



**HARFORD COUNTY**  
**MARYLAND'S**  
 FY 2023 (FFY 2022)

**ANNUAL**  
**ACTION**  
**PLAN**



  
**HARFORD**  
 COUNTY  
 COMMUNITY & ECONOMIC DEVELOPMENT  
 BARRY GLASSMAN, COUNTY EXECUTIVE  
 LEN PARRISH, DIRECTOR

**DRAFT**

*This document is available in  
 alternative format upon request  
 by calling 410-638-3045*



# TABLE OF CONTENTS

<b>Executive Summary .....</b>	<b>1</b>
AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b).....	1
PR-05 Lead & Responsible Agencies – 91.200(b) .....	7
AP-10 Consultation – 91.100, 91.200(b), 91.215(l) .....	8
AP-12 Participation – 91.105, 91.200(c) .....	18
<b>Expected Resources .....</b>	<b>21</b>
AP-15 Expected Resources – 91.220(c)(1,2).....	21
<b>Annual Goals and Objectives.....</b>	<b>27</b>
AP-20 Annual Goals and Objectives .....	27
<b>Projects .....</b>	<b>31</b>
AP-35 Projects – 91.220(d).....	31
AP-38 Project Summary .....	33
AP-50 Geographic Distribution – 91.220(f) .....	41
<b>Affordable Housing.....</b>	<b>43</b>
AP-55 Affordable Housing – 91.220(g) .....	43
AP-60 Public Housing – 91.220(h).....	45
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	49
AP-75 Barriers to affordable housing – 91.220(j) .....	55
AP-85 Other Actions – 91.220(k) .....	57
<b>Program Specific Requirements .....</b>	<b>62</b>
AP-90 Program Specific Requirements – 91.220(l)(1,2,4).....	62



# Executive Summary

## *AP-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 Partnership Program (HOME). The County has prepared its Annual Action Plan (AAP) for the period of FFY2022, beginning July 1, 2022, through June 30, 2023. The Annual Action 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, 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 Annual Action Plan FFY2022 is the third annual addendum to the Harford County Consolidated Plan: FFY2020- FFY2024 and 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. Harford County expects to receive approximately \$14 million in federal entitlement, housing choice vouchers, and additional federal, state, and local funding to help implement the County's housing and community development programs. In addition, Harford County will be preparing its HOME-ARP Allocation Plan outlining its plan to administer \$1.8 million in HOME-ARP funds.

## 2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis, or the strategic plan.

The objectives identified in the Harford County Consolidated Plan FFY2020-FFY2024 were developed after a comprehensive needs assessment. Harford 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 for FFY2022 include:

Increase Homeownership – Harford County will provide housing counseling services to first time homebuyers.

Increase Supply of Housing –CHDO- Harford County will provide support for new construction and/or renovation of affordable housing that will be sold to income eligible first-time homebuyers.

Expand Rental Subsidy – TBRA and Section 8- Harford County will provide rental assistance to extremely low-income households and households at-risk of homelessness.

Homeless Prevention- Harford County will provide support for public service projects that provide overnight shelter to homeless individuals.

Increase Accessible Housing for Special Needs – Harford County will provide support to renovate a group home for adults with disabilities.

Rehabilitation of Community Centers – Harford County will provide support to make interior renovations to the Epicenter in Edgewood and the Boys and Girls Club of Harford County.

Improve Quality of Existing Housing – Homeowner – Harford County will preserve and rehabilitate existing housing stock, targeting elderly, frail elderly, and homeowners with special needs.

Improve Public Facilities – Harford County will award funding to our three municipalities to make improvements to their public facilities as well as construct a wheelchair lift in a day habilitation center that serves individuals in recovery and individuals experiencing homelessness.

Community Development Administration – Harford County Office of Community & Economic Development will successfully administer the FY2023 community development program.

Affirmatively Furthering Fair Housing – Harford County will affirmatively further fair housing choice by conducting paired testing targeting source of income, provide outreach and education, and participate in the Baltimore Metropolitan Fair Housing Group.

Increase Supply of Affordable Housing – Rental – Harford County will provide funding to increase the supply of multi-family affordable rental units by providing gap funding to a 68-unit affordable multi-family rental complex.

### **3. Evaluation of past performance**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

During the last year, Harford County strived to meet its annual community development needs outlined in the Harford County FFY2020-FFY2024 Five Year Consolidated plan. During that period, the County funded programs, projects, and activities in the seven-targeted areas of:

- Preservation (funding homeowner rehab program)
- Rental housing (funding Housing Choice Voucher and rental assistance programs)
- Homeownership Housing (funding CHDO activity, housing counseling programs)
- Special Needs Populations (funding addiction and disability programs)
- Homeless Population (funding homeless shelters and homeless prevention programs)
- Non-Housing Community Development (funding public transportation, infrastructure, public facilities, and community development administration)
- Fair Housing Activity

In the past year, CDBG and HOME funding allowed Harford County to not only support our most vulnerable citizens, like those in homeless shelters, but it also allowed for the creation of new and rehabilitated affordable housing for renters and homeowners who are progressing through our Continuum of Care. Harford County has consistently provided well above the required fifteen percent (15%) of its HOME allocation to its certified CHDOs, which has created strong partnerships in the community. The County also funded a homeowner ramp and rehabilitation program that has allowed persons with disabilities and other low-moderate income residents to remain in their homes without sacrificing their safety or quality of life.

Harford County's partnership with its municipalities, Aberdeen, Havre de Grace, and Bel Air, has been extremely successful in completing multiple infrastructure improvements over the past few years, including streetscape, paving, stormwater management, and park improvements benefiting multiple low-moderate income areas. Harford County will continue to support efforts to improve community infrastructure.

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 Housing and Community Development office and available on our website, [www.harfordhousing.org](http://www.harfordhousing.org).

FFY2021 was another extraordinary year due to the ongoing COVID-19 pandemic. Like many jurisdictions, Harford County received additional funding from the federal government to prepare, prevent and respond to the coronavirus pandemic. This funding allowed businesses to stay open, residents to remain housed, and help foil the damaging effects of this lethal outbreak. Despite the 2+ yearlong disruption due to the pandemic, Harford County is on track to meet all CDBG timeliness and reporting goals.

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

Harford County Office of Community & Economic Development (OCED) prepared the FY2023/FFY2022 Annual Plan on behalf of Harford County, Maryland in accordance with CFR Part 91 and the Harford County Citizen Participation Plan. Due to the ongoing pandemic, adjustments were made to ensure the safety of the public. The Plan was safely developed by coordinating with local communities, conducting community outreach and consultation with local nonprofit partners.

Harford County, in compliance with its Citizen Participation Plan, solicited comments via email/mail and telephone, allowing citizens the opportunity to safely provide input. A publicly advertised Needs Assessment Hearing took place on January 7, 2022. Community Development funding applications were made available beginning January 10, 2022 and were due back to the Office of Community & Economic Development on February 18, 2022. Projects were selected based on a combination of community input and which projects would help fulfill unmet community development goals. The first DRAFT Annual Action Plan was created, and a notice was advertised in The Aegis Newspaper on March 18, 2022, giving notice that a public hearing would be held on April 6, 2022. After receiving notification from HUD of actual award amounts, Harford County revised its AAP DRAFT document and held another public hearing on June 10, 2022 and provided another thirty (30) day public review and comment period from May 10, 2022 through June 21, 2022.

In addition, 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 soliciting public comment.

A draft version of the FY2023/FFY2022 Annual Action Plan was placed on display at the OCED office and website ([www.harfordhousing.org](http://www.harfordhousing.org)) and copies of the document were sent to each of the County's eleven public libraries and each of the County's three municipalities.

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

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

In accordance with our Citizen Participation Plan, the draft version of the FY2023/FFY2022 Annual Action Plan was made available for public comment for 30 days, beginning on May 20, 2022, and ending on June 21, 2022. A public comment session was held on June 10, 2022. In addition, the public was invited to submit comments via mail, email, and telephone.

No comments were received.

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

All comments were accepted.

## **7. Summary**

The overall goal of the FY2023/FFY2022 Annual Action Plan is to help Harford County create decent housing, expand economic opportunity, and ensure a suitable living environment for low-to moderate-income persons and communities. The Plan outlines the County's efforts to continue implementing the goals and strategies developed in the Harford County FY2021-2025/FFY2020-2024 Consolidated Plan. The County will also continue to be a good steward of its federal funding to build upon its successes.

**PR-05 Lead & Responsible Agencies – 91.200(b)**

**1. Agency/entity responsible for preparing/administering the Consolidated Plan**

Describe the agency/entity 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 and Economic Development
HOPWA Administrator		
HOME Administrator	HARFORD COUNTY	Office of Community and Economic Development
HOPWA-C Administrator		

- Table 1 – Responsible Agencies

**Narrative (optional)**

The Harford County Office of Community & Economic Development (OCED) is the administrating agency for the Community Development Block Grant (CDBG) and Home Investment Partnerships Program (HOME). OCED prepares the Five-Year Consolidated Plans, the Annual Action Plans, The Environmental Review Records (ERRs), the Consolidated Annual Performance Evaluation Reports, and provides oversight for all projects and activities funded with community development dollars.

**Consolidated Plan Public Contact Information**

Barbara W. Richardson, Community Development Administrator  
 Office of Community & Economic Development  
 15 S. Main Street, Bel Air, Maryland 21014  
 Phone: 410-638-3045 Fax: 410-879-7148  
 Email: bwrichardson@harfordcountymd.gov

## ***AP-10 Consultation – 91.100, 91.200(b), 91.215(I)***

### **1. Introduction**

Harford County prepared its FY2023/FFY2022 Annual Action Plan in accordance with 24 CFR Part 91 and the Harford County Citizen Participation Plan. Due to the ongoing COVID-19 pandemic, much of the consultation took place virtually. Harford County collaborated with service providers, local non-profits, government agencies, and other individuals, businesses, and organizations in and around the County. The Annual Action plan sets forth the priority funding areas that will help Harford County achieve the goals outlined in both the annual and consolidated plans. Applications were solicited from local organizations to carry out the objectives outlined in the consolidated plan, resulting in a document that provides strategic, measurable, achievable, relevant, and timely goals and strategies to help guide the County's community development needs over the next year.

#### **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))**

The Harford County Office of Community and Economic Development (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. OCED oversees the administration of the Housing Choice Voucher Program for Harford County requiring almost daily communication amongst local housing providers. Because OCED is part of the local government, collaboration between departments is frequent and meaningful. The office routinely meets with counterparts in private and governmental health, mental health, and service agencies to ensure successful exchanges of information.

#### **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.**

During the past year, the Harford County Continuum of Care (CoC), joined the Balance of State CoC lead by the Maryland Department of Housing and Community Development. Previously, the Harford Community Action Agency was the lead CoC Agency in Harford County, but the governing body – the Harford Roundtable – voted to join the state-led CoC, allowing the County to be more competitive for federal funding, increasing collaboration and coordination across Maryland, and receiving more state

resources and support for addressing homelessness. Harford County has two Board members that serve on the Balance of State Board who report back to the local CoC the Harford Roundtable.

The Harford Roundtable continues to meet bi-monthly. Members of this group include PHA's, affordable housing providers, hospitals, mental health providers, the detention center, 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 allows members to network and confer regarding the programs and assistance administered amongst this shared population of clients.

The single point of 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 housing 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.

Diversion and prevention tools are utilized in serving households who are at at-risk of homelessness. Funds received from the state Homeless Solutions Program are available to assist in preventing eviction and assisting with utilities and security deposits. These services can include budgeting, job training, education, and linkages to other resources and needs for things like healthcare and substance use support. Additional funding assists homeless families and individuals in imminent danger of a housing crisis in obtaining and maintaining permanent housing.

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

Harford County does not receive ESG funds directly. Harford County receives pass through ESG funding from the Maryland Department of Housing and Community Development in the form of Homeless Solutions Program (HSP) funding. HSP is currently administered by the Harford Community Action Agency. The CoC oversees the allocation of funding, develops performance standards, and evaluates outcomes as well as develops funding policies and procedures for the administration of HMIS. All recipients of HSP funding are required to enter data into HMIS. Based on federal and state benchmarks, performance standards are developed, and outcomes are evaluated by the Harford Roundtable Steering

Committee. These outcomes directly affect the development of policies and procedures and aid in prioritizing funding dollars available through HSP, CoC, and state funded programs.

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

- Table 2 – Agencies, groups, organizations who participated

1	<b>Agency/Group/Organization</b>	Harford County Housing Agency
	<b>Agency/Group/Organization Type</b>	<ul style="list-style-type: none"> <li>• Housing</li> <li>• PHA</li> <li>• Services - Housing</li> </ul>
	<b>What section of the Plan was addressed by Consultation?</b>	<ul style="list-style-type: none"> <li>• Housing Need Assessment</li> <li>• Public Housing Needs</li> <li>• HOPWA Strategy</li> </ul>
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Harford County Housing Agency was consulted directly to discuss the County's housing needs. The Housing Agency is a division of OCED and support each other's goals.
2	<b>Agency/Group/Organization</b>	Harford County Department of Community Services
	<b>Agency/Group/Organization Type</b>	<ul style="list-style-type: none"> <li>• Services-Children</li> <li>• Services-Elderly Persons</li> </ul>
	<b>What section of the Plan was addressed by Consultation?</b>	<ul style="list-style-type: none"> <li>• Homeless Needs - Families with children</li> <li>• Homelessness Needs - Unaccompanied youth</li> <li>• Non-Homeless Special Needs</li> </ul>
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Harford County Department of Community Services was consulted directly to discuss the County's special needs populations (elderly, youth, addictions) to determine what needs could be met with community development funding.
3	<b>Agency/Group/Organization</b>	Harford Community Action Agency
	<b>Agency/Group/Organization Type</b>	<ul style="list-style-type: none"> <li>• Services – Housing</li> <li>• Services-homeless</li> </ul>
	<b>What section of the Plan was addressed by Consultation?</b>	<ul style="list-style-type: none"> <li>• Housing Need Assessment</li> <li>• Homeless Needs - Chronically homeless</li> <li>• Homeless Needs - Families with children</li> <li>• Homelessness Needs – Veterans</li> <li>• Homelessness Needs - Unaccompanied youth</li> <li>• Homelessness Strategy</li> </ul>

		<ul style="list-style-type: none"> <li>• Anti-poverty Strategy</li> </ul>
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Harford Community Action Agency (HCAA) serves as the single point of entry in our coordinated access system for homeless services. HCAA was consulted directly to obtain information on the County's homeless populations and how to address the needs of individuals and families experiencing homelessness.
4	<b>Agency/Group/Organization</b>	HARFORD COUNTY DEPARTMENT OF SOCIAL SERVICES
	<b>Agency/Group/Organization Type</b>	<ul style="list-style-type: none"> <li>• Services-Children</li> <li>• Services-Persons with Disabilities</li> <li>• Child Welfare Agency</li> </ul>
	<b>What section of the Plan was addressed by Consultation?</b>	<ul style="list-style-type: none"> <li>• Homelessness Needs - Unaccompanied youth</li> <li>• Non-Homeless Special Needs</li> <li>• Anti-poverty Strategy</li> </ul>
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Harford County consulted with the Department of Social Services to discuss anti-poverty strategies and other unmet needs facing low-income households.
5	<b>Agency/Group/Organization</b>	HABITAT FOR HUMANITY SUSQUEHANNA
	<b>Agency/Group/Organization Type</b>	<ul style="list-style-type: none"> <li>• Housing</li> <li>• Services – Housing</li> <li>• Services-Elderly Persons</li> </ul>
	<b>What section of the Plan was addressed by Consultation?</b>	<ul style="list-style-type: none"> <li>• Housing Need Assessment</li> <li>• Market Analysis</li> </ul>
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Habitat for Humanity Susquehanna was consulted directly to assess affordable housing needs. Habitat is Harford County's only CHDO and also administers the County's critical repair program.
6	<b>Agency/Group/Organization</b>	HARFORD FAMILY HOUSE, INC.
	<b>Agency/Group/Organization Type</b>	<ul style="list-style-type: none"> <li>• Services – Housing</li> <li>• Services-homeless</li> </ul>
	<b>What section of the Plan was addressed by Consultation?</b>	<ul style="list-style-type: none"> <li>• Housing Need Assessment</li> <li>• Homeless Needs - Chronically homeless</li> <li>• Homeless Needs - Families with children</li> <li>• Homelessness Needs – Veterans</li> <li>• Homelessness Needs - Unaccompanied youth</li> <li>• Homelessness Strategy</li> </ul>

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Harford Family House was consulted directly to obtain information regarding the County's affordable housing needs, particularly homeless families and unaccompanied youth. Harford Family House is expanding and merging with another local non-profit that also provides emergency shelter.
7	<b>Agency/Group/Organization</b>	FCCAU, Inc.
	<b>Agency/Group/Organization Type</b>	<ul style="list-style-type: none"> <li>• Services-homeless</li> </ul>
	<b>What section of the Plan was addressed by Consultation?</b>	<ul style="list-style-type: none"> <li>• Housing Need Assessment</li> <li>• Homeless Needs - Chronically homeless</li> <li>• Homeless Needs - Families with children</li> <li>• Homelessness Needs – Veterans</li> <li>• Homelessness Needs - Unaccompanied youth</li> <li>• Homelessness Strategy</li> </ul>
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	FCCAU was consulted directly to obtain information on the County's adult homeless population. FCCAU is the only year-round emergency shelter for adults in Harford County. FCCAU would like to expand their shelter capacity and the County has been working on an expansion plan for several years. Harford County anticipates providing community development and other local funding for the expansion in federal fiscal year 2023.
8	<b>Agency/Group/Organization</b>	ASSOCIATED CATHOLIC CHARITIES
	<b>Agency/Group/Organization Type</b>	<ul style="list-style-type: none"> <li>• Services-Victims of Domestic Violence</li> <li>• Services-homeless</li> </ul>
	<b>What section of the Plan was addressed by Consultation?</b>	<ul style="list-style-type: none"> <li>• Housing Need Assessment</li> <li>• Homeless Needs - Families with children</li> </ul>
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Associated Catholic Charities was consulted directly to obtain information on the County's homeless needs, particularly families with children and households fleeing domestic violence. The agency also administers Tenant Based Rental Assistance in Harford County.
9	<b>Agency/Group/Organization</b>	The Sexual Assault/Spouse Abuse Resource Center, Inc.
	<b>Agency/Group/Organization Type</b>	<ul style="list-style-type: none"> <li>• Services-Victims of Domestic Violence</li> </ul>
	<b>What section of the Plan was addressed by Consultation?</b>	<ul style="list-style-type: none"> <li>• Homeless Needs - Victims of Domestic Violence</li> </ul>
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated</b>	SARC was consulted directly to obtain information on the County's needs for victims of domestic violence. The County is currently assisting SARC

	<b>outcomes of the consultation or areas for improved coordination?</b>	on a shelter expansion project that will increase the number of emergency shelter beds for this population.
10	<b>Agency/Group/Organization</b>	The Arc Northern Chesapeake Region
	<b>Agency/Group/Organization Type</b>	<ul style="list-style-type: none"> <li>• Services-Persons with Disabilities</li> </ul>
	<b>What section of the Plan was addressed by Consultation?</b>	<ul style="list-style-type: none"> <li>• Housing Need Assessment</li> <li>• Non-Homeless Special Needs</li> </ul>
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The ARC Northern Chesapeake was consulted to obtain information on the County's housing needs for adults with disabilities and how community development funding can help improve living environments for individuals served by the agency.
11	<b>Agency/Group/Organization</b>	Harford County Sheriff's Office
	<b>Agency/Group/Organization Type</b>	<ul style="list-style-type: none"> <li>• Law Enforcement</li> </ul>
	<b>What section of the Plan was addressed by Consultation?</b>	<ul style="list-style-type: none"> <li>• Homeless Needs - Chronically homeless</li> </ul>
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Harford County Sheriff's Office was consulted to discuss the County's safety needs, with a special focus on the chronically homeless population.
12	<b>Agency/Group/Organization</b>	United Way of Central Maryland
	<b>Agency/Group/Organization Type</b>	<ul style="list-style-type: none"> <li>• Housing</li> <li>• Services - Housing</li> </ul>
	<b>What section of the Plan was addressed by Consultation?</b>	<ul style="list-style-type: none"> <li>• Housing Need Assessment</li> <li>• Anti-poverty Strategy</li> </ul>
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The United Way of Central Maryland was consulted directly to discuss homeless strategy, funding priorities, rental assistance, and future partnerships.
13	<b>Agency/Group/Organization</b>	The Office on Mental Health - Core Service Agency of Harford County
	<b>Agency/Group/Organization Type</b>	<ul style="list-style-type: none"> <li>• Services-Health</li> <li>• Health Agency</li> </ul>
	<b>What section of the Plan was addressed by Consultation?</b>	<ul style="list-style-type: none"> <li>• Homelessness Strategy</li> <li>• Anti-poverty Strategy</li> </ul>
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Office of Mental Health - Core Services Agency - was consulted with directly to discuss the unmet mental health needs of the County's low- and moderate-income households.
14	<b>Agency/Group/Organization</b>	Mason-Dixon Community Services

	<b>Agency/Group/Organization Type</b>	<ul style="list-style-type: none"> <li>• Services-homeless</li> </ul>
	<b>What section of the Plan was addressed by Consultation?</b>	<ul style="list-style-type: none"> <li>• Homelessness Strategy</li> <li>• Anti-poverty Strategy</li> </ul>
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Mason-Dixon Community Services was consulted directly to discuss the needs of low- and moderate-income households living in the northern, rural area of the County.
15	<b>Agency/Group/Organization</b>	Harford County Office on Aging
	<b>Agency/Group/Organization Type</b>	<ul style="list-style-type: none"> <li>• Services-Elderly Persons</li> <li>• Other government - Local</li> </ul>
	<b>What section of the Plan was addressed by Consultation?</b>	<ul style="list-style-type: none"> <li>• Non-Homeless Special Needs</li> <li>• Anti-poverty Strategy</li> </ul>
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Harford County Office on Aging was consulted directly to discuss the County's senior population needs, with a special focus on the frail, elderly population.
16	<b>Agency/Group/Organization</b>	Havre de Grace Housing Authority
	<b>Agency/Group/Organization Type</b>	<ul style="list-style-type: none"> <li>• PHA</li> </ul>
	<b>What section of the Plan was addressed by Consultation?</b>	<ul style="list-style-type: none"> <li>• Housing Need Assessment</li> <li>• Public Housing Needs</li> <li>• Anti-poverty Strategy</li> </ul>
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Havre de Grace housing Authority was consulted directly to discuss the County's public housing needs with a special focus on homeless and at-risk populations.
17	<b>Agency/Group/Organization</b>	Harford County Public Schools
	<b>Agency/Group/Organization Type</b>	<ul style="list-style-type: none"> <li>• Services-Education</li> </ul>
	<b>What section of the Plan was addressed by Consultation?</b>	<ul style="list-style-type: none"> <li>• Homeless Needs - Families with children</li> <li>• Homelessness Needs - Unaccompanied youth</li> <li>• Anti-poverty Strategy</li> </ul>
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Harford County Public Schools staff were consulted directly to discuss housing needs with a special focus on the homeless youth and homeless families with children populations.
18	<b>Agency/Group/Organization</b>	Upper Chesapeake Health Systems
	<b>Agency/Group/Organization Type</b>	<ul style="list-style-type: none"> <li>• Health Agency</li> </ul>
	<b>What section of the Plan was addressed by Consultation?</b>	<ul style="list-style-type: none"> <li>• Homeless Needs - Chronically homeless</li> <li>• Non-Homeless Special Needs</li> </ul>

		<ul style="list-style-type: none"> <li>• Economic Development</li> <li>• Health and Mental Health</li> </ul>
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Upper Chesapeake Health Systems operates the county's two hospitals and a 24-hour crisis center. Upper Chesapeake was consulted to discuss the county's health, addiction, and mental health needs with a special focus on the chronically homeless.
19	<b>Agency/Group/Organization</b>	Leading By Example
	<b>Agency/Group/Organization Type</b>	<ul style="list-style-type: none"> <li>• Services-Health</li> </ul>
	<b>What section of the Plan was addressed by Consultation?</b>	<ul style="list-style-type: none"> <li>• Homeless Needs - Chronically homeless</li> <li>• Homeless Needs - Families with children</li> </ul>
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Leading by Example was consulted on the County's mental health needs, with a special focus on the homeless population. Leading by Example provides behavioral health services including targeted case management.
20	<b>Agency/Group/Organization</b>	The EPICENTER of Edgewood
	<b>Agency/Group/Organization Type</b>	<ul style="list-style-type: none"> <li>• Services-Children</li> <li>• Services-Health</li> <li>• Services-Education</li> <li>• Services-Employment</li> <li>• Non-profit community organization</li> <li>• Neighborhood Organization</li> </ul>
	<b>What section of the Plan was addressed by Consultation?</b>	<ul style="list-style-type: none"> <li>• Homeless Needs - Chronically homeless</li> <li>• Homeless Needs - Families with children</li> <li>• Anti-poverty Strategy</li> </ul>
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Epicenter of Edgewood was consulted on the county's needs regarding homeless and at-risk of homeless. The Epicenter provides programs for youth, recovery, life skills, and health/wellness for at-risk households.
21	<b>Agency/Group/Organization</b>	Harford Community College
	<b>Agency/Group/Organization Type</b>	<ul style="list-style-type: none"> <li>• Services-Education</li> </ul>
	<b>What section of the Plan was addressed by Consultation?</b>	<ul style="list-style-type: none"> <li>• Non-Homeless Special Needs</li> <li>• Economic Development</li> </ul>
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Harford Community College was consulted regarding the County's adult education, literacy, and employment training needs.
22	<b>Agency/Group/Organization</b>	Town of Bel Air
	<b>Agency/Group/Organization Type</b>	<ul style="list-style-type: none"> <li>• Other government - Local</li> </ul>

	<b>What section of the Plan was addressed by Consultation?</b>	<ul style="list-style-type: none"> <li>• Housing Need Assessment</li> <li>• Market Analysis</li> <li>• Economic Development</li> </ul>
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Town of Bel Air was consulted on how to best use their allotment of the County's CDBG funds to further the goals outlined in the County's Consolidated Plan.
23	<b>Agency/Group/Organization</b>	City of Aberdeen
	<b>Agency/Group/Organization Type</b>	<ul style="list-style-type: none"> <li>• Other government - Local</li> </ul>
	<b>What section of the Plan was addressed by Consultation?</b>	<ul style="list-style-type: none"> <li>• Housing Need Assessment</li> <li>• Market Analysis</li> <li>• Economic Development</li> </ul>
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Aberdeen was consulted on how to best use their allotment of the County's CDBG funds to further the goals outlined in the County's Consolidated Plan.
24	<b>Agency/Group/Organization</b>	City of Havre de Grace
	<b>Agency/Group/Organization Type</b>	<ul style="list-style-type: none"> <li>• Other government - Local</li> </ul>
	<b>What section of the Plan was addressed by Consultation?</b>	<ul style="list-style-type: none"> <li>• Housing Need Assessment</li> <li>• Market Analysis</li> <li>• Economic Development</li> </ul>
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Havre de Grace was consulted on how to best use their allotment of the County's CDBG funds to further the goals outlined in the County's Consolidated Plan.

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

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 and Maryland DHCD	The CoC is the primary provider of housing and supportive services for the County's homeless and at-risk of homeless populations. 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 choice is consistent with the goals outlined in the regional Analysis of Impediments.

- Table 3 – Other local / regional / federal planning efforts

**Narrative (optional)**

The Harford County Office of Community and Economic Development sought 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, while remaining safe during the on-going pandemic.

During the Spring of 2022, OCED developed a draft version of the FY2023/FFY2022 Annual Action Plan identifying goals and strategies. After the 30-Day public comment period, the draft was revised and the final version prepared. The FY2023/FFY2022 Annual Action Plan strategically outlines how the federally funded Community Development dollars will be spent in Harford County.

## ***AP-12 Participation – 91.105, 91.200(c)***

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

#### **Summarize citizen participation process and how it impacted goal-setting**

The Harford County Office of Community and Economic Development solicited citizen participation throughout the planning process. Citizens were given opportunities to submit written comments via mail and email, provide telephone comments, and provide feedback during the planning process. A Needs Assessment Hearing was held on January 7, 2022, to help direct project funding. Upon completion of the DRAFT Action Plan, a second public hearing was held on April 6, 2022. OCED provided a thirty (30) day public review and comment period from April 9, 2022, through May 10, 2022. A public comment session was held on April 22, 2022. After receiving notification from HUD of actual award amounts, Harford County revised its AAP DRAFT document and held another public hearing on June 10, 2022 and provided another thirty (30) day public review and comment period from May 10, 2022 through June 21, 2022.

In addition to making the Annual Action Plan Draft available in all eleven public libraries and at both Harford County Office of Community and Economic Development offices, the following organizations were provided a copy of this document to review and provide comment:

City of Aberdeen

City of Havre de Grace

Town of Bel Air

Timely notices of all public comment hearings were placed in the local newspaper, The Aegis, and on the Harford County Government website, soliciting and welcoming both written and oral comments to the Harford County Office of Community and Economic Development.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted & reasons	URL (If applicable)
1	Public Meeting	CoC Meeting	Forty members of the Harford Roundtable were given the opportunity to voice their opinions on the direction of community development funding.	No comments received.		
2	Newspaper Ad	Non-targeted/broad community	The Office of Community & Economic Development hosted a Needs Assessment Hearing inviting individuals to help direct FFY2022 Community Development Funding. Two persons attended.	No comments received.		
3	Newspaper Ad	Non-targeted/broad community	A public hearing was held, prior to the public comment period, soliciting input on community development funding.	No comments received.		
4	Internet Outreach	Non-targeted/broad community	Public Notice posted on the Harford County Government website inviting citizens to submit written and oral comments during the public comment period - April 9, 2022, through May 10, 2022.	No comments received.		
5	Newspaper Ad	Non-targeted/broad community	An advertised public comment hearing was held at the Office of	No comments received.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted & reasons	URL (If applicable)
			Community & Economic Development on April 9, 2022.			
6	Public Meeting	Residents of Public and Assisted Housing	Members of the Harford County Housing Agency Residents Advisory Board (RAB) were given the opportunity to voice their concerns during a RAB meeting held on March 22, 2022.	No comments received.		
7	Newspaper AD	Non-targeted/broad community	An advertised public comment hearing was held at the Office of Community & Economic Development on June 10, 2022. The 30-day public comment period ran from May 20, 2022 through June 21, 2022.	No comments received.		

- Table 4 – Citizen Participation Outreach

# Expected Resources

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

### Introduction

Harford County estimates approximately \$14 million dollars in federal, state, and local dollars will be allocated to housing and community development activities during FFY2022. These funds, estimated and outlined in detail below, are a combination of entitlement grants, program income, local match, and competitive federal and state 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	<ul style="list-style-type: none"> <li>• Acquisition</li> <li>• Admin and Planning</li> <li>• Economic Development</li> <li>• Housing</li> <li>• Public Improvements</li> <li>• Public Services</li> </ul>	1,114,818	0	0	1,114,818	2,229,636	The CDBG program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons. The County is

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: \$		
								funding fourteen (14) CDBG projects in FFY 2022.
HOME	public - federal	<ul style="list-style-type: none"> <li>• Acquisition</li> <li>• Homebuyer assistance</li> <li>• Homeowner rehab</li> <li>• Multifamily rental new construction</li> <li>• Multifamily rental rehab</li> <li>• New construction for ownership</li> <li>• TBRA</li> </ul>	526,591	0	0	526,591	1,053,182	The HOME program funds a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership. The County is funding three (3) HOME projects in FFY 2022.
Section 8	public - federal	<ul style="list-style-type: none"> <li>• Admin and Planning</li> <li>• Housing</li> </ul>	9,200,000	0	0	9,200,000	0	Harford County administers the Housing Choice Voucher Program for Harford County, Maryland.
Other	public - federal	<ul style="list-style-type: none"> <li>• Admin and Planning</li> <li>• Homebuyer assistance</li> </ul>	48,992	0	0	48,992	0	Harford County will use HUD Housing Counseling funds to provide comprehensive housing counseling to residents.

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 - federal	<ul style="list-style-type: none"> <li>Housing</li> </ul>	1,821,904	0	0	1,821,904	1,730,808	Harford County will receive HOME-ARP funds that will be used for a future project.
Other	public - state	<ul style="list-style-type: none"> <li>Admin and Planning</li> <li>Homebuyer assistance</li> </ul>	43,000	0	0	43,000	0	Harford County will use Maryland Housing Counseling funds to provide comprehensive housing counseling services to residents.
Other	public - local	<ul style="list-style-type: none"> <li>Acquisition</li> <li>Admin and Planning</li> <li>Multifamily rental new construction</li> <li>Multifamily rental rehab</li> <li>New construction for ownership</li> </ul>	139,632	0	0	125,795	0	Harford County will provide local funding as HOME match.
Other	public - local	<ul style="list-style-type: none"> <li>Admin and Planning</li> <li>Housing</li> <li>Public Services</li> </ul>	1,300,000	0	0	1,300,000	0	Harford County will provide funding to support non-profit organizations providing human services.

• Table 5 - 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, Housing Counseling, and other competitive funding.

Harford County will provide local funding in the amount of \$125,795 as HOME match. In addition, our HOME sub-recipients will provide a 25% match for all home-funded activities.

**If appropriate, describe publicly 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 & 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	Route 40 Corridor Municipality	<ul style="list-style-type: none"> <li>Increase Supply of Affordable Housing</li> </ul>	<ul style="list-style-type: none"> <li>HUD Housing Counseling: \$48,992</li> <li>MD Housing Counseling: \$43,000</li> </ul>	Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted Direct Financial Assistance to Homebuyers: 2 Households Assisted
2	Increase Supply of Housing - CHDO	2021	2025	Affordable Housing	Route 40 Corridor Municipality	<ul style="list-style-type: none"> <li>Increase Supply of Affordable Housing</li> </ul>	<ul style="list-style-type: none"> <li>HOME: \$225,000</li> </ul>	Homeowner Housing Added: 3 Household Housing Unit
3	Expand Rental Subsidy - TBRA and Section 8	2021	2025	Homeless	Route 40 Corridor Municipality	<ul style="list-style-type: none"> <li>Increase Supply of Affordable Housing</li> <li>Prevent and Eliminate Homelessness</li> </ul>	<ul style="list-style-type: none"> <li>Section 8: \$9,200,000</li> </ul>	Tenant-based rental assistance / Rapid Rehousing: 1000 Households Assisted
4	Homeless Prevention	2021	2025	Homeless	Route 40 Corridor	<ul style="list-style-type: none"> <li>Prevent and Eliminate Homelessness</li> </ul>	<ul style="list-style-type: none"> <li>CDBG: \$125,000</li> </ul>	Homeless Person Overnight Shelter: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
							<ul style="list-style-type: none"> <li>Harford County: \$600,000</li> </ul>	
5	Increase Accessible Housing for Special Needs	2021	2025	Non-Homeless Special Needs	Route 40 Corridor	<ul style="list-style-type: none"> <li>Increase Housing Opportunities - Special Needs</li> </ul>	<ul style="list-style-type: none"> <li>CDBG: \$18,000</li> </ul>	Rental units rehabilitated: 1 Household Housing Unit
6	Rehabilitation of Community Centers	2021	2025	Non-Housing Community Development	Route 40 Corridor	<ul style="list-style-type: none"> <li>Improve Public Facilities and Services</li> </ul>	<ul style="list-style-type: none"> <li>CDBG: \$260,000</li> </ul>	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 750 Persons Assisted
7	Improve Quality of Existing Housing - Homeowner	2021	2025	Affordable Housing	Route 40 Corridor Municipality	<ul style="list-style-type: none"> <li>Increase Supply of Affordable Housing</li> <li>Increase Housing Opportunities - Special Needs</li> </ul>	<ul style="list-style-type: none"> <li>CDBG: \$250,000</li> </ul>	Homeowner Housing Rehabilitated: 20 Household Housing Unit
8	Improve Public Facilities	2021	2025	Non-Housing Community Development	Route 40 Corridor Municipality	<ul style="list-style-type: none"> <li>Improve Public Facilities and Services</li> </ul>	<ul style="list-style-type: none"> <li>CDBG: \$231,241</li> </ul>	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
9	Community Development Administration	2021	2025	Non-Housing Community Development			<ul style="list-style-type: none"> <li>CDBG: \$205,000</li> <li>HOME: \$51,591</li> </ul>	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Affirmatively Furthering Fair Housing	2021	2025	Affordable Housing			• CDBG: \$14,300	Other: 1 Other
11	Increase Supply of Affordable Housing - Rental	2022	2025	Affordable Housing	Route 40 Corridor	• Increase Supply of Affordable Housing	• HOME: \$250,000	Rental units constructed: 45 Household Housing Unit
	TBD	2022	2023	TBD		• TBD	• CDBG: \$11,277	

- Table 6 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Increase Homeownership
	<b>Goal Description</b>	Harford County will use community development funds to provide housing counseling services to first time Homebuyers.
2	<b>Goal Name</b>	Increase Supply of Housing - CHDO
	<b>Goal Description</b>	Harford County will 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.
3	<b>Goal Name</b>	Expand Rental Subsidy - TBRA and Section 8
	<b>Goal Description</b>	Harford County will use HOME funds to provide tenant-based rental assistance to households at risk of homelessness and continue to administer the County's housing choice voucher program.
4	<b>Goal Name</b>	Homeless Prevention
	<b>Goal Description</b>	Harford County will provide support for public service projects that provide overnight shelter to homeless individuals.
5	<b>Goal Name</b>	Increase Accessible Housing for Special Needs
	<b>Goal Description</b>	Harford County will use CDBG funds to renovate a group home for adults with disabilities.
6	<b>Goal Name</b>	Rehabilitation of Community Centers
	<b>Goal Description</b>	Harford County will provide support to renovate The Epicenter in Edgewood and the Boys and Girls Club in Edgewood.
7	<b>Goal Name</b>	Improve Quality of Existing Housing - Homeowner
	<b>Goal Description</b>	Harford County will preserve and rehabilitate existing housing stock, targeting elderly, frail elderly, and homeowners with special needs.
8	<b>Goal Name</b>	Improve Public Facilities
	<b>Goal Description</b>	Harford County will sub-grant funds to three municipalities (City of Aberdeen, City of Havre de Grace, and Town of Bel Air) that will use funds to make improvements to public facilities. Harford County will use CDBG funding to install a ramp at the New Day Wellness & Recovery Center making it accessible.
9	<b>Goal Name</b>	Community Development Administration
	<b>Goal Description</b>	Harford County will use CDBG and HOME funds to provide salary support for successful administration of community development.
10	<b>Goal Name</b>	Affirmatively Furthering Fair Housing
	<b>Goal Description</b>	Harford County will use CDBG funds to support efforts to affirmatively further fair housing and support testing and outreach programs.
11	<b>Goal Name</b>	Increase Supply of Affordable Housing - Rental
	<b>Goal Description</b>	Harford County will use HOME funds to construct a multi-family affordable rental complex.

# 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 - Ramp & Repair
2	FCCAUC - Welcome One Support
3	Catholic Charities - Anna's House
4	Richcroft - Group Home Rehab
5	City of Aberdeen
6	City of Havre de Grace
7	Town of Bel Air
8	Boys & Girls Club
9	New Day Wellness Center
10	Future Project
11	The Epicenter
12	Regional AI Coordinator
13	Fair Housing Action Center
14	Community Development Administration
15	Habitat for Humanity - CHDO Activity
16	Green Street Housing

- Table 7 - Project Information

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

The projects awarded funding in FY2023 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 still struggle to retain and maintain their homes. There is a great need for home rehabilitation and critical repairs for disabled and low-income homeowners. CDBG funding will allow the County to help its citizens make these much-needed repairs and improvements. This funding will also

support the operation of the County's homeless shelters. Funds will also be used to improve public facilities that provide support services to at-risk households, and to rehab one group home that houses disabled adults and will also pay for a ramp to allow accessibility to a day shelter for adults in recovery and homeless individuals. 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 Choice.

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 help fund construction of new affordable units. HOME funds will also be used to provide gap funding to a new multi-family affordable rental complex, increasing the supply of affordable rental units.

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

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Habitat for Humanity - Ramp & Repair
	<b>Target Area</b>	Route 40 Corridor
	<b>Goals Supported</b>	Increase Accessible Housing for Special Needs
	<b>Needs Addressed</b>	Increase Housing Opportunities - Special Needs
	<b>Funding</b>	CDBG: \$250,000
	<b>Description</b>	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 program was developed to address emergency repair and accessibility rehabilitation needs for low-moderate income residents. The home must be the principal 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.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Habitat for Humanity Susquehanna will assist twenty (20) low-moderate income Harford County residents with repairs.
	<b>Location Description</b>	Harford County - addresses will be supplied as projects are undertaken
	<b>Planned Activities</b>	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 senior and those with disabilities, installed accessible ramps, grab bars and walk-in showers may be provided to increase safety.
2	<b>Project Name</b>	FCCAU - Welcome One Support
	<b>Target Area</b>	Route 40 Corridor
	<b>Goals Supported</b>	Homeless Prevention
	<b>Needs Addressed</b>	Prevent and Eliminate Homelessness
	<b>Funding</b>	CDBG: \$75,000
	<b>Description</b>	FCCAU, a 501(c)(3) non-profit, will use CDBG funding to administer 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 day a year, with a 33-bed capacity (27 men, 6 women). Staff members facilitate the homeless residents with initial movements towards self-sufficiency, through case management, transportation 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 the Harford County 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.
<b>Target Date</b>	6/30/2023
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	FCCAUC will provide emergency shelter to sixty (60) homeless adults.
<b>Location Description</b>	The activity will take place at the Welcome One Emergency Shelter located in Belcamp, Maryland.
<b>Planned Activities</b>	FCCAUC will use CDBG funds for shelter operations including salary support for case managers and management.
<b>3</b>	<b>Project Name</b> Catholic Charities - Anna's House
	<b>Target Area</b> Municipality
	<b>Goals Supported</b> Homeless Prevention
	<b>Needs Addressed</b> Prevent and Eliminate Homelessness
	<b>Funding</b> CDBG: \$50,000
	<b>Description</b> Associated 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. 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.
	<b>Target Date</b> 6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b> Anna's House will provide emergency shelter for up to sixteen (16) families
	<b>Location Description</b> This activity will take place at 605 N. Tollgate Road in Bel Air, Maryland.
	<b>Planned Activities</b> Catholic Charities will use CDBG funds to provide emergency shelter services to sixteen (16) homeless families with children.

4	<b>Project Name</b>	Richcroft - Group Home Rehab
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increase Supply of Affordable Housing - Rental
	<b>Needs Addressed</b>	Increase Housing Opportunities - Special Needs
	<b>Funding</b>	CDBG: \$18,000
	<b>Description</b>	Richcroft will use CDBG funds to make renovations to a group home that is occupied by three low-income adults with disabilities.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The home will be occupied by three low-income adults with disabilities.
	<b>Location Description</b>	The renovation will take place at a group home in Harford County.
	<b>Planned Activities</b>	CDBG funds will be used to renovate a home that has a wet basement.
5	<b>Project Name</b>	City of Aberdeen
	<b>Target Area</b>	Route 40 Corridor Municipality
	<b>Goals Supported</b>	Improve Public Facilities
	<b>Needs Addressed</b>	Improve Public Facilities and Services
	<b>Funding</b>	CDBG: \$111,482
	<b>Description</b>	The City of Aberdeen receives a percentage of Harford County's CDBG allocation each year. No projects have been identified for FY2023, but the municipality has traditionally used CDBG funding to do primarily infrastructure development, (such as road paving) or public facilities and improvements (such as parks) within one of their low-income communities.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	To be determined.
	<b>Location Description</b>	To be determined.
	<b>Planned Activities</b>	To be determined.
6	<b>Project Name</b>	City of Havre de Grace
	<b>Target Area</b>	Route 40 Corridor Municipality
	<b>Goals Supported</b>	Improve Public Facilities
	<b>Needs Addressed</b>	Improve Public Facilities and Services
	<b>Funding</b>	CDBG: \$66,889
	<b>Description</b>	The City of Havre de Grace receives a percentage of Harford County's CDBG allocation each year. No projects have been identified for FY2023, but the municipality has traditionally used CDBG funding to do primarily infrastructure development, (such as road paving) or

		public facilities and improvements (such as parks) within one of their low-income communities.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	To be determined.
	<b>Location Description</b>	To be determined.
	<b>Planned Activities</b>	To be determined.
<b>7</b>	<b>Project Name</b>	Town of Bel Air
	<b>Target Area</b>	Municipality
	<b>Goals Supported</b>	Improve Public Facilities
	<b>Needs Addressed</b>	Improve Public Facilities and Services
	<b>Funding</b>	CDBG: \$27,870
	<b>Description</b>	The Town of Bel Air receives a percentage of Harford County's CDBG allocation each year. No projects have been identified for FY2023, but the municipality has traditionally used CDBG funding to do primarily infrastructure development, (such as road paving) or public facilities and improvements (such as parks) within one of their low-income communities.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	To be determined.
	<b>Location Description</b>	To be determined.
	<b>Planned Activities</b>	To be determined.
<b>8</b>	<b>Project Name</b>	Boys & Girls Club
	<b>Target Area</b>	Route 40 Corridor
	<b>Goals Supported</b>	Rehabilitation of Community Centers
	<b>Needs Addressed</b>	Improve Public Facilities and Services
	<b>Funding</b>	CDBG: \$225,000
	<b>Description</b>	The Boys and Girls Club will use CDBG funds to renovate their community center located in Edgewood. The Boys & Girls Club will replace the existing flooring and install a drop ceiling.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 300 children will benefit from the renovated building.
	<b>Location Description</b>	The activity will take place at the Girls and Boys Club located at 202 Cedar Drive in Edgewood, MD 21040.

	<b>Planned Activities</b>	The Boys and Girls Club will use funding to support a new roof and new gym floors for the Edgewood facility.
<b>9</b>	<b>Project Name</b>	New Day Wellness Center
	<b>Target Area</b>	Route 40 Corridor Municipality
	<b>Goals Supported</b>	Improve Public Facilities
	<b>Needs Addressed</b>	Improve Public Facilities and Services
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Harford County will use CDBG funds to install a ramp at the New Day Wellness Center, a day habilitation center that provides peer-run wellness and recovery programs for adults.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 125 individuals will benefit from the improvements.
	<b>Location Description</b>	The activity will take place at the New Day Wellness & Recovery Center located at 126 N. Philadelphia Blvd., Aberdeen, MD 21001.
	<b>Planned Activities</b>	CDBG funding will be used to install a wheelchair lift/ramp making the facility accessible.
<b>10</b>	<b>Project Name</b>	Future Project
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$11,277
	<b>Description</b>	Harford County will use CDBG funds for a future project or a future public service project to be determined at a later date.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	To be determined.
	<b>Location Description</b>	To be determined.
	<b>Planned Activities</b>	To be determined.
<b>11</b>	<b>Project Name</b>	The Epicenter
	<b>Target Area</b>	Route 40 Corridor
	<b>Goals Supported</b>	Improve Public Facilities
	<b>Needs Addressed</b>	Improve Public Facilities and Services
	<b>Funding</b>	CDBG: \$35,000
	<b>Description</b>	Harford County will use CDBG funds to make interior renovations to their Edgewood facility. The facility provides a variety of supportive services targeting individuals and families in the community.
	<b>Target Date</b>	6/30/2023

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 100 families in Edgewood will benefit from the project.
	<b>Location Description</b>	The project will take place at the Edgewood location of the Epicenter located along Route 30.
	<b>Planned Activities</b>	CDBG funds will be used to make improvements to the common areas including a new floor and drop ceiling.
12	<b>Project Name</b>	Regional AI Coordinator
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affirmatively Furthering Fair Housing
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$6,300
	<b>Description</b>	Harford County will fund a portion of the salary for a Regional AI Coordinator. The AI Coordinator works to guide the implementation of the regional fair housing initiatives to address identified potential impediments to fair housing choice.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	All residents of Harford County will benefit from the implementation of the Analysis of Impediments to Fair Housing Choice.
	<b>Location Description</b>	The Regional Coordinator will work out of the Baltimore Office of the Metropolitan Council (BMC).
	<b>Planned Activities</b>	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 successfully implemented.
13	<b>Project Name</b>	Fair Housing Action Center
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affirmatively Furthering Fair Housing
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$8,000
	<b>Description</b>	Harford County will use CDBG funding for fair housing initiatives. The County will work with the Fair Housing Action Center of Maryland to identify and respond to complaints and inquiries with regard to discrimination in housing.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	All Harford County landlord and tenants benefit from fair housing education, outreach, and testing.
<b>Location Description</b>	This activity will be undertaken throughout Harford County, Maryland.	

	<b>Planned Activities</b>	Planned activities include education and outreach as well as paired testing.
14	<b>Project Name</b>	Community Development Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Community Development Administration
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$205,000 HOME: \$51,591
	<b>Description</b>	Harford County will use CDBG and HOME funds for the administration of the community development program.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	All residents of Harford County will benefit from the successful administration of the community development program.
	<b>Location Description</b>	The activity will take place at the Office of Community & Economic Development located at 15 S. Main Street, Bel Air, MD.
	<b>Planned Activities</b>	Activities include working with project partners, developing a project work plan, documenting project activities, overseeing grant procurement activities, supervising progress of the projects, managing the projected budget, and preparing and submitting performance reports.
15	<b>Project Name</b>	Habitat for Humanity - CHDO Activity
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increase Supply of Housing - CHDO
	<b>Needs Addressed</b>	Increase Supply of Affordable Housing
	<b>Funding</b>	HOME: \$225,000
	<b>Description</b>	Habitat for Humanity Susquehanna, a 501(c)(3) non-profit, will use HOME funds to acquire up to three properties (3) 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 construction costs, such as building materials and operating costs.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Habitat for Humanity will assist three low-moderate income first-time homebuyers purchase a modest home in Harford County.
	<b>Location Description</b>	To be determined.

	<b>Planned Activities</b>	Habitat will purchase and rehab (or newly construct) up to three modest homes that will be sold to income eligible first-time homebuyers.
<b>16</b>	<b>Project Name</b>	Green Street Housing
	<b>Target Area</b>	Route 40 Corridor Municipality
	<b>Goals Supported</b>	Increase Supply of Affordable Housing - Rental
	<b>Needs Addressed</b>	Increase Supply of Affordable Housing
	<b>Funding</b>	HOME: \$250,000
	<b>Description</b>	Green Street Housing will use HOME funds to develop an affordable rental complex with 45 affordable rental units.
	<b>Target Date</b>	6/30/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 45 low-income households will benefit from this activity. There will be one dedicated HOME-assisted unit.
	<b>Location Description</b>	The activity will take place at The Village at Blenheim Run located at 1919 Pulaski Highway, Havre de Grace, Maryland.
	<b>Planned Activities</b>	HOME funds will be used toward new construction of the multi-family affordable housing complex.

## ***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, parts of Abingdon, Aberdeen, and Havre de Grace, has been the most heavily impacted by the COVID-19 pandemic. Funding for supportive housing and homeowner projects will continue to be allocated in low-income areas. However, this year several county wide initiatives have been identified in order to successfully complete goals and objectives set forth in our five-year consolidated plan.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Route 40 Corridor	70
County Wide	10
Municipality	20

- Table 8 - Geographic Distribution

### **Rationale for the priorities for allocating investments geographically**

Specific projects chosen for the FY2023/FFY2022 Action Plan are located in low/mod census tracts where service areas include minority concentrations. A majority of our low/mod census tracts and the minority population is located along the Route 40 corridor which runs west to east in the southern part of the county and encompasses Joppatowne, Edgewood, the City of Aberdeen, and the City of Havre de Grace.

### **Discussion**

Three (3) municipalities receive a percentage of Harford County's CDBG allocation based on population. Out of the three (3) municipalities, two (2) areas have the largest minority concentration in the county. Annual allocations to these two municipalities, the City of Havre de Grace, and the City of Aberdeen, assist areas of minority concentration, as well as low-income persons. The Fair Housing program targets education, outreach, and testing for racial/ethnic discrimination county-wide. In FY2023, Harford

County's Grant-In-Aid (local county funds) for public service activities for affordable housing and homeless prevention is estimated to be approximately \$600,000. These local dollars fund human service providers in low income and minority concentration areas. A majority of this funding is targeted towards the southern part of the county as well. The definition of "area of minority concentration" for Harford County is any area that has a 12% or higher minority concentration. The definition of "area of low-income concentration" for Harford County includes low-moderate households having income below 80% of the median household income.

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

### Introduction

Harford County will use federal and state funds to address the County’s affordable housing needs through the production of new housing units, the rehabilitation of existing units, and rental assistance.

One Year Goals for the Number of Households to be Supported	
Homeless	4
Non-Homeless	998
Special-Needs	21
<b>Total</b>	<b>1,023</b>

- Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	998
The Production of New Units	2
Rehab of Existing Units	21
Acquisition of Existing Units	2
<b>Total</b>	<b>1,023</b>

- Table 10 - One Year Goals for Affordable Housing by Support Type

### Discussion

Harford County will use federal and state funds to address the County’s affordable housing needs through the production of new housing units, the rehabilitation of existing units, and rental assistance.

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 to 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, due to poor credit often resulting from factors related to the pandemic, 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. Each year HUD determines a fair market rent based on bedroom size for each area. In Harford County the 2022 Fair Market Rent (FMR) for a two-bedroom apartment is \$1,395.

During the last five years, Harford County saw a 50% increase in the median contract rent which was \$963 in 2015 and increased to \$1,395 in 2022. According to the most recent American Community Survey data, 57% of all Harford County renter households are housing cost burdened – spending more than 30% of their incomes on housing, supporting the need for additional affordable housing. Harford County will address this need through continued support – in all forms – including use of HOME funding for tenant based rental assistance (TBRA).

Harford County will provide rental assistance to approximately nine hundred ninety-three (993) households using Section 8 housing choice vouchers and provide rental assistance in the form of TBRA to five (5) formerly homeless households. 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, the following should occur: An appraisal of the property will be reviewed and approved by Harford County personnel prior to acquisition. 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 FY2023/FFY2022 CDBG dollars will fund a critical home repair and accessibility program with a goal of assisting twenty (20) homeowner households and rehab a group home occupied by disabled adults with incomes at or below 60% AMI

## ***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, and economic mobility, family self-sufficiency, and financial literacy. The agency injects more than nine million dollars (\$9,000,000) 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 promotes 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 income, very low income, extremely low income, 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, very 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 housing choice voucher program and coordinates a resident advisory board which meets semi-annually. The first in-person RAB meeting was held in March of 2022 after a two-year in-person

hiatus due to the pandemic. The agency actively solicits new members and encourages resident participation 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 three hundred people attend the Harford County's First Time Homebuyer workshops, and one hundred households receive homeownership counseling through the agency each year. In FY2023/FFY2022 OCED will provide a down payment assistance program "Hometown Heroes" to encourage low-moderate income residents to become homeowners in Harford County.

**Havre de Grace Housing Authority's** Family and Resident Opportunity Self-Sufficiency Programs are voluntary programs that assist families in achieving economic self-sufficiency by offering case management and resources including credit and finances, education, employment, and homeownership. Coordinators work one on one with families to develop and accomplish their homeownership goals. Families are assisted in the expansion of their housing opportunities beyond the rental market and can use their accumulated escrow funds to purchase homes in the communities of their choice. From realtor and lender selection to final settlement preparation, individual counseling is provided to make sure the homeownership process goes as smoothly as possible.

The residents living at the Housing Authority have formed the Somerset Manor Residents Association, Inc. (SMRA). The goal of the resident's 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 troubled.

## **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 Office of Community and Economic Development will continue to award local dollars to the Havre de Grace Housing Authority to help fund the Success Project, a program designed to assist residents achieve self-sufficiency. 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 approach or commonly known as a centralized intake location and has designated Harford Community Action Agency (HCAA) to coordinate and routinely screen for housing needs, assess emergency needs, and refer clients to appropriate shelter facilities and prevention services. The assessment portion of this screening process will change from the prior use of the Vulnerability Index Service Prioritization Decision Assistance Tool (VI-SPDAT) to the use of the Self-Sufficiency Matrix. This new assessment tool will look to identify key areas where presenting needs and barriers occur for each household. This measurement will help triage the necessary steps to address basic needs in areas like housing, employment, income, food, childcare, education, healthcare, life skills, social networks, behavioral health, legal concerns, community involvement, harm reduction, physical and cognitive disabilities, and safety. HCAA will then present local Continuum of Care (COC) providers and resources that are community based in Harford County with the hopes to provide ample interventions to support efforts of independence and self-sustainability for each household served.

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 street outreach and case management to individuals where they are located, including encampments, soup kitchens, community-based day time providers and any other location where those who are experiencing homelessness may be found; including the existing emergency shelter where services are routinely offered. An unsheltered encampment committee has been established with members from local and State law enforcement agencies, Harford Community Action Agency, and Office of Mental Health. This collective group of street outreach personnel actively identifies and engages encampments hoping to present interventions that will directly address the episodic homelessness observed. These engagements are also aimed to address other areas than housing to promote self-sufficiency and stability like harm reduction and behavioral health needs.

The Harford County COC has incorporated a handful of COC workgroups but specifically the Re-Entry and Street Outreach workgroup looks to identify households transitioning back into Harford County after experiencing a duration of incarceration. The purpose of this workgroup is to identify the most appropriate interventions to address the areas of need for this targeted population that includes emergency shelter options, permanent supportive housing waitlists, independent housing, behavioral health providers and harm reduction affiliates.

It is the goal of the Harford County Continuum of Care (COC) to increase efforts of identifying appropriate households for the Rapid Re-Housing Program, Permanent Supportive Housing units, COC Housing Programs availability and Rehabilitative Program options in Harford County.

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

The Continuum of Care (COC) partners from the faith-based community have routinely provided an alternative emergency winter shelter for 13 weeks for single adult men and women. This past winter; this intervention was extended to families with children to meet the trends surrounding homelessness in Harford County. This alternative option will be open to households living in places not meant for human habitation and provided shelter, meals, and access to bathing facilities. Community based case managers will offer targeted case management and other supportive services will be offered to assist individuals with servicing any gaps that will increase independence and self-sustainability. Due to the on-going pandemic concerns, there was no rotating aspect for this shelter option but instead, all individuals and families were housed in local motels for the second year in a row.

Helping homeless persons (especially chronically homeless individuals, families with children experiencing incidents of domestic violence, 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.

**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 Program and Permanent Supportive Housing for individuals and families with children. Chronically homeless households are prioritized for referral-based services. Case management services are embedded within the program and assist households in gaining the skills and resources needed to prevent future homelessness while promoting self-sufficiency measures throughout this process.

Sheppard Pratt (formerly Alliance, Inc.) receives funding for Supportive Services for Veteran Families (SSVF) that assist very low-income veteran families who are at-risk or are already experiencing episodic homelessness and present permanent housing options to each household. Case management and short-term rental assistance are a part of the SSVF program that will assist with measure of independence and stability. The Harford County Continuum of Care also has access to VA street outreach and VA Coordinated Entry Specialists that will assist with identifying community-based emergency shelter options or linkages to the Veteran Affairs Supportive Housing (VASH) vouchers to help veteran households obtain permanent and stable housing. Community based subsidized rental communities are also available to qualifying individuals and families in Harford County. Sheppard Pratt also has the Shallow Subsidy Program for veteran adults or families with children to assist with eviction prevention needs and motel voucher assistance to prevent these households from experiencing episodic

homelessness. Veteran households would need to be sheltered in order to qualify for this new community-based resource.

As previously mentioned, the Harford County COC has incorporated a handful of COC workgroups and that also includes an Active by Name list for all veteran households who come through the Coordinated Access doors of HCAA. This workgroup is designed to identify veteran households experiencing episodic homelessness and link these households to VA affiliated emergency shelter, community-based emergency shelters or other VA housing interventions.

Programs offered at HCAA are designed to help individuals or families with children, who are housed but may be at-risk, to remain stably housed by providing eviction prevention assistance. HCAA will also provide other community-based providers and resources to address this area of need with the hopes to keep as many households as possible from experiencing episodic homelessness.

HCAA receives Homelessness Solutions Program grant funds from the state and much of that funding is used for evidence-based interventions like the Rapid Re-Housing Program. Households who are experiencing episodic homelessness are quickly re-housed and receive ongoing case management to ensure clients have the resources they need to remain housed independently. This grant assistance is aimed to address the presenting areas of need for each household to become independent and the financial assistance can be short-term or can be rendered for up to 24 months. Tenant-Based Rental Assistance (TBRA) is used to provide rental support to households who are experiencing homelessness or are at-risk of experiencing homelessness.

The Harford County 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 to incorporate a level of independence and self-sustainability.

**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 publicly 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.

The Harford County Sheriff's Office is responsible for the oversight and operations of the local detention center. The Harford County Sheriff's Office/Detention Center utilizes the Inmate Policy/Handbook to address the Mandated Discharge Policy (ML04) for rules/regulations to govern community services and discharge planning. The Harford County Sheriff's Office leads a quarterly re-entry meeting with stakeholders to review resources, programming, referral processes, gaps, barriers, and jail and community needs.

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.

A grant funded Maryland Community Criminal Justice Treatment Program (MCCJTP) re-entry program in the local detention center targets individuals with severe mental illness who are being released into the community. These individuals are assisted in developing discharge plans that address not only mental health recovery, but housing stability and linkage to entitlements, healthcare, and employment. These re-entry services are linked to Coordinated Entry to begin the housing screening prior to discharge.

## 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.

The following housing and support needs are provided annually:

- **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 Addition** – transitional and permanent supportive housing, addiction treatment services.
- **Persons with HIV/AIDS** – safe, decent, affordable housing; health care services.

## ***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 published an updated Regional Analysis of Impediments to Fair Housing 2020.

### **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**

Harford County will utilize annual CDBG funding to contract with the Fair Housing Action Center of Maryland for fair housing testing enforcement, outreach, training and to provide annual fair housing training for landlords, property owners, property managers and tenants.

Harford County will provide HOME and CDBG funds to support investment in older communities and to provide funds for the rehabilitation to older homes.

Harford County will work with nonprofit and for-profit developers of affordable housing to create affordable housing units in opportunity areas.

Harford County will continue housing counseling and partnerships with lending programs to provide down payment assistance to increase homeownership opportunities for first-time homebuyers.

Harford County will continue to market the Family Self-Sufficiency (FSS) program to underserved communities.

**Discussion:**

Locating decent, affordable housing has always been a struggle for the poorest households. Early in 2022, Harford County increased its exception payment standard to 110% of FMR, hopefully expanding the number of affordable units for households with rental assistance. Harford County is committed to affirmatively furthering fair housing and will continue to take meaningful actions to eliminate factors that impede fair housing choice.

## ***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.

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 sixty 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. Harford County is pursuing discussions with the Maryland Department of Transportation and neighboring counties on possible future transfer points to support post BRAC jobs.

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.

## **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.

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

## **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.

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

Harford County saw a slight uptick in the incidence of lead-paint poisoning. The very slight increase can be attributed to increased testing and a new requirement to report a blood lead level (BLL) test of 5 ug/dl or higher to the Maryland Department of the Environment within 24 hours. Of the 4,993 children 0-72 months tested for elevated blood levels in 2018, only five new cases were reported with 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.

Harford County's poverty rate for families is 6.7% living at or below the federal poverty level. 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. The WAGE Center, a DSS facility located in Havre de Grace, provides services to public assistance clients seeking re-entry to the work force. Formal partnerships exist between the DSS and the following agencies and institutions to provide services on site at the WAGE Center: 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; Susquehanna Workforce Network (SWN) provides work-based training services; and the YMCA of Central Maryland provides certified babysitting services to the children of customers while they participate in WAGE activities and services. Together in one location, the project offers a seamless combination of expert services, avoids duplication of effort, and eliminates the fragmentation of services for the customer.

The Harford County Office Community and Economic Development will continue to provide bus services throughout the county to allow residents access to jobs. OCED will also encourage coordination between all modes of transportation to address gaps in services that exist in the county.

## **Actions planned to develop institutional structure**

Harford County is governed by an elected County Executive and County Council. The County Executive appoints the Director of Community & Economic Development, who oversees the administration of housing and community development funds. 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 \$600,000.00 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 permanent supportive housing. Harford County will also strengthen its commitment to homeless outreach.

## **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 and Halls Cross Roads Elementary Schools), and Leading By Example (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 unemployment, increasing rents, 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 anticipates receiving \$1,114,818 in Community Development Block Grant (CDBG) funds and \$526,591 in HOME Investment Partnership Program (HOME) funds for FY2023/FFY2022.

As shown 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	0
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
<b>Total Program Income:</b>	0

### **Other CDBG Requirements**

1. The amount of urgent need activities	0
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(l)(2)**

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

1. 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 repayment 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 June 1, 2022, for Harford County is \$296,000 for an existing home and \$372,000 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.