public transportation.

Major employers were identified for this plan by the Harford County Office of Community and Economic Development. With the exception of a few companies in Forest Hill and Bel Air, most major employers are located along the southern, urbanized portion of the County. As manufacturing and distribution jobs continue to become increasingly available, these areas should all be considered for a work-related transit service that will serve the population working second and third shifts and not a standard work day.

There is no zoning requirement or incentive for the inclusion of affordable housing in new developments.

Harford County does not currently require or incentivize affordable housing as a way to increase the construction of affordable housing units or create mixed income communities in new projects. Inclusionary zoning programs (either mandatory or voluntary) may have different set-aside requirements, affordability levels, and control periods if a jurisdiction so chooses. Most inclusionary zoning programs offer developers incentives, such as density bonuses, expedited approval, and fee waivers to integrate affordable units into market-rate projects. This creates opportunities for

households with diverse socioeconomic backgrounds to live in the same developments and have access to same types of community services and amenities.

Housing discrimination still exists within the region.

There is no law prohibiting discrimination on the basis of a person's source of income so landlords in the County often lawfully deny housing to voucher holders. Bills prohibiting discrimination based on source of income have been considered by the State legislature over the past few years and support has generally grown, but no such law has yet been enacted. While some forms of discrimination may be intentional, other acts simply reflect a lack of knowledge and understanding on the part of landlords.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Harford County is part of the Baltimore metropolitan area, strategically located on the I-95 corridor in the heart of Mid-Atlantic States and offers immediate proximity to premier research institutions such as the US Army’s Aberdeen Proving Grounds (APG) and John Hopkins. Harford County’s top ten businesses employ 37,000+ workers. APG is the major employer and a technology resource in the region. As a result of the BRAC process and the transformation of APG, Harford County has positioned itself as one of the premier technology centers in Maryland.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	341	260	0	0	0
Arts, Entertainment, Accommodations	11,944	9,392	13	14	1
Construction	7,769	5,641	8	8	0
Education and Health Care Services	19,477	11,232	21	17	-4
Finance, Insurance, and Real Estate	6,808	3,146	7	5	-2
Information	1,509	386	2	1	-1
Manufacturing	6,248	4,823	7	7	0
Other Services	4,131	3,066	4	5	1
Professional, Scientific, Management Services	12,128	8,894	13	13	0
Public Administration	0	0	0	0	0
Retail Trade	14,562	12,001	15	18	3
Transportation and Warehousing	4,717	4,975	5	7	2
Wholesale Trade	5,019	3,146	5	5	0
Total	94,653	66,962	--	--	--

Table 41 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	136,002
Civilian Employed Population 16 years and over	127,270
Unemployment Rate	6.38
Unemployment Rate for Ages 16-24	20.15
Unemployment Rate for Ages 25-65	4.18

Table 42 - Labor Force

2011-2015 ACS

Data Source:

Occupations by Sector	Number of People
Management, business and financial	35,539
Farming, fisheries and forestry occupations	4,774
Service	11,441
Sales and office	31,787
Construction, extraction, maintenance and repair	10,592
Production, transportation and material moving	6,796

Table 43 – Occupations by Sector

2011-2015 ACS

Data Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	60,478	50%
30-59 Minutes	43,854	36%
60 or More Minutes	17,083	14%
Total	121,415	100%

Table 44 - Travel Time

2011-2015 ACS

Data Source:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,858	722	2,584
High school graduate (includes equivalency)	25,100	1,796	7,455
Some college or Associate's degree	33,745	1,950	7,669
Bachelor's degree or higher	42,205	1,170	5,515

Table 45 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	210	280	494	999	1,865
9th to 12th grade, no diploma	1,712	1,483	745	3,157	3,021
High school graduate, GED, or alternative	7,584	7,314	6,969	20,180	13,312
Some college, no degree	7,689	7,538	7,079	16,965	7,000
Associate's degree	1,341	2,574	3,135	6,540	1,645
Bachelor's degree	2,514	7,432	8,239	14,464	4,115
Graduate or professional degree	88	3,488	4,942	10,780	4,012

Table 46 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	488,427
High school graduate (includes equivalency)	798,228
Some college or Associate's degree	1,166,877
Bachelor's degree	1,752,368
Graduate or professional degree	1,735,356

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

Based on the Business Activity table above, the major employment sectors within Harford County are:

- Retail Trade with 12,001 jobs;
- Education and Health Care Services with 11,232 jobs; and
- Arts, Entertainment, Accommodations with 9,392 jobs.

These three top employment sectors represent 49% of the jobs available within Harford County.

Describe the workforce and infrastructure needs of the business community:

According to the ACS data provided, there are more Harford County workers living in Harford County than jobs available in Harford County in every single business sector. As a result, many of Harford County's workforce must leave the county to find employment in their field.

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

Expanding Manufacturing, Distribution and e-Commerce Opportunities: These sectors continue to grow in Harford County. The 571,000 sq ft Perryman Logistics Center was fully leased by a third party logistics company for Amazon in 2016, currently employing 300+ employees. Eastgate, also in Perryman, broke ground in January 2017 and has welcomed two new tenants (Kuehne and Nagle & The Container Store) to occupy 1.2M square feet of new construction. An additional 1.5 M square foot spec building is nearly complete and is expected to produce another 500 – 600 new positions to Eastgate. Currently the Perryman Peninsula has a total of 2.5M square feet of logistics spec space under construction on three different project sites. Susquehanna Workforce Network's recent Labor Shed Study conducted by Sage Policy Group, shows the manufacturing sector continuing to grow in Northeastern Maryland. Both manufacturing and defense sectors were further analyzed in the region and demonstrate strong potential for job growth.

Cyber job demand at APG will continue to increase due to baby boomer retirements, attrition, and mission growth; the need to fill 500 cyber jobs is anticipated in the near term. Recent program additions such as autonomous vehicle proving ground designation for Aberdeen Test Center, a Cyber Test Range to protect the integrated network for US Army worldwide, the Army's new Future's Command Network Cross Functional Team, and continued mission growth in biological and chemical defense and public health initiatives post-BRAC 2005 continue to drive the scientific and technical jobs pipeline at Aberdeen Proving Ground (APG). As APG celebrated 100 years in 2017, this milestone showcased the evolving and

innovative technologies of U.S Army and to promote job opportunities with today's Army as a DoD civilian employee.

Changing business model of healthcare delivery: Always afforded world-class healthcare options within our region, Harford now boasts a variety of healthcare providers inside its County borders- University of Maryland Upper Chesapeake, MedStar, Kaiser Permanente, Choice One, and the Klein Family 24 Hour Crisis Center to name a few. A changing healthcare delivery model to more outpatient services has resulted in specialized service suites and urgent care centers. Healthcare job opportunities continue to grow with this expanding network and Harford Community College and Towson University provide the training pipeline for a future workforce. More than 75 percent of University of Maryland's Upper Chesapeake Health are Harford County residents and approximately 10 percent of MedStars entire workforce throughout the Capital region network call Harford home. Plans for an integrated behavioral health center expansion in Aberdeen will consolidate services and augment resources in Northeastern Maryland.

Harford is often acknowledged for its skilled workforce—manufacturing, distribution and healthcare in particular. As these markets expand, competition tightens and hourly wage increases can be bidding wars for seasonal workers who may jump from one of 24 distribution centers to another in search of a higher living wage. Many entry level jobs in manufacturing and distribution start at \$14-\$22.50/hr and climb with company experience to include medical, tuition reimbursement, etc. Transportation continues to be a challenge in this sector to some extent, and a pilot transit enhancement program is proposed to address this issue intersecting both economic development and transportation.

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

opportunities in the jurisdiction?

Alignment is evident in the feedback from employers that skill sets are a match for existing companies to continue to grow within Harford and in the case of new e-Commerce companies coming into the County, to find the workers they need. However, the 5,600 unemployed currently in Harford and a myriad more who are underemployed, speak otherwise. A mismatch in skill sets or an under-skilled population has been challenging to engage despite active efforts from our local WIB. Training programs designed to chart a course to certification and full-time employment-- designed with input from sector leaders in the field who are ready and willing to employ go underutilized. Community college courses are challenged by course under enrollment in areas identified as priority needs. This year, programs in heavy equipment operation, drone technology, and food sciences will commence in response to hospitality and other professional services and trade requests at Harford Community College (HCC). A cyber program is also underway to retool under-skilled individuals and ready them for an emerging market segment. Increased attention to training needs has become a priority for HCC, Susquehanna Workforce Network, and the Harford County Office of Community & Economic Development as more employers share specific needs and assess opportunities for customization of training efforts. Two plus

two programs, a path for learners to earn both an associates and bachelors degree, are also better matched now with Towson having a presence on the HCC campus for continuity.

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

STEM initiatives continue to drive curriculum focus in public and private K-12; magnet programs including BioMedical, Homeland Security, Ag Sciences, International Baccalaureate and a nationally-recognized Science & Math Academy are integrated into Harford County public high schools.

This year, programs in heavy equipment operation, drone technology, and food sciences will commence in response to hospitality and other professional services and trade requests at Harford Community College (HCC). A cyber program is also underway to retool under-skilled individuals and ready them for an emerging market segment. Increased attention to training needs has become a priority for HCC, Susquehanna Workforce Network and the Harford County Office of Community & Economic Development as more employers share specific needs and assess opportunities for customization of training efforts. Two plus two programs, a path for learners to earn both an associates and bachelors degree, are also better matched now with Towson having a presence on the HCC campus for continuity.

A concentrated initiative to hire approximately 200 interns and recent college graduates at APG is also underway to address the cyber-related job needs.

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

No

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

Harford County Economic Development partners with multiple regional development organizations to include Economic Alliance of Greater Baltimore, Baltimore Metropolitan Committee, and Greater Baltimore Committee focused on business development and growth in the region. Locally, the Harford County Planning and Zoning office administers Harford Next, the county's visionary plan for comprehensive development to include business growth areas, etc.

Discussion

Harford County continues to grow and attract residents due to the area's close proximity to Baltimore and DC. The County continues to experience high job growth and it will be incumbent upon local government to ensure that all residents have equal access to employment opportunities.

MA-50 Needs and Market Analysis Discussion

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

HUD defines housing problems as (1) lacks complete kitchen facilities; (2) lacks complete plumbing facilities; (3) more than one person per room; and (4) housing cost burden greater than 30 percent of income. Harford County has a significant number of households that have housing problems and; the greatest percentage of those households, are households living at or below 80% of AMI. Not surprisingly, the low-moderate income households shown on the map below, are concentrated in the southern part of Harford County along the Route 40 corridor.

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

HUD defines an area of racial concentration as "A neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole". Harford County's minority population is 13.5% Black/African American; 2.6% Asian; 4% Hispanic and 2.7% other- American Community Survey – 2015 estimates. Based on the HUD definition of area of minority concentration, the following census tracts contain concentrations of Black/African American residents:

- 3013.02, Block Group 1 (54.8%)
- 3016.01, Block Group 4 (55.6%)
- 3016.02, Block Group 1 (51.3%)
- 3017.03, Block Group 1 (35.2%)
- 3061, Block Group 1 (73.1%)
- 3024, Block Group 2 (47.1%)
- 3024, Block Group 3 (42.1%)

All of these census tracts are located along the Route 40 corridor, an area that continues to be targeted for reinvestment and increased marketing and outreach of programs and services.

According to HUD, concentrations of low and moderate income households in the County are defined as areas where 37.5 percent or more of the households have incomes 80 percent and below AMI. These low and moderate income households are shown on Map - Households Living in Poverty - and are generally concentrated in the southern areas of the County, along the Route 40 corridor.

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

The southern parts of the County encompasses some of the County's most established communities and have many great qualities, including close proximity to shopping, transportation, and employment. However, they face challenges by the fact that there are higher concentrations of minorities as

previously mentioned. In addition, these communities also contain a high percentage of the County's older housing stock, and are target areas for redevelopment and renovation.

Are there any community assets in these areas/neighborhoods?

Most of these census tracts are located in older, established neighborhoods located along the Route 40 corridor. These communities are conveniently located close to amenities as well as served by Harford Transit. In addition, the County has focused investments in these areas and; most recently, built new middle and high schools, improvements in senior centers, and investments in infrastructure.

Are there other strategic opportunities in any of these areas?

Harford County has identified these communities as geographic funding priorities. Edgewood has reapplied for the "Sustainable Community" designation from the Maryland Department of Housing and Community Development, which will allow for easier access to much needed neighborhood revitalization funding. These areas have seen significant redevelopment in recent years and will continue to be attractive to developers and investors due to their affordability and strategic location.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

While there has not been detailed study to examine the relationship between household/neighborhood income and broadband access, the County procured a study conducted by an outside consultant that determined we have a lack of affordable and reliable broadband internet service in the County's rural "North End". The challenge to bring broadband deployment to the rural section of the County is the topography and vastly spaced population of this geographical region, making incumbent and new providers reluctant to invest. Consequently, the County's rural economic and educational development is hindered by this lack of broadband access.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Various service provider options are available in certain areas of the County where a positive return upon investment for the provider and a healthy competition of services for the consumer are more pragmatic. However, in areas specifically lacking broadband access altogether (the rural northern section), providers face the challenge of enabling infrastructure development at the high cost of building out a network.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Harford County, Maryland has identified flooding as an increased risk associated with climate change. In an effort to address this new risk, Harford County created a Nuisance Flood Plan, in cooperation with fire service, law enforcement, swift water rescue, emergency services, state and county highways. The plan identified roads – no necessarily in flood plains – that could be at an increased risk for flooding, caused by hazards due to changing climates. The County also maintains a Hazard Mitigation Plan which is utilized to eliminate or reduce future damage from hazards in order to protect the health, safety, and welfare of residents.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Unfortunately, low-moderate income households are less likely to have disposable income to purchase flood insurance. New data collected in a special edition of the recently released 2017 American Housing Survey (AHS) shows that just over 1 in 10 homeowners have flood insurance nationally and; although there is no data available on the number of renters who have flood insurance, it is certainly less than the only 10 percent of homeowners who maintain flood insurance. According to the Insurance Information Institute, only 37 percent of renters buy renters insurance, while 97 percent of homeowners carry homeowners insurance. Presumably, if only 1/3 of renters purchase renters insurance, far fewer will opt for flood insurance, leaving a large number of low and moderate income households vulnerable to flood damage.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The overall goal of this consolidated plan is to develop viable urban communities by providing decent housing, a suitable living environment and expand economic opportunities principally for extremely low, low income and low-to-moderate income residents. Harford County directs resources to underserved areas with a focused placed on areas of high minority concentration. This goal is accomplished by extending and strengthening partnerships among all levels of government and the private sector, including for-profit and non-profit organizations.

Harford County's strategic plan was developed using the data and policies extracted from the Needs Assessment and Market Analysis, Harford Next, the Baltimore Regional Housing Plan and the Analysis of Impediments to Fair Housing. Data was also collected in one-on-one meetings, focus groups and the results of our on-line needs assessment.

During the Consolidated Plan period, the County will direct resources to low and moderate income communities, with continued emphasis on revitalizing the communities located along the Route 40 corridor of Harford County. Harford County is committed to continuing the revitalization of neighborhoods located in Edgewood, Aberdeen and Havre de Grace.

Harford County will also encourage and support the development of affordable housing projects located in areas of opportunity within our development envelope.

Finally, Harford County will support programs county-wide that benefit our special needs populations including homeless persons, persons with disabilities, elderly and the frail elderly, victims fleeing domestic violence, persons recovering from addiction and mental health, and at-risk households.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 48 - Geographic Priority Areas

1	Area Name:	Route 40 Corridor
	Area Type:	Local Target Area
	Other Target Area Description:	Local Target Area
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	See Map -
	Include specific housing and commercial characteristics of this target area.	High concentration of low and low-moderate income households, as well as high concentration of minority - Black/African American households.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Citizen participation was critical. Results of one-on-one interviews as well as survey results, show that this area continues to suffer and in need of reinvestment.
	Identify the needs in this target area.	Community Development - renovation of existing homes, facade improvements, parks, community centers and general economic development activities.
What are the opportunities for improvement in this target area?	The target area contains many older homes, ripe for renovation. In addition, there are many vacant buildings that need investment. Finally, there is a great need for investment in community centers, parks, hiking trails, sports tourism, and improved transportation services.	
Are there barriers to improvement in this target area?	Barriers include lack of financial resources and investors.	
2	Area Name:	Municipality
	Area Type:	Other
	Other Target Area Description:	Other
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	

Identify the neighborhood boundaries for this target area.	
Include specific housing and commercial characteristics of this target area.	
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
Identify the needs in this target area.	
What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?	

General Allocation Priorities

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

Harford County recognizes that there are greater concentrations of extremely low, low, and low-moderate income households located within the communities along the US Route 40 corridor in southern Harford County.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Increase Supply of Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	
	Associated Goals	Increase Homeownership Improve Quality of Existing Housing - Homeowner Increase Supply of Housing - CHDO Increase Supply of Affordable Housing - Rental
	Description	Harford County will use its resources to increase the supply of housing stock targeted towards low and moderate income residents through rehabilitation, new construction, and rental subsidies.
	Basis for Relative Priority	Priority was determined through consultations with service providers, one-on-one meetings and the results of our community needs assessment.
	2	Priority Need Name
	Priority Level	High

	Population	Extremely Low Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Expand Rental Subsidy - TBRA and Section 8 Homeless Prevention Improve Emergency Shelter
	Description	Harford County will increase the number of emergency shelter beds for individuals experiencing homelessness and individuals fleeing domestic violence. The County will continue to provide support to Harford County's Continuum of Care shelter providers as well as agencies that provide homeless prevention services.
	Basis for Relative Priority	Priority was determined through consultations with service providers, one-on-one meetings and the results of our community needs assessment.
	3 Priority Need Name	Increase Housing Opportunities - Special Needs
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	Geographic Areas Affected	
	Associated Goals	Expand Rental Subsidy - TBRA and Section 8 Increase Accessible Housing for Special Needs Increase Shelter for Victims of Domestic Violence
	Description	Harford County will provide funding for the renovation of existing housing stock for our special needs populations including individuals with disabilities, individuals in recovery, and the elderly.
	Basis for Relative Priority	Priority was determined through consultations with service providers, one-on-one meetings and the results of our community needs assessment.
4	Priority Need Name	Improve Public Facilities and Services
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Local Target Area

Associated Goals	Rehabilitation of Community Centers Improve Public Infrastructure Improve Public Facilities Improve Accessibility to Public Facilities
Description	Harford County will make improvement to community facilities and infrastructure as well make improvements to public services.
Basis for Relative Priority	Priority was determined through consultations with service providers, one-on-one meetings and the results of our community needs assessment.

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Harford County continues to see long wait lists for Housing Choice vouchers and very limited stock of subsidized housing units. In addition, Harford County has seen an increase in the fair market rents. TBRA will be used as an additional tool in our effort to rapidly re-house individuals and families as quickly as possible.
TBRA for Non-Homeless Special Needs	N/A
New Unit Production	Harford County's housing costs continue to outpace disposable incomes. Harford County will support the creation of new affordable home-ownership and affordable rental housing, with priority given to projects located in areas of opportunity within our development envelope or in sustainable communities along the Route 40 corridor.
Rehabilitation	Harford County will continue to support rehabilitatoin of our existing housing stock, particularly for low, low-moderate, and special needs populations. The average cost of a rehabilitation project in Harford County is \$8,500 making it a very affordable alternative to relocating these fragile households.
Acquisition, including preservation	Harford County is a small entitlement jurisdiction and receives limited CDBG and HOME funding. Acquisition of property is generally not feasible for most of our sub-recipients. However, Harford Conty will continue to provide gap funding, when possible, and continue to fund CHDO activity.

Table 50 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

In the Harford County Consolidated Plan FFY2020/FY2021 - FFY2024/FY2025, approximately \$10,751,421 in Federal State, and County resources is estimated to be allocated to housing and community development activities during FFY2020/FY2021. These funds, estimated and outlined in detail herein, are a combination of entitlement grants, program income, required local match dollars, state and local funding.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,089,837	34,166	0	1,124,003	0	CDBG is a flexible program that provides communities the resources to address housing and community development needs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	492,822	0	0	492,822	0	HOME provides funding for a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct financial assistance to low-income residents.
Section 8	public - federal	Admin and Planning Housing	8,430,000	0	0	8,430,000	0	Section 8 - Housing Choice Voucher programs including Mainstream, VASH, and HOPWA.
Other	public - federal	Admin and Planning	41,390	0	0	41,390	0	Harford County will use federal funds to provide comprehensive housing counseling to first time home buyers and foreclosure prevention.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Admin and Planning Homebuyer assistance	30,000	0	0	30,000	0	Harford County will use state funding to provide comprehensive housing counseling services to first time home buyers.
Other	public - local	Acquisition Admin and Planning Multifamily rental new construction Multifamily rental rehab New construction for ownership	123,206	0	0	123,206	0	Harford County will provide match funds from local dollars for the HOME program.
Other	public - local	Admin and Planning Housing Public Services	510,000	0	0	510,000	0	Harford County will use local funding to support non-profit agencies that provide housing and homeless services.

Table 51 - Anticipated Resources

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

Harford County prioritizes projects that have secured commitments from other funding sources. In addition, the County regularly applies for state funding when appropriate including Community Legacy and Neighborhood Conservation Initiative (NCI) funds.

Harford County will provide local funding in the amount of \$123,206 as HOME match. In addition, our CHDO's will provide a 25% in-kind match for all homeownership activities.

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

Not applicable.

Discussion

Harford County will use federal, state, and local funds to leverage additional resources to provide decent, affordable housing. The County works with elected officials, the Maryland Department of Housing and Community Development, and private developers to leverage funding with non-federal sources.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
HARFORD COUNTY	Government	Economic Development Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
Harford Community Action Agency	Continuum of care	Homelessness	Jurisdiction
Harford County Department of Community Services	Government	Homelessness Non-homeless special needs Planning	Jurisdiction
Habitat for Humanity Susquehanna	CHDO	Ownership Planning Rental	Jurisdiction

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Harford County, Maryland - Office of Community & Economic Development (OCED) is the lead agency for the planning and administration of CDBG and HOME funding. In addition, OCED also administers the Section 8 Housing Choice Voucher program and other programs designed to assist extremely low, low and low-moderate households. Harford County is governed by an elected County Executive and County Council. The County Council is the legislative body of Harford County government and approves all policy and budgetary actions. The County Council also serves as the Board of the Harford County Housing Agency, a division of the Office of Community & Economic Development. The County Executive appoints Director of the Office of Community & Economic Development (subject to approval by the County Council) to oversee the operations of the department.

Harford County OCED has more than 20 years of experience administering federal funds and implementing housing and community development activities. In addition, OCED oversees the Harford County Housing Agency, the County's PHA that administers housing choice vouchers. The office also works very closely with the Harford Community Action Agency, a local non-profit that serves as the CoC and HMIS lead for the County.

Harford County OCED works daily with many experienced nonprofit organizations and developers to provide critical services. This large network of support provides housing and services to low and moderate income households, the homeless, developmentally disabled, the mentally ill, those infected with HIV/AIDS and chronic substance abusers among others. The non-profit and faith based organizations Harford County has historically relied upon to provide these critical services are experienced in meeting the needs of the County's low and moderate income population. However, the County currently only has one Certified Housing Development Organization (CHDO) and no active community development corporations or community based development organizations, probably due to the suburban and rural makeup of the County.

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

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

Table 53 - Homeless Prevention Services Summary

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

Harford County has adopted a coordinated entry system for all homeless individuals and families. Individuals experiencing homelessness are directed to the Harford Community Action Agency. During intake, the staff evaluates and assesses the individual's needs and; based on their vulnerability score, the individuals are housed immediately or placed on a waitlist until appropriate shelter becomes available. During that initial screening, appropriate referrals are made and individuals are connected with mainstream services targeting their needs. Individuals who do not receive immediate placement are connected with case managers who will monitor the individual to ensure that s/he is following up on recommended referrals.

Chronically homeless individuals, families with children, veterans and their families and unaccompanied youth, score higher on the vulnerability index and typically receive housing placement sooner than homeless adults.

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

Harford County's coordinated entry provides immediate, effective referral services to persons experiencing homelessness. Special needs populations score higher for need and are placed sooner than the general population. Harford County's strong network of provider partners ensures that individuals seeking services (addiction recovery, job placement, health services, etc.) are able to access those services in a timely manner. Unfortunately, gaps in services occur due to the lack of availability of beds for all types of homeless individuals, as well as inability to connect with individuals experiencing homelessness.

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

Harford County will continue to look for innovative ways to streamline delivery of services. During the past several years, the County has restructured departments in order to increase dialogue among departments that serve vulnerable populations. The County also transferred CoC/HMIS leadership to the Harford Community Action Agency allowing for much more streamlined and efficient administration of homeless services. Harford County is also committed to strengthening street outreach efforts. Harford County continues to partner with the United Way of Central Maryland and recently held the annual Project Homeless Connect, a resource day that occurs immediately after our annual point in time count. As a direct result of this annual event, Harford County was able to reach two additional individuals experiencing homelessness who had not previously been identified.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Homeownership	2021	2025	Affordable Housing	Route 40 Corridor Municipality	Increase Supply of Affordable Housing	HOME: \$500,000 HUD Housing Counseling: \$206,950 MD Housing Counseling: \$150,000	Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted Direct Financial Assistance to Homebuyers: 25 Households Assisted
2	Improve Quality of Existing Housing - Homeowner	2021	2025	Affordable Housing	Route 40 Corridor Municipality	Increase Supply of Affordable Housing	CDBG: \$1,000,000	Homeowner Housing Rehabilitated: 100 Household Housing Unit
3	Increase Supply of Housing - CHDO	2021	2025	Affordable Housing	Route 40 Corridor Municipality	Increase Supply of Affordable Housing	HOME: \$1,000,000	Homeowner Housing Added: 10 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit
4	Expand Rental Subsidy - TBRA and Section 8	2021	2025	Homeless	Route 40 Corridor Municipality	Prevent and Eliminate Homelessness Increase Housing Opportunities - Special Needs	HOME: \$200,000 Section 8: \$35,000,000	Tenant-based rental assistance / Rapid Rehousing: 1500 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Increase Supply of Affordable Housing - Rental	2022	2025	Affordable Housing	Route 40 Corridor	Increase Supply of Affordable Housing	HOME: \$200,000	Rental units constructed: 60 Household Housing Unit
6	Homeless Prevention	2021	2025	Homeless	Route 40 Corridor Municipality	Prevent and Eliminate Homelessness	CDBG: \$600,000 Harford County: \$2,000,000	Homelessness Prevention: 600 Persons Assisted
7	Improve Emergency Shelter	2021	2025	Homeless	Route 40 Corridor Municipality	Prevent and Eliminate Homelessness	CDBG: \$600,000	Overnight/Emergency Shelter/Transitional Housing Beds added: 25 Beds
8	Increase Accessible Housing for Special Needs	2021	2025	Non-Homeless Special Needs	Route 40 Corridor Municipality	Increase Housing Opportunities - Special Needs	CDBG: \$100,000	Rental units rehabilitated: 6 Household Housing Unit
9	Increase Shelter for Victims of Domestic Violence	2021	2025	Non-Homeless Special Needs		Increase Housing Opportunities - Special Needs	CDBG: \$200,000 Harford County: \$2,000,000	Overnight/Emergency Shelter/Transitional Housing Beds added: 12 Beds
10	Addiction Recovery	2021	2025	Non-Homeless Special Needs	Route 40 Corridor Municipality		CDBG: \$100,000 Harford County: \$100,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Rehabilitation of Community Centers	2021	2025	Non-Housing Community Development	Route 40 Corridor	Improve Public Facilities and Services	CDBG: \$300,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
12	Improve Public Infrastructure	2021	2025	Non-Housing Community Development	Route 40 Corridor Municipality	Improve Public Facilities and Services	CDBG: \$2,500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
13	Improve Public Transportation	2021	2025	Non-Housing Community Development	Route 40 Corridor		CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted
14	Improve Accessibility to Public Facilities	2021	2025	Non-Housing Community Development	Route 40 Corridor Municipality	Improve Public Facilities and Services	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
15	Improve Public Facilities	2021	2025	Non-Housing Community Development	Route 40 Corridor Municipality	Improve Public Facilities and Services	CDBG: \$600,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	Community Development Administration	2021	2025	Non-Housing Community Development	Municipality		CDBG: \$1,000,000 HOME: \$200,000	Other: 1 Other
17	Affirmatively Furthering Fair Housing	2021	2025	Affordable Housing	Route 40 Corridor Municipality		CDBG: \$80,000	Other: 1 Other

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Increase Homeownership
	Goal Description	Harford County will provide financial literacy training and homebuyer education to low-moderate income first time homebuyers. Harford County will provide down payment/closing cost assistance to eligible first time homebuyers.
2	Goal Name	Improve Quality of Existing Housing - Homeowner
	Goal Description	Harford County will preserve and rehabilitate existing housing stock, particularly for the elderly, frail-elderly, and homeowners with special needs.
3	Goal Name	Increase Supply of Housing - CHDO
	Goal Description	Harford County will provide financial assistance to community housing development organizations (CHDOs) for new construction and renovation of affordable housing that will be sold to income-eligible first time homebuyers.
4	Goal Name	Expand Rental Subsidy - TBRA and Section 8
	Goal Description	Harford County will provide tenant based rental assistance to low-income households at risk of homelessness. Harford County will administer the Section 8 Housing Choice Voucher Program.

5	Goal Name	Increase Supply of Affordable Housing - Rental
	Goal Description	Harford County will provide financial assistance to developers for new construction of affordable multi-family units in areas of opportunity.
6	Goal Name	Homeless Prevention
	Goal Description	Harford County will provide financial assistance to the Continuum of Care and its efforts to provide emergency shelter, transitional housing and permanent supportive housing to homeless individuals and families. Harford County will provide financial assistance to organizations that administer homeless prevention programs.
7	Goal Name	Improve Emergency Shelter
	Goal Description	Harford County will provide financial assistance for the expansion of the Welcome One Emergency Shelter and will provide assistance to make improvements to other shelters that provide emergency and transitional shelter.
8	Goal Name	Increase Accessible Housing for Special Needs
	Goal Description	Harford County will provide financial assistance for the renovation of group homes for individuals with developmental and physical disabilities.
9	Goal Name	Increase Shelter for Victims of Domestic Violence
	Goal Description	Harford County will provide financial assistance for the expansion and renovation of the County's only safe house for victims fleeing domestic violence.
10	Goal Name	Addiction Recovery
	Goal Description	Harford County will provide financial assistance for programs that provide residential treatment for individuals suffering from addiction and may make improvements to those facilities.
11	Goal Name	Rehabilitation of Community Centers
	Goal Description	Harford County will provide support efforts to rehabilitate existing community centers, day habilitation centers and senior centers throughout the County.
12	Goal Name	Improve Public Infrastructure
	Goal Description	Harford County will provide financial assistance to make public improvements in low-moderate income communities such as road improvements and sidewalk improvements,
13	Goal Name	Improve Public Transportation
	Goal Description	Harford County will provide financial assistance for transit services including vehicles, shelters, signage, lighting and safety.

14	Goal Name	Improve Accessibility to Public Facilities
	Goal Description	Harford County will use CDBG funds to improve the physical and visual accessibility of public facilities, infrastructure and buildings.
15	Goal Name	Improve Public Facilities
	Goal Description	Harford County will provide financial assistance to make improvements to public facilities.
16	Goal Name	Community Development Administration
	Goal Description	Harford County will provide administrative support for the continued success of the Community Development program.
17	Goal Name	Affirmatively Furthering Fair Housing
	Goal Description	Harford County will continue to promote fair housing enforcement, outreach, and education throughout the County. Harford County will support regional efforts to implement the Regional Analysis of Impediments to Fair Housing Choice.

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

Harford County estimates it will provide affordable housing as defined by HOME 91.315(b)(2) to a total of 53 income eligible homeowners - of these, 5 will be extremely low-income households, 45 will be low-income households and 3 will be moderate income households. Harford County estimates that a total of 20 income eligible renter households will be assisted during the five year period; of these it is estimated that 10 will be extremely low income and 10 will be low income.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

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

Not applicable. Harford County is not subject to a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

Not applicable.

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

No

Plan to remove the ‘troubled’ designation

Not applicable.

SP-55 Barriers to Affordable Housing - 91.215(h)

Barriers to Affordable Housing

There is a lack of adequate public transportation connecting both the workforce with employment centers at the times necessary and rural areas of the County with more urban centers.

Harford Transit is Harford County's public bus service that runs Monday through Friday from 4am until 9pm, except on County holidays. This service is provided by Harford Transit for the general public and approved for operation by the Maryland Public Service Commission. The most populated places in Harford County are Aberdeen, Havre de Grace, and Bel Air and most of the County's population now lives in areas located between these three cities along the I-95, US-40, and Route 24 corridors. Increased population in these areas will lead to higher demand for transit services. In addition, there is a large high-density area north of Route 1 between Bel Air and Forest Hill that has no transit service.

According to census data there are relatively few autoless households in Harford County, and the greatest concentration of those households are in areas served by the current fixed-route service. Persons living below the poverty line according to recent census data are heavily concentrated in areas along the US-40 corridor, areas currently served by Harford County Transit's fixed routes. There are also significant numbers of people below poverty in areas with more limited service in Joppatowne, in Abingdon near Box Hill/Constant Friendship, and in south Bel Air between Route 24 and South Main Street. The main concentration of people below poverty living more than one mile from any fixed routes is south of Route 1 in Darlington, in the northeast part of the County. The elderly, youth, and disabled populations are distributed throughout Harford County, including often in areas not served by public transportation.

Major employers were identified for this plan by the Harford County Office of Community and Economic Development. With the exception of a few companies in Forest Hill and Bel Air, most major employers are located along the southern, urbanized portion of the County. As manufacturing and distribution jobs continue to become increasingly available, these areas should all be considered for a work-related transit service that will serve the population working second and third shifts and not a standard work day.

There is no zoning requirement or incentive for the inclusion of affordable housing in new developments.

Harford County does not currently require or incentivize affordable housing as a way to increase the construction of affordable housing units or create mixed income communities in new projects. Inclusionary zoning programs (either mandatory or voluntary) may have different set-aside requirements, affordability levels, and control periods if a jurisdiction so chooses. Most inclusionary zoning programs offer developers incentives, such as density bonuses, expedited approval, and fee waivers to integrate affordable units into market-rate projects. This creates opportunities for

households with diverse socioeconomic backgrounds to live in the same developments and have access to same types of community services and amenities.

Housing discrimination still exists within the region.

There is no law prohibiting discrimination on the basis of a person's source of income so landlords in the County often lawfully deny housing to voucher holders. Bills prohibiting discrimination based on source of income have been considered by the State legislature over the past few years and support has generally grown, but no such law has yet been enacted. While some forms of discrimination may be intentional, other acts simply reflect a lack of knowledge and understanding on the part of landlords.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Harford County continues to make improvements to its public transportation system in order to meet demand. The County recently added additional routes to accommodate riders and reduce ride times. Future plans include extending service hours, adding weekend service, and continuing to build and create partnerships with our largest employers and developers and owners of affordable housing.

The OCED will continue to lobby for new and expanded incentives to lure the development of affordable housing to the County. Harford County will use its HOME funding to provide much needed gap funding to bring affordable housing projects to closing.

Finally, Harford County will work diligently to address the action items set forth in the newly released Regional Impediments to Fair Housing Choice to help overcome barriers to fair housing. A copy of that document is attached as an appendix to this Plan.

SP-60 Homelessness Strategy – 91.215(d)

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

The Harford County Continuum of Care adopted coordinated entry to streamline the accessibility of shelter beds and access of mainstream services. Persons experiencing homelessness are directed to one single point of entry – the Harford Community Action Agency (HCAA) located in Edgewood, Maryland – easily accessible via Harford Transit. Individuals are assessed using the VI-SPDAT and placements and referrals are made accordingly.

In order to better reach homeless individuals – especially unsheltered persons - HCAA has a street outreach worker on staff who routinely visits known encampments and day shelters. The outreach works closely with local law enforcement, the faith based community and others who help identify homeless persons. In addition, Harford County holds an annual resource fair known as Project Homeless Connect, which connects service providers with homeless and those at-risk of homelessness. Upper Bay Counseling also offers outreach services through the Projects in Assistance for Transition from Homelessness (PATH) grant. This program provides assistance to individuals who are homeless and have serious mental illnesses and co-occurring disorders. They outreach to individuals in encampments, day shelters, soup kitchens and the emergency shelter.

Addressing the emergency and transitional housing needs of homeless persons

Harford County currently has 33 emergency shelter beds for adults, 4 units of emergency shelter for women with children and a winter emergency rotating shelter that houses up to 40 homeless adults during cold weather. These emergency shelters all provide housing for up to 90 days as well as case management services. Individuals exiting emergency shelters typically move to transitional housing, permanent supportive housing or receive rapid rehousing funds and enter into their own lease.

Harford County has a total of 58 transitional housing beds. Some of these units are targeted towards homeless families with children. Others target victims fleeing domestic violence and human trafficking and single men. There are 24 additional units targeted towards adults recovering from addiction. While the primary eligibility for this project is not necessarily homelessness, most individuals served have been or are at extreme risk. Transitional housing programs help individuals and families gain life skills enabling them to become self-sufficient.

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 Harford County Continuum of Care, has adopted a housing first approach and is committed to ending chronic homelessness. The Continuum instituted a single point coordinated access for all homeless persons, adopting the VI-SPDAT assessment tool which prioritizes individuals based on risk factors. Individuals with the greatest need (particularly chronically homeless) are given priority for all HUD funded supportive housing programs and services.

Harford County has made ending veterans homelessness a top priority. Upon homeless intake screening, all veterans are immediately referred to the VA for assessment. The VA Medical Center ensures each veteran receives necessary medical care, services and access to permanent housing. Harford County, in partnership with Baltimore City, administers the Veterans Affairs Supportive Housing voucher program.

The Continuum of Care has recently been able to add Rapid Re-housing to the list of housing interventions available for Harford County households. The goal is to move households experiencing homelessness into permanent housing as quickly as possible.

All households who access services via coordinated entry are also screened for diversion and prevention. The Harford Community Action Agency has eviction prevention funds that can pay rental arrears and utility turn-off notices. Move-out funds also exist to help individuals with security deposits who may be leaving emergency or transitional shelters and obtaining permanent housing. Case management to support households in maintaining stability is available to those who have obtained permanent housing.

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

Harford County has a strong network of homeless prevention partners. The Harford Community Action Agency offers a wide array of homeless prevention programs and services that help at-risk households. Programs include energy assistance, eviction prevention, food pantry, life skills classes, and case management.

Harford County also has a strong partnership with local hospitals to assist at-risk individuals exiting from those institutions. Case workers at each of the County's medical facilities work closely with the County's homeless outreach worker to identify housing options and support programs. Prior to release, the case worker develops a treatment plan addressing medical care and housing options. These medically fragile individuals receive priority housing within our Continuum.

Harford County also has a strong partnership with the local detention center and works closely with the Re-entry Coordinator. Prior to release, homeless individuals work with the re-entry coordinator to develop a housing plan. The coordinator works closely with the Harford Community Action Agency to prioritize these individuals for housing.

Finally, the Harford County Housing Agency recently received additional Mainstream housing choice vouchers that are designated for individuals exiting institutions who are homeless. This targeted additional resource has allowed individuals, who would otherwise have exited into homelessness, secure permanent, affordable housing.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Harford County will continue to undertake outreach activities to educate landlords, tenants and homeowners to inform them of the hazards of lead paint and lead poisoning prevention. These activities will include educational forums, distribution of literature in home ownership workshops, tenant briefings and public libraries.

Under new Maryland Law which became effective January 1, 2015 – Lead Risk Reduction in Housing Act – owners of rental property built prior to 1978 must: (1) register all rental dwelling units every year with the Maryland Department of the Environment (MDE); (2) have lead paint inspections prior to changes in tenancy; and (3) distribute specific lead risk educational materials from MDE.

Harford County will require all participants of any federally funded programs (homeownership assistance programs, home rehabilitation programs, subsidized rental units and capital projects) be made aware of lead-based paint hazards. Moreover, Harford County will require testing and abatement of any projects that receive federal funding.

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

Harford County continues to see a decline in the incidence of lead-paint poisoning. Thanks to the continued education and outreach programs and on-going testing of children, Harford County has virtually eliminated the incidence of childhood lead poisoning. Of the 2,853 children tested for elevated blood levels in 2018, only 5 children had lead levels greater than 10 ug/dl.

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

Harford County requires all recipients of federally funded program comply with federal and state lead abatement laws. Harford County conducts annual monitoring of programs ensuring identification and compliance of mandated lead abatement statutes.

SP-70 Anti-Poverty Strategy – 91.215(j)

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

Harford County is committed to providing efficient, transparent and responsive services to strengthen families and communities – *all families and communities*.

Harford County's poverty rate for families has continued to creep up in recent years – from 6% in 2014 to its current 7%. In order to combat this growing challenge, Harford County relies on a network of community partners to help improve the lives and create employment and economic opportunities for low-income residents.

Harford County's Department of Social Services (DSS) is the primary agency tasked with providing safety net and self-sufficiency program to those in need under the federally funded mainstream programs of temporary cash assistance (TCA), family investment and medical assistance programs. DSS also utilizes state funded programs targeted to those in need. DSS recently moved programs from Aberdeen and Bel Air to a new facility conveniently located along the Route 40 corridor. Formal partnerships exist between the DSS and the following agencies and institution to provide services on site: The Department of Labor License and Regulation (DLLR) provides job development and placement services; Harford Community College (HCC) provides job readiness and functional skill instruction and retention services; and the Susquehanna Workforce Network (SWN) provides work-based training services. Together in one location, the project offers a seamless combination of expert services and avoids duplication of effort and eliminates the fragmentation of services for the customer.

Harford County also partners with several anti-poverty organizations that provide an array of services for our at-risk households. The Harford Community Action Agency administers a financial literacy program, eviction prevention, energy assistance, a food pantry and case management for individuals and families in need of assistance. Other organizations that provide safety nets in the community include Catholic Charities (operating three Head Start and three Early Head Start programs in and around the Route 40 corridor), Mason-Dixon Community Services (providing emergency services to low-income residents of northern Harford County), the Success Project (offering financial literacy and life skills to low-income residents in Havre de Grace), the Judy Center (providing school readiness for at-risk families with children who attend Magnolia Elementary School), the United Way of Central Maryland (case management) and other small, dedicated organizations – many faith based – that provide additional in-kind and financial services to struggling households.

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

Harford County directs federal resources, including CDBG, to programs that ensure decent affordable housing, to provide services to the most vulnerable in our communities, and to create jobs through the expansion and retention of businesses. During the next five years, Harford County will fund and support programs that address the following activities:

- Preserving and rehabilitating existing housing stock, particularly for elderly, frail elderly and households with special needs.
- Financial counseling and rental assistance for low-moderate income renters and homebuyer education and down payment assistance to first time homebuyers.
- Housing construction for the creation of new housing for low-moderate income homebuyer and renters.

SP-80 Monitoring – 91.230

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

Harford County has developed monitoring standards consistent with the U.S. Department of Housing and Urban Development’s (HUD) comprehensive monitoring policies and procedures that cover their programs and activities and contain specific actions and objectives under each of the processes outlined in “Harford County’s Community Development Monitoring Policies and Procedures for HUD Programs”.

In addition to reviewing program progress, program effectiveness and overall management systems, basic monitoring is performed to ensure compliance with statutory and regulatory requirements for personal property management, sub-recipient 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 also 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 in monitoring will be placed on assurance of compliance with certifications submitted to HUD with the Consolidated Plan and the Annual Action Plan. These include, but are not limited to, affirmatively furthering fair housing; acquisition, anti-displacement and relocation assistance; drug-free workplace; Section 3 and Minority Business recruitment; use of excessive force; anti-lobbying and program specific certifications for CDBG and HOME and other federal housing and community development programs. The monitoring standards and procedures adopted by Harford County provide an ongoing mechanism for evaluating its effectiveness in implementing the goals and strategies identified in the Consolidated Plan.

Harford County monitors all Community Development projects annually.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

In the Harford County Consolidated Plan FFY2020/FY2021 - FFY2024/FY2025, approximately \$10,751,421 in Federal State, and County resources is estimated to be allocated to housing and community development activities during FFY2020/FY2021. These funds, estimated and outlined in detail herein, are a combination of entitlement grants, program income, required local match dollars, state and local funding.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,089,837	34,166	0	1,124,003	0	CDBG is a flexible program that provides communities the resources to address housing and community development needs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	492,822	0	0	492,822	0	HOME provides funding for a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct financial assistance to low-income residents.
Section 8	public - federal	Admin and Planning Housing	8,430,000	0	0	8,430,000	0	Section 8 - Housing Choice Voucher programs including Mainstream, VASH, and HOPWA.
Other	public - federal	Admin and Planning	41,390	0	0	41,390	0	Harford County will use federal funds to provide comprehensive housing counseling to first time home buyers and foreclosure prevention.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Admin and Planning Homebuyer assistance	30,000	0	0	30,000	0	Harford County will use state funding to provide comprehensive housing counseling services to first time home buyers.
Other	public - local	Acquisition Admin and Planning Multifamily rental new construction Multifamily rental rehab New construction for ownership	123,206	0	0	123,206	0	Harford County will provide match funds from local dollars for the HOME program.
Other	public - local	Admin and Planning Housing Public Services	510,000	0	0	510,000	0	Harford County will use local funding to support non-profit agencies that provide housing and homeless services.

Table 55 - Expected Resources – Priority Table

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

Harford County prioritizes projects that have secured commitments from other funding sources. In addition, the County regularly applies for state funding when appropriate including Community Legacy and Neighborhood Conservation Initiative (NCI) funds.

Harford County will provide local funding in the amount of \$123,206 as HOME match. In addition, our CHDO's will provide a 25% in-kind match for all homeownership activities.

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

Not applicable.

Discussion

Harford County will use federal, state, and local funds to leverage additional resources to provide decent, affordable housing. The County works with elected officials, the Maryland Department of Housing and Community Development, and private developers to leverage funding with non-federal sources.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Homeownership	2021	2025	Affordable Housing		Increase Supply of Affordable Housing	HOME: \$43,540 HUD Housing Counseling: \$41,000 MD Housing Counseling: \$30,000	Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted Direct Financial Assistance to Homebuyers: 4 Households Assisted
2	Improve Quality of Existing Housing - Homeowner	2021	2025	Affordable Housing		Increase Supply of Affordable Housing	CDBG: \$200,000	Homeowner Housing Rehabilitated: 20 Household Housing Unit
3	Increase Supply of Housing - CHDO	2021	2025	Affordable Housing		Increase Supply of Affordable Housing	HOME: \$250,000	Homeowner Housing Added: 2 Household Housing Unit Homeowner Housing Rehabilitated: 2 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Expand Rental Subsidy - TBRA and Section 8	2021	2025	Homeless		Prevent and Eliminate Homelessness	HOME: \$150,000 Section 8: \$8,000,000	Tenant-based rental assistance / Rapid Rehousing: 1000 Households Assisted
5	Homeless Prevention	2021	2025	Homeless			CDBG: \$150,000 Harford County: \$600,000	Homeless Person Overnight Shelter: 100 Persons Assisted Homelessness Prevention: 300 Persons Assisted
6	Increase Accessible Housing for Special Needs	2021	2025	Non-Homeless Special Needs		Increase Housing Opportunities - Special Needs	CDBG: \$32,000	Rental units rehabilitated: 3 Household Housing Unit
7	Community Development Administration	2021	2025	Non-Housing Community Development			CDBG: \$213,900 HOME: \$49,282	Other: 1 Other
8	Affirmatively Furthering Fair Housing	2021	2025	Affordable Housing			CDBG: \$11,900	Other: 1 Other
9	Improve Public Facilities	2021	2025	Non-Housing Community Development			CDBG: \$261,617	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Increase Shelter for Victims of Domestic Violence	2021	2025	Non-Homeless Special Needs			CDBG: \$130,386	Public service activities for Low/Moderate Income Housing Benefit: 30 Households Assisted
11	Rehabilitation of Community Centers	2021	2025	Non-Housing Community Development			CDBG: \$34,200	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
12	Increase Supply of Affordable Housing - Rental	2022	2025	Affordable Housing			CDBG: \$60,000	Rental units rehabilitated: 100 Household Housing Unit
13	Improve Emergency Shelter	2021	2025	Homeless			CDBG: \$30,000	Homeless Person Overnight Shelter: 50 Persons Assisted

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Increase Homeownership
	Goal Description	Provide down payment assistance to eligible first time homebuyers. Provide financial literacy training and homebuyer education to low-moderate income first time homebuyers.
2	Goal Name	Improve Quality of Existing Housing - Homeowner
	Goal Description	Preserve and rehabilitate existing housing stock, particularly for elderly, frail-elderly and homeowners with special needs.
3	Goal Name	Increase Supply of Housing - CHDO
	Goal Description	Provide financial assistance to CHDO for new construction and/or renovation of affordable housing that will be sold to an income eligible first time homebuyer.

4	Goal Name	Expand Rental Subsidy - TBRA and Section 8
	Goal Description	Provide TBRA to households at risk of homelessness.
5	Goal Name	Homeless Prevention
	Goal Description	Provide support for public service projects that provide overnight shelter for homeless individuals. Harford County will use 35,000 of CDBG funding for a future public service project identified at a later date.
6	Goal Name	Increase Accessible Housing for Special Needs
	Goal Description	Provide financial assistance for the renovation of a group home for adults with disabilities.
7	Goal Name	Community Development Administration
	Goal Description	Provide salary support for community development staff.
8	Goal Name	Affirmatively Furthering Fair Housing
	Goal Description	Harford County will continue to support efforts to affirmatively further fair housing as well as provide funding for testing and education.
9	Goal Name	Improve Public Facilities
	Goal Description	Harford County, will use CDBG funding to make improvements to a day habilitation center and will sub-grant funds to the three municipalities who will use funding for future public facility improvements
10	Goal Name	Increase Shelter for Victims of Domestic Violence
	Goal Description	Provide support for renovation and expansion of shelter for victims of domestic violence.
11	Goal Name	Rehabilitation of Community Centers
	Goal Description	Improve parking lot and side walk at Epicenter Aberdeen.
12	Goal Name	Increase Supply of Affordable Housing - Rental
	Goal Description	Make security improvements to Somerset Manor, a PHA that owns and operates 60 units of affordable townhomes.
13	Goal Name	Improve Emergency Shelter
	Goal Description	Harford County will make improvements to Harford Family House, a local non profit that provides emergency shelter for families.

Projects

AP-35 Projects – 91.220(d)

Introduction

Harford County will administer federal CDBG and HOME dollars provided by HUD to meet the affordable housing and community development needs of the low-moderate income families in our community.

Projects

#	Project Name
1	Habitat for Humanity - Emergency Repair & Ramp Program
2	FCCAU - Welcome One Emergency Shelter
3	Prologue, Inc - PSH Support
4	Catholic Charities - Anna's House - Public Service
5	The Harford Center
6	The ARC Northern Chesapeake Region - Group Home Rehab
7	City of Aberdeen
8	Town of Bel Air
9	City of Havre de Grace
10	Habitat for Humanity - CHDO Activity
11	Harford County TBRA
12	The Epicenter
13	SARC Expansion
14	Harford Family House - Security Improvements
15	Havre de Grace Housing Authority -
16	Regional AI Coordinator
17	Fair Housing
18	Future Public Services Project
19	Harford County SELP
20	HOME Planning and Admin
21	CDBG Program Administration
22	Catholic Charities - TBRA

Table 57 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The projects awarded funding in FY21 address the priorities identified through the County's Strategic Plan citizen participation and consultation process. Low to moderate income families and seniors in Harford County are still struggling to retain and maintain their homes in this economy. There is a need for home rehabilitation and repairs for disabled and low to moderate income homeowners. CDBG funding will allow the County to help its citizens make these repairs, and have emergency repairs and ADA improvements conducted. This funding will also support operation of the County's homeless shelters. Funds will also be used to provide critical repairs to facilities that provide support services to seniors, low-income households, public housing authorities and adults living with disabilities. Finally, CDBG funds will provide continued support for fair housing testing, education, and oversight of the implementation plan set forth in the regional and jurisdiction-specific Analysis of Impediments to Fair Housing.

HOME funds will allow CHDOs in Harford County to develop additional affordable homebuyer units for low to moderate income families in an effort to meet the County's lack of affordable housing need, and assist low-income households with tenant based rental assistance and down payment assistance.

Some of the obstacles the County faces in addressing underserved needs include: limited beds available in our homeless shelter, limited funding available for public service activities such as eviction prevention and utility assistance, and lack of resources to house individuals with mental illness, criminal history, and substance addiction issues.

AP-38 Project Summary

Project Summary Information

1	Project Name	Habitat for Humanity - Emergency Repair & Ramp Program
	Target Area	Route 40 Corridor Municipality
	Goals Supported	Improve Quality of Existing Housing - Homeowner
	Needs Addressed	Increase Supply of Affordable Housing Increase Housing Opportunities - Special Needs
	Funding	CDBG: \$200,000
	Description	Habitat for Humanity Susquehanna, Inc., a 501(c)(3) non-profit, will use CDBG funding to administer the Emergency Repair & Ramp program throughout Harford County. The Emergency Repair/Ramp Program was developed to address emergency repair and accessibility rehabilitation needs for low-moderate income residents. The home must be the principle residence of its owners or renters. The property must be in need of renovation evidenced by one or more of the following: the failure or danger of failure of one or more major systems; systems which do not meet current safety codes or standards; the existence of conditions which constitute health or safety hazards; the need for modifications to accommodate the needs of occupants with disabilities.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Habitat for Humanity will assist twenty (20) low-moderate income Harford County residents with critical repairs.
	Location Description	Harford County - addresses will be supplied as projects are undertaken.
	Planned Activities	The program will provide critical repairs to fit the needs of the homes. These range from roofs to interior modifications, to accessible ramps, to hot water heater and heat pump replacement, new windows, doors and weatherization to improve energy efficiency in homes. For seniors and those with disabilities, installed accessible ramps, grab bars and walk-in showers may be provided to increase safety.
2	Project Name	FCCAU - Welcome One Emergency Shelter
	Target Area	Route 40 Corridor
	Goals Supported	Homeless Prevention
	Needs Addressed	Prevent and Eliminate Homelessness

	Funding	CDBG: \$65,000 Harford County: \$55,000
	Description	Faith Communities and Civic Agencies United (FCCA), a 501 (c)(3) nonprofit, will use CDBG funding towards the operation of the Welcome One Emergency Shelter. The shelter is operated out of a county-owned building located in Belcamp. This public service activity will pay a portion of the salaries for the Executive Director, Shelter Manager, Finance Manager and Case Manager. FCCAU is working to solve the problem of homelessness in Harford County by providing services and support at the Welcome One Emergency Shelter 365 days a year, with a 33 bed capacity (27 men, 6 women). These staff members facilitate the homeless residents with initial movements towards self-sufficiency, through case management, transportation to services, access to health care and mental health counseling and employment search. Eligibility requirement: Homeless clients apply for a bed through the Harford Community Action Agency (HCAA) as the centralized intake coordinator for Harford County's Continuum of Care. HCAA staff interview and screen the clients to determine if they meet the definition of homelessness and refer when beds are available. Clients must be 18 years or older for placement in the shelter.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	FCCA will provide emergency shelter to sixty (60) homeless adults.
	Location Description	The activity will take place at the Welcome One Emergency Shelter located in Belcamp, Maryland.
	Planned Activities	FCCA will use CDBG funds for shelter operations including salary support for case managers.
3	Project Name	Prologue, Inc - PSH Support
	Target Area	Route 40 Corridor Municipality
	Goals Supported	Homeless Prevention
	Needs Addressed	Prevent and Eliminate Homelessness
	Funding	CDBG: \$10,000 Harford County: \$10,000
	Description	Prologue, Inc., a 501 (c)(3) nonprofit, will use CDBG funding towards the operations of their permanent supportive housing project. This public service will help fund the salary for the case manager who oversees the chronically homeless individuals residing in the unit.

	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Prologue, Inc. will assist eleven (11) chronically homeless adults.
	Location Description	The activity will take place at several apartments located in Harford County.
	Planned Activities	CDBG funds will be used to pay for salary support for case manager to provide services to chronically homeless adults living in permanent supportive housing.
4	Project Name	Catholic Charities - Anna's House - Public Service
	Target Area	Municipality
	Goals Supported	Homeless Prevention
	Needs Addressed	Prevent and Eliminate Homelessness
	Funding	CDBG: \$40,000 Harford County: \$70,000
	Description	ssociated Catholic Charities, Inc. a 501 (c)(3) non-profit, operates Anna's House, a transitional housing program serving women and children in Harford County. Anna's House will use CDBG funds to support the operation of their emergency shelter dedicated to providing temporary shelter (up to 90 days) to homeless women with children. Harford County currently has no emergency shelter for homeless women and children (our only emergency shelter is Welcome One, a 33 bed facility providing shelter to adult men and women). Anna's house will provide supportive services with a goal of moving emergency shelter clients into rapid rehousing prior to the end of their 90 day stay.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Anna's House will provide emergency shelter for up to sixteen (16) families.
	Location Description	The activity will occur at 605 N. Tollgate Road in Bel Air, MD 21014.
Planned Activities	Catholic Charities will use CDBG funds to provide emergency shelter services to sixteen (16) homeless families with children.	
5	Project Name	The Harford Center
	Target Area	Route 40 Corridor Municipality
	Goals Supported	Improve Public Facilities
	Needs Addressed	Improve Public Facilities and Services
	Funding	CDBG: \$60,000

	Description	The Harford Center, a 501 (c)(3) nonprofit, will use CDBG funds for improvements to their facility. Harford Center provides day habilitation services to 120+ adults with disabilities. The location provides daily programming that enhances an individual's talents and teaches basic pre-vocational, social, and life skills. The Harford Center provides door-to-door transportation, lunch, and skilled care. The building was constructed in the early 1970's and needs updating. Renovations will include replacement of existing doors and installation of air conditioning.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	More than 120 adult individuals with disabilities will benefit from the activity.
	Location Description	The activity will take place at the Harford Center facility located at 4 N. Earlton Road, Havre de Grace, MD 21078.
	Planned Activities	Planned activities include renovations to the building including parking lot improvements and replacement of doors and installation of air conditioning and parking lot improvements.
6	Project Name	The ARC Northern Chesapeake Region - Group Home Rehab
	Target Area	Municipality
	Goals Supported	Increase Accessible Housing for Special Needs
	Needs Addressed	Increase Housing Opportunities - Special Needs
	Funding	CDBG: \$32,000
	Description	The ARC Northern Chesapeake Region, a 501 (c)(3) nonprofit, will use CDBG funds to make improvements to three existing residential group homes occupied by low-income adults with disabilities.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The ARC Northern Chesapeake Region will use CDBG funds to provide accessible renovations to three group homes that are occupied by a total of twelve (12) low-income adults with disabilities.
	Location Description	The locations include 1111 Royal Oak, Bel Air, MD 21014; 4301 Hampton Hall Court, Belcamp, MD 21017; and 1507 Westview Court, Bel Air, MD 21014.
Planned Activities	The ARC Northern Chesapeake will use CDBG funds for improvements to three existing residential group homes - see addresses above. Improvements include two new roofs and a new handicap accessible ramp and handicap accessible bathroom renovations.	

7	Project Name	City of Aberdeen
	Target Area	Route 40 Corridor Municipality
	Goals Supported	Improve Public Facilities
	Needs Addressed	Improve Public Facilities and Services
	Funding	CDBG: \$108,984
	Description	The City of Aberdeen is one of three municipal governments that receive a percentage of Harford County's CDBG allocation each year. The City of Havre de Grace will use CDBG funds for a streetscape improvement project. Improvements include the purchase of new lamp posts, seating areas and other improvements along a newly paved section of roadway serving low-mod area.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	To be determined.
	Location Description	To be determined.
	Planned Activities	The City of Aberdeen will use CDBG funds for streetscape improvements including the purchase of new lighting, lampposts, benches, and other items to compliment a new paving project located in a low-moderate income community.
8	Project Name	Town of Bel Air
	Target Area	Municipality
	Goals Supported	Improve Public Facilities
	Needs Addressed	Improve Public Facilities and Services
	Funding	CDBG: \$27,243
	Description	No activity has been identified by the Town of Bel Air. The Town of Bel Air is one of three municipal governments that receive a percentage of Harford County's CDBG allocation each year. The town has traditionally used the CDBG funding to do primarily infrastructure development, like road paving, within one of their low-income communities.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	To be determined.
	Location Description	To be determined.
	Planned Activities	To be determined.

9	Project Name	City of Havre de Grace
	Target Area	Municipality
	Goals Supported	Improve Public Facilities
	Needs Addressed	Improve Public Facilities and Services
	Funding	CDBG: \$65,390
	Description	No activity has been chosen by the City of Havre de Grace at this time. The City of Havre de Grace is one of three municipal governments that receive a percentage of Harford County's CDBG allocation each year. The city has traditionally used the CDBG funding to do primarily infrastructure development, like road paving, within one of their low-income communities.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	To be determined.
	Location Description	To be determined.
	Planned Activities	To be determined.
10	Project Name	Habitat for Humanity - CHDO Activity
	Target Area	Route 40 Corridor Municipality
	Goals Supported	Increase Homeownership
	Needs Addressed	Increase Supply of Affordable Housing
	Funding	HOME: \$250,000 Harford County: \$30,000
	Description	Habitat for Humanity, a 501(c)(3) nonprofit, will use HOME funds to acquire up to six properties (empty lots or home to rehab) to create housing for low-income, first time homebuyers in Harford County. Habitat homes are simple, decent and affordable. A typical Habitat home is a three bedroom, one bath, single story home of 1152 square feet. HOME funds would cover costs including acquisition of land or existing homes to rehab, predevelopment fees, and/or constructions costs, such as building materials and operating costs.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Habitat for Humanity will purchase or rehabilitate up to 6 affordable houses that will assist up to six (6) low-income first time homebuyers purchase a modest home in Harford County.
Location Description	To be determined.	

	Planned Activities	Habitat will purchase and rehab (or newly construct) up to six modest homes that will be sold to income eligible first time homebuyers.
11	Project Name	Harford County TBRA
	Target Area	Route 40 Corridor Municipality
	Goals Supported	Expand Rental Subsidy - TBRA and Section 8 Homeless Prevention
	Needs Addressed	Increase Supply of Affordable Housing
	Funding	HOME: \$100,000 Section 8: \$8,000,000
	Description	Harford County will use HOME funds to provide tenant based rental assistance to low income residents who are at risk of homelessness. Harford County will continue to administer the Housing Choice Voucher Program.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Harford County will use HOME funds to assist up to six (6) households at risk of homelessness become, or remain, housed with rental assistance. Harford County will assist up to 1000 households with Housing Choice Voucher funds.
	Location Description	To be determined.
	Planned Activities	Harford County will use HOME funds to provide rental assistance to households at risk of homelessness.
12	Project Name	The Epicenter
	Target Area	Route 40 Corridor Municipality
	Goals Supported	Improve Public Facilities
	Needs Addressed	Improve Public Facilities and Services
	Funding	CDBG: \$34,200
	Description	Harford County will use CDBG funding for parking lot improvements to the Epicenter's new Aberdeen facility. The facility, which provides services to neighboring residents (day care, after school care, food pantry) will open in FY2021.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 100 families will benefit from the project.
	Location Description	The project will take place at the Aberdeen location of The Epicenter located in the Aberdeen Shopping Center, Aberdeen, Maryland.

	Planned Activities	Harford County will use CDBG funds to make parking lot and sidewalk improvements.
13	Project Name	SARC Expansion
	Target Area	
	Goals Supported	Homeless Prevention Increase Shelter for Victims of Domestic Violence
	Needs Addressed	Prevent and Eliminate Homelessness
	Funding	CDBG: \$131,386 Harford County: \$150,000
	Description	The Sexual Assault Spouse/Abuse Resource Center, Inc., a 501 (c) (3) non profit, provides free emergency shelter, counseling, legal services, and a 24 hour helpline to victims of domestic violence, sexual violence, child abuse, and stalking in Harford County, Maryland. SARC is currently undergoing expansion and renovations.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	All women, men and child victims of domestic violence in Harford County, Maryland.
	Location Description	Due to the confidential nature of the program, the exact address cannot be provided here. The proposed project will be located in Bel Air, Maryland.
Planned Activities	The new structure will house women, men and child victims of domestic violence as well as expand the current sheltering capacity from 28 beds to 40 beds.	
14	Project Name	Harford Family House - Security Improvements
	Target Area	Route 40 Corridor Municipality
	Goals Supported	Improve Emergency Shelter Improve Public Facilities
	Needs Addressed	Improve Public Facilities and Services
	Funding	CDBG: \$30,000 Harford County: \$25,000
	Description	Harford Family House, a 501 (c)(3) non-profit organization, is the largest provider of transitional housing for families with children experiencing homelessness and unaccompanied adults ages 18-24 in Harford County. The organization currently has 37 housing units, including a 25 unit apartment building. Harford Family House will use CDBG funds to make improvements to their existing security system.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	The organization currently has 37 units of housing for homeless families.
	Location Description	All sites are located in Aberdeen, Maryland 21001.
	Planned Activities	Harford Family House will use CDBG funds to replace and improve their existing security system.
15	Project Name	Havre de Grace Housing Authority -
	Target Area	Route 40 Corridor Municipality
	Goals Supported	Increase Supply of Affordable Housing - Rental
	Needs Addressed	Increase Supply of Affordable Housing
	Funding	CDBG: \$60,000
	Description	Havre de Grace Housing Authority is a 60 unit public housing authority, known as Somerset Manor. The building were constructed in 1974 and still have the original electrical circuit breaker boxes. HdG Housing Authority will use CDBG funds to replay the circuit boxes in all 60 units.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Sixty low-income households will benefit from this project.
	Location Description	The Havre de Grace Housing Authority is located at 101 Stansbury Court, Havre De Grace, MD 21078.
	Planned Activities	The Havre de Grace Housing Authority will use CDBG funds to replace circuit breaker boxes in sixty public housing rental units.
16	Project Name	Regional AI Coordinator
	Target Area	
	Goals Supported	Affirmatively Furthering Fair Housing
	Needs Addressed	
	Funding	CDBG: \$3,900
	Description	Harford County, along with Baltimore City, Anne Arundel, Baltimore and Howard counties fund a portion of the salary for a Regional AI Coordinator. The AI coordinator works to guide the implementation of the regional initiatives to address identified potential impediments to Fair Housing Choice.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	All residents of Harford County will benefit from the implementation of the Analysis of Impediments to Fair Housing Choice.
	Location Description	The Regional Coordinator will work out of the Baltimore office of the Baltimore Metropolitan Council (BMC).
	Planned Activities	The AI Coordinator works closely with the Harford County Office of Community & Economic Development to ensure the recommendations set forth in the Regional AI are carried out successfully.
17	Project Name	Fair Housing
	Target Area	Route 40 Corridor Municipality
	Goals Supported	Affirmatively Furthering Fair Housing
	Needs Addressed	
	Funding	CDBG: \$8,000
	Description	Harford County will use CDBG funding for fair housing initiatives. The County will work with the newly created Fair Housing Action Center of Maryland to carry out the activity. The County will work to identify and respond to complaints and inquiries with regard to discrimination in housing. Activities include education and outreach as well as testing.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	All Harford County landlord and tenants benefit from fair housing education, outreach and testing.
	Location Description	The activity will be undertaken throughout Harford County, Maryland.
	Planned Activities	Harford County will work with a the Fair Housing Action Center (or another provider) to conduct fair housing testing, education, and outreach activities in order to affirmatively further fair housing.
18	Project Name	Future Public Services Project
	Target Area	
	Goals Supported	Homeless Prevention
	Needs Addressed	Prevent and Eliminate Homelessness
	Funding	CDBG: \$35,000
	Description	Harford County will use CDBG funding for a future public service project that will benefit low-moderate income residents of Harford County, Maryland.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	To be determined.
	Location Description	To be determined.
	Planned Activities	To be determined.
19	Project Name	Harford County SELP
	Target Area	
	Goals Supported	Increase Homeownership
	Needs Addressed	Increase Supply of Affordable Housing
	Funding	HOME: \$43,540
	Description	Harford County will use HOME funds for a down payment assistance program. Hometown Heroes will provide up to \$5,000 in down payment assistance to eligible first time homebuyers in Harford County.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately ten income eligible, first time homebuyers who serve the public will receive assistance.
	Location Description	Homes must be purchased in Harford County, Maryland.
	Planned Activities	Harford County will provide up to \$5,000 in down payment assistance to eligible first time homebuyers.
20	Project Name	HOME Planning and Admin
	Target Area	
	Goals Supported	Community Development Administration
	Needs Addressed	
	Funding	HOME: \$49,282
	Description	Harford County will use HOME funds towards the administration of the HOME program. Activities performed by County staff ensure that all aspects of the program requirements are met as the grant is being administered. Relevant duties include working with project partners, developing a project work plan, documenting project activities, overseeing grant procurement activities, supervising progress of the project, managing the project budget, and preparing and submitting performance reports.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	All Harford County residents will benefit from the successful administration of HOME funding.
	Location Description	The activity will be undertaken at the Harford County Office of Community & Economic Development located at 15 S. Main Street, Bel Air, MD.
	Planned Activities	Harford County Office of Community & Economic Development will oversee projects to ensure successful completion.
21	Project Name	CDBG Program Administration
	Target Area	
	Goals Supported	Community Development Administration
	Needs Addressed	
	Funding	CDBG: \$212,900
	Description	Harford County will use CDBG funds towards the administration of the CDBG program. Activities performed by County staff ensure that all aspects of the program requirements are met as the grant is being administered. Relevant duties include working with project partners, developing a project work plan, documenting project activities, overseeing grant procurement activities, supervising progress of the project, managing the project budget, and preparing and submitting performance reports.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	All residents of Harford County will benefit from the successful administration of the CDBG Program.
	Location Description	The activity will take place at the Office of Community & Economic Development located at 15 S. Main Street, Bel Air, MD, 21014.
Planned Activities	Harford County Office of Community & Economic Development will oversee projects to ensure successful completion.	
22	Project Name	Catholic Charities - TBRA
	Target Area	
	Goals Supported	Expand Rental Subsidy - TBRA and Section 8
	Needs Addressed	Increase Supply of Affordable Housing
	Funding	HOME: \$50,000
	Description	Associated Catholic Charities will provide tenant based rental assistance to low income residents who are experiencing homelessness.
	Target Date	6/30/2021

Estimate the number and type of families that will benefit from the proposed activities	To be determined.
Location Description	All rentals will be in Harford County, Maryland.
Planned Activities	Associated Catholic Charities, through Anna's House, will provide rental assistance to individuals and families who are homeless or at risk of homelessness.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Harford County recognizes that there are greater concentrations of extremely low, low and low-moderate income households located within the communities along the Route 40 corridor.

Investments of our allocation for projects and services are targeted along the Route 40 corridor, where the largest pockets of low-income and minority populations reside. This area, which includes Edgewood, Aberdeen, Havre de Grace and parts of Joppatowne, historically, has been the most heavily impacted during economic downturns. Funding for supportive housing and homeowner projects will continue to be prioritized in these identified areas.

Geographic Distribution

Target Area	Percentage of Funds
Route 40 Corridor	30
Municipality	20

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Harford County is committed to continuing to revitalize older, often neglected communities. Specific projects chosen for the FY2021/FFY2020 Action Plan are located in low/mod census tracts where service areas include minority concentrations. These areas are located along the Route 40 corridor which runs west to east in the southern part of the County and encompasses Joppatowne, Edgewood, Aberdeen and Havre de Grace.

Discussion

Harford County is committed to continuing to revitalize older, often neglected communities. Specific projects chosen for the FY2021/FFY2020 Action Plan are located in low/mod census tracts where service areas include minority concentrations. These areas are located along the Route 40 corridor which runs west to east in the southern part of the County and encompasses Joppatowne, Edgewood, Aberdeen and Havre de Grace.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Finding decent, affordable housing has always been a struggle for low income households. While direct gaps have been identified in numbers of units available to the low-moderate income population, issues such as poor credit, criminal backgrounds, lack of budgeting skills, or other personal barriers have resulted in indirect gaps of attainable units for this population. For example, factors such as poor credit or unstable work history, low to moderate income households in Harford County are often unable to qualify to rent available units, or they cannot obtain the financing necessary to purchase an available, affordable homeowner unit. In addition, many renters and homeowners, including those at risk of homelessness, have experienced a sudden loss of income. Due to unforeseen circumstances, such as job loss, these households often find themselves in need of more affordable housing.

Harford County defines affordable housing as housing that a household can obtain for thirty (30%) or less of its income.

Harford County will continue to fund rental assistance using HOME dollars. In addition, Harford County will fund at least three projects that provide homeownership opportunities for first time homebuyers. For HOME assisted homebuyer housing to qualify as affordable in Harford County, the housing must be single-family housing (1-4 family residence, condominium unit, cooperative unit, combination manufactured home and lot, or manufactured home lot). The housing must be modest. In the acquisition of newly constructed housing and existing housing, the housing must have a purchase price for the type of single-family housing and must not exceed 95% of median purchase price for the area. To ensure housing meets this standard, Harford County requires that an appraisal of the property be reviewed and approved by Harford County personnel prior to acquisition and prior to re-sale to first time homebuyer. A Deed of Trust and Note must be recorded to ensure specific affordability requirements are met, as explained in more detail in AP-90 under the HOME recapture provision.

In an effort to assist the low to moderate income population with its affordable housing needs, Harford County's FY2021/FFY2020 CDBG dollars will fund a critical home repair and accessibility program with a goal of assisting 20 homeowner households.

One Year Goals for the Number of Households to be Supported	
Homeless	100
Non-Homeless	40
Special-Needs	3
Total	143

Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	2
The Production of New Units	3
Rehab of Existing Units	20
Acquisition of Existing Units	2
Total	27

Table 60 - One Year Goals for Affordable Housing by Support Type

Discussion

In this Annual Action Plan, Harford County will continue to prioritize funding toward extremely- low to low-income population, including those at risk of homelessness and those earning less than 30% of the area median income. Funding will continue to be targeted towards the low- moderate income homeowner population and potential first time homebuyer population, with a concentration on acquisition of existing units (especially those reduced in value due to foreclosure or estate sale) that can be made affordable through subsidy, rehabbing of existing units, and acquisition of infill lots for production of new affordable units which will help to revitalize neighborhoods. By continuing to provide funding to our Community Housing Development Organizations (CHDO) partners, Harford County will continue to increase the affordable housing stock for our low-moderate income citizens, as well as our citizens with disabilities. Harford County's goal for this year is for a total of four households to be supported through the acquisition and rehab of two existing units and production of two new units through Habitat for Humanity Susquehanna's HOME CHDO activity.

AP-60 Public Housing – 91.220(h)

Introduction

There are two agencies that assist with public housing in Harford County: Harford County Office of Community and Economic Development-Housing Agency Division and the Havre de Grace Housing Authority.

The Harford County Office of Community and Economic Development-Housing Agency Division works to provide affordable housing opportunities for low and moderate income residents of Harford County. The agency administers a range of Federal, State, and County funded programs providing opportunities for affordable home ownership, administers loans and grants for special needs housing programs and rental assistance, renter protection through Livability Code enforcement, housing counseling to include first-time homebuyer programs, housing preservation, foreclosure prevention, economic mobility, family self-sufficiency, and financial literacy. The agency injects more than twelve million dollars (\$12,000,000) annually into the economy through their HUD program of subsidizing low income residents' rent. The agency's rental assistance programs provide decent, safe and affordable housing free from discrimination, promote freedom of housing choice and spatial de-concentration, provide incentives to private property owners to rent to lower income families, and promote economic self-sufficiency.

The Havre de Grace Housing Authority is a separate entity with its own strategy for providing affordable housing via its 60-unit public housing complex located in the City of Havre de Grace. Their mission is to provide and develop safe, quality affordable housing opportunities for individuals and families while promoting self-sufficiency, empowerment and neighborhood revitalization. The Housing Authority is dedicated to serving the needs of the homeless and low, very low and extremely low income Harford County residents. This is demonstrated via its homeless preference, its work with partner agencies serving the homeless, elderly, families with disabilities, households of various races and ethnic groups, and households with low incomes as well as its work with Continuum of Care groups across Harford County. Havre de Grace Housing Authority has an admissions de-concentration policy which promotes income integration by targeting available assistance to families at or below 80% of AMI, by employing preferences aimed at families who are working, and adopting rent policies to support and encourage work. Harford County maintains an ongoing relationship with the Havre de Grace Housing Authority as they continue their work to improve their facility.

Actions planned during the next year to address the needs to public housing

The Harford County Office of Community and Economic Development will work to (1) Improve voucher management, (2) Increase customer satisfaction, (3) Provide voucher mobility counseling, (4) Conduct outreach efforts to potential voucher landlords, (5) Promote self-sufficiency and asset development of assisted households, (6) Provide or attract supportive services to improve assistance recipients employability, (7) Provide or attract supportive services to increase independence for the elderly or

families with disabilities, (8) Continue affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, sex, familial status, and disability, (9) Expand homeownership opportunities for all residents regardless of race, gender, color, national origin, familial status or disability, (10) Build and restore vibrant communities by creating safe neighborhoods where people want to live, and (11) Improve community quality of life and economic vitality.

Havre de Grace Housing Authority will: (1) Provide improved living conditions for extremely low and low income families while maintaining their rent payments at an affordable level, (2) Operate a socially and financially sound public housing agency that provides affordable housing within a drug free, thriving living environment for residents and their families, (3) Expand the supply of assisted housing choices throughout Harford County, (4) Avoid concentrations of economically and socially disadvantaged families in any of its housing developments, (5) Lawfully deny the admission of applicants, or the continued occupancy of residents, whose habits and practices reasonably may be expected to adversely affect the health, safety, comfort or welfare of other residents or the physical environment of the neighborhood, or create a danger to HDGHA employees, (6) Attempt to house a resident body in its developments that is comprised of families with a broad range of incomes and rent-paying abilities that are representatives of the range of incomes of low-income families in Harford County, (7) Provide opportunities for upward mobility for families who desire to achieve self-sufficiency, (8) Facilitate the judicious management of the HDGHA inventory, and the efficient management of the HDGHA staff, (9) Ensure compliance with Title VI of the Civil Rights Act of 1964 and all other applicable federal laws and regulations so that the admissions and continued occupancy are conducted without regard to race, color, religion, creed, sex, national origin, handicap or familial status.

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

The Harford County Office of Community and Economic Development is the local PHA. The office oversees the HCV program and, although there are not public housing facilities, the agency coordinates a resident advisory board which meets several times a year. The agency is always soliciting new members and encourages residents to participate on the board. The office is also a HUD certified Housing Counseling Agency providing comprehensive housing counseling services in the areas of pre-purchase, budgeting, eviction prevention, foreclosure, mortgage default and reverse mortgage. Approximately 200 people attend the County's First Time Homebuyer workshops each year and over 100 families receive individualized 1:1 counseling through the agency annually. In FY2021/FFY2020 OCED will continue to provide down payment/closing cost assistance through "Hometown Heroes" to encourage low-moderate income residents to become homeowners in Harford County. Finally, the Harford County Housing Agency administers the Family Self-Sufficiency program.

Havre de Grace Housing Authority administers the Family Self-Sufficiency Program, a voluntary program that assists families in achieving economic self-sufficiency by offering case management and resources including credit and finances, education, employment, and homeownership. The residents living at the Housing Authority have formed the Somerset Manor Residents Association, Inc. (SMRA). The goal of the residents association is to ensure the ongoing participation in the planning and implementation of

programs affecting them. They serve as an advisory board to the Havre de Grace Housing Authority in all areas of housing operations, including but not limited to occupancy, general management, maintenance, security, resident training, resident employment, social services and modernization priorities.

The purpose of SMRA is to identify strategies to improve the quality of life for Housing Authority residents. They serve as advocates for residents and encourage improvements in maintenance and physical conditions, public safety, and support services for residents. The SMRA helps to plan, implement, monitor and evaluate the provision of services, and works with public and private agencies as advocates to obtain additional resources.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Neither PHA is considered a troubled agency.

Discussion

The Harford County Office of Community and Economic Development will continue to address the needs of the residents of the Havre de Grace Housing Authority and the Harford County Housing Agency, a division within the Office of Community and Economic Development. The Harford County Housing Agency will continue to make improvements to the management the Harford County Housing Choice Voucher program with a goal towards increasing customer satisfaction. In addition, the Harford County Housing Agency will continue to promote and expand the FSS program, which assists housing choice voucher clients achieve self-sufficiency and increase their overall net worth.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

To address the complex issues contributing to homelessness in our community, the Harford County Continuum of Care (CoC) promotes a community wide commitment to a systemic response to homelessness where it is prevented whenever possible or is otherwise a rare, brief and non-recurring experience.

Within the CoC, a multi-faceted network of programs and support services exist to coordinate care for individuals and families experiencing homelessness to obtain permanent housing and work towards self-sufficiency as quickly as possible. The providers and community partners that make up the Continuum of Care meet bi-monthly to encourage and assist in developing and implementing a range of housing and services that meet the needs of the community. A variety of federal, state, and local funding streams are joined together to create a continuum of services that address the housing crises experienced by some members of our community.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

Harford County utilizes a Coordinated Entry and Assessment approach and has designated the Harford Community Action Agency to coordinate and routinely screen for housing needs, assess emergency needs, and refer clients to appropriate shelter facilities and prevention services. The screening is done uniformly using the Vulnerability Index Service Prioritization Decision Assistance Tool (VI-SPDAT) which helps to quickly assess the health and social needs of homeless persons and match them with the most appropriate support and housing interventions that are available.

In addition, the county receives funding by way of the PATH (Projects for Assistance in Transition from Homelessness) Program and the Homelessness Solutions Program to provide outreach and case management to homeless individuals where they are located, including encampments, soup kitchens and any other location where the homeless may be found, including the existing shelter where services are routinely offered. An encampment committee has been established with members from the local and State law enforcement, Harford Community Action Agency, Office of Mental Health, and OCED to identify encampments and activate the outreach workers on an as needed basis to provide outreach and engagement to those individuals. It is the goal of the Harford County Continuum of Care to increase Rapid Re-Housing and Permanent Supportive Housing units in order to move community members from the streets to permanent housing as quickly as possible.

Addressing the emergency shelter and transitional housing needs of homeless persons

Harford County has continued to maintain funding for the operational support of homeless emergency shelters and transitional housing programs for individuals and families. These programs offer in-house case management to connect these households to needed resources and help them move on to permanent housing.

Harford County will provide nearly \$600,000 in local grants and in kind services to emergency shelters and transitional housing needs this year, including funding from Federal, State and local grants.

The Continuum of Care partners with the faith-based community to provide a rotating winter shelter for 12 weeks for single adult men and women. This shelter will be open to anyone living in places not meant for human habitation and provided shelter, meals, and access to bathing facilities. Outreach workers offering targeted case management and other support services will come to the location to assist individuals with linkage to services.

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

There are a variety of housing interventions and programs that are being used to help households experiencing homelessness make the transition to permanent housing and stability. These programs include rapid re-housing and permanent supportive housing for adults, families with children, and chronically homeless adults. Case management services are embedded within the program and assist households in gaining the skills and resources needed to prevent future homelessness.

Alliance, Inc. receives funding for Supportive Services for Veteran Families (SSVF) that assist very low income veteran families residing in or transitioning to permanent housing. Case management and short-term rental assistance are a part of the SSVF program.

Harford County also has VASH vouchers to help veteran households obtain permanent, stable housing. Housing Choice vouchers and subsidized rental communities are other resources that are available to qualifying individuals and families in the community. They offer rental assistance based on the income of the household. Programs offered at Harford Community Action Agency work to help individuals who are housed but may be at-risk, remain stably housed.

The CoC has adopted the Housing First model which is an approach to ending homelessness that centers on providing people experiencing homelessness with housing as quickly as possible and then providing services as needed. The vast majority of homeless individuals and families fall into homelessness after a

housing or personal crisis that led them to seek help from the homeless assistance system. For these families and individuals, the Housing First approach is ideal, as it provides them with assistance to find permanent housing quickly and without conditions.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: 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); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

To help individuals and families avoid homelessness, Harford County will maintain funding for programs that provide emergency financial assistance for eviction prevention and utility turn-offs. Households experiencing a housing crisis are screened through the Coordinated Entry process and linked to the appropriate prevention program or intervention.

Harford County's publically funded institutions and patient care facilities have processes to avoid individuals being discharged into homelessness and utilize the Coordinated Entry process when a person has been identified as experiencing homelessness. Screening and placement into emergency shelters or other programs can begin prior to release.

The Harford County Department of Social Services has established guidelines and resources to assist youth in transitioning from foster care to independence. DSS holds Family Involvement Meetings (FIM) prior to youth turning age 21. The purpose is to assist the youth transition into permanent placement: such as family, psychiatric residential rehabilitation, and developmental disabilities placement. Children in foster care over the age of fourteen are eligible to participate in the Independent Living Program, in which they develop individualized goals and plans to achieve successful departure from foster care. Services and supports are available to youth in foster care until 21 years of age.

Organizations such as Keypoint, Upper Bay Counseling, Empowering Minds and Leading by Example provide mental health services to both adults and youth. These services can include clinic services, psychiatric rehabilitation, residential treatment and case management.

Discussion

Harford County identified several special populations facing their own unique challenges and consulted with various government agencies and social service providers to assess the needs of the following special needs populations:

- Elderly Persons (65 years and older)
- Frail Elderly
- Disabled
- Developmentally Disabled

- Severely Mentally Ill
- Persons with Alcohol or Drug Addiction
- Persons with HIV/AIDS
- Victims of Domestic Violence

Persons with special needs living in Harford County face a multitude of problems and many households live on fixed incomes. Households with special needs rely on housing assistance and support services. Harford County works to ensure that service providers and non-profit partners are able to provide a safety net within the County to assist households in crisis.

AP-75 Barriers to Affordable Housing – 91.220(j)

Introduction:

An important component to the discussion of barriers to affordable housing is the analysis of impediments to housing choice. Impediments to fair housing choice may be acts that violate a law or acts or conditions that do not violate a law but preclude people with varying incomes from having equal access to decent, safe, and affordable housing. Fair housing choice is the ability of persons of similar income levels to have available to them the same housing choices regardless race, color, sex, religion, national origin, handicap, or familial status. The Federal Fair Housing Act (enacted in 1968 and amended in 1974 and 1988) prohibits discrimination against these protected classes in all residential housing, including residential sales and/or rentals, advertising, lending and insurance practices. Harford County, in cooperation with Baltimore City, Anne Arundel, Baltimore, and Howard Counties is currently working on a new Regional Analysis of Impediments to Fair Housing. The Report is attached as an appendix to this document.

Actions it planned 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

1: Increase opportunities for homeownership throughout the County. Provide funding to nonprofit and for-profit developers of affordable housing to create housing opportunities for the low-income, including members of the protected classes. Provide additional funding incentives for nonprofit and for-profit developers to create affordable housing units, both homebuyer and rental, in areas of opportunity and in non-impacted areas.

2: Continue to provide fair housing education, outreach, and testing services throughout the County. Harford County will continue to provide education and outreach on fair housing through multiple service entities: the Office of Community & Economic Development, Office of Human Relations, the Disabilities Coordinator and its selected fair housing service provider. Contract with fair housing services provider to perform tests as needed, and respond to contacts and inquiries with regard to discrimination.

3: Increase the supply of housing affordable to households below 80% Median Household Income (MHI), specifically in non-impacted neighborhoods. Continue to fund eligible Community Housing Development Organizations (CHDOs) with HOME program funds to create affordable housing opportunities. Continue to work with our CHDOs to leverage the HOME funds to acquire, rehab and construct new homes while partnering with local lenders that offer homebuyer incentives to low to moderate income families. Preserve and improve the physical condition of existing subsidized housing, both publicly and privately owned. Preserve and improve the physical condition of existing ownership housing through emergency repair and accessibility upgrades.

4: Amend policy and program documents to affirmatively further fair housing. Begin implementation of action items listed in the Baltimore Regional Analysis of Impediments to Fair Housing. Require all its sub-grantees to certify that they are affirmatively furthering fair housing. Inform County municipalities and sub-grantees of their obligation to affirmatively further fair housing. Require housing developers to utilize the Uniform Federal Accessibility Standards (UFAS) in construction which contain the latest accessibility requirements.

Discussion:

As stated earlier in this Action Plan, finding decent affordable housing has always been a struggle for the poorest households. It is important to eliminate the practices which place unlawful barriers on these households. The goal of fair housing is one in which a person's background does not arbitrarily restrict access. Harford County, Maryland is committed to affirmatively furthering fair housing and will continue to take meaningful actions to eliminate factors that impede fair housing.

AP-85 Other Actions – 91.220(k)

Introduction:

Harford County is committed to improving the lives of all citizens by building a strong economy, creating a skilled workforce, broadening the tax base through increasing homeownership, increasing the availability and accessibility of affordable housing opportunities, fostering excellence in education, and providing community based services to underserved populations that promote economic opportunities. These initiatives expand opportunities and enable people of low-income to move out of poverty. Likewise, these initiatives seek to invest in human capital and create opportunities that increase wealth, equity, and civic engagement. The County will continue its efforts to increase access for low and moderate income people to activities and services that increase economic opportunity, sustain a suitable living environment, and build long-term equity and wealth.

Actions planned to address obstacles to meeting underserved needs

During the Action Plan period, the County will direct resources to low and moderate income communities, with continued emphasis on revitalizing the communities located along the Route 40 corridor of Harford County. Harford County is committed to continuing the revitalization of neighborhoods located in Edgewood, Aberdeen, and Havre de Grace. Harford County will also encourage and support the development of affordable housing projects located in areas of opportunity within our development envelope. Finally, Harford County will support programs county-wide that benefit our special needs populations including homeless persons, persons with disabilities, elderly and the frail elderly, and at-risk households.

Bus transportation within the County enables those without access to automobile transportation to reach places of employment and educational opportunities that may lead to securing or improving employment. Harford Transit LINK provides public and specialized transportation services in Harford County. Services include public bus routes operating Monday through Friday, as well as, curb-to-curb service for the elderly and persons under the age of 60 with disabilities or low income. Harford Transit LINK operates the fixed route bus system by primarily serving the County's population centers in Havre de Grace, Aberdeen, Bel Air, Edgewood, Joppa, and into Cecil County and points in between by linking citizens with various destinations.

Actions planned to foster and maintain affordable housing

Harford County will continue to partner with and provide funding to nonprofit and for-profit developers of affordable housing to create housing opportunities for the low to moderate income population throughout Harford County. To encourage development of affordable housing, Harford County will continue to preserve and improve the physical condition of existing housing through emergency repair and accessibility upgrades. Additional funding incentives will be provided for nonprofit and for-profit developers to create affordable housing units, both homebuyer and rental, in areas of opportunity and in non-impacted areas. OCED will support in-fill development of new housing for low to moderate-

income homeownership, identify opportunities for placing new housing opportunities on transportation corridors to take advantage of transit opportunities and job markets, promote and support first-time homeownership opportunities for traditionally underserved populations, promote accessible housing designs and upgrades to support persons with disabilities, and work to streamline development review, permitting and licensing to make it easier to develop property in Harford County. Harford County will also provide tenant based rental assistance to individuals at risk of homelessness.

Actions planned to reduce lead-based paint hazards

Harford County recognizes that housing built before 1978 may contain lead-based paint. Lead from paint, paint chips, and dust can pose health hazards if not managed properly. Lead exposure is especially harmful to young children and pregnant women. Harford County will continue to undertake outreach activities to educate landlords, tenants, and homeowners to inform them of the hazards of lead paint and lead poisoning prevention. These activities will include educational forums, distribution of literature in home ownership workshops, tenant briefings, and information available at public libraries.

According to a Maryland Law which became effective January 1, 2015 – Lead Risk Reduction in Housing Act – owners of rental property built prior to 1978 must: (1) register all rental dwelling units every year with the Maryland Department of the Environment (MDE); (2) have lead paint inspections prior to changes in tenancy; and (3) distribute specific lead risk educational materials from MDE. In addition, a new law effective Oct. 1, 2019 requires the Department of the Environment’s Lead Poisoning Prevention Program agency to notify parents, guardians and owners of properties where children who have elevated levels of lead reside. Beginning July 1, 2020, children identified with blood levels of 5 micrograms per deciliter or more will receive case management.

Harford County will require lead-based paint evaluation and hazard reduction for projects receiving CDBG and HOME Program funding for rehabilitation, based upon the level of funding in the project: Evaluation and Hazard Reduction Requirements (24 CFR 35.930).

Harford County continues to see a decline in the incidence of lead-paint poisoning. Thanks to the continued education and outreach programs and on-going testing of children, Harford County has virtually eliminated the incidence of childhood lead poisoning. Of the 4993 children ages 0-72 months tested for elevated blood levels in 2018, only 5 children had lead levels greater than 10 ug/dl.

Actions planned to reduce the number of poverty-level families

Harford County is committed to providing efficient, transparent, and responsive services to strengthen all families and communities. Today, more than seven percent (7%) of persons in Harford County live at or below the federal poverty level. In order to combat this growing challenge, Harford County relies on a network of community partners to help improve the lives and create employment and economic opportunities for low-income residents.

Harford County’s Department of Social Services (DSS) is the primary agency tasked with providing safety net and self-sufficiency programs to those in need under the federally funded mainstream programs of

temporary cash assistance (TCA), family investment and medical assistance programs. DSS also utilizes state funded programs targeted to those in need. Formal partnerships exist between the DSS and the following agencies and institutions to provide services: The Department of Labor License and Regulation (DLLR) provides job development and placement services; Harford Community College (HCC) provides job readiness and functional skill instruction and retention services; and Susquehanna Workforce Network (SWN) provides work-based training services.

In addition to DSS, Harford County has a wide array of non-profit human services agencies, faith based agencies, and other community based programs targeted towards individuals and families struggling financially. Many, if not all of these providers, participate in the County's CoC – the Harford RoundTable – and work together to ensure the health and well-being of households living paycheck to paycheck. The Harford Community Action Agency, CoC lead, also provides emergency services and self-sufficiency programs available to all county residents.

Actions planned to develop institutional structure

To help develop the institutional structure needed to carry out its housing and community development plan, Harford County funds its own Grant-In-Aid program, providing approximately \$1,060,000.00 in operating funds to local human service providers annually.

This program matches and supplements federal and state dollars as well as private donations to non-profit agencies dealing with poverty issues.

Each year this grant funding is made specifically to avoid duplication of services, encourage collaboration among agencies, and strategically plan the filling of gaps in services across the County, but especially in those neighborhood/areas of high concentration of poverty.

Harford County will continue to increase its stock of emergency shelters, transitional housing programs – particularly for victims fleeing domestic violence and for persons recovering from addictions – and permanent supportive housing.

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

Harford County also partners with several anti-poverty organizations that provide an array of services for our at-risk households. The Harford Community Action Agency administers a financial literacy program, eviction prevention, energy assistance, a food pantry, and case management for individuals and families in need of assistance. Other organizations that provide safety nets in the community include Catholic Charities (operating three Head Start and three Early Head Start programs in and around the Route 40 corridor), Mason-Dixon Community Services (providing emergency services to low-income residents of northern Harford County), the Success Project (offering financial literacy and life skills to low-income residents in Havre de Grace), and the Judy Center (providing school readiness for at-risk families with children who attend Magnolia Elementary School), the United Way of Central

Maryland (case management), and other small, dedicated organizations – many faith based – that provide additional in-kind and financial services to struggling households.

Discussion:

Harford County will continue to focus closely on the impact of the unemployment, foreclosures, and other economically driven stresses on our community in the coming year. We will give particular attention to the additional demands occurring for supportive resources that address the needs of low to moderate income citizens. This Action Plan provides a framework for how the Office Community and Economic Development will work with Harford County's community stakeholders towards meeting the county's community development priorities, as well as HUD's overall goals.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Harford County, Maryland expects to receive \$1,058,617 in Community Development Block Grant (CDBG) funds and \$438,800 in HOME Investment Partnerships Program (HOME) funds for FY2021/FFY2020.

As show in section AP-35 Projects, these funds will allow Harford County to continue to meet the needs of its low-moderate income individuals, families, and communities.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	34,166
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	34,166

Other CDBG Requirements

1. The amount of urgent need activities	0
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2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 100.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Harford County will not use HOME funds in any form of investments that are not included under Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Harford County uses the recapture provision for all homeowner projects funded under the HOME Program. Recapture may only be made if there are sufficient net proceeds. Buyers of homes assisted with HOME Program funds will be required to agree to repayment requirements. These provisions will be outlined in a Note and a Deed of Trust recorded within the Land Records of Harford County. The loan is non-interest bearing and repayment is deferred. The period of affordability is based upon the direct HOME subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit. Harford County follows the required minimum affordability periods for HOME assisted homebuyer units under its recapture provision:

- Total Direct Subsidy ("HOME Loan") = Period of Affordability
 - } Under \$15,000=5 Years
 - } Between \$15,000 and \$40,000=10 Years
 - } Over \$40,000=15 Years

A deed of trust is recorded against the purchased property securing the HOME funds. This lien is non-interest bearing and requires repayment upon sale or transfer, if the property is no longer

the income eligible buyer's primary resident, or at the end of the recapture period, whichever comes first. Repayment of the loan is required on the entire amount borrowed; however, the amount that must be repaid is limited to the net proceeds from the sale of the home. Net proceeds are defined as the sales price minus superior loan prepayment and closing costs paid by the seller.

Harford County's HOME recapture requirements will be used by the County, CHDO's any non-profit or for profit entity, developers, or sub-recipients.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

When ownership of a HOME assisted property changes, Harford County ensures that the direct HOME subsidy invested is used to preserve affordable housing by exercising the recapture provision. The direct HOME subsidy is the amount of HOME assistance, including any program income, which enabled the homebuyer to purchase the unit. The direct subsidy includes down-payment, closing costs, interest subsidies, or other HOME assistance provided directly to the homebuyer. The direct subsidy also includes any assistance that reduced the purchase price from fair market value to an affordable price.

Harford County will reduce the amount of direct HOME subsidy to be recaptured on a pro-rata basis for the time the homeowner has owned and occupied the HOME assisted housing, measured against the appropriate affordability period. Recapture will only be made out of net proceeds.

The pro-rata share is determined by the following mathematical formula:

- HOME Loan/Affordability Period = Annual amount reduced from recapture clause.

When the recapture requirements are triggered by a sale (voluntary or involuntary) of the HOME-assisted unit, and there are no net proceeds or the net proceeds are insufficient to repay the HOME Loan due, plus enable the homeowners to recover the amount of the homeowners down payment and any capital improvement investment made by the owners since purchase, Harford County, Maryland may share the net proceeds. The net proceeds are the sales price minus loan repayment (other than HOME funds) and closing costs.

The net proceeds may be divided proportionally as set forth in the following mathematical formulas:

- HOME X Net proceeds = HOME amount to be recaptured/HOME Investment + Homeowner Investment
- Homeowner Investment X Net proceeds = amount to homeowner/HOME Investment + Homeowner Investment

HOME regulations state that HOME funds are used for homebuyer assistance, that the County must establish a value limit equal to the HOME affordable homeownership limits provided by HUD for newly constructed housing and for existing housing. The HOME homeownership value limits, effective as of April 1, 2020 for Harford County is \$252,000 for an existing home and \$380,000 for a newly constructed home. These maximum home values apply to homes purchased with HOME funds and the after estimated rehabilitation value for housing rehabilitated with HOME assistance.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Harford County does not plan to use HOME funds to refinance any existing debt secured by multifamily housing that has been rehabilitated with HOME funds.

Attachments



**HARFORD COUNTY OFFICE of COMMUNITY &
ECONOMIC DEVELOPMENT**

**U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT
CITIZEN PARTICIPATION PLAN**

**COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
&
HOME PARTNERSHIP PROGRAM (HOME)**

**BARRY GLASSMAN
County Executive**

**LEONARD R. PARRISH
Director**

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**HARFORD COUNTY MARYLAND CITIZEN
PARTICIPATION PLAN
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)**

INTRODUCTION

Purpose

This Citizen Participation Plan has been prepared in accordance with the U.S. Department of Housing and Urban Development (HUD) regulations 24 CFR Part 91.105, Consolidated Submission for Community Planning and Development Programs, as amended.

The Citizen Participation Plan sets forth Harford County, Maryland policies and procedures for involving citizens throughout all of its planning and policy development processes for programs funded with federal housing and community development funds. It outlines specific efforts made on the part of Harford County to solicit input from low and moderate income persons, persons in the protected classes, including ethnic and racial minorities, persons with limited English proficiency (LEP), public housing residents, persons with disabilities, and other special populations who may be eligible to benefit from activities financed in whole or in part using federal HUD funds and/or to benefit from the strategies resulting from the jurisdiction's Analysis of Impediments to Fair Housing (AI).

Specifically, this Citizen Participation Plan presents Harford County's plan for providing for and encouraging all citizens to participate in the development, revision, amendment, adoption, and implementation of the following:

- 1) The Citizen Participation Plan (CPP)
- 2) The Analysis of Impediments to Fair Housing (AI)
- 3) The Consolidated Plan (CP)
- 4) The Annual Action Plan (AAP)
- 5) The Consolidated Annual Performance and Evaluation Report (CAPER), and
- 6) The Section 108 Loan Guarantee Program

Lead Department

Harford County Office of Community & Economic Development is the lead department for the administration of the Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) programs.

Effective Date

Subsequent to approval of this CPP by the County, the CP shall be effective until the plan is amended or replaced by the County.

ENCOURAGEMENT OF CITIZEN PARTICIPATION

General

The County provides for and encourages citizens to participate in the development, revision, amendment, adoption and implementation of the CPP, the AI, the CP, the AAP, and the CAPER. Harford County encourages participation by low- and moderate-income persons, particularly those living in areas where CDBG and HOME funds may be used. With respect to the public participation initiatives included in this CPP, the County will take appropriate actions to encourage the participation of all its citizens, including minorities, non-English speaking persons, and persons with disabilities.

Municipalities, Organizations, and Local Public Housing Authority

The County encourages the participation of the County's three municipalities, The City of Aberdeen, The Town of Bel Air, and The City of Havre de Grace. The County further encourages the participation of local and regional institutions, the Continuum of Care, businesses, developers, nonprofit organizations, philanthropic organizations, and community-based and faith-based organizations in the process of developing, revising, amending, adopting and implementing the AI and the CP. This will be achieved through stakeholder interviews, focus groups and/or public meetings held during the development, revision, amendment, adoption and implementation processes for all documents covered by this CPP.

The County encourages, in consultation with the local public housing agency, the participation of residents (including resident advisory boards, resident counsels and resident management corporations) of any public housing developments located within the County, in the process of developing, revising, amending, adopting and implementing the AI and the CP. This will be carried out by providing to the local housing authority information on public meetings, surveys and other outreach initiatives related to the AI and the CP.

The County will provide information to the executive director of the Havre de Grace Housing Authority (HDGHA) about the AI, its affirmatively furthering fair housing strategy, and CP activities related to the public housing developments and communities so that HDGHA may make this information available at the annual public hearings required for its Public Housing Authority Plan.

Encouragement of Non-English Speaking Persons and Persons with Disabilities

The County will also make every reasonable effort to encourage the participation of non-English speaking persons, limited English proficiency persons, and persons with disabilities. Any non-English speaking resident who wishes to participate may contact Harford County Office of Community & Economic Development prior to the hearings so that adequate arrangements can be made. Such requests should be made at least five (5) working days prior to the hearing date to permit the County to make the necessary arrangements.

In accordance with the Americans with Disabilities Act persons needing a special accommodation to participate in any proceeding should contact Harford County Office of Community & Economic Development for assistance; if hearing impaired, telephone the Relay Service Number 711.

Online Access

The County will post draft and final copies of all documents covered by this CPP on its website accessible at <http://www.harfordcountymd.gov/244/Housing-Community-Development>

Other Engagement Techniques

The CPP has been and will continue to be amended as the County continues to gain access to technology that improves the avenues of participation by its residents.

THE CITIZEN PARTICIPATION PLAN (CPP)

Amendments to an Approved Citizen Participation Plan (CPP)

The County will follow the process and procedures described below to amend its approved CPP, as needed.

a. Amendment Considerations

The County will amend the CPP, as necessary, to ensure adequate engagement and involvement of the public in making decisions related to its HUD programs. Substantial amendments to the CPP may be required should a provision of the CPP be found by the County to conflict with HUD regulations, or when changes in HUD regulations occur. Edits to the CPP that only include updated contact information or editorial changes for clarity will not be released for public review and comment.

b. Proposed Amended CPP Review

The proposed amended CPP will be made available for public review for a 15-day period prior to County consideration and adoption, and may be done concurrently with the public review and comment process for the CP. Upon request, the County shall make the CPP available in a format accessible to persons with disabilities.

c. Public Comments Received on Draft Amended CPP

The County Contact Person or his/her designee will accept written comments, during the public review period. A summary of all written comments and those received orally during the CP public hearing, as well as the County's responses to all such written comments, will be attached to the amended CPP prior to submission to HUD.

d. Public Hearing

The County will conduct a public hearing to review and accept public comments on the draft amended CPP prior to its approval and submittal to HUD. This public hearing may be held concurrently with the public hearing held in conjunction with the CP.

e. Submission to HUD

A copy of the amended CPP, including a summary of all written comments and those received during the public hearing will be submitted to HUD. A summary of any comments or views not accepted and the reasons therefore shall be supplied to HUD as well.

THE ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE (AI)

AI Development

The County will follow the process and procedures described below in the development of its AI.

a. Stakeholder Consultation and Citizen Outreach

In the development of the AI, the County will consult with other public and private agencies including, but not limited to, the following:

- 1) Local County Municipalities
- 2) Local public housing authorities
- 3) Other assisted housing providers
- 4) Social service providers including those focusing on services to minorities, families with children, the elderly, persons with disabilities, persons with HIV/AIDS and their families, homeless persons, and other protected classes
- 5) Community-based and regionally-based organizations that represent protected class members and organizations that enforce fair housing laws
- 6) Regional government agencies involved in metropolitan-wide planning and transportation responsibilities

A variety of mechanisms may be utilized to solicit input from these entities. These include telephone or personal interviews, mail surveys, internet-based feedback and surveys, focus groups, and/or consultation workshops.

b. Public Hearing

To obtain the views of the public on AI-related data and affirmatively furthering fair housing in the County's housing and community development programs, the County will conduct at least one public hearing before the draft AI is published for comment.

c. Public Display and Comment Period

The draft AI will be placed on display for a period of no less than thirty (30) calendar days to encourage public review and comment. The public notice shall include a brief summary of the content and purpose of the draft AI, the dates of the public display and comment period, the locations where copies of the proposed document can be examined, how comments will be accepted, when the document will be considered for action by Harford County Office of Community & Economic Development, and the anticipated submission date to HUD.

In addition, the County will make available a reasonable number of free copies of the proposed document to residents and groups that request them.

d. Comments Received on the Draft AI

The County Contact Person or his/her designee will accept all public comments, during the 30-day public display and comment period. The County will consider any public comments or views received in writing, or orally at the public hearings, in preparing the final AI. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons why, will be attached to the final AI for submission to HUD.

Revisions to the AI

The County will follow the process and procedures described below to revise its approved AI, as needed.

a. Public Display and Comment Period

The proposed Amended AI will be placed on display for a period of no less than thirty (30) calendar days to encourage public review and comment. The public notice shall include a brief summary of the revisions, the dates of the public display and comment period, the locations where copies of the proposed Amended AI can be examined, how comments will be accepted, when the document will be considered for action by Harford County Office of Community & Economic Development, and the anticipated submission date to HUD.

b. Comments Received on the Proposed Amended AI

The County Contact Person, or his/her designee, will accept written comments, during the 30-day public display and comment period. The County will consider any comments or views of County residents received in writing, or orally at public hearings, in preparing the final Amended AI. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons why, will be attached to the final Amended AI for submission to HUD.

c. Submission to HUD

The final Amended AI will be submitted to HUD within thirty (30) calendar days following the end of the public display and comment period.

THE CONSOLIDATED PLAN (CP)

CP Development

The County will follow the process and procedures described below in the development of its CP.

a. Stakeholder Consultation and Citizen Outreach

In the development of the CP, the County will consult with other public and private agencies including, but not limited to, the following:

Harford County, Maryland; Citizen Participation Plan

Page 5

- 1) Local County Municipalities
- 2) Local public housing authorities
- 3) Other assisted housing providers
- 4) Social service providers including those focusing on services to minorities, families with children, the elderly, persons with disabilities, persons with HIV/AIDS and their families, homeless persons, and other protected classes
- 5) Community-based and regionally-based organizations that represent protected class members and organizations that enforce fair housing laws
- 6) Regional government agencies involved in metropolitan-wide planning and transportation responsibilities

A variety of mechanisms may be utilized to solicit input from these persons/service providers/agencies/entities. These include written letters, telephone or personal interviews, mail surveys, internet-based feedback and surveys, focus groups, and/or consultation workshops.

b. Public Hearings

The County will conduct at least two public hearings annually to obtain residents' views and to respond to proposals and questions. The first public hearing will be conducted before the CP draft is published for public comment, during which the County will address housing and community development needs, development of proposed activities, the amount of assistance the County expects to receive (including grant funds and program income), the range of activities that may be undertaken, including the estimated amount that will benefit low- and moderate-income residents, and a review of program performance.

The second public hearing will be conducted during or after the 30-day public comment period during which the County will address identified housing and community development needs, proposed eligible activities, and proposed strategies and actions for affirmatively furthering fair housing consistent with the Analysis of Impediments to Fair Housing.

c. Potential Displacement of Persons

Although the County does not anticipate any residential displacement to occur in the near future, it is required to describe its plans to minimize the displacement of persons and to assist any persons displaced. Should displacement of residents be necessary as a result of the use of funds covered by this CP, the County shall compensate residents who are actually displaced in accordance with HUD Handbook No. 1378, Tenant Assistance, Relocation and Real Property Acquisition.

d. Public Display and Comment Period

The draft CP will be placed on display for a period of no less than thirty (30) calendar days to encourage public review and comment. The public notice shall include a brief summary and purpose of the CP, the anticipated amounts of funding (including program income, if any), the dates of the public display and comment period, the locations where copies of the draft CP can be examined, how comments will be accepted, when the document will be considered for action by Harford County Office of Community & Economic Development, and the anticipated submission date to HUD. The County will

make available a reasonable number of free copies of the draft document to residents and groups that request them.

e. Comments Received on the Draft Consolidated Plan (CP)

The County Contact Person, or his/her designee, will accept written comments, during the 30-day public display and comment period. The County will consider any comments or views of County residents received in writing, or orally at the public hearings, in preparing the final CP. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons why, will be attached to the final CP for submission to HUD.

f. Submission to HUD

The CP will be submitted to HUD on or before May 15 before the County's five-year program cycle begins on July 1.

Revisions to the Consolidated Plan (CP)

The County will follow the process and procedures described below to revise its approved CP, as needed.

a. Revision Considerations

There are two (2) types of amendments that may occur with the CP: minor amendments and substantial amendments. An amendment to the approved CP is considered substantial under the following circumstances:

- 1) To make changes to its activity priorities or the method of distribution of funds
- 2) To carry out an activity using funds for any program covered by the CP but not previously described in the AAP
- 3) Changes in the use of CDBG funds from one eligible activity to another
- 4) To change the activity, purpose, scope, location or beneficiaries of an activity.

All other changes to the method of distribution or investment strategy that do not meet the criteria defined above will be considered minor amendments, will be reviewed and approved by Community Development staff and will not be subject to public comments.

b. Public Display and Comment Period

The proposed Amended CP will be placed on display for a period of no less than thirty (30) calendar days to encourage public review and comment. The public notice shall include a brief summary of the revisions, the dates of the public display and comment period, the locations where copies of the proposed Amended CP can be examined, how comments will be accepted, when the document will be considered for action by Harford County Office of Community & Economic Development, and the anticipated submission date to HUD. In addition, the County will make available a reasonable number of free copies to residents and groups that request them.

c. Comments Received on the Proposed Amended CP

The County Contact Person, or his/her designee, will accept written comments, during the 30-day public display and comment period. The County will consider any

comments or views of County residents received in writing, or orally at public hearings, in preparing the final Amended CP. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons why, will be attached to the final Amended CP for submission to HUD

d. Submission to HUD

The final Amended CP will be submitted to HUD within thirty (30) calendar days following the end of the public display and comment period.

THE ANNUAL ACTION PLAN (AAP)

AAP Development

The County will follow the process and procedures described below in the development of its AAP:

a. Public Hearings

The County will conduct at least two public hearings annually to obtain residents' views and to respond to proposals and questions. The first public hearing will be conducted before the AAP draft is published for public comment, during which the County will address housing and community development needs, development of proposed activities, the amount of assistance the County expects to receive (including grant funds and program income), the range of activities that may be undertaken, including the estimated amount that will benefit low- and moderate-income residents, and a review of program performance.

The second public hearing will be conducted during or after the 30-day public comment period during which the County will address identified housing and community development needs, proposed eligible activities, and proposed strategies and actions for affirmatively furthering fair housing consistent with the Analysis of Impediments to Fair Housing.

b. Public Display and Comment Period

The draft AAP will be placed on display for a period of no less than thirty (30) calendar days to encourage public review and comment. The public notice shall include a brief summary of the AAP, the anticipated amounts of funding (including program income, if any), the dates of the public display and comment period, the locations where copies of the draft AAP can be examined, how comments will be accepted, when the document will be considered for action by Harford County Office of Community & Economic Development, and the anticipated submission date to HUD. In addition, the County will make available a reasonable number of free copies to residents and groups that request them.

c. Comments Received on the Draft AAP

The County Contact Person or his /her designee will accept written comments, during the 30-day public display and comment period. The County will consider any comments or views of County residents received in writing, or orally at the public hearings. in

preparing the final AAP. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons why, will be attached to the final AAP for submission to HUD.

d. Submission to HUD

The AAP will be submitted annually to HUD on or before May 15 before the start of the County's program year on July 1.

Revisions to the Annual Action Plan (AAP)

The County will follow the process and procedures described below to revise its approved AAP, as needed.

a. Revision Considerations

There are two (2) types of amendments that may occur with the AAP: minor amendments and substantial amendments. An amendment to the approved AAP is considered substantial under the following circumstances:

- 1) To make changes to its activity priorities or the method of distribution of funds
- 2) To carry out an activity using funds for any program covered by the CP but not previously described in the AAP
- 3) Changes in the use of CDBG funds from one eligible activity to another
- 4) To change the activity, purpose, scope, location or beneficiaries of an activity.

All other changes to the method of distribution or investment strategy that do not meet the criteria defined above will be considered minor amendments, will be reviewed and approved by Community Development staff, and will not be subject to public comments.

b. Public Display and Comment Period

The proposed Amended AAP will be placed on display for a period of no less than thirty (30) calendar days to encourage public review and comment. The public notice shall include a brief summary of the revisions, the dates of the public display and comment period, the locations where copies of the draft AAP can be examined, how comments will be accepted, when the document will be considered for action by Harford County Office of Community & Economic Development, and the anticipated submission date to HUD. In addition, the County will make available a reasonable number of free copies to residents and groups that request them.

c. Comments Received on the Proposed Amended AAP

The County Contact Person, or his/her designee, will accept written comments, during the 30-day public display and comment period. The County will consider any comments or views of County residents received in writing, or orally at public hearings, in preparing the final Amended AAP. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons why, will be attached to the final Amended AAP for submission to HUD.

d. Submission to HUD

The final Amended APP will be submitted to HUD within thirty (30) calendar days following the end of the public display and comment period.

DISASTERS, EMERGENCY EVENTS AND URGENT NEEDS

Disasters, Emergency Events, and Urgent Needs

In the event of a declared disaster or emergency, it may be necessary to expedite substantial amendments to the Annual Action Plan. These amendments may include funding new activities and/or the reprogramming of funds, including canceling activities to meet needs resulting from a declared disaster or emergency. Therefore, the County may utilize CDBG or HOME funds to meet these needs with a 5-day public comment period instead of a 30-day public comment period (otherwise required for substantial amendments).

Urgent Needs

To comply with the "Urgent Needs" National Objective, activities undertaken in response to disaster or emergency events will meet community development needs having particular urgency. These activities will alleviate existing conditions that the County certifies:

- Pose a serious and immediate threat to the health and welfare of the community;
- Are of recent origin or recently became urgent;*
- Are unable to be financed by the County on its own.

*A condition will generally be considered to be of recent origin if it is developed or became critical within 18 months preceding the City's certification.

In the event of certain disasters or emergencies HUD may provide waivers and or alternative requirements relative to public notification processes. In such events, the County will avail itself of any provided that will help in expediting notifications for the delivery of assistance to the community.

In the event that national or local health officials recommend social distancing and/or limited public gatherings for public health reasons, virtual or web-based hearings will be used in lieu of in-person hearings. If this format is used accommodations for real-time responses, timely responses from local officials to all citizen questions and issues, public access to all questions and response, and accommodations for persons with disabilities or limited English proficiency will be made to the greatest extent possible.

CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER)

Report Development

The County will follow the process and procedures described below in the development of its Consolidated Annual Performance and Evaluation Report (CAPER).

- a. Report Considerations
The Community Development staff will evaluate and report the accomplishments and expenditures of the previous program year for CDBG and HOME, and draft the CAPER in accordance with HUD requirements.
- b. Public Display and Comment Period
The draft CAPER will be placed on display for a period of no less than fifteen (15) calendar days to encourage public review and comment. The public notice shall include a brief summary and purpose of the CAPER, a summary of program expenditures, a summary of program performance, the dates of the public display and comment period, the locations where copies of the draft CAPER can be examined, how comments will be accepted, and the anticipated submission date to HUD.
- c. Comments Received on the Draft CAPER
The County Contact Person, or his/her designee, will accept written comments, during the 15-day public display and comment period. The County will consider any comments or views of County residents received in writing in preparing the final CAPER. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons why, will be attached to the final CAPER for submission to HUD.
- d. Submission to HUD
The CAPER will be submitted annually to HUD no later than September 28.

AVAILABILITY TO THE PUBLIC

Typical or standard documents available for public access, at a minimum will include the proposed and final AFH, proposed and final revisions to the AI, proposed and final AAP, the proposed and final Five-Year CP, proposed and final Substantial Amendments to an AAP or the CP, CAPER, and the CPP.

The County will provide copies of standard documents within a reasonable amount of time to the public upon a request. Every reasonable attempt shall be made to accommodate persons with disabilities and assist them in obtaining requested materials.

ACCESS TO RECORDS

The County will provide the public with reasonable and timely access to information and records relating to the data or content of the AI, the CP, as well as the proposed, actual, and past use of funds covered by this CPP. The law requires reasonable public access to records about previous expenditures during the past five years, and reasonable public access to records relating to the expenditure of funds during the previous five (5) program years.

COMPLAINTS

Residents may register complaints regarding any aspect of both the CDBG and HOME programs

by contacting the County Contact Person, or his/her designee. All written complaints received will be addressed in writing within fifteen (15) calendar days.

Residents wishing to object to HUD approval of the final CP may send written objections to the HUD Area Office, Community Planning and Development Division, U.S. Department of Housing and Urban Development, 10 South Howard Street, Baltimore, MD 21201. Objections should be made within thirty (30) calendar days after the City has submitted the CPP to HUD. Objections shall include an identification of requirements not met and available facts and data.

TECHNICAL ASSISTANCE

Harford County Office of Community & Economic Development staff is available to assist any person or organizations that request such assistance in commenting on the AI and in developing proposals for funding assistance under the CDBG and HOME programs. All potential applicants are strongly encouraged to contact Harford County Office of Community & Economic Development for technical assistance before initiating a funding request application.

PUBLIC NOTICES

All public notices will be published in the local community newspaper no less than two weeks before a public hearing or document review period, and will include a summary of the information to be presented at the public hearing. The notices shall also be posted on the Harford County Community & Economic Development website accessible at:
<http://www.harfordcountymd.gov/244/Housing-Community-Development>

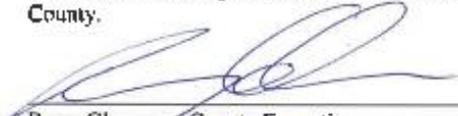
COUNTY CONTACT

All communication regarding the CPP, the AI, the CP, the AAP, the CAPER, comments, complaints, reasonable accommodation for disabled persons, translation services, or other elements shall be directed to:

Leonard Parrish, Director
Harford County Office of Community &
Economic Development
16 South Main Street, Bel Air, MD 21014
Phone: (410) 638-3045 x.1362

APPROVAL

This Citizen Participation Plan will be effective until it is amended or replaced by the County.



Barry Glassman, County Executive
Harford County, Maryland

5/7/2020
Date



Witness

5/1/2020
Date

Approved:


Leonard R. Parrish, Director
Office of Community & Economic Development

04/30/2020
Date



HARFORD COUNTY OFFICE of COMMUNITY & ECONOMIC DEVELOPMENT

Community Development Application Process and Project Selection

Harford County's program year begins July 01 and runs through June 30 of the following year. A *Public Notice* is published in the local newspapers and on the County's website around December of each year announcing the anticipated available funding and notifying nonprofits of the application process for the upcoming program year. However, funding amounts are announced and estimated based on the anticipated federal budget. The actual amounts are typically provided from HUD prior to when Harford County begins writing the Annual Action Plan. Adjustments are made to award amounts to reflect the correct formula allocation for the upcoming program year. Consideration of funding amounts will be made on a case by case basis in keeping with the intent of the requirements of the HOME Program and available funding.

ANNUAL PROJECT APPLICATION PROCESS

All Community Development Funds are allocated based on the review and recommendations pertaining to applications submitted to the County through a yearly funding process.

Funding provided by the process will be awarded for the upcoming fiscal year (July 1- June 30). However, no contracts/agreements for funding can be executed until OCED has executed funding agreements with HUD, which may be as late as September of the program year.

This is a competitive application process for limited funding; therefore, applications that meet all criteria are not guaranteed an award of funds and successful applications may be funded for less than the amount requested. Funding requests may be adjusted based on underwriting, subsidy layering reviews, the County's determination of the financial gap, proven market-based demand and economic growth.

Applications may be submitted during the course of the program year if no applications were received as part of the yearly funding process.



MARYLAND'S NEW CENTER OF OPPORTUNITY
410 638.3015 | 410 879.2000 | TTY Maryland Relay 711 | www.harfordcountymd.gov
15 South Main Street, Suite 106, Bel Air, Maryland 21014
THIS DOCUMENT MAY BE IN ALTERNATE FORMATS FOR VISUAL IMPAIRMENT

APPLICATION PROCESS

Applications are made available in January for the next fiscal year allocations. The applications are due in February. Applications are submitted through the OCED staff located at 15 S. Main Street Bel Air, MD 21014 where they are date and time stamped.

Agencies that are currently receiving grant funding, who are also applying for Community Development funds, must be in compliance with all terms of their current agreement(s) and must not have any outstanding audit findings, monitoring findings or concerns as determined by the County.

OCED may adjust funding requests based on underwriting, subsidy layering review, revised determination of the financial gap, revised evaluation of the OCED proportionate, share proven market-based demands and economic growth.

No work on the project may begin nor can Community Development funds be released until the environmental review process has been completed in accordance with the provisions of the National Environmental Policy Act of 1969 and the related authorities listed in HUD's Regulations at 24 CFR Parts 50 and 58. If a development site is purchased or under a purchase agreement prior to or during the funding round, the purchase must not be subject to the receipt of OCED funding.

The applicant may be ineligible to be considered for funding if, in OCED's discretion, the applicant has demonstrated an unimely use of previously awarded Community Development funds. The applicant shall not exclude any organization or individual from participation under any program funded in whole or in part by Community Development funds on the grounds of age, disability, race, creed, color, national origin, familial status, religion or sex. No applicant, clients, or contractors that have been suspended or debarred under any federal program may receive Community Development funds (debarred list at <http://epls.armet.gov>).

The application process is as follows:

Second week of December:	Public notice of availability of funds published in the local newspaper
First week of January:	Applications available from the Harford County Office of Community & Economic Development office and website
First week of February:	Completed applications due
March and April:	Application reviewed by Harford County Office of Community & Economic Development
May:	Funding recommendations are forwarded to the County Executive
June:	Decision letters sent to applicants

PROJECT SELECTION

Applications submitted will be reviewed by Harford County Office of Community & Economic Development staff that may elect to use a committee of reviewers, to ensure that all aspects of potential Community Development projects are evaluated from a multidisciplinary perspective. Recommendations on which projects to fund will be based on review and ranking of the projects and on the availability of Community Development funds.

Incomplete applications or projects that cannot meet these requirements will not be considered for Community Development funding. Instead, these applications will be withdrawn from consideration, and the applicant will be notified of areas of improvement needed in their application so that it may be resubmitted in the future if so desired by the applicant.

PROJECT APPROVAL

Once staff has completed the review and ranking, conditionally funded projects will be notified. A public hearing on the conditionally funded projects will be held in the spring. The general public, project beneficiaries and project applicants will be afforded the opportunity to speak on the recommended project list. Once HUD approves the County's Annual Action Plan, awards will be finalized.

SCORING OF GRANT APPLICATIONS

- Each application is reviewed by staff for completeness, ensuring that all requested supportive documents are submitted.
- The application review is completed by a grant review committee (GRC) composed of Harford County employees. The GRC members score each application, and discuss with the Grants staff.
- The applications are scored and then prioritized and provided to the Director of the Department who in conjunction with Harford County Administration recommends projects for funding.

FUNDING PRIORITY

Funding priority will be given to projects that:

- Impact a significant number and/or percentage of low- and moderate-income persons;
- Projects that help end homelessness;
- Meet the strategic plan objectives provided in the Consolidated Plan;
- Have adequate community support, and support an identified community need;
- Maximize the use of outside funds, match and services which are coordinated with other public and private efforts;
- Established means for program evaluation and accomplishment tracking;
- Are clearly defined as to scope, location, need, budget, goals;

- Demonstrate the applicant has the capacity and the capability to carry out the project successfully;
- Connection with employment in the community; and
- Can begin immediately and finish within the contracted time.

Grantee SF-424's and Certification(s)

Application for Federal Assistance SF-424		
*9. Type of Applicant 1: Select Applicant Type: [Local Government]		
Type of Applicant 2: Select Applicant type: []		
Type of Applicant 3: Select Applicant type: []		
* Other (specify): []		
* 10. Name of Federal Agency: [United States Department of Housing & Urban Development]		
11. Catalog of Federal Domestic Assistance Number: [14.237] CFDA Title: [JRWL Investment Partnerships Program]		
* 12. Funding Opportunity Number: [] Title: []		
13. Competition Identification Number: [] Id#: []		
14. Areas Affected by Project (Cities, Counties, States, etc.): [] [Add Attachment] [Delete Attachment] [View Attachment]		
* 15. Descriptive Title of Applicant's Project: [SME Investment, Entrepreneurship Program]		
Attach supporting documents as specified in agency instructions: [Add Attachments] [Delete Attachments] [View Attachments]		

Application for Federal Assistance 6F-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		
* 2. Type of Application * If New select appropriate date(s) <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation * Other (Specify): <input type="checkbox"/> Revision		
* 3. Date Received:		4. Applicant Identifier:
5a. Federal Entity Identifier:		5b. Federal Agency Identifier:
State Use Only:		
6. Date Received by State:		7. State Application Identifier:
B. APPLICANT INFORMATION:		
* a. Legal Name: Harford County, Maryland		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 57-8366954		* c. Organizational DUNS: 9593021298303
d. Address:		
* Street: 15 South Main Street		
* City: Bel Air		
* County: Harford		
* State: MD; Maryland		
* Province:		
* Country: USA; UNITED STATES		
* Zip / Postal Code: 21034		
e. Organizational Unit:		
Department Name: Community & Econ. Development		Division Name: Community & Econ. Development
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: Mr.		* First Name: Deborah
Middle Name:		
* Last Name: Johnson		
Suffix:		
Title: Director		
Organizational Address:		
* Telephone Number: (410) 327-2000		Fax Number: (410) 327-7149
* Email: Deborah.Johnson@harford.gov		

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="203"/>	* a. Program/Project: <input type="text" value="773"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="07/01/2020"/>	* b. End Date: <input type="text" value="06/30/2021"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="492,022"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text" value="123,204"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available in the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but was not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
21. By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
<small>** The list of certifications and assurances or an Internal file where you may obtain this list, is contained in the announcement or agency specific instructions.</small>	
Authorized Representative:	
* Name: Mr. <input type="text"/>	* First Name: <input type="text" value="BARRY"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="GLASSMAN"/>	
* Title: <input type="text" value="County Executive"/>	
* Telephone Number: <input type="text" value="(410) 638-3350"/>	* Fax Number: <input type="text"/>
* Email: <input type="text" value="b.glassman@harfordcountymd.gov"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="3/2/2020"/>

Application for Federal Assistance 6F-424

16. Congressional Districts Of:

* a. Applicant: * b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date: * b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="1,089,837"/>
* b. Applicant	<input type="text" value="0"/>
* c. State	<input type="text" value="0"/>
* d. Local	<input type="text" value="0"/>
* e. Other	<input type="text" value="0"/>
* f. Program Income	<input type="text" value="34,166"/>
* g. TOTAL	<input type="text"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review or

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

Yes No

If "Yes" provide explanation and attach

21. "By signing this application, I certify (1) to the statements contained in the list of certifications" and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances" and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)

I AGREE

** The list of certifications and assurances, or an internal site where you may obtain this list is outlined in the announcement or agency specifications below.

Authorized Representative:

Prefix: * First Name:

Middle Name:

* Last Name:

SuTx:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative:  * Date Signed:

Application for Federal Assistance SF-424

* 8. Type of Applicant 1- Select Applicant Type:

Type of Applicant 2: Select Applicant Type

Type of Applicant 3: Select Applicant Type

* Other (specify):

* 10. Name of Federal Agency:

11. Catalog of Federal Domestic Assistance Number:

CDA dc:

* 12. Funding Opportunity Number:

* Idc:

13. Competition Identification Number:

Title:

14. Area Affected by Project (Cities, Counties, States, etc.):

* 15. Descriptive Title of Applicant's Project:

Attach supporting documents as specified in agency instructions.

ASSURANCES - CONSTRUCTION PROGRAMS

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including 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 Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial, and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of the project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, through any authorized representative, access to and the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title, or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal interest in the title of real property in accordance with awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progress reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards for merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OMB's Standards for a Merit System of Personnel Administration (5 C.F.R. 530, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §54801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1689, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicap; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Control and Treatment Act of 1972 (P.L. 92-256), as amended, relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 dd-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and, (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-203).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 108 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the national financial and expense audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL 		TITLE County Executive
APPLICANT ORGANIZATION Harford County, Maryland (CDBG Program)		DATE SUBMITTED 5/14/2020

SF-424D (Rev. 7-97) Back

ASSURANCES - CONSTRUCTION PROGRAMS

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including 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 Office of Management and Budget, Paperwork Reduction Project (0318-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of the project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, through any authorized representative, access to and the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title, or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal interest in the title of real property in accordance with awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progress reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards for merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681, 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended, relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-516), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§373 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 (a)-(3) and 290 (e)-(3)), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§8001 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and, (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

11. Will comply, or has already complied, with the requirements of titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-548) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(s) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air Implementation Plans under Section 170(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 100 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1986 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL 		TITLE County Executive
APPLICANT ORGANIZATION Harford County, Maryland (HOME Program)		DATE SUBMITTED 5/14/2020

SF-424D (Rev. 7-97) back



CPMP Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

- This certification does not apply.
 This certification is applicable.

NON-STATE GOVERNMENT CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug free awareness program to inform employees about --
 - a. The dangers of drug abuse in the workplace;
 - b. The grantee's policy of maintaining a drug-free workplace;
 - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
 - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will
 - a. Abide by the terms of the statement; and
 - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the certification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted --
 - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Jurisdiction

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

8. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, modification, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
9. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
10. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all levels (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



Signature/Authorized Official

3/6/2020
Date

Barry Glassman
Name
County Executive
Title
226 S. Main Street
Address
Bel Air, MD 21014
City/State/Zip
(410) 638-3350
Telephone Number

- This certification does not apply.
- This certification is applicable.

Specific CDBG Certifications

The Entricement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs, and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24.5/0.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

11. **Maximum Feasible Priority** - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
12. **Overall Benefit** - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2020, 2021, 2022, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
13. **Special Assessments** - It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The Jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the Jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

14. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
15. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Jurisdiction

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 USC 2006d), the Fair Housing Act (42 USC 3601-3629), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of Part 35, subparts A, B, J, K and R, of Title 29;

Compliance with Laws -- It will comply with applicable laws.



3/9/2020

Signature/Authorized Official

Date

Barry Glassman

Name

County Executive

Title

220 S. Main Street

Address

Bel Air, MD 21014

City/State/Zip

(410) 638-3550

Telephone Number

Jurisdiction

- This certification does not apply.**
 This certification is applicable.

**OPTIONAL CERTIFICATION
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

This grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities, which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

Jurisdiction

- This certification does not apply.
 This certification is applicable.

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;


Signature/Authorized Official

3/19/2008
Date

Barry Glassman

Name

County Executive

Title

220 S. Main Street

Address

Bel Air, MD 21014

City/State/Zip

(410) 638 3550

Telephone Number

Jurisdiction

- This certification does not apply.**
 This certification is applicable.

HOPWA Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility;
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

- This certification does not apply.**
 This certification is applicable.

ESG Certifications

I, _____, Chief Executive Officer of **Error! Not a valid link.**, certify that the local government will ensure the provision of the matching supplemental funds required by the regulation at 24 *CFR* 576.51. I have attached to this certification a description of the sources and amounts of such supplemental funds.

I further certify that the local government will comply with:

1. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grants are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services.
2. The building standards requirement of 24 *CFR* 576.55.
3. The requirements of 24 *CFR* 576.56, concerning assurances on services and other assistance to the homeless.
4. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable federal laws concerning nondiscrimination and equal opportunity.
5. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.
6. The requirement of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
7. The requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act of 1988.
8. The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted with ESG funds and that the address or location of any family violence shelter project will not be made public, except with written authorization of the person or persons responsible for the operation of such shelter.
9. The requirement that recipients involve themselves, to the maximum extent practicable and where appropriate, homeless individuals and families in policymaking, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 76.56.
10. The requirements of 24 *CFR* 576.57(e) dealing with the provisions of, and regulations and procedures applicable with respect to the environmental review responsibilities under the National Environmental Policy Act of 1969 and related

Jurisdiction

authorities as specified in 24 CFR Part 58.

11. The requirements of 24 CFR 576.21(a)(4) providing that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services will meet the requirements that: (A) the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) the assistance must not supplant funding for preexisting homeless prevention activities from any other source.
12. The new requirement of the McKinney-Vento Act (42 USC 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that state and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of state and local resources.
13. HUD's standards for participation in a local Homeless Management Information System (HMIS) and the collection and reporting of client level information.

I further certify that the submission of a completed and approved Consolidated Plan with its certifications, which act as the application for an Emergency Shelter Grant, is authorized under state and/or local law, and that the local government possesses legal authority to carry out grant activities in accordance with the applicable laws and regulations of the U. S. Department of Housing and Urban Development.

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

Jurisdiction

This certification does not apply.
 This certification is applicable.

APPENDIX TO CERTIFICATIONS

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly provided a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be certified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local government office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), for previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code). Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplaces required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any

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- controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:
- a. All "direct charge" employees;
 - b. All "indirect charge" employees, unless their impact or involvement is insignificant to the performance of the grant; and
 - c. Temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

- 1. Analysis of Impediments to Fair Housing
- 2. Citizen Participation Plan
- 3. Anti-displacement and Relocation Plan



Signature/Authorized Official



Date

Name

Title

Address

City/State/Zip

Telephone Number

Appendix - Alternate/Local Data Sources