



# CONSOLIDATED PLAN FY 2026-2030 (FFY 2025-2029) **DRAFT**

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# Executive Summary

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

### 1. Introduction

Harford County, Maryland, has developed its 5-year Consolidated Plan for FY2026/FFY2025 – FY2030/FFY2029, along with the FY2026/FFY2025 Annual Action Plan, in accordance with federal regulations determined by the United States Department of Housing and Urban Development (HUD), the United States Office of Management and Budget (OMB), and its own Citizen Participation Plan. This comprehensive plan is the result of collaborative efforts involving various stakeholders, including service providers, local non-profit organizations, government agencies, businesses, and individual residents of Harford County.

The Consolidated Plan serves to identify and address the county's priority needs, using both local data and input gathered from community meetings and surveys. It builds upon past planning efforts and incorporates feedback from a diverse range of community voices to ensure that it accurately reflects the most pressing challenges and opportunities facing Harford County. The Annual Action Plan then outlines the specific funding priorities and strategies that will be implemented to achieve the goals set forth in the Consolidated Plan. These goals are designed to be strategic, measurable, achievable, relevant, and timely (SMART), ensuring that the county's community development initiatives are effective and impactful. Needs and goals are outlined per the categories below:

**Housing.** Harford County acknowledges a significant and growing disparity between housing costs and resident incomes. The plan shows a substantial portion of households in the county are cost-burdened, spending more than 30% of their income on housing, which strains their ability to meet other essential needs. The lack of affordable housing options is identified as a key factor contributing to housing instability, particularly for the county's vulnerable populations. Strategies such as housing rehabilitation, new home construction, down payment assistance for first-time homebuyers, and tenant-based rental assistance address this disparity with limited available resources.

**Coordination and Collaboration.** The Harford County Department of Housing and Community Services (DHCS) acts as the main point of contact for coordinating efforts between public and assisted housing providers, as well as health, mental health, and social service agencies. The 2023 merger of the Department of Housing and Community Development with the Department of Community Services has further enhanced this coordination, particularly between housing services and services for the county's senior population through the Office on Aging and Harford Transit LINK. DHCS also oversees the Housing Choice Voucher Program, which requires consistent communication with local housing providers. The department's position within local government facilitates frequent and meaningful collaboration across various departments.

**Addressing Homelessness.** Harford County works closely with the Maryland Balance of State Continuum of Care (MDBoS CoC) and the Harford County Local Homeless Coalition (LHC) to coordinate services and implement strategies to support homeless individuals and families. This collaboration involves a wide

range of organizations, including Public Housing Authorities, affordable housing providers, hospitals, mental health providers, the detention center, schools, legal aid, health departments, recovery services providers, and various agencies providing housing and prevention programs.

**Neighborhood Revitalization.** Through the Southern County Taskforce (SCTF), a collaborative effort involving various county departments, agencies, non-profits, and businesses led by the County Executive, DHCS will target the Route 40 corridor by concentrating funding and supporting local neighborhood organizations. The plan includes activities such as public safety and roadway improvements, community cleanups, recreational opportunities, and support for neighborhood infrastructure.

Harford County's Consolidated Plan emphasizes the county's commitment to addressing housing, homelessness, and community development needs through coordinated and data-driven efforts.

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

Harford County plans to address the following priority needs identified in the Plan Needs Assessment:

- Maintain supply of Affordable Housing
- Provide Shelter/Services to the Homeless Population
- Revitalize Neighborhoods in the Route 40 Corridor
- Maintain Quality of Life for Special Populations

These needs will be addressed by meeting the following goals outlined in the Strategic Plan:

- Improve Quality of Existing Housing – Homeowner
- Improve/Increase Quality Housing – Rental
- Increase Supply of Housing – Homeowner
- Increase Quality Affordable Units – Homeowner
- Increase Quality Affordable Units – Rental
- Improve Existing Housing - Special Populations
- Improve Public Facilities - Special Needs Access
- Improve Public Facilities for LMI residents
- Increase Shelter Beds
- Centralized Access to Resources/Services
- Improve Neighborhood Open and Common Spaces
- Community Development Administration
- Affirmatively Furthering Fair Housing
- Improve Access to Transportation

## **Overview**

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

To be determined after public comment period.

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#### **4. Summary of citizen participation process and consultation process**

Harford County's FY2026/FFY2025 - FY2030/FFY2029 5-year Consolidated Plan and FY2026/FFY2025 Annual Action Plan were prepared in collaboration with various stakeholders, including service providers, non-profits, government agencies, and community members. The Harford County Department of Housing and Community Services (DHCS) is the lead agency in this process. A key component of the plan is addressing the needs of vulnerable populations, with a focus on affordable housing, homelessness, and community development. The plan emphasizes coordination among housing, health, and service agencies to efficiently serve the community.

The **Harford County Stakeholder Survey Community Needs Assessment** was conducted to gather input from the public, revealing a strong need for affordable housing, accessible services, and support for vulnerable groups. 241 individuals responded, the largest population of whom were seniors in Bel Air. Key concerns identified include a lack of affordable housing, transportation access, and the necessity for wraparound services like financial counseling and job training. These findings were presented at community workshops to further refine needs and solutions, which directly influenced the Consolidated Plan's priorities and strategies.

Harford County actively engages in a consultation process to inform its community development efforts. This involves collaboration with agencies like the Harford Community Action Agency and the Local Homeless Coalition to address homelessness and housing needs. The county also coordinates with other public entities, including municipalities and the Maryland Department of Housing and Community Development, to align plans and maximize resources. Citizen participation is prioritized through surveys, workshops, and public hearings to ensure community needs are accurately reflected and addressed in the Consolidated Plan.

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

To be determined following close of public comment period.

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

To be determined following close of public comment period.

#### **7. Summary**

The following documents are included in the Appendices of this Consolidated Plan:

- Harford County Stakeholder Survey Community Needs Assessment Results
- Citizen Participation Plan
- Use of Force Plan – Harford County Sheriff's Office
- Demographics, Housing, and Workforce tables and Infographics
- Housing Data
- Maps showing localized concentrations of population and housing data

## The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	HARFORD COUNTY	
CDBG Administrator	HARFORD COUNTY	Department of Housing & Community Services
HOPWA Administrator		
HOME Administrator	HARFORD COUNTY	Department of Housing & Community Services
HOPWA-C Administrator		

*Table 1 – Responsible Agencies*

#### Narrative

In 2023, Harford County, Maryland created the Department of Housing & Community Services (DHCS), the administering agency for the Community Development Block Grant (CDBG) and Home Investment Partnerships Program (HOME). DHCS prepares Five-Year Consolidated Plans, Annual Action Plans, Environmental Review Records (ERRs), Consolidated Annual Performance Evaluation Reports (CAPERS), the Housing Choice Voucher Program (HCV), and provides oversight for all projects and activities funded with community development dollars. The department is the result of merging the Department of Housing and Community Development with the Department of Community Services, creating better communication with staff who serve specific populations such as the Office on Aging, the Office of Drug Control Policy, and the Office of Disabilities, and Harford Transit LINK. Within DHCS, the Office of Community Development manages federal, state, and local grants that support partner organizations through project and program funding as well as technical assistance through grants monitoring.

#### Consolidated Plan Public Contact Information

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

### **1. Introduction**

Harford County prepared its FY2026/FFY2025 – FY2030/FFY2029 5-year Consolidated Plan and FY2026/FFY2025 Annual Action Plan in accordance with 24 CFR Part 91 and the Harford County Citizen Participation Plan. Harford County collaborated with service providers, local non-profits, government agencies, and other individuals, businesses, and organizations in and around the County. The Consolidated Plan re-establishes priority needs demonstrated in local data and expressed by stakeholders in community meetings and surveys. 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 with 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 Department of Housing and Community Services (DHCS) 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. The merger of Housing and Community Development with Community Services also put Housing and the Office on Aging under the same department, allowing better communication and partnership between health and housing for Harford County's senior population. DHCS oversees the administration of the Housing Choice Voucher Program for Harford County requiring almost daily communication amongst local housing providers.

Because DHCS 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 FY24/FFY23 was the first year the Harford County Local Homeless Coalition (LHC) used Coordinated Entry as part of the Maryland Balance of State Continuum of Care (MDBoS CoC) managed by the Maryland Department of Housing and Community Development (DHCD). 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, making the County more competitive for federal funds, 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 and report back to the Harford County

LHC. Harford County DHCS participates in the LHC as a provider of Tenant-Based Rental Assistance and the referral source for Harford County's freezing weather plan.

The LHC continues to meet bi-monthly. Members of this group include Public Housing Authorities (PHAs), 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, shelters, and the many various organizations providing housing and prevention programs. Members network and confer regarding the programs and assistance administered amongst the shared population of Harford County's homeless clients.

In 2024, the LHC began the Countywide "By-Name List," a single place that prioritizes homeless clients throughout the County based on their need, using the Arizona Self-Sufficiency Matrix (SSM) as a rubric. Homeless service providers, shelters, and other points of access have been trained in the SSM and have been submitting names regularly. The LHC meets bi-weekly for case conferencing to match the most vulnerable clients at the top of the list to housing vacancies first, including Rapid Re-Housing, Permanent Supportive Housing, and Tenant-Based Rental Assistance. 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. 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 assist 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 and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The Harford County Department of Housing and Community Services (DHCS) does not receive ESG funds directly. The Harford Community Action Agency, a 501(c)(3) organization, receives pass-through ESG funding from the Maryland Department of Housing and Community Development (DHCD) in the form of Homeless Solutions Program (HSP) funding. HSP is administered by the Harford Community Action Agency, the designated "Lead Agency" under Maryland DHCD. The LHC 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 Balance of State. These outcomes directly affect the development of policies and procedures and aid in prioritizing funding dollars available through HSP, CoC, and state

funded programs.

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

**Table 2 – Agencies, groups, organizations who participated**

<b>1</b>	<b>Agency/Group/Organization</b>	<b>Harford County Department of Housing and Community Services</b>
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Other government - County Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy
<b>2</b>	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The newly merged department of Housing and Community Services includes the Harford County Housing Agency, the Office on Aging, the Office of Drug Control Policy, Harford Transit LINK, the Office of Disability Services, Office of Human Relations and Mediation, the Office of Children, Youth and Families, and various community-led Commissions. All offices were consulted directly regarding housing and the needs of special populations.
	<b>Agency/Group/Organization</b>	<b>Harford Community Action Agency</b>
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the	Harford Community Action Agency (HCAA) is the lead agency in the Harford County Local Homeless Coalition. HCAA was consulted directly to obtain information on the

3	anticipated outcomes of the consultation or areas for improved coordination?	County's homeless populations and how to address the needs of individuals and families experiencing homelessness.
	<b>Agency/Group/Organization</b>	<b>HABITAT FOR HUMANITY SUSQUEHANNA</b>
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
4	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat for Humanity Susquehanna was consulted directly to assess affordable housing needs. Habitat is Harford County's only CHDO who also administers the County's critical repair program. DHCS provides funding to Habitat addressing a wide array of community development needs.
	<b>Agency/Group/Organization</b>	<b>HARFORD FAMILY HOUSE, INC.</b>
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
5	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Harford Family House was consulted directly to obtain information regarding the County's affordable housing needs, particularly homeless families and unaccompanied youth. Harford Family House operates the County's adult-only shelter - Welcome One, in addition to operating rapid re- housing, transitional housing and permanent supportive housing for individuals and families.
	<b>Agency/Group/Organization</b>	<b>Associated Catholic Charities, Inc.</b>
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans

		Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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 and administers an early head start program.
6	<b>Agency/Group/Organization</b>	<b>The Sexual Assault/Spouse Abuse Resource Center, Inc.</b>
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Employment Service-Fair Housing Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	SARC was consulted directly to obtain information on the County's needs for victims of domestic violence. Its new CDBG-assisted facility expanded Harford County shelter beds for victims of domestic violence at its opening in Summer 2023.
7	<b>Agency/Group/Organization</b>	<b>The Arc Northern Chesapeake Region</b>
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The 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.
8	<b>Agency/Group/Organization</b>	<b>Richcroft</b>
	Agency/Group/Organization Type	Housing

9		Services - Housing Services-Persons with Disabilities Services-Health Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Richcroft 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.
	<b>Agency/Group/Organization</b>	<b>Harford County Sheriff's Office</b>
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services - Victims Agency - Emergency Management Publicly Funded Institution/System of Care Other government - County
10	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Harford County Sheriff's Office was consulted to discuss the County's safety needs, with a special focus on the chronically homeless population and the County's freezing weather plan to ensure individuals experiencing homelessness are safe during inclement weather.
	<b>Agency/Group/Organization</b>	<b>Harford County Emergency Operations Center</b>
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Agency - Emergency Management Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
11	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Harford County Emergency Operations Center was consulted to discuss the County's safety needs, with a special focus on the chronically homeless population and the County's freezing weather plan to ensure individuals experiencing homelessness are safe during inclement weather.
	<b>Agency/Group/Organization</b>	<b>United Way of Central Maryland</b>

	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services- homeless Services-Employment Service-Fair Housing Services - Victims Services - Narrowing the Digital Divide Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The United Way of Central Maryland was consulted to discuss homeless strategy, funding priorities, and rental assistance.
	<b>12 Agency/Group/Organization</b>	<b>Harford County Department of Parks &amp; Recreation</b>
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Education Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Other government - County Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	DHCS consulted the Department of Parks and Recreation directly to establish community projects in the Southern County Taskforce area. The partnership has led to the development of at least 2 projects for FY25FFY24.
	<b>13 Agency/Group/Organization</b>	<b>The Office on Mental Health - Core Service Agency of Harford County</b>
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless Services-Health Services - Victims Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

14		Homeless Needs - Chronically homeless Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Office of Mental Health - Core Services Agency was consulted directly to discuss the unmet mental health needs of the County's low- and moderate- income households.
	<b>Agency/Group/Organization</b>	<b>Mason-Dixon Community Services</b>
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Employment
15	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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.
	<b>Agency/Group/Organization</b>	<b>Havre de Grace Housing Authority</b>
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing Other government – Local
16	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The 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.
	<b>Agency/Group/Organization</b>	<b>The Harford Center, Inc.</b>
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Education Services-Employment
	What section of the Plan was addressed	Housing Need Assessment Non-Homeless Special Needs

	by Consultation?	
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Harford Center 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.
17	<b>Agency/Group/Organization</b>	<b>Harford Community College</b>
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Harford Community College was consulted regarding the County's adult education, literacy, and employment training needs.
18	<b>Agency/Group/Organization</b>	<b>The EPICENTER of Edgewood</b>
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Epicenter of Edgewood was consulted directly 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.
19	<b>Agency/Group/Organization</b>	<b>Upper Chesapeake Health Systems</b>
	Agency/Group/Organization Type	Services-Health Health Agency Agency - Emergency Management Regional organization Business Leaders Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization	Upper Chesapeake Health Systems, under the University of Maryland Medical System, operates the county's two

	consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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.
20	<b>Agency/Group/Organization</b>	<b>Klein Family Crisis Center</b>
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Klein Family Crisis Center was consulted directly to address strategies to house chronically homeless individuals, particularly during inclement weather.
21	<b>Agency/Group/Organization</b>	<b>New Day Wellness Center</b>
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	New Day was consulted directly to discuss the on- going needs of chronically homeless individuals.
22	<b>Agency/Group/Organization</b>	<b>New Service Training Employment Program (NSTEP)</b>
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the	NSTEP was consulted directly to discuss employment training for low-moderate income youth as well as providing opportunities for the chronically homeless.

	anticipated outcomes of the consultation or areas for improved coordination?	
<b>23</b>	<b>Agency/Group/Organization</b>	<b>Sheppard Pratt - SSVF</b>
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Employment Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homelessness Needs - Veterans Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Supportive Services for Veteran Families program was consulted directly on the needs of veteran individuals and families at-risk of homelessness in Harford County.
<b>24</b>	<b>Agency/Group/Organization</b>	<b>755 Alliance</b>
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless Services-Employment Business and Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The 755 Alliance was consulted directly regarding the needs of the Edgewood area within the Southern County Taskforce. Representatives proposed solutions for neighborhood revitalization.
<b>25</b>	<b>Agency/Group/Organization</b>	<b>Fresh Start Furniture</b>
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the	Fresh Start Furniture Ministry was consulted directly on how to leverage in-kind community donations to the benefit of Harford County's citizens in need, including the

	consultation or areas for improved coordination?	homeless, those at-risk of homelessness, and the ALICE (Asset Limited, Income-Constrained, Employed) population.
26	<b>Agency/Group/Organization</b>	<b>MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT</b>
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Services - Narrowing the Digital Divide Agency - Management of Public Land or Water Resources Other government – State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As the agency who oversees the Maryland Balance of State, the Maryland Department of Housing & Community Development was consulted on the state of Harford County's current Coordinated Entry system and how participating agencies can operate within newly established systems.
27	<b>Agency/Group/Organization</b>	<b>INNER COUNTY OUTREACH, INC.</b>
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-homeless Services-Education Business and Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Inner County Outreach was consulted directly regarding the needs of children in the Southern County Taskforce Area and how to leverage funding to benefit their communities at large.
28	<b>Agency/Group/Organization</b>	<b>Hope for the Homeless Alliance</b>
	Agency/Group/Organization Type	Housing

		Services - Housing Services-homeless Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Hope for the Homeless Alliance, a collaborative of local congregations, was consulted directly regarding the state of homelessness in Harford County and the needs of those individuals and families who utilized emergency shelter beds during the winter months.
29	<b>Agency/Group/Organization</b>	<b>The Char Hope Foundation, Inc.</b>
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Char Hope was consulted directly about the needs of Harford County residents in recovery from drug- related addiction and abuse.
30	<b>Agency/Group/Organization</b>	<b>Homecoming Project, Inc.</b>
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-Health Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Homecoming Project was consulted directly about the needs of Harford County residents in recovery from drug-related addiction and abuse.
31	<b>Agency/Group/Organization</b>	<b>Linking All So Others Succeed (LASOS)</b>

	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment Services - Narrowing the Digital Divide Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	LASOS was consulted directly regarding the needs of immigrant populations residing in Harford County, including their demographics, linguistic needs, employment opportunities, and partnerships with Harford County Public Schools.
	<b>32 Agency/Group/Organization</b>	<b>Mann House, Inc.</b>
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mann House was consulted directly about the needs of Harford County residents in recovery from drug- related addiction and abuse.
	<b>33 Agency/Group/Organization</b>	<b>Villages at Lakeview NNC Center</b>
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Village at Lakeview Neighborhood Center was consulted directly regarding the needs of rental housing communities in the Southern County Taskforce area.
	<b>34 Agency/Group/Organization</b>	<b>Edgewood Grocery Outlet</b>
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed	Economic Development Market Analysis

	by Consultation?	
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Edgewood Grocery Outlet, a new business in Edgewood, Maryland, was consulted directly regarding how the County can assist its business development as well as foster its relationship with the community.
35	<b>Agency/Group/Organization</b>	<b>Harford Commons</b>
	Agency/Group/Organization Type	Housing Services - Housing Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Harford Commons was consulted directly regarding the needs of rental housing communities in the Southern County Taskforce area.
36	<b>Agency/Group/Organization</b>	<b>Edgewood Plaza</b>
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The owners of the Edgewood Plaza on Route 40 were consulted directly regarding how the County can assist its business development as well as foster its relationship with the community.
37	<b>Agency/Group/Organization</b>	<b>Maryland Environmental Service</b>
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Maryland Environmental Service was consulted directly regarding employment in the Southern County Taskforce area as well as efforts to involve the community in larger projects to sustain its natural environment.
38	<b>Agency/Group/Organization</b>	<b>Frito-Lay (Pepsico)</b>
	Agency/Group/Organization Type	Business Leaders Major Employer

39	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Frito-Lay was consulted directly regarding employment in Harford County at its plants along the Route 40 corridor.
	<b>Agency/Group/Organization</b>	<b>Ramada by Wyndham Edgewood Hotel &amp; Conference Center</b>
	<b>Agency/Group/Organization Type</b>	Business Leaders
40	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The owners and staff of the Ramada Hotel were consulted directly regarding how the County can assist its business development as well as foster its relationship with the community.
	<b>Agency/Group/Organization</b>	<b>Coppermine CopperPlex</b>
	<b>Agency/Group/Organization Type</b>	Services-Children Regional organization Business Leaders
41	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Coppermine Copperplex, a major sports complex in Edgewood slated for its grand opening in 2024, was consulted directly regarding how the County can assist its business development as well as foster its relationship with the community.
	<b>Agency/Group/Organization</b>	<b>Maryland Department of Commerce</b>
	<b>Agency/Group/Organization Type</b>	Services-Employment Other government - State Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for	The Maryland Department of Commerce was consulted directly regarding business development in the Southern County Taskforce Area.

	improved coordination?	
42	<b>Agency/Group/Organization</b>	<b>Joppa Development and Heritage Corporation</b>
	Agency/Group/Organization Type	Regional organization Business and Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Joppa Development and Heritage Corporation was consulted directly regarding Joppatowne's efforts to highlight its maritime heritage and how to use this heritage to benefit its low- to moderate-income residents.
43	<b>Agency/Group/Organization</b>	<b>City of Aberdeen</b>
	Agency/Group/Organization Type	Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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.
44	<b>Agency/Group/Organization</b>	<b>City of Havre de Grace</b>
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Havre de Grace was consulted on its municipal CDBG strategy and how it would further the goals outlined in the County's Consolidated Plan.
45	<b>Agency/Group/Organization</b>	<b>Town of Bel Air</b>
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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.
46	<b>Agency/Group/Organization</b>	<b>Voices of Hope</b>

	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Recovery and drug addiction
47	<b>Agency/Group/Organization</b>	<b>Revive Us Ministries</b>
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
48	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Homelessness
	<b>Agency/Group/Organization</b>	<b>Route 40 Business Association</b>
	Agency/Group/Organization Type	Business and Civic Leaders
49	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Business
	<b>Agency/Group/Organization</b>	<b>Veni, Vidi, Vici</b>
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization	Recovery and drug addiction

consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
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### **Identify any Agency Types not consulted and provide rationale for not consulting**

The Harford County Department of Housing and Community Services (DHCS) consulted with any and all agencies that play a key role in the planning process or express an interest in assisting in the process. No agencies were knowingly excluded from the planning process.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Maryland Balance of State	The CoC is the primary provider of housing and supportive services for the County's homeless and at risk of homeless population. The goals of the County and the CoC are complementary.
Harford Next	Harford County, Maryland	Harford Next is the County's Master Plan. The goals outlined in the County's Strategic Plan are consistent with Harford Next.

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

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

Harford County, Maryland is an entitlement community, receiving CDBG and HOME funding directly from the US Department of Housing and Urban Development (HUD). Harford County has three incorporated municipalities: Aberdeen, Bel Air and Havre de Grace. DHCS works very closely with the three municipalities to coordinate public services and develop funding priorities.

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

Harford County, Maryland also works very closely with the Maryland Department of Housing and

Community Development (DHCD). Harford County receives pass-through funding from DHCD for neighborhood revitalization and routinely consults with them to identify priority funding areas and areas of opportunity.

**Narrative (optional):**

The Harford County Department of Housing and Community Services (DHCS) sought input from community stakeholders, low- to moderate-income individuals and households, nonprofit and for-profit providers, government agencies, commissions, task forces, and concerned citizens. Members of these groups, recipients of their services, and Harford County citizens had the opportunity to provide input.

In November 2024, DHCS created a comprehensive community survey titled the “Harford County Stakeholder Survey Community Needs Assessment,” posted online and available in print format. The survey collected demographic data on its participants as well as prompted them to rank Countywide needs that can be funded through community development sources. The survey results are included in the Appendices of this document and are summarized in section PR-15 Citizen Participation.

In January 2025, DHCS invited nonprofit and other community stakeholders to two (2) in-person Community Workshops. Each hour-and-a-half session presented the highest-ranked needs outlined in the community survey based on four categories: housing, services, homelessness, and revitalization. More Approximately 50 participants divided into tables organized so each had a diversity of backgrounds and expertise. They used the time to determine their own needs ranking as well as their own solutions rankings. Following each session, DHCS sent a summary of each workshop’s priorities to be included in the Consolidated Plan. These solutions are incorporated into the priority needs, goals, and strategic funding priorities outlined in the Strategic Plan section.

In September 2023, the Harford County Executive publicly launched the “Southern County Taskforce” at the Edgewood Community Center. The Taskforce is a collaboration of all Departments with the goal of revitalizing the Route 40 corridor, specifically in the long-neglected Edgewood/Joppa area. The Administration compiled data, goals, and action points to present to the community for their feedback. Following the September public hearing, the Taskforce meets monthly to evaluate its progress on the action points determined at the September meeting and at subsequent meetings. The Taskforce will presents its progress to the public yearly at the Edgewood Recreation Center to garner feedback and adjust to the community’s changing needs.

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

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

In November 2024, DHCS created a comprehensive community survey titled the “Harford County Stakeholder Survey Community Needs Assessment,” posted online and available in print format. The survey collected demographic data on its participants as well as prompted them to rank Countywide needs that can be funded through community development sources. 241 individuals responded, the largest population of whom were seniors in Bel Air.

The survey shows key insights into community needs directly from members of the public, highlighting a strong emphasis on affordable housing, accessibility, and support services for vulnerable populations. Respondents consistently identify a critical lack of affordable housing and emphasize the need for increased housing assistance, including rental and mortgage support. Transportation access, job training, and wraparound services like financial counseling and mental health support are also frequently cited as essential for improving the well-being of residents.

The survey underscores the importance of addressing the needs of specific groups, including seniors, youth, veterans, and individuals with disabilities, who often face unique challenges in accessing resources. Participants call for greater investment in infrastructure, community facilities, and programs that promote economic stability and social equity. Overall, the data paints a picture of a community grappling with housing affordability, accessibility barriers, and a pressing need for comprehensive support systems to ensure the well-being of all its members.

In January 2025, DHCS presented these survey results to nonprofit and other community stakeholders in two (2) in-person Community Workshops. Each hour-and-a-half session presented the highest-ranked needs outlined in the community survey based on four categories: housing, services, homelessness, and revitalization. More Approximately 50 participants divided into tables organized so each had a diversity of backgrounds and expertise. They used the time to determine their own needs ranking as well as their own solutions rankings. Following each session, DHCS sent a summary of each workshop’s priorities to be included in the Consolidated Plan, outlined below:

### **Key Ideas - January 23**

1. Local tax incentives for developers to keep their houses affordable may keep rehabilitation projects of old housing stock from being "flipped."
2. Existing downpayment assistance programs should be more publicized.
3. Centralized Case Management can make the homelessness system more efficient for clients and for volunteers/staff.
4. Harford County would benefit from a Mental Health in-patient system similar to the one established for recovery homes and patients. The system would alleviate the already burdened homeless services resources.
5. Resources are available to make "tiny home villages" where land is available, where residents could remain in affordable housing but also must be responsible for the maintenance of the entire neighborhood. They could incorporate service projects with local members of the community of all incomes and backgrounds.

### **Key Ideas - January 31**

1. Put together total profit, cash and quality-of-life, across agencies to determine a true Return on Investment for affordable housing in Harford County.
2. Engage the Harford County Department of Planning & Zoning to determine best land use in existing development envelope for more supply—specifically for homeownership.
3. Determine communities in Harford County that are good "Starter Communities," where incentives keep housing prices affordable for young families and individuals starting out.
4. Nonprofits and developers can come together to purchase and develop property in contiguous purchases where zoning is allowed.
5. Businesses and amenities attract communities; services keep them there.
6. Intergenerational building and expanded policies on Accessory Dwelling Units can open up more opportunities within the development envelope. \*Look specifically at existing parsonages owned by churches and nonprofits.
7. Provide incentives to sellers to keep housing affordable.
8. Transit access is a MUST. Work with Transit when placing housing to maintain access to jobs throughout the development envelope.
9. For-profit builders will have a requirement of 15% of homes designated for low-income homeowners.
10. Create public sessions to educate, combat NIMBYism.
11. New homeowners and renters should be able to participate in financial literacy classes—can come in conjunction with payments to homeowners to assist with mortgages.

Along with the Community Workshops, DHCS solicited citizen participation throughout the planning process, in which citizens were given

opportunities to submit written comments via mail and email, provide telephone comments, and provide feedback throughout December, January, and February 2025. DHCS hosted an online Grants Application Workshop for organizations interested in funding projects on January 16, 2025. A Needs Assessment Hearing was held on January 28, 2025 to help direct project funding.

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 DHCS. Public Notices were also announced and shared via email with the Local Homeless Coalition and other local nonprofit listservs. Information regarding public hearings in Edgewood was shared through social media, in local newsletters, and by personal invitation through the Southern County Taskforce.

DHCS staff also presented Needs Assessment Survey data at four (4) of the County's localized Community Advisory Boards (CAB), soliciting direct survey participation from average citizens who do not typically participate in community development conversations. Notably the Edgewood/Joppa CAB and the Jarrettsville/Norrisville/Whiteford/Pylesville CABs each had approximately 50 people in attendance who were given a QR to fill out the needs assessment survey online.

Staff also presented to local senior and special populations groups such as the Young at Heart Club in Havre de Grace, the Human Relations Commission, and the Commission on Disabilities. Each of these groups were given surveys either in print or online.

All survey participants who elected to share their contact information were invited to participate in the two (2) Community Workshops as well as any public hearings. All participants were also invited to review and participate in the public comment for the Baltimore Metropolitan Council's 2025 Regional Analysis of Impediments to Fair Housing Choice.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Minorities  Persons with disabilities  Residents of Public and Assisted Housing Nonprofit / Community Stakeholders	January Workshop 1			
2	Public Meeting	Minorities  Persons with disabilities  Residents of Public and Assisted Housing Nonprofit / Community Stakeholders	January Workshop 2			
3	Public Hearing	Non-targeted/broad community	January Hearing			

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

Harford County, although it continues to grow modestly, has experienced the recent national rise in housing costs. Much like in the rest of the United States, statistics show a widening gap between the cost of housing and residents' income. The following assessment explores this gap, focusing on the existing group of housing cost-burdened residents and acknowledging the potential growth of this population.

The data illustrates that nearly one in five households in Harford County are allocating an unsustainable 30% or more of their earnings towards housing, leaving little buffer for other essential needs. 8% of households are severely cost-burdened, paying over half their income toward rent or a mortgage. Most of these severely burdened families are living on extremely low incomes, making them most likely to experience housing instability and the potential for homelessness. This vulnerability is particularly acute for elderly residents on fixed incomes, single mothers striving to provide for their families, and households supporting individuals with disabilities, who often face additional financial and logistical challenges.

While Harford County has seen a modest increase in population and households over the past decade, the growth in median income has yet to catch up with the escalating cost of housing. This widening disparity has created a situation where a substantial portion of the community, particularly those with the lowest incomes, can be priced out of the housing market. The most pervasive housing problems identified are not related to physical deficiencies or overcrowding, although these issues do exist, but are overwhelmingly tied to housing costs.

Delving deeper into the data reveals stark disparities across different demographic groups. Low-income households, especially those earning less than 50% of the Area Median Income, bear the brunt of this affordability crisis. Within this income bracket, racial and ethnic minority households face a significantly higher likelihood of experiencing housing problems compared to their white counterparts. Notably, Asian, American Indian/Alaska Native, and Hispanic households exhibit disproportionately greater needs, with a considerably larger percentage facing housing cost burdens and other housing-related issues.

The assessment further highlights the unique challenges faced by specific household types. Single mother families, already navigating economic pressures, have seen stagnant income levels over the past decade, while housing costs have surged. This leaves them particularly vulnerable to housing insecurity and potential homelessness, especially when coupled with the added responsibilities of caring for children or family members with disabilities. The recent strain on emergency shelter resources further underscores the precarious situation of this demographic.

The number of households struggling with cost burden, the disproportionate impact on low-income and minority communities, and the heightened vulnerability of specific household types like the elderly and single mothers, all point towards a need to keep the gap from widening further. The solution requires a multifaceted approach that not only focuses on increasing the availability of affordable housing options but also tackles the underlying economic disparities that contribute to housing instability. HUD resources can stem a further increase in homelessness as well as ensure all residents have a safe, stable, and affordable place to call home.

DRAFT

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

### Summary of Housing Needs

Harford County has a disproportionate amount of housing units compared to the income of its residents. With inflation growing since 2021, households with 0-50% Annual Median Income (AMI) are the most vulnerable to housing cost burden. Nearly 20% of all Harford County households pay at least 30% of their income toward housing costs. 8% pay more than 50% of their income toward housing, the majority of whom have extremely low income. These households include those at-risk of homelessness, specifically within the elderly, single mother families, and households including a person with disabilities.

Housing affordability will be crucial to ensure these cost-burdened households remain housed, as higher numbers will be unable to afford a place to live as housing costs continue to rise.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	248,960	253,735	2%
Households	91,725	95,095	4%
Median Income	\$80,465.00	\$94,003.00	17%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	10,520	9,019	15,764	10,214	49,585
Small Family Households	2,410	2,768	5,505	4,505	28,705
Large Family Households	520	668	1,320	1,122	5,440
Household contains at least one person 62-74 years of age	2,757	2,463	4,587	2,279	10,836
Household contains at least one person age 75 or older	2,404	2,220	2,707	1,110	2,829
Households with one or more children 6 years old or younger	1,500	1,339	2,346	1,867	6,119

**Table 6 - Total Households Table**

**Data Source:** 2016-2020 CHAS

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	155	160	90	0	405	34	100	28	39	201
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	184	0	0	25	209	0	45	64	0	109
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	140	69	64	50	323	69	14	165	110	358
Housing cost burden greater than 50% of income (and none of the above problems)	3,195	700	100	10	4,005	2,900	1,313	1,019	164	5,396
Housing cost burden greater than 30% of income (and none of the above problems)	479	1,574	1,364	112	3,529	909	1,535	2,823	1,215	6,482
Zero/negative Income (and none of the above problems)	299	0	0	0	299	339	0	0	0	339

**Table 7 – Housing Problems Table**

**Data Source:** 2016-2020 CHAS

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	3,670	930	255	85	4,940	3,010	1,468	1,269	315	6,062
Having none of four housing problems	1,715	2,405	3,950	2,273	10,343	2,130	4,185	10,264	7,529	24,108
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

**Table 8 – Housing Problems 2**

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,034	1,040	669	2,743	760	952	1,640	3,352
Large Related	220	217	50	487	179	271	284	734
Elderly	1,297	547	194	2,038	2,138	1,360	1,324	4,822
Other	1,425	579	615	2,619	799	357	593	1,749
Total need by income	3,976	2,383	1,528	7,887	3,876	2,940	3,841	10,657

**Table 9 – Cost Burden > 30%**

Data Source: 2016-2020 CHAS

#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	0	0	325	325	680	553	0	1,233
Large Related	0	0	59	59	115	176	120	411
Elderly	1,133	202	40	1,375	1,452	466	404	2,322
Other	0	1,200	135	1,335	704	0	0	704
Total need by income	1,133	1,402	559	3,094	2,951	1,195	524	4,670

**Table 10 – Cost Burden > 50%**

**Data Source:** 2016-2020 CHAS

#### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	304	74	54	50	482	69	49	169	110	397
Multiple, unrelated family households	0	15	10	0	25	0	10	60	0	70
Other, non-family households	20	50	0	25	95	0	0	0	0	0
Total need by income	324	139	64	75	602	69	59	229	110	467

**Table 11 – Crowding Information – 1/2**

**Data Source:** 2016-2020 CHAS

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

**Table 12 – Crowding Information – 2/2**

**Data Source:**

**Comments:**

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

The CHAS data provided does not specifically present single person households but includes multiple categories from which conclusions about these households can be inferred.

Elderly and Small Related households are by far the highest categories experiencing cost burden with 0-50% AMI. 5,342 elderly households make up 40% of the 13,175 households experiencing cost burden with 0-50% AMI. 3,678 of these households own homes instead of rent. By comparison, 9,844 households at 0-50% AMI contain at least one person 62 years of age or older, or 50%. Seniors living on their own ("ageing in place") are a huge portion of cost burdened households in the very low to low-income range.

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

According to 2023 ACS estimates the total noninstitutionalized civilian population in Harford County is 262,179, and 29,368 (11.2%) of those have a disability. Older individuals (65 years and over) have a significantly higher percentage of disabilities, with 24.3% of those aged 65 to 74 and 35.2% of those aged 75 and over having a disability. This age group may be more vulnerable due to fixed incomes, health-related expenses, and the need for accessible housing. Independent living difficulty affects 5.0% of the population, but it affects 11.6% of the population aged 65 and over. This suggests that a significant portion of older adults with disabilities may face challenges in maintaining independent housing. People with ambulatory disabilities (4.8% of the total population, 17.2% of those aged 65 and over) or self-care difficulties (2.0% of the total population, 6.4% of those aged 65 and over) may require specific housing features beyond what is included in the typical housing stock.

In 2024, 1,464 individuals received assistance from the Sexual Assault / Spousal Abuse Resource Center based in Harford County, resulting in legal assistance, counseling, and 9,385 bed nights in the 40-bed safehouse. These stays account for at least 235 people without including turnover. Beds often include mothers with children, all of whom require housing assistance after being temporarily or permanently displaced from their homes.

### **What are the most common housing problems?**

Looking at the "Housing Problems Summary Tables" across all household types, the most common housing problems appear to be:

**Cost Burdened (pays >30% income toward housing costs): 18,544**

**Severely Cost Burdened (pays >50% income toward housing costs): 7,764**

These numbers are significantly higher than those experiencing physical housing deficiencies (lacking kitchen or plumbing) or overcrowding. Therefore, housing affordability, specifically cost burden, is the most common housing problem identified in this data.

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

The data suggests these populations and household types are more affected by housing problems:

**Extremely Low-Income (0-30% HAMFI):** This income group consistently shows the highest numbers across various housing problems, especially severe cost burden. For example, of the 5,110 severely cost-burdened households, a large portion (3,338) fall into the 0-30% HAMFI category. They also have the highest numbers for lacking complete kitchen and plumbing.

**Elderly Homeowners:** At nearly every income level, elderly households make up the highest percentage of those experiencing housing cost burden. Elderly homeowners (2,138) earning 0-30% AMI have the most households of any category at any income level.

**Low-Income Households (0-50% HAMFI):** Combining the 0-30% and 30-50% AMI categories, we see a significant concentration of households experiencing cost burden and physical housing deficiencies within these lower income brackets.

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

Among all households in Harford County, single mother households have experienced the least amount of income growth in the past 10 years. Median income and housing costs rose between 32% and 38%. Most groups kept on par with this change, while others, such as African Americans as a whole, saw a median income increase of more than 50%. Single mothers, however, have maintained the same median income since 2012, sitting just below \$50,000. HUD median income limits place a family of 3 at that income amount at Very Low Income, and therefore highly at-risk of homelessness.

Winter 2024 saw an uptick of young women in the Emergency Rotating Shelter. Harford Family House, per requirements from the Maryland Balance of State, changed its emergency shelter beds for families into rapid-rehousing beds, limiting further the options for this population. Programs such as Anna's House through Catholic Charities provide shelter, rapid-rehousing, permanent supportive housing, and tenant-based rental assistance targeted at families with children (majority single mothers). Families who received tenant-based rental assistance in the past 2 years have either renewed for some other form of assistance, received a Housing Choice Voucher, or maintained on their own.

These single-parent households are burdened even further if they include a family member with disabilities or an elderly parent or grandparent.

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

Harford County, Maryland does not currently provide estimates of the at-risk populations. For CoC-funded activities, Harford County CoC defines its at-risk population as those households earning less than 30 percent of the AMI. Based on the data, we can infer that the **extremely low-income (0-30%**

**HAMFI) and severely cost-burdened households, particularly renters and those with children or disabilities,** are at a higher risk of housing instability and potential homelessness.

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

Based on the CHAS data, the following housing characteristics are linked with instability and an increased risk of homelessness, especially for elderly living alone and single mothers:

**High Housing Cost Burden:** Spending a large percentage of income on rent or mortgage leaves little for other necessities and makes households vulnerable to financial shocks.

**Substandard Housing Conditions:** Lack of complete kitchen or plumbing can indicate poorly maintained or unsafe housing, which may be less stable and could lead to displacement.

**Overcrowding:** Can create stressful living conditions and may be a sign of financial strain, potentially leading to instability.

**Lack of Affordability:** The general lack of affordable housing options for low-income individuals and families puts them at higher risk of housing instability and homelessness.

### **Discussion**

Harford County, much like the rest of the nation, is enduring a significant affordability crisis that affects its most vulnerable residents.

- **High Cost Burden:** The most striking highlight is the sheer number of households, across all categories, experiencing cost burden. A large percentage of households (18,544, or nearly 20%) pay more than 30% of their income for housing, and over 7,000 are severely cost burdened, paying more than 50%. This indicates a significant affordability crisis in the area.
- **Disproportionate Impact on Low-Income Households:** Extremely low-income (0-30% HAMFI) households are disproportionately affected by cost burden. They represent the largest segment within both the cost-burdened and severely cost-burdened categories.
- **Renters are Particularly Vulnerable:** The data clearly shows renters face a higher rate of cost burden compared to homeowners. Additional data demonstrates single mothers are some of the most vulnerable very low-income renters.
- **Elderly Homeowners are Significantly Vulnerable:** Data shows this category has the most affected households of any category.
- **Overcrowding affects 167 households:** Low-income single person households experience this more than any other category. Overcrowding can lead to health and social issues.

In summary, the data highlights a significant housing affordability problem, particularly for low-income households and renters. While physical housing deficiencies and overcrowding exist, they are less widespread than cost burden. Vulnerable populations such as the elderly, those with disabilities, and victims of domestic violence also face significant housing challenges, often compounded by low income.

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

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

### Introduction

Nearly 20% of all Harford County households have at least one of the four housing problems listed below. Of those 20%, 65% are at 0-50% Area Median Income (AMI), making those households the most vulnerable to both affordability and housing problems.

The number shifts even more dramatically when comparing 0-50% AMI households alone, demonstrating continuing racial disparities. 78% of 0-50% AMI households have one of the four housing problems. The percentage of white households in this category is lower, while the percentage for minority groups is higher. Altogether these rates show minority households of very low income are more likely to have a housing problem than very low-income white households.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,269	1,091	841
White	5,995	777	591
Black / African American	1,521	284	225
Asian	219	0	0
American Indian, Alaska Native	60	0	0
Pacific Islander	0	0	0
Hispanic	358	0	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

**Data Source:** 2016-2020 CHAS

\*The four housing problems are:

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

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,080	2,990	0
White	4,089	2,554	0
Black / African American	1,179	209	0
Asian	204	59	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	410	55	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

**Data Source:** 2016-2020 CHAS

\*The four housing problems are:

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

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,090	6,148	0
White	3,800	5,094	0
Black / African American	692	725	0
Asian	159	67	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	323	150	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

**Data Source:** 2016-2020 CHAS

\*The four housing problems are:

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

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,538	7,055	0
White	1,938	5,669	0
Black / African American	273	969	0
Asian	54	130	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	204	159	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

**Data Source:** 2016-2020 CHAS

\*The four housing problems are:

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

### Discussion

HUD requires jurisdictions evaluate disproportionately greater need among any racial or ethnic group. This occurs when a particular racial or ethnic group has housing problems at least ten percentage points higher than the percentage of persons in the category as a whole. 14,349 households have one or more of the four housing problems, or 78% of all households with 0-50% AMI.

- 75% of White households with 0-50% AMI have one or more housing problems.
- 84% of Black / African American households with 0-50% AMI have one or more housing problems.
- 88% of Asian households with 0-50% AMI have one or more housing problems.
- 100% of American Indian / Alaska Native households with 0-50% AMI have one or more housing problems.
- 93% of Hispanic households with 0-50% AMI have one or more housing problems.

Minority groups experience housing cost burden or other problems at larger rates within their lowest income brackets than white households. Asian, American Indian, and most notably Hispanic households experience housing problems at rates 10% or more than the jurisdiction. A vulnerable minority group household is more likely to have a housing problem than a vulnerable white household.

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

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

### Introduction

Nearly 12% of all Harford County households have at least one of the four severe housing problems listed below. Of those 12%, 88% are at 0-50% Area Median Income (AMI), making those households the most vulnerable to both affordability and housing problems.

The number shifts even more dramatically when comparing 0-50% AMI households alone, demonstrating continuing racial disparities. 50% of 0-50% AMI households have one of the four severe housing problems. The percentage of white households in this category is lower, while the percentage for minority groups is higher. Altogether these rates show minority households of very low income are more likely to have a housing problem than very low-income white households.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,788	2,573	841
White	4,849	1,933	591
Black / African American	1,236	569	225
Asian	179	40	0
American Indian, Alaska Native	60	0	0
Pacific Islander	0	0	0
Hispanic	354	4	0

**Table 17 – Severe Housing Problems 0 - 30% AMI**

**Data Source:** 2016-2020 CHAS

\*The four severe housing problems are:

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

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,974	6,079	0
White	2,067	4,574	0
Black / African American	629	769	0
Asian	75	189	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	180	280	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

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

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,125	10,089	0
White	800	8,090	0
Black / African American	127	1,285	0
Asian	59	169	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	90	385	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

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

### 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	463	9,119	0
White	369	7,228	0
Black / African American	33	1,199	0
Asian	25	159	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	344	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

**Data Source:** 2016-2020 CHAS

\*The four severe housing problems are:

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

### Discussion

HUD requires jurisdictions evaluate disproportionately greater need among any racial or ethnic group. This occurs when a particular racial or ethnic group has housing problems at least ten percentage points higher than the percentage of people in the category as a whole. 9,672 households have one or more of the four severe housing problems, or 50% of all households with 0-50% AMI.

- 49% of White households with 0-50% AMI have one or more severe housing problems.
- 55% of Black / African American households with 0-50% AMI have one or more severe housing problems.
- 53% of Asian households with 0-50% AMI have one or more severe housing problems.
- 100% of American Indian / Alaska Native households with 0-50% AMI have one or more severe housing problems.
- 65% of Hispanic households with 0-50% AMI have one or more severe housing problems.

Minority groups experience housing cost burden or other problems at larger rates within their lowest income brackets than white households. Black / African American and Asian households experience the four severe housing problems less than 10% more than the jurisdiction. American Indian and Hispanic households experience housing problems at rates far over 10% higher than the jurisdiction. A vulnerable minority group household, especially a Hispanic household, is more likely to have a housing problem than a vulnerable white household. Based on data regarding housing cost burden, Hispanic households are most likely to be experiencing overcrowding, as the higher severe housing problem number for this group suggests.

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

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

### Introduction:

HUD requires jurisdictions evaluate disproportionately greater need among any racial or ethnic group. This occurs when a particular racial or ethnic group has housing problems at least ten percentage points higher than the percentage of people in the category as a whole. Looking at the 2016-2020 CHAS data provided by HUD, Harford County has several groups disproportionately impacted related to housing cost burden. A housing cost burden is defined as more than 30% of household income going to housing costs. A severe housing cost burden has more than 50% of household income going to housing costs.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	67,587	13,436	11,013	858
White	56,224	9,958	7,869	591
Black / African American	7,048	2,014	2,069	225
Asian	1,550	382	309	0
American Indian, Alaska Native	105	30	60	0
Pacific Islander	0	0	0	0
Hispanic	1,665	718	599	0

**Table 21 – Greater Need: Housing Cost Burdens AMI**

**Data Source:** 2016-2020 CHAS

### Discussion:

Housing cost burden affects 28% of Harford County households, but it disproportionately affects most minority group households more than white and Asian households.

### 28% of households experience housing cost burden

- 24% of white households (-4%)
- 37% of black / African American households (+9%)
- 31% of Asian households (+3%)
- 46% of American Indian, Alaska Native households (+18%)
- 44% of Hispanic households (+16%)

### **16% of households experience severe housing cost burden**

- 11% of white households (-5%)
- 18.2% of black / African American households (+2%)
- 14% of Asian households (-2%)
- 31% of American Indian, Alaska Native households (+15%)
- 20% of Hispanic households (+4%)

American Indian / Alaska Native households are affected the most disproportionately out of all racial/ethnic groups in Harford County, given their small percentage within all households (.2%). In the previous section, data showed income and affordability to be the prime factors in determining housing cost burden, but other factors such as overcrowding came into play more so for Hispanic households than in other populations. Black / African American households nearly meet the 10-percentage point discrepancy with the percentage of all households, and should be considered in determining disproportionate affects.

Most alarming are the 11,013 households who experience 50% or more housing cost burden, or 12% of households. These households are at highest risk of homelessness, and should be targeted to receive assistance or participate in workforce development programs. Racially concentrated areas of poverty in Aberdeen and Edgewood are the primary locations where this population can be reached, hosting the largest concentrations of Black / African American and/or Hispanic households.

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

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

- **0-30% of Area Median Income (AMI) (Extremely Low-Income):**
  - Black/African American: This group consistently shows a disproportionately higher need across multiple measures:
  - Higher rates of "one or more housing problems" and "severe housing problems."
  - Disproportionately higher rates of lacking complete kitchen facilities, lacking complete plumbing facilities, overcrowding, and severe cost burden.
  - Hispanic: This group also demonstrates disproportionately higher needs in this income bracket, particularly regarding overcrowding, lacking complete kitchen and plumbing facilities, and severe cost burden.
- **30-50% of AMI (Very Low-Income):**
  - Black/African American: These households continue to show disproportionately higher rates of "one or more housing problems" and "severe housing problems," as well as with severe cost burden.
  - Hispanic: These households exhibit higher needs than other groups, though often to a lesser extent than Black/African American households, particularly in severe cost burden.
- **50-80% of AMI (Low-Income):**
  - Black/African American: While the absolute numbers decrease, Black/African American households still show a disproportionately high need, especially in severe cost burden, where their rate is often equal to or higher than White households, despite likely representing a smaller proportion of this income group.
- **80-100% of AMI:**
  - Black/African American: Even in this higher income bracket some indication of disproportionate need remains, particularly in the "one or more housing problems" and severe cost burden categories, although absolute numbers are generally lower than in other income brackets.

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

Maintaining affordable housing remains the top priority for these income groups. Group discussions and surveys indicate, however, that related housing problems are endemic to the neighborhoods where these populations live. While assistance to bring equity to these populations is necessary, moving to other places in Harford County is seen as "abandoning" friends and neighbors in established communities. These communities want to see overall investment in their neighborhood spaces and infrastructure in conjunction with housing assistance, so that value will be added to the communities which will promote sustainable decisions by their residents, rather than waiting for the next round of assistance to arrive.

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

Harford County contains one census block group of racially concentrated poverty in Aberdeen. 3029.01, Block Group 2 has the highest concentration of low- to moderate-income residents (92%) as well as a more than 75% concentration of people of color. The area is largely undeveloped and contains one neighborhood of former military housing and one trailer park. Significant investment has gone into these neighborhoods with the development of the North Deen Skate Park as well as two (2) rehabilitated houses sold at an affordable rate to first-time homebuyers through Habitat for Humanity. These neighborhoods are adjacent to Harford Family House's rapid rehousing location, where lower income families leave homelessness and can find more affordable rental housing close by.

On the town/community level, Edgewood has the highest concentration of African American and Hispanic households in the County and is the home to former military housing and the greatest concentration of rental housing. The Southern County Taskforce was formed in 2023 to address disparities in investment for the people of color in this area, creating neighborhood revitalization projects led by both Harford County and members of the community.

DRAFT

## NA-35 Public Housing – 91.205(b)

### Introduction

Harford County, Maryland has two public housing agencies: 1) the Department of Housing and Community Services (DHCS) which oversees the Harford County Housing Agency and 2) the Havre de Grace Housing Authority, Harford County's only public housing facility.

**DHCS** currently administers approximately 1,200 Housing Choice, Mainstream and VASH vouchers with a waiting list of over 2,000 households. The division also administers the Family Self Sufficiency Program (FSS) and Housing Opportunities for Persons with Aids (HOPWA) program which provides additional housing assistance payment vouchers to qualifying households.

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

### Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	1,001	5	905	21	2	68

**Table 22 - Public Housing by Program Type**

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

#### Alternate Data Source Name:

Harford County Housing Choice Voucher Program

**Data Source Comments:** This data set was pulled directly from the regularly updated records of the Harford County Housing Choice Voucher Program.

## Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	21,608	0	20,402	21,734	3,990
Average length of stay	0	0	0	9	0	9	4	1
Average Household size	0	0	0	2	0	2	2	2
# Homeless at admission	0	0	0	40	0	26	14	0
# of Elderly Program Participants (>62)	0	0	0	458	0	437	11	0
# of Disabled Families	0	0	0	627	0	620	7	0
# of Families requesting accessibility features	0	0	0	936	0	868	3	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Alternate Data Source Name:**

Harford County Housing Choice Voucher Program

**Data Source Comments:** This data set was pulled directly from the regularly updated records of the Harford County Housing Choice Voucher Program.

## Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	661	0	584	20	0	57
Black/African American	0	0	0	988	0	936	13	4	35
Asian	0	0	0	6	0	5	0	0	1
American Indian/Alaska Native	0	0	0	14	0	10	4	0	0
Pacific Islander	0	0	0	10	0	8	0	0	2
Other	0	0	0	28	0	27	0	0	1
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 24 – Race of Public Housing Residents by Program Type**

**Alternate Data Source Name:** Harford County Housing Choice Voucher Program

**Data Source Comments:** This data set was pulled directly from the regularly updated records of the Harford County Housing Choice Voucher Program.

## Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	130	0	127	0	0	3
Not Hispanic	0	0	0	871	0	737	37	4	93
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

**Alternate Data Source Name:** Harford County Housing Choice Voucher Program

**Data Source Comments:** This data set was pulled directly from the regularly updated records of the Harford County Housing Choice Voucher Program.

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

Housing Analysts in the Department of Housing and Community Services regularly review housing needs with new and existing Housing Choice Voucher clients. Aside from affordability, the most common needs tenants express are for units with ADA accessibility (elevators or ramps) to floors above or below the ground floor, better parking proximity, and accessible units for larger family sizes (3 bedrooms or higher).

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

**Tenant-Based Vouchers:** 905 total; 79% at 0-30% AMI, 99% at 0-50% AMI. Preferences are established for the elderly, disabled, working families, veterans, and households with dependents.

**VASH Vouchers:** 21 total; Nearly 100% at 0-50% AMI; referred from at-risk or homeless service providers.

**FYI Vouchers:** 2 total, 100% at 0-50% AMI; head of household left foster care aged between 18 and 24 years old.

**Mainstream Vouchers:** 68 total; all are elderly or disabled.

**HAFD:** 16 total, 100% at 0-80% AMI; all heads of household with HIV/AIDS.

**Bridge:** 1 total at 0-30% AMI; statewide program for those on HCV waiting list leaving long-term care and/or nursing homes.

Public Housing and Housing Choice Voucher holders also seek funds for security deposits and application fees. They require credit counseling to maintain their 30% income payment requirements through employment or benefits.

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

Harford County's housing choice voucher program waitlist is composed of primarily extremely low-income households, Black / African American households, and households with a person with disabilities (many elderly). While all populations have a need for decent, affordable, sanitary housing, the largest need for these most vulnerable groups is affordability. The approximately 1,000 voucher holders represent only 5% of the nearly 20,000 households living at 0-50% AMI, many of whom also have one or more severe housing problems. Clearly more affordability is required to alleviate housing cost burden as this number continues to grow. Harford County will continue to fund and support homeless prevention programs and services that target extremely low- and low-income households that assist households achieve housing stability to maintain housing for these vulnerable populations.

### **Discussion**

The Harford County Department of Housing and Community Services administers the Housing Choice voucher program, a critical component of Harford County's housing strategy. The same department includes the Office of Community Development, who administers the County's CDBG and HOME

programs. It also includes the Office on Aging, Harford Transit Link, and the Office of Drug Control Policy, all of whom manage grant programs targeted at the needs of special populations and the community.

When these divisions work together, they develop better, more efficient strategies which target the populations listed above. Clearly, demand for affordable housing outweighs the current inventory. However, by working together to monitor the efficiency of programs and services, Housing and Community Services ensures that scarce federal, state, and local dollars do the most good amidst a need too large for current resources to manage.

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

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## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

Homelessness continues to grow and change in Harford County, faster than the current emergency shelter capacity can address. While the past five years' confirmed numbers in the Point-in-Time Count (PIT) have fluctuated between 140 and 240 individuals on a given night, seasonal beds suggest the actual number to be closer to 250, more than double the current year-round shelter capacity and 25% more when including seasonal beds. Nonprofit agencies provide Rapid Re-Housing, Tenant-Based Rental Assistance, Transitional Housing, and other housing diversion measures through centralized Coordinated Entry, but sources are still limited based on the apparent need.

Harford County sees growing numbers of young women and families and will use CPD funds to address the shelter and wraparound service deficits.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	12	104	120	10	50	120
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	28	39	85	20	30	120
Chronically Homeless Individuals	5	20	25	5	3	240
Chronically Homeless Families	3	0	3	1	1	240
Veterans	1	5	5	0	2	120
Unaccompanied Child	1	6	5	2	2	90
Persons with HIV	0	0	0	0	0	120

**Table 26 - Homeless Needs Assessment**

### Data Source Comments:

Indicate if the homeless population is:                      Has No Rural Homeless

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

Data is available for these numbers.

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### Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	52	24
Black or African American	70	12
Asian	0	0
American Indian or Alaska Native	5	1
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	8	3
Not Hispanic	0	0

Data Source Comments:

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

On a given night, an estimated 12 people in families with adults and children are unsheltered, and 104 are sheltered, indicating a significant need for housing assistance for families with children. Shelter beds are required to close the gap for unsheltered families. For the fewer than 10 homeless veterans (known locally as individual households, not family households), there is a need, with 5 being sheltered on a given night and 1 unsheltered. We cannot directly determine the need for *all* families of veterans from this data.

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

Black/African American individuals represent the largest unsheltered homeless population (70), while White individuals have the largest sheltered homeless population (24). American Indian/Alaska Native individuals are present in both. Asian and Pacific Islander populations reported zero homelessness in this assessment.

Black/African American individuals are disproportionately represented in the unsheltered population compared to their representation in the sheltered population. White individuals make up the largest portion of the sheltered population.

The vast majority of both the unsheltered and sheltered homeless populations are identified as "Not Hispanic." Three (3) unsheltered individuals identified as Hispanic and 8 sheltered individuals reported as Hispanic in this data.

### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Sheltered homelessness (173 individuals) is significantly higher than unsheltered homelessness (47 individuals and 3 families) on a given night in Harford County. Thankfully, a larger portion of the homeless population is accessing shelters, more so than in previous years. However, there is still a notable number of individuals and families living without shelter, so it is imperative that more beds become available to prevent the dangers of exposure.

It is also important to note the number of temporary/seasonal beds. Shelter beds in the warmer months are cut in half, leaving significantly more unsheltered homeless than in the winter.

**Discussion:**

Based on Harford County's annual Point-in-Time (PIT) Count and data collected via HMIS, there is a need for additional emergency shelter beds for 1-2 families as well as single adults, particularly women.

Continued tenant-based rental assistance is necessary to keep homeless households moving from shelter into more sustainable housing. Harford County will increase the number of emergency beds available by 2026, as well as increase the number of supportive housing units available that provide addiction recovery and mental health services.

Growing partnerships with the recovery community through the Office of Drug Control Policy are opening more referrals to local recovery houses, an option lacking significant reporting in HMIS and other homeless system data. DHCS is also working with partners to develop mental health recovery or long-term care that can pull from the homeless system, recovering from the mental healthcare deficit left from the closure of Harford Memorial Hospital in Havre de Grace.

DRAFT

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

### Introduction:

The Harford County Department of Housing and Community Services (DHCS) consulted with various government agencies, nonprofit providers, and community members at large to assess the needs of the following populations:

- Elderly Persons (65 years and older), including Frail Elderly
- People with Cognitive and Physical disabilities, including people with Severe Mental Illness
- People in Recovery
- Victims of Domestic Violence
- Veterans and their families

### Describe the characteristics of special needs populations in your community:

**Elderly Population and Frail Elderly** - Residents aged 65 and over increased from 15.7% of the population in 2019 to 16.9% in 2023, a 1.2% percentage increase. Residents aged 30 to 39, by contrast increased from 12.2% in 2019 to 13% in 2023, a 0.8% percentage increase. Children 14 and under maintained at 18.2% from 2019 to 2023. Related disabilities and fixed incomes, often within 0-50% AMI, make this growing population particularly vulnerable to losing housing if made substandard or no longer affordable.

**People with cognitive and physical disabilities, including people with Severe Mental Illness.** The 2024 Housing Inventory Count (HIC) listed 125 Permanent Supportive Housing (PSH) beds. A national survey from the National Alliance on Mental Illness showed 21.1% of the homeless population experience a serious mental health condition, and 19.9% of veterans suffer from mental illness. Housing, as one of the five (5) social determinants of health, is crucial for this population to remain connected and safe, although their capacity to seek and pay for housing is limited.

**People in Recovery.** Opioid-related overdoses, as well as other drug and alcohol addictions, affect people of all races, income levels, and geographies. Recent funding sources following the pandemic, including major settlements with pharmaceutical companies and legal cannabis tax implementation, have created more staff, more recovery houses, and more connections with insurance for people in recovery. Those who can afford care will likely find a program for recovery. Those who cannot afford care, primarily homeless and extremely low-income households, struggle to take advantage of these growing resources from lack of knowledge, funding, or the ability to connect to free resources in larger healthcare and housing systems such as the Continuum of Care.

**Victims of Domestic Violence.** Harford County's only safehouse for victims of domestic violence finished a major expansion in 2023, raising its bed count to 40 while also providing more specialized accommodations for families with children, including pet care. The 2020 Maryland Uniform Crime Report shows 1,199 incidences of domestically related crimes in Harford County. More realistic numbers based on yearly trends would be closer to 1,300, as crime statistics dropped significantly in all categories

during 2020 due to the coronavirus pandemic stay-at-home mandates. Victims of domestic violence have access to a 24-hour hotline and can receive immediate services including shelter and transitional housing. Not all victims use this resource, however, and may report to a homeless shelter or other housing resource first.

**Veterans and their Families.** 2021 ACS 5-year estimates report 18,820 veterans in Harford County, approximately 9.4% of the population. 7,114 (37.8%) age 65 and older. 523 (2.8%) have an income below the poverty level, 153 (29%) age 18 to 64 and do not have a disability, and 151 (29%) age 65 and over do not have a disability. The highest concentration of veterans with an income below the poverty level are in the Belcamp area, South Bel Air, and the Northern County. The highest concentration of veterans with disabilities are in the Route 40 corridor and South Bel Air. Approximately 200 veterans receive assistance for food through the Harford Community Action Agency, less than half the 523 below the poverty level.

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

DHCS consulted its internal agencies (Office on Aging, Transit, etc.), outside providers, and members of the community at large to make the below determinations.

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

**People with Cognitive and Physical Disabilities, including people with Severe Mental Illness** – safe, decent, affordable accessible housing; in-home support services; transportation; employment opportunities; greater connectivity in behavioral health system.

**People in Recovery** – transitional and permanent supportive housing; addiction treatment services; greater access to recovery system through homeless and healthcare systems.

**Victims of Domestic Violence** – transitional and permanent supportive housing; counseling services; employment opportunities.

**Veterans and their Families** – safe, decent, affordable housing – both rental and owner occupied; accessible housing; in home support services; greater connectivity in behavioral health system.

Care coordination services to assist with applying for disability benefits and DDA. Finding case managers to assist with applications for HUD 811 and following up with the individuals to ensure that they find housing. No cost or low-cost accessibility modifications to housing such as elevators, ramps, and carpet removal. More supportive service options such as recreation activities, day habilitation, residential, care coordination, and nursing/in-home supports for those with disabilities that do not qualify for DDA or are on the waitlist and are not yet old enough to be considered aging adults. These needs are determined based on requests and concerns received directly from citizens in the community and community partner organizations.

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

According to the Maryland Department of Health and Mental Hygiene:

- In 2023, seven (7) people were diagnosed with HIV in Harford County.
- At the end of 2023, there were 550 people living with diagnosed HIV in Harford County.
- Of the new diagnoses in Harford County in 2023, 86.0% were NH-Black, and 14% were NH-White.
- Of the new diagnoses in Harford County in 2023, 43% were among adults ages 20-29 years old, 29% were among those ages 30-39, and 29% were among those ages 50-59. All were male.

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

DHCS will not establish a HOME TBRA preference for people with a specific category of disabilities.

**Discussion:**

People with special needs living in Harford County, much like the very low-income population, have difficulty obtaining and maintaining affordable housing. Elderly people with disabilities often lived on a fixed income of social security and/or social security disability payments, and they cannot afford rising rents or home maintenance costs. Households with special needs rely on housing assistance, support services, and accessible / up-to-date housing and public facilities. Harford County, together with its government and nonprofit partners, work together to ensure that an affordable safety net remains available to assist households who would otherwise lose housing during a crisis. Continued support of these experienced providers is essential to the continued well-being and safety of the many vulnerable households who rely on essential social services.

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

### **Describe the jurisdiction's need for Public Facilities:**

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

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

Priorities for the enhancement of public facilities and services include:

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

### **How were these needs determined?**

The needs for public improvements were identified through the comprehensive planning process, as well as the consolidated planning process. Both processes included consultations with providers and public hearings. The consolidated planning process also included community workshops and a Countywide community survey with more than 200 responses.

### **Describe the jurisdiction's need for Public Improvements:**

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

### **How were these needs determined?**

The needs for public improvements were identified through the comprehensive planning process, as well as the consolidated planning process. Both processes included consultations with providers and public hearings. The consolidated planning process also included community workshops and a Countywide community survey with more than 200 responses.

### **Describe the jurisdiction's need for Public Services:**

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

Community surveys highlighted a need for coordinated case management through a unified system. Service providers in the homeless, recovery, and behavioral health systems identified gaps in communication between them, and how bridging these gaps would bring more efficient and more appropriate services to individuals with the greatest need, especially those with severe mental illness.

In 2024, Harford County established Community Reinvestment and Repair fund, which uses local cannabis tax revenue to target public services and other needs in targeted communities. These communities comprise primarily low- to moderate-income residents as well as concentrations of minority groups such as Black / African American households and Elderly households. Regular grant applications to this program outline special public service needs that may not be addressed through the above-listed needs.

### **How were these needs determined?**

The needs for public services were identified through the consolidated planning process including one-on-one interviews, public meetings, community workshops, and a Countywide community survey with more than 200 responses.

# Housing Market Analysis

## MA-05 Overview

### **Housing Market Analysis Overview:**

Harford County employs a combination of federal, state, and local programs to enhance housing affordability for specific populations. These initiatives include the Housing Choice Voucher Program, Tenant-Based Rental Assistance, and various programs providing both general and elderly-specific publicly assisted rental units. Additionally, the county supports homeownership through down payment assistance and partnerships with organizations like Habitat for Humanity. Permanent Supportive Housing is also available for individuals with disabilities.

A 2023 market analysis reveals that the current supply of affordable housing in Harford County does not adequately meet the community's needs. While a significant portion of multi-family units are affordable for middle-income households, there is a notable shortage of units affordable for very low- and low-income residents, impacting both renters and potential homeowners.

The analysis also identifies key market trends, including a substantial increase in both median home values and median contract rents in recent years. This rise in housing costs places a considerable burden on low-income residents, with a significant percentage of households currently experiencing housing cost burdens.

Regarding the condition of the existing housing stock, the analysis indicates that while generally in good condition, a higher proportion of renter-occupied units exhibit deficiencies. The age of the housing stock is also a factor, with a large share of units being over 20 years old, and a notable risk of lead-based paint in older properties, particularly rentals.

Harford County defines standard housing conditions and also identifies substandard conditions that are suitable for rehabilitation, indicating a focus on improving and preserving the quality of housing in the area.

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

### Introduction

With over 20,000 households in Harford County experiencing housing cost burden, the availability and affordability of housing remain imbalanced for households at 0-50% AMI. This report analyzes the current residential property landscape, based on American Community Survey 2023 data, detailing the distribution of units by type and size, and further examines the existing programs and identified needs for affordable housing across various income levels within the county.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	63,182	59%
1-unit, attached structure	23,376	22%
2-4 units	2,578	2%
5-19 units	11,422	11%
20 or more units	3,130	3%
Mobile Home, boat, RV, van, etc	2,733	3%
<b>Total</b>	<b>106,421</b>	<b>100%</b>

*Table 27 – Residential Properties by Unit Number*

Alternate Data Source Name: American Community Survey 2023 Data

Data Source Comments:

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	233	1%
1 bedroom	612	1%	4,585	21%
2 bedrooms	9,043	11%	8,611	40%
3 or more bedrooms	72,496	88%	8,177	38%
<b>Total</b>	<b>82,151</b>	<b>100%</b>	<b>21,606</b>	<b>100%</b>

*Table 28 – Unit Size by Tenure*

Alternate Data Source Name: American Community Survey 2023 Data

Data Source Comments:

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

Harford County utilizes multiple federal, state, and local programs to make housing units affordable for targeted groups, including:

**Housing Choice Voucher Program (federal):** 1,001 vouchers targeted at very low income (50% AMI) households with preferences for seniors, people with disabilities, and veterans.

**Tenant-Based Rental Assistance (federal):** On average, 15 households per year receive 1-year tenant-based rental assistance, targeted at homeless households and/or households at risk of homelessness (30% AMI).

**Publicly Assisted Rental Units, General (federal):** 1,865 units were publicly assisted. 67% of rental total rental units are affordable to 51-80% AMI, or approximately 12,400 units. Publicly assisted units generally are available to households at 0-50% AMI.

**Publicly Assisted Rental Units, Elderly (federal):** 1,070 units were publicly assisted, specifically for the Elderly population. Publicly assisted units generally are available to households at 0-50% AMI.

**Homebuyer Housing, Existing (federal):** 15 units per year become more affordable for purchase through the DHCS downpayment assistance program, available to households at 0-80% AMI.

**Homebuyer Housing, New (federal):** 3 units per year are constructed by Habitat for Humanity Susquehanna for households at 0-80%. These units have a subsidized soft second mortgage made possible through DHCS HOME funds, allowing for affordable monthly payments.

**Permanent Supportive Housing (federal, state):** 125 permanent supportive housing units are available for households with disabilities, the majority of whom are at 0-30% AMI.

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

22% of Harford County's multi-family rental units are designated affordable. Since 2019, of the 1,083 new multifamily units constructed, 841 were market rate and 242 were designated affordable. These complexes, even the newest ones, are leased to Housing Choice Voucher holders, all of whom receive housing counseling through DHCS.

Designated units would only be lost through the oldest units built in the last 15 years (the typical period of affordability for HOME-invested units). 80 designated affordable housing units were constructed between 2009 and 2014. DHCS will revisit affordability periods with complexes constructed during this period to determine if any of these units should be moved to market rate or higher.

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

Availability does not meet the needs of the population. 67% of multifamily units are affordable for 51-80% AMI households, but only 17% are affordable for 31-50% and 3% for 0-30% AMI. CHAS data reports 4,875 renter households report 0-30% AMI, nearly double the approximately 2,000 units available. 5,500 owner households report 31-50% AMI, more than the 3,700 units available.

Surplus units, however, appear to exist among higher income levels, suggesting that sufficient housing is possible if 1) lower income households receive assistance; 2) lower income households earn more; or 3) units affordable for higher income levels are subsidized or incentivized to become affordable.

Given more than 20,000 Harford County households are cost burdened, it is imperative that any existing affordable housing remains so since there are no other options.

**Describe the need for specific types of housing:**

Based on the discrepancies above, Harford County needs:

***1,500 more rental units affordable for 0-50% AMI.***

***2,000 more owner units affordable for 31-50% AMI.***

***Maintain existing units affordable for these population, as well as for housing cost burdened households at 0-80% AMI.***

***Accessible housing for people with disabilities.***

**Discussion**

Harford County is committed to all its residents, ensuring they have decent, safe, and affordable housing. With growth at 6-8% every 5 years, medium income and housing units keep at the same ratio, but create larger gaps grow between the highest percentile and lowest percentile income households. Households at 0-50% AMI, many of whom work locally in retail and trade jobs, may search for jobs elsewhere if they are forced to move to more affordable areas in neighboring jurisdictions. DHCS will continue to fund projects and programs that target affordable living Countywide.

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

### Introduction

The rising cost of housing in Harford County, as evidenced by a 39% surge in median home values and a 34% rise in median contract rent between 2012 and 2023, presents a growing challenge, particularly for its low-income residents. While the general housing market remains robust for higher income brackets, data from the American Community Survey 2023 and 2016-2020 CHAS highlight a significant affordability gap. Renter households earning below 30% of the Area Median Income face a severe shortage of available units. The information below outlines specific pressures low-income populations undergo to secure affordable housing within Harford County's increasingly competitive market.

### Cost of Housing

	Base Year: 2012	Most Recent Year: 2023	% Change
Median Home Value	280,000	388,400	39%
Median Contract Rent	921	1,238	34%

*Table 29 – Cost of Housing*

**Alternate Data Source Name:**

American Community Survey 2023 Data

**Data Source Comments:**

Rent Paid	Number	%
Less than \$500	1,111	16.9%
\$500-999	3,968	26.1%
\$1,000-1,499	9,354	35.7%
\$1,500-1,999	4,003	16.8%
\$2,000 or more	2,505	4.3%
Total	20,941	99.8%

*Table 30 - Rent Paid*

**Alternate Data Source Name:**

American Community Survey 2023 Data

**Data Source Comments:** Rent shifted to \$1,000 or more for the majority of households.

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	2,040	No Data
50% HAMFI	5,269	4,477
80% HAMFI	12,734	16,463
100% HAMFI	No Data	26,578
Total	20,043	47,518

*Table 31 – Housing Affordability*

**Data Source:** 2016-2020 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,082	1,254	1,548	2,009	2,298
High HOME Rent	862	1,074	1,342	1,674	1,848
Low HOME Rent	862	946	1,136	1,313	1,465

**Table 32 – Monthly Rent**

### Alternate Data Source Name:

American Community Survey 2023 Data

**Data Source Comments:** ACS data includes HUD FY2023 Fair Market rent amounts.

## Is there sufficient housing for households at all income levels?

There is not sufficient housing for all households to live affordably (paying no more than 30% of income toward housing), since more than 20,000 households are cost burdened. 67% of multifamily units are affordable for 51-80% AMI households, but only 17% are affordable for 31-50% and 3% for 0-30% AMI. CHAS data reports 4,875 renter households report 0-30% AMI, nearly double the approximately 2,000 units available. 5,500 owner households report 31-50% AMI, more than the 3,700 units available.

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

Home values and rents have increased as much as 25% within the past five (5) years, reflecting higher interest rates as well as subsidies provided during the pandemic that required landlords to meet HUD Fair Market Rates. A seller's market remains, indicating firm to moderate increases in home value and rent in the coming years. Harford County must be prepared to adjust to these changes until they "level off" by the end of the decade. Low- to moderate-income households, especially 20% of all Harford County households who are cost burdened, will be at most risk of losing their homes as costs rise.

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

HOME and Fair Market Rents remain close to the area median rent of \$1,714, which means they follow as much as 23% increases per year. Housing assistance funds must be prepared to support fewer households if funding remains flat or receives cuts. Serving fewer households requires DHCS and its partners to target the most vulnerable (0-30% AMI, homeless, people with disabilities, elderly, single mother households) more than in previous years. These targets can be developed through subrecipient grant policies and monitoring, as well as developing specific preferences for these populations in programs such as the Housing Choice Voucher program and the local Housing Counseling program.

## Discussion

Harford County's housing market remains strong, generally for households at 80% AMI or higher purchasing homes (and to a lesser extent rental households at 51-80% AMI). Its location remains ideal thanks to its proximity to Baltimore, Philadelphia, the Aberdeen Proving Ground, and Washington, D.C.

Although housing costs have jumped significantly in recent years, they have been on par with a national and, to a greater extent, statewide housing cost jump. A 3-bedroom house worth \$390,000 in Harford County could easily be worth \$490,000 in neighboring Baltimore County, or over \$500,000 in Montgomery County. Harford County, then, remains more affordable for local middle- to high-income households looking for more affordable options.

Low-income households, many of whom already experience housing cost burden, become more at risk of relocating elsewhere should housing costs increase.

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

### Introduction

Harford County's overall housing stock appears to be in relatively good condition. Yet the rental sector has a significantly higher proportion of units with minor deficiencies, potentially impacting the quality of life for renters and indicating a need for more consistent maintenance or investment. Units older than 20 years make up a significant majority of stock (more than 75%), indicating a need for long-term maintenance on major systems such as HVAC. In properties older than 1978, lead-based paint hazards must continue to be monitored. Rental properties older than 40 years are at even more risk of developing substandard conditions and must be reviewed for safety per the newly adopted Harford County Livability Code.

### Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The Harford County Department of Housing and Community Development has adopted the following definitions:

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

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

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

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	14,060	19%	8,045	40%
With two selected Conditions	212	0%	480	2%
With three selected Conditions	18	0%	95	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	60,815	81%	11,359	57%
<b>Total</b>	<b>75,105</b>	<b>100%</b>	<b>19,979</b>	<b>99%</b>

*Table 33 - Condition of Units*

Data Source: 2016-2020 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	17,430	23%	3,248	16%
1980-1999	29,670	40%	6,767	34%
1950-1979	22,864	30%	7,895	40%
Before 1950	5,193	7%	2,087	10%
Total	75,157	100%	19,997	100%

**Table 34 – Year Unit Built**

**Data Source:** 2016-2020 CHAS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	28,057	37%	9,982	50%
Housing Units build before 1980 with children present	9,887	13%	7,690	38%

**Table 35 – Risk of Lead-Based Paint**

**Data Source:** 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	4,730	0	4,730
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

**Alternate Data Source Name:**  
American Community Survey 2023 Data  
**Data Source Comments:**

## Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

The "Condition of Units" table indicates that most occupied housing units in Harford County are in sound condition, for both owner-occupied (81%) and renter-occupied (57%) properties. There is a notable difference between owner-occupied and renter-occupied housing units, however, in the prevalence of minor deficiencies. Renter-occupied units (40%) are more than twice as likely to have minor deficiencies compared to owner-occupied units (19%). The percentage of units with moderate or severe deficiencies is low for both tenures, suggesting that the most critical structural issues are not widespread in occupied units.

The "Year Unit Built" table reveals that more than 75% of housing stock in Harford County, across both owner and renter occupancy, is more than 20 years old (built before 2000). 20 years is a typical marker for maintenance on major systems such as HVAC, roofing, weatherstripping, and water treatment.

Homeowners and renters in units built between 1980 and 1999 (39% of owner-occupied houses and 34% of renter-occupied houses) are at risk of disrepair from deferred maintenance, and may be contributing to the housing units with one or more selected conditions.

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

The "Risk of Lead-Based Paint Hazard" table focuses on units built before 1980, as these have a higher likelihood of containing lead-based paint. A significant percentage of both owner-occupied (37%) and renter-occupied (50%) units were built before 1980, indicating nearly half of the housing stock has the potential for lead-based paint hazards. The table also notes that a substantial number of renter-occupied units built before 1980 have known lead-based paint hazards or house families with children (who are particularly vulnerable to lead poisoning).

Of the 6 Environmental Investigations the Maryland Department of the Environment conducted in Harford County in 2023, 1 was owner-occupied built before 1950, 2 owner-occupied units were built after 1977, and 3 rental units were built after 1977. In 2023, Harford County tested 30.3% of children aged 0-72 months for elevated blood lead levels. Five (5) tested with elevated levels (less than 0.1%). This percentage has remained consistent since 2020.

### **Discussion**

The higher prevalence of minor deficiencies in renter-occupied units, coupled with the older age of the rental stock, suggests that these units may be experiencing more maintenance challenges. Also, the significant risk of lead-based paint in older housing, particularly rentals, can be a serious health concern if not monitored through Lead-Based Paint Remediation requirements and certifications.

Rental units must be adequately maintained and in sound condition. In 2024, Harford County established a livability code for rental units with the ability to condemn buildings unfit for habitation or require landlords to repair damages. Livability code inspectors began enforcing the code resulting in 2 landlords updating their rental housing in 2024.

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

### Introduction

The Harford County Department of Housing and Community Services includes the Harford County Housing Agency, which oversees the local tenant-based Housing Choice Voucher Program. The Havre de Grace Housing Authority is the only Public Housing Authority in the County, administering a single development of rowhouses in Havre de Grace.

### Totals Number of Units

Program Type	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				1,019			0	0	657
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

*Table 37 – Total Number of Units by Program Type*

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

The following programs provide public and assisted housing:

- **The Housing Choice Voucher Program** provides a portion of monthly rent for income-eligible households, many of whom are elderly and people with disabilities who cannot otherwise afford housing.
- **The HOPWA Program (Housing Opportunities for Persons with Aids)** assists income-eligible households that have at least one occupant with a diagnosis of HIV/AIDS.
- **The Family Self Sufficiency Program** helps Harford County households participating in the Housing Choice Voucher program to become financially independent in a five-year timeframe by providing individualized case management and financial literacy.

- **Tenant Based Rental Assistance (TBRA)** provides a 1-year rent subsidy to low-income residents who are either homeless or in need of temporary emergency housing and cannot participate in another housing assistance program.
- **Rapid Re-Housing (RRH)** provides homeless households several months' rent as a launching point for other housing programs such as TBRA.
- **Permanent Supportive Housing**, operated by several nonprofit homeless service providers, provides households with disabilities and the chronically homeless subsidized units where they can stay indefinitely.

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

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

**Public Housing Condition**

Public Housing Development	Average Inspection Score

*Table 38 - Public Housing Condition***Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

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

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

Harford County does not own or operate any public housing units. It partners with the Havre de Grace Housing Authority (HdGHA) to provide public housing to low- and moderate-income families. HdGHA is eligible for capital project funding from the Department of Housing and Community Services (DHCS), Office of Community Development, and receives funding for crucial improvements to this public housing when needs arise.

DHCS provides Housing Counseling to low- and moderate-income families residing in public housing as well as in private housing. Counseling includes finding housing units, addressing landlord/tenant miscommunication, and connecting residents to partnering agencies and nonprofit organizations (such as the Office on Aging) when non-housing related (but connected to housing) needs arise. Housing Analysts assigned to each Housing Choice Voucher program resident are responsible for addressing housing and related concerns.

**Discussion:**

Each year, the Harford County Department of Housing and Community Services (DHCS) successfully administers the Housing Choice Voucher Program, the Family Self-Sufficiency Program, and Tenant-Based Rental Assistance.

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

### Introduction

Harford County maintains a broad network of facilities and services aimed at addressing growing homelessness in the region. Partner organizations offer a range of interventions, including emergency shelters, transitional housing programs and Permanent Supportive Housing. Coordinated through the Harford Community Action Agency (HCAA) and the Local Homeless Coalition, a comprehensive referral system links individuals to mainstream services such as healthcare, mental health support, and employment assistance. Targeted services further address specific needs such as rapid re-housing and shelter for families and individuals, transitional housing for women and children, and permanent supportive housing for the chronically homeless.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	20	20	20	65	0
Households with Only Adults	32	63	13	60	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

**Data Source Comments:** From the 2024 Housing Inventory Count (HIC) for the Maryland Balance of State, compared to local data submitted by homeless shelters.

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

The Maryland Balance of State (MDBoS) Continuum of Care, led by the Maryland Department of Housing and Community Development (MD DHCD), oversees policies and procedures implemented through the Harford County Local Homeless Coalition (LHC). The Harford Community Action Agency (HCAA) acts as the lead agency for the LHC and the primary referral source. The Countywide Coordinated Entry system connects homeless individuals and families ranked by level of need to housing and other resources. Referral partners span from healthcare to employment, recovery to mental health counseling, and more. These include:

**Health Care Services**

- The Upper Chesapeake Health System, managed by the University of Maryland Medical System, manages the County's central hospital, a second in-patient facility in Aberdeen, and multiple related outpatient emergency and specialist clinics. Homeless clients in need of medical assistance can be referred to the medical system for appropriate care.

**Mental Health Services**

- The Office of Mental Health Core Service Agency, part of the Harford County Health Department, provides mental health services to homeless and at-risk clients. 1-800-NEXT-STEP is the central hotline for mental health issues, including connection to Mobile Crisis Teams that can be available for street outreach and crises occurring in shelter.
- The Klein Harford Family Crisis Center provides 24-hour / 7 days a week crisis care for mental health and addiction service calls.

**Employment Services**

- The Susquehanna Workforce Network provides job training and employment placement services to all residents of Harford County.
- New Service Training Employment Program (NSTEP) targets homeless and at-risk individuals with job training, resume-building, and employment referrals.
- Linking All So Others Succeed (LASOS) targets non-English speaking Harford County residents, including homeless and at-risk, with job training, resume-building, employment referrals, and apprenticeship programs.

**Case Management Services**

- New Day Wellness Center in Aberdeen acts as both a Day Center and a source of case management for health and housing for homeless residents.
- New Hope Day Center in Edgewood acts as both a Day Center and a source of case management for health and housing for homeless residents.
- The EPICENTERS of Aberdeen and Edgewood provide food and showers for homeless residents while also connecting them with other essential resources.

**Recovery Programs**

- Voices of Hope operates drop-in centers for people in recovery, connecting them to available

recovery housing.

- CharHope operates a recovery house in the northern part of Harford County and takes referrals from the homeless system.

#### **Coordinated Entry**

- The Harford County Community Action Agency (HCAA) acts as the primary agency managing the By- Name List (BNL), ranking homeless families and individuals by need, then connecting them to housing and services.

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

- **Harford Family House (HFH)** operates five (5) Rapid Re-Housing units (up to 16 beds) for homeless families, 12 units of transitional housing (up to 44 beds) for intact families with onsite case management services. HFH also operates 11 units of permanent supportive housing (up to 51 beds) for homeless and chronically homeless individuals.
- **Harford Family House** also operates the **Welcome One Emergency Shelter**, a 33-bed (27 male and 6 female) facility for homeless adults with on-site case management services. They also provide up to 10 households exiting shelter at least one year of Tenant-Based Rental Assistance.
- **Anna's House Emergency Family Shelter** operates an emergency family shelter for up to four homeless households of women and children with on-site case management services. They also provide up to 6 households exiting shelter at least one year of Tenant-Based Rental Assistance.
- **Anna's House Transitional Housing Program** operates a transitional housing program for up to four households of women with children fleeing from domestic violence with on-site case management services.
- **Hope for the Homeless Alliance Emergency Rotating Shelter and Emergency Winter Shelter** provides shelter for up to 30 adults and 5 families during cold weather months, typically beginning the 3rd week of December and running for 14 weeks.
- **Upper Bay** operates 19 Shelter + Care units of permanent supportive housing with 3 beds dedicated for chronically homeless individuals and 3 units of permanent support housing with 2 beds dedicated for chronically homeless individuals with case management and mental health counseling services provided to residents.
- **The Harford County Department of Housing and Community Services (DHCS)** provides tenant based rental assistance to approximately ten (10) veteran households annually.
- The **Harford Community Action Agency (HCAA)** provides rapid rehousing services to approximately 15 households annually.
- **The Sexual Assault / Spousal Abuse Resource Center (SARC)** operates a 40-bed domestic violence shelter and provides rapid rehousing for up to three households annually.

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

### Introduction

Harford County recognizes the diverse housing and supportive service needs of its special populations. Specifically, the Harford County Office of Disabilities identified the need for increased case management support for housing applications and the provision of accessible housing modifications. To address these and other needs, Harford County actively supports programs facilitating the transition of individuals from health institutions to appropriate supportive housing, including grants for improving group homes for individuals with disabilities, financial support for addiction recovery and residential treatment programs, and the continuation of the Critical Ramp and Repair Program for low-to-moderate-income homeowners, many of whom are elderly or have disabilities. The establishment of the Opioid Restitution Fund and the ongoing administration of VASH and HOPWA programs further underscore the county's dedication to providing housing assistance to these populations.

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

According to the Harford County Office of Disabilities, finding case managers to assist with applications for HUD 811 and related housing counseling are two (2) of the highest priorities for persons with disabilities and related populations. Additionally, existing and new housing for people with disabilities require no cost or low-cost accessibility modifications such as elevators, ramps, and carpet removal.

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

The following programs assist people returning from mental and physical health institutions to search for supportive housing:

- Harford County Community Action Agency
- Harford County Department of Health, Adult Evaluation and Review
- Maryland Department of Human Services, Project HOME
- Harford County Office on Mental Health, Permanent Supportive Housing Initiative

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

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

- Grant funding to Richcroft, Inc. for the improvement of a group home for people with disabilities in Harford County.
- County Grant-in-Aid funding for addiction recovery programs and residential treatment programs – Harford County funds several residential recovery programs including Homecoming, Inc., Mann House, Char Hope, and Voices of Hope.
- Grant funding to Habitat for Humanity Susquehanna to operate the Critical Ramp and Repair Program, which provides essential rehabilitation to homes owned by low- to moderate-income households, many of whom are elderly and with a disability.
- Establishment of the Opioid Restitution Fund by the Office of Drug Control Policy, opening significant pharmaceutical settlement funds to finance gaps and new initiatives in the Countywide recovery system, including in housing.
- Continued administration of the VASH and HOPWA programs. Harford County provides housing assistance payments to veterans and persons living with HIV/AIDS and their families and supports the goal of increased housing for special needs populations.
- Continued funding of programs for the elderly and frail elderly – Harford County offers a variety of programs and services through its Office on Aging to meet the special needs of our senior population and supports the goal of increased housing for special needs populations.
- One of Harford County’s Strategic Plan goals is to “Improve Existing Housing – Special Populations,” encompassing each effort listed here.

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

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

- Grant funding to Richcroft, Inc. for the improvement of a group home for people with disabilities in Harford County.
- County Grant-in-Aid funding for addiction recovery programs and residential treatment programs – Harford County funds several residential recovery programs including Homecoming, Inc., Mann House, Char Hope, and Voices of Hope.
- Grant funding to Habitat for Humanity Susquehanna to operate the Critical Ramp and Repair Program, which provides essential rehabilitation to homes owned by low- to moderate-income households, many of whom are elderly and with a disability.
- Establishment of the Opioid Restitution Fund by the Office of Drug Control Policy, opening significant pharmaceutical settlement funds to finance gaps and new initiatives in the Countywide recovery system, including in housing.

- Continued administration of the VASH and HOPWA programs. Harford County provides housing assistance payments to veterans and persons living with HIV/AIDS and their families and supports the goal of increased housing for special needs populations.
- Continued funding of programs for the elderly and frail elderly – Harford County offers a variety of programs and services through its Office on Aging to meet the special needs of our senior population and supports the goal of increased housing for special needs populations.

One of Harford County's Strategic Plan goals is to "Improve Existing Housing – Special Populations," encompassing each effort listed here.

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Harford County has identified the following negative effects of public policies on affordable housing and residential investment:

#### **Lack of incentives to maintain affordability.**

While investments such as the HOME Investment Partnership and Low-Income Tax Credit properties establish periods of affordability (15 years or more for large investments), little other incentives are available to not only develop affordable housing but also keep it affordable. Incentives for homeowners or landlords to maintain affordability, through tax credits or loans, are available in other jurisdictions as measures to keep a sufficient percentage of housing stock affordable to households at 0-50% AMI.

#### **Lack of adequate public transportation between rural and urban centers, workforce with employment centers.**

Harford Transit LINK, Harford County's public bus service, runs Monday through Friday from 4am until 9pm, except on County holidays. Transit LINK operates under the approval of the Maryland Public Service Commission and continues to expand its services according to the public's growing needs.

The municipalities of Aberdeen, Havre de Grace, and Bel Air, as well as the census designated places of Joppa and Edgewood, make up the nodes of the "upside-down T," Harford County's development envelope along the I-95, US-40, and Route 24 corridors. Increased population in these areas will lead to higher demand for transit services. Outside this area, a high-density area north of Route 1 between Bel Air and Forest Hill has developed in the past ten years, and it has no transit service.

According to census data, there are relatively few households without vehicles in Harford County, and the greatest concentration of those households are in areas served by the current fixed-route service. Persons living below the poverty line are heavily concentrated in areas along the US-40 corridor, areas currently served by Harford County Transit's fixed routes. There are also significant numbers of people below poverty in areas with more limited service in Joppatowne, in Abingdon near Box Hill/Constant Friendship, and in south Bel Air between Route 24 and South Main Street. The main concentration of below poverty households living more than one mile from any fixed routes is south of Route 1 in Darlington, in the northeast part of the County. Elderly, youth, and disabled populations are distributed throughout Harford County, including often in areas not served by public transportation.

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

**No zoning requirement or incentive for the inclusion of affordable housing in new developments.**

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

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

### Introduction

Harford County's economic landscape is characterized by a diverse business sector, with significant employment in Education and Health Care Services, Professional, Scientific, and Management Services, and Public Administration. While a considerable portion of the workforce commutes outside the county, sectors like Arts, Entertainment, Accommodation, and Food Services, as well as Wholesale Trade, show a surplus of jobs over local workers, indicating potential for growth. The workforce exhibits a strong educational foundation, with a lower percentage of residents lacking a high school diploma and a higher percentage holding post-graduate degrees compared to national averages, likely influenced by the presence of Aberdeen Proving Ground (APG), a major economic driver and research hub. Anticipated economic growth, projected to outpace national averages, underscores the need for continued workforce development initiatives, business support, and robust infrastructure, particularly in transportation and technology. Harford County actively engages with educational institutions like Harford Community College and Harford County Public Schools, as well as regional workforce organizations, to align training programs with business needs.

### Economic Development Market Analysis Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	524	370	0	0	0
Arts, Entertainment, Accommodations	9,839	10,383	7	12	5
Construction	9,555	5,217	7	6	-1
Education and Health Care Services	33,299	21,745	23	25	2
Finance, Insurance, and Real Estate	8,661	4,909	6	6	0
Information	1,729	1,134	1	1	0
Manufacturing	10,091	4,967	7	6	-1
Other Services	6,166	6,340	4	7	3
Professional, Scientific, Management Services	20,627	6,569	14	8	-6
Public Administration	17,536	4,265	12	5	-7
Retail Trade	14,856	13,164	10	15	5
Transportation and Warehousing	8,457	3,652	6	4	-2
Wholesale Trade	1,995	2,745	1	3	2
<b>Total</b>	<b>143,335</b>	<b>85,460</b>	<b>--</b>	<b>--</b>	<b>--</b>

*Table 40 - Business Activity*

**Alternate Data Source Name:**

Harford County Countywide Demographics

**Data Source Comments:**

## Labor Force

<b>Total Population in the Civilian Labor Force</b>	<b>137,433</b>
Civilian Employed Population 16 years and over	131,670
Unemployment Rate	4.11
Unemployment Rate for Ages 16-24	14.44
Unemployment Rate for Ages 25-65	2.58

**Table 41 - Labor Force**

Data Source: 2016-2020 ACS

<b>Occupations by Sector</b>	<b>Number of People</b>
Management, business and financial	40,530
Farming, fisheries and forestry occupations	3,593
Service	11,248
Sales and office	28,610
Construction, extraction, maintenance and repair	9,568
Production, transportation and material moving	7,565

**Table 42 – Occupations by Sector**

Data Source: 2016-2020 ACS

## Travel Time

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
< 30 Minutes	58,633	48%
30-59 Minutes	46,301	38%
60 or More Minutes	16,913	14%
<b>Total</b>	<b>121,847</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2016-2020 ACS

## Education:

Educational Attainment by Employment Status (Population 16 and Older)

<b>Educational Attainment</b>	<b>In Labor Force</b>		<b>Not in Labor Force</b>
	<b>Civilian Employed</b>	<b>Unemployed</b>	
Less than high school graduate	4,000	339	2,585
High school graduate (includes equivalency)	23,815	1,425	6,865
Some college or Associate's degree	33,430	1,071	7,729
Bachelor's degree or higher	47,220	688	5,064

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2016-2020 ACS

## Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	240	438	447	1,146	1,808
9th to 12th grade, no diploma	2,308	1,004	1,097	2,813	3,545
High school graduate, GED, or alternative	7,444	7,628	5,945	18,660	13,659
Some college, no degree	6,465	7,640	6,049	16,519	8,120
Associate's degree	1,644	2,928	2,568	7,108	2,334
Bachelor's degree	2,425	8,014	8,694	14,978	6,059
Graduate or professional degree	135	4,009	6,608	11,229	5,543

**Table 45 - Educational Attainment by Age**

Data Source: 2016-2020 ACS

## Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	526,855
High school graduate (includes equivalency)	977,699
Some college or Associate's degree	1,461,947
Bachelor's degree	1,719,218
Graduate or professional degree	2,033,824

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2016-2020 ACS

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

Based on the Business Activity table, Harford County's largest employment sectors also have workers in surplus, meaning a portion of them work outside Harford County. The only category that has more jobs than workers is in Arts, Entertainment, and Food Services.

- **Education and Health Care Services:** This sector has both the highest number of workers (33,299) and the highest number of jobs (21,745). Not only do a significant portion of Harford County residents work in this field in the County, more than 10,000 work in this field outside the County.
- **Professional, Scientific, and Management Services:** This sector has the second highest number of workers (20,627) and a significant number of jobs (6,569).
- **Public Administration:** This sector has a substantial number of workers (17,536) and jobs (4,265).
- **Retail Trade:** This sector also has a significant number of workers (14,856) and jobs (13,164).
- **Manufacturing:** This sector employs a notable number of workers (10,091) and has a moderate number of jobs (4,967).

- **Arts, Entertainment, Accommodation, and Food Services:** This sector has a considerable number of workers (9,839) and a high number of jobs (10,383).
- **Construction:** This sector has a significant number of workers (9,555) but a lower number of jobs (5,217).
- **Finance, Insurance, and Real Estate:** This sector has a notable number of workers (8,661) and a moderate number of jobs (4,909).
- **Transportation and Warehousing:** This sector employs a moderate number of workers (8,457) with a lower number of jobs (3,652).

### **Describe the workforce and infrastructure needs of the business community:**

**Professional, Scientific, and Technical Services** are expected to grow, an encouraging sign given it is believed a sizeable portion of this work is connected to highly valuable projects at Aberdeen Proving Ground. The growth in the Accommodation and Food Service sector may be an indication of expected population growth in Harford County over the next decade.

**There are areas for growth that could be met with existing unemployed residents.** The "Jobs less Workers %" column indicates sectors where the number of jobs is higher than the number of workers. This is particularly notable in **Arts, Entertainment, Accommodation, and Food Services (5%)** and **Wholesale Trade (2%)**. This suggests a potential **need for more workers to fill available positions in these sectors.**

**There is a higher concentration of skilled and service labor.** The largest sectors include both highly skilled (Education, Healthcare, Professional/Scientific) and service-oriented (Retail, Accommodation/Food Service) roles, implying a need for a diverse workforce with varying skill levels and training requirements.

**Young workers may face more significant challenges than in the past.** The much higher unemployment rate among the 16-24 age group (14.44%) indicates young people may have difficulty entering the workforce in lieu of entering higher education. Lack of experience, educational attainment, or competition for entry-level positions may all be a factor. The discrepancy suggests a potential need for workforce development programs and opportunities specifically targeted at this age group. **A large labor force suggests a potential pool of workers for local businesses.** However, the skills and availability within specific sectors (as indicated in the "Business Activity" table) need to be considered.

**A significant majority of residents (over 82%) have a commute time of less than 30 minutes,** suggesting that many people work within or relatively close to Harford County. Maintaining and improving local and regional transportation infrastructure to support daily commutes is key, especially regarding traffic flow and road maintenance within a 30-minute radius.

**Technology Infrastructure is essential.** The presence of the "Information" and "Professional, Scientific" sectors underscores the need for robust broadband and telecommunications infrastructure.

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

The outlook for Harford County's economy is strong, with 15 of the 17 studied industries projected to grow or remain constant in total contributions to gross regional product (GRP), while 15 of the 19 studied industries are projected to grow or remain constant in total employment. In sum totals, Harford County's GRP is projected to grow by a total estimate of \$2.5 billion dollars by 2030. The County is also projected to add nearly 8,000 jobs, a total increase of 6% over the next decade, or 0.6% annually. In comparison, the Bureau of Labor Statistics in August 2024 projected an annual national employment growth of 0.4% over the 2023 -2033 decade, or 4% total employment growth. Harford County's growth in the next decade can therefore be projected as 50% better than the projected national average. It is incumbent on the County to ensure that it can both retain its student population following graduation from high school and/or college while attracting young professionals from the surrounding region, or the workforce pool will fall behind the anticipated business growth.

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

The County's population is very well educated in comparison to the national average, despite having only a limited number of 4-year degree programs offered through a partnership between Towson University Northeastern Maryland and Harford Community College. Only 6% of the County's working-age populations did not have a high school diploma in 2022, compared to the national average of over 12%, according to the National Center for Education Statistics. Likewise, the County's most educated residents also outperform national averages, as 18% of County residents possess post-bachelor's degrees as compared to 14% nationally. Post-graduate education is essential at nearby Aberdeen Proving Ground, a significant military research and development, acquisition, and test installation.

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

Community stakeholders universally praise the quality of Harford County's local education entities, Harford Community College (HCC) and Harford County Public Schools (HCPS). Both HCC and HCPS have robust community liaison programs which are ready and willing to provide educational opportunities in line with the needs of the County's business community.

Harford County continues to support these liaison programs to ensure they reach across the entire range of County businesses and industries. Trusted regional workforce organizations such as the Susquehanna Workforce Network (SWN) and the Northeast Maryland University Research Park (NEMD-URP) add more opportunities to connect skilled and unskilled workers alike. Harford County, through the Office of Economic Development, actively promotes these programs to the County's business community.

Finally, the County's local educational entities often require resourcing support for workforce training curriculum. This support includes sourcing adjunct faculty and trainers and acquiring specialized equipment for classrooms – a particularly important need for manufacturing workforce training.

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

In 2023, the Board of Directors of the Greater Baltimore Committee (GBC) called for the creation of a regional strategy centered on advancing economic opportunity. Developed with input from an array of partners and stakeholders, All In 2035: A Ten-Year Economic Opportunity Plan for the Baltimore Region (All In | 2035) lays out a bold agenda that will determine the focus of GBC's organizational priorities and help guide private and public investments over the next decade. The plan's forward-looking approach reflects GBC's desire to ignite transformational change and to spur new regional collaborations throughout the Baltimore Region (Anne Arundel, Baltimore, Carroll, Cecil, Harford, and Howard Counties, and Baltimore City).

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

Aberdeen Proving Ground (APG) is a 72,000-acre military installation located in the County with more than 20,000 military, civilian, and contractor employees. APG is the largest employer in the County and one of the largest in Maryland. APG is a nexus of economic activity, with thousands of workers and a multibillion-dollar economic impact to the region's R&D and technology economy. Historically a test and evaluation facility, APG has evolved into a center for science and technology, serving as a hub of R&D, especially in cybersecurity. Extensive research at APG creates an opportunity to scale up tech transfer for products and services with private market potential and connect private sector entrepreneurs with defense contractors onsite. The planned BioManufacturing Catalyst program in the County, part of the Baltimore Tech Hub project portfolio, leverages proximity to APG and institutional expertise and talent around manufacturing research, development, and testing and developing a resilient national supply chain for defense. Building this industry can utilize unskilled labor into higher-paying positions as well as attract skilled labor that opens more opportunities for service and retail industries.

**Discussion**

Harford County continues to grow and attract residents thanks to the area's proximity to Baltimore and Washington, D.C. The County's job growth excels over national trends, and it will be incumbent upon local government to ensure all residents have equal access to employment opportunities.

## MA-50 Needs and Market Analysis Discussion

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

HUD defines housing problems as (1) lacks complete kitchen facilities; (2) lacks complete plumbing facilities; (3) more than one person per room; and (4) housing cost burden greater than 30 percent of income. Harford County has a significant number of households that have housing problems, the majority of whom are households living at or below 80% of AMI. Not surprisingly, the highest concentration of low- to moderate-income households overlap with the highest concentrations of households with housing problems. They are most prevalent in the southern part of Harford County along the Route 40 corridor, specifically in Aberdeen and Edgewood.

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

HUD defines an area of racial concentration as “A neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority’s percentage in the housing market as a whole”. For the first time, Harford County contains a Racially or Ethnically Concentrated Area of Poverty (R/ECAP), which HUD defines as:

- A census tract that has a non-white population of 50 percent or more (majority minority) and
- A census tract where the poverty rate is at least either 40 percent or three times the average tract poverty rate for the metropolitan area, whichever is lower. In the Baltimore region, three times the average tract poverty rate is 36.6%.

Outside census tracts in Edgewood, Perryman, and Aberdeen which have been traditional areas of racial concentration, Census Tract 3029.01 now enters the R/ECAP designation. Within the tract is Harford Family House’s Rapid Re-Housing location, New Day Wellness Center, a mobile home park, and 2 neighborhoods with a high concentration of Section 8 and Senior housing residents. Low- to moderate-income resident concentration is more than 90%.

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

The Route 40 corridor contains some of Harford County’s most established communities with many great qualities, including proximity to shopping, transportation, and employment. However, they face challenges such as higher crime rates per capita than the rest of the County and lower rates of high school graduation than the rest of the County. These communities also contain a high percentage of the County’s older housing stock and are target areas for redevelopment and renovation. Two (2) new neighborhoods have been developed in Edgewood within the past 7 years, and 2 large housing developments are underway north of I-95 in Belcamp and in Aberdeen.

### **Are there any community assets in these areas/neighborhoods?**

Route 40 communities contain older, established neighborhoods located along the Route 40 corridor. These communities are conveniently located close to amenities as well as served by Harford Transit. In

addition, the County has focused investments in these areas and most recently, built new middle and high schools, improvements in senior centers, and investments in infrastructure.

Edgewood and Joppa are located just north of the Edgewood Peninsula of Aberdeen Proving Ground, having the potential for new technology industries to move into the area. Riverside and Belcamp are near to military contractor installments such as Booz Allen Hamilton. Aberdeen and Havre de Grace are home to industries such as PepsiCo and Evonik.

Growing community assets are coming to Edgewood through development by the 755 Alliance, a local Community-Based Development Organization (CBDO) injecting new life and investment in historically underrepresented neighborhoods.

**Are there other strategic opportunities in any of these areas?**

Harford County has identified these communities as geographic funding priorities. Now with access to both 20% of Harford County's Community Development Block Grant entitlement amount as well as Neighborhood Revitalization funding through Maryland's "Sustainable Communities" designation, Edgewood is slated for more than \$1 million in community development funding over the next five years. These areas' current affordability combined with new life injected into their neighborhoods will make them into attractive areas for private investments again.

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

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

In 2021, Harford County partnered with ThinkBig networks to install broadband in small, hard to reach areas of the northern County including Darlington, Street, Norrisville, Jarrettsville, Cardiff, and Churchville. Community members can contact ThinkBig to extend lines to their neighborhoods and homes. Broadband lines are established and readily available in the Route 40 corridor, providing access to low- to moderate-income households. Their access, however, depends on WiFi infrastructure built into each rental housing complex or unit.

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

Service providers include Verizon, Armstrong, DirecTV, and others, but are more limited in northern areas of the County. Where ThinkBig installs new fiberoptic lines, providers are more likely to give access.

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

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

In 2024, FEMA released updated climate change flood maps which expand flood zones along creeks running to the Chesapeake Bay. Harford County's Nuisance Flood Plan, in cooperation with fire service, law enforcement, swift water rescue, emergency services, state and county highways identified roads – not necessarily in flood plains – that could be at an increased risk for flooding, caused by hazards due to changing climates. The County also maintains a Hazard Mitigation Plan which is utilized to eliminate or reduce future damage from hazards which could protect the health, safety, and welfare of residents.

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

Unfortunately, low- to moderate-income households are less likely to have disposable income to purchase flood insurance. Climate Central estimates a 59% risk of at least one flood over 6 feet occurring between today and 2050 in the Harford County area. For the Havre de Grace area (located in the southern part of the county), the risk is estimated at 45%. According to the Insurance Information Institute, only 37% of renters buy renters' insurance, while 97% of homeowners carry homeowners' insurance. Presumably, if only 1/3 of renters purchase renters' insurance, far fewer will opt for flood insurance, leaving most low- to moderate- income households on the Route 40 corridor vulnerable to flood damage and the associated costs.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

Harford County is committed to addressing the housing and community development needs of its diverse population, with a particular focus on low- and moderate-income residents. The following strategic plan recognizes several key geographic priorities, priority needs, and existing partnerships that can be bolstered by concentrated funding strategies.

Geographic priority is most notably in the **Route 40 Corridor**, which has been identified as an area with a high concentration of low-income households. The Harford County Department of Housing and Community Services (DHCS) will target revitalization and sustain affordable housing in this area by concentrating funding and by supporting the Southern County Taskforce (SCTF), a collaborative effort of various county departments, agencies, non-profits, and businesses led by the County Executive to enhance the quality of life in these areas.

Harford County has established a strong institutional delivery structure to implement its strategic plan. The Department of Housing and Community Services collaborates with the Maryland Department of Housing and Community Development, the Harford County Departments of Social Services and Health, and numerous non-profit organizations. This network of partners will play a crucial role in delivering a range of services, including housing assistance, homeless support, and community development initiatives.

Harford County is establishing four priority needs to guide the strategies outlined in the plan. First, there is a need to **maintain the affordable housing supply** for extremely low, low, and moderate-income individuals and families, including the elderly and those with special needs. Second, the County recognizes the critical need to **provide shelter and services to the homeless population**, including individuals, families with children, and veterans. Third, the **revitalization of Route 40 corridor neighborhoods** is a key priority, focusing on addressing housing cost burdens and instability. Finally, the County aims to **maintain the quality of life for special populations**, encompassing a wide range of vulnerable groups.

Fourteen goals establish measurables to determine if these needs can be met in the five-year timeframe. The top 3 goals are to improve the quality of existing housing (for both homeowners and renters), to increase the supply of housing, and to increase the quality of affordable housing. Primary methods to accomplish these goals include housing rehabilitation, new home construction, downpayment assistance for first-time homebuyers, and tenant-based rental assistance for homeless households. Through this comprehensive and collaborative approach, Harford County seeks to create a more vibrant, equitable, and sustainable community for all its residents.

Specific to 2025 and 2026, Harford County is using community development funds to expand its only year-round emergency shelter, the Welcome One emergency shelter. Funds will double the number of available beds, matching the growing unsheltered homeless population.

To address these needs, Harford County anticipates a significant investment of resources. Approximately \$14,664,241 in federal, state, and county funds are expected to be allocated to housing and community development activities in the first year of the plan, with over \$82 million projected over the five-year period. The County will strategically leverage these funds, prioritizing projects with commitments from other funding sources and actively seeking additional state funding.

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

### Geographic Area

*Table 47 - Geographic Priority Areas*

1	<b>Area Name:</b>	<b>Countywide Initiative</b>
	Area Type:	Other
	Other Target Area Description:	Other
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	<b>Area Name:</b>	<b>Edgewood Neighborhood Strategic Revitalization Area</b>
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	8/1/2025
	% of Low/ Mod:	15%
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The Edgewood NRSA includes the areas within the Edgewood Census Designated Place (CDP). See the attached map.
	Include specific housing and commercial characteristics of this target area.	In the 1970s, Aberdeen Proving Ground's Edgewood area underwent significant downsizing, leading the US Department of Defense to sell several of its former military housing complexes. The move opened a whole new area of affordable housing in the Baltimore region's Route 95 corridor which attracted property management companies, developers, and low-income homebuyers in the next decade. One major development was Harford Square, completed in 1973

	<p>between the two major State Highway routes to the Proving Ground, Routes 24 and 152.</p> <p>Harford County government took a “hands-off” approach to this development at first, as its leadership came from a largely rural management tradition. Urban planning had been in the hands of its municipalities (Aberdeen, Bel Air, and Havre de Grace) for more than 50 years. Unfortunately, quick “in-and-out” development created Homeowners Association structures for low-income buyers who were not accustomed to managing such organizations. Within the following 50 years, the neighborhoods fell victim to embezzlement, mismanagement, and inexperience. Drug trafficking created an even more inhospitable environment, leaving Edgewood combatting forces it was unprepared to handle.</p>
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<p>The County identified the Edgewood area based on low- to moderate-income data which shows some of the highest concentration of households in the County. Other areas, such as the City of Aberdeen and the Town of Bel Air, have their own municipal governments and boundaries, including their own portion of annual CDBG allocations. The Edgewood area uses the same formula percentage of CDBG applied to the municipalities through the Urban County Agreement between Harford County and the municipalities, putting Edgewood alone at 15% of low- to moderate-income households in the County.</p>
Identify the needs in this target area.	<p>Needs include more affordable housing, façade improvement, neighborhood open space redevelopment, after-school programs, and more targeted wraparound services for low- to moderate-income residents. Broader categories include Leadership Development, Stronger Neighborhood Organization, and more Local, Connecte Open Spaces for community and economic opportunities.</p>
What are the opportunities for improvement in this target area?	<p>Since 2019, the 755 Alliance has incorporated and gathered longstanding residents and business owners of the Edgewood community to its Board of Directors. They alone in local community organizations are willing to manage community development projects and financing, and see the time is now to begin projects before current leaders, many of whom recently retired, reach a less intense capacity to serve in ten (10) years. With the right steps in this partnership, the organization will be ready to hire staff to make a smooth transition into a greater Community Development Financing role. The organization is the prime route toward an Edgewood Maryland Main Street Affiliation as well as the first step in helping the area obtain the resources to incorporate into its own municipality.</p>

	Are there barriers to improvement in this target area?	The largest barriers are the lack of local financial resources as well as investment from larger outside corporations.
3	<b>Area Name:</b>	<b>Municipality</b>
	Area Type:	Other
	Other Target Area Description:	Other
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
4	<b>Area Name:</b>	<b>Route 40 Corridor</b>
	Area Type:	Local Target Area
	Other Target Area Description:	Local Target Area
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	See the Southern County Taskforce Map
	Include specific housing and commercial characteristics of this target area.	High concentration of low and low-moderate income households, as well as high concentration of minority - Black/African American households.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Citizen participation was critical. Results of one-on-one interviews as well as survey results, show that this area continues to suffer and in need of reinvestment.
	Identify the needs in this target area.	Community Development - renovation of existing homes, façade improvements, parks, community centers and general economic development activities.
	What are the opportunities for improvement in this target area?	The target area contains many older homes, ripe for renovation. In addition, there are many vacant buildings that

	need investment. Finally, there is a great need for investment in community centers, parks, hiking trails, sports tourism, and improved transportation services.
Are there barriers to improvement in this target area?	Barriers include lack of financial resources and investors.

### General Allocation Priorities

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

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

In 2023, the Harford County Executive established the Southern County Taskforce (SCTF), a collaboration of County Departments, Agencies, Nonprofit, and Business Partners dedicated to the improvement of communities on the Route 40 corridor outside of the municipalities of Aberdeen and Havre de Grace.

These areas, primarily in Edgewood and Joppatowne, do not have the benefits and resources of incorporating, and rely on County systems to maintain strong, healthy communities. SCTF is giving these areas technical assistance to navigate permits, find funding sources, and develop business partnerships.

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

### Priority Needs

**Table 48 – Priority Needs Summary**

<b>1</b>	<b>Priority Need Name</b>	<b>Maintain affordable housing supply</b>
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Countywide Route 40 Corridor Edgewood Neighborhood Revitalization Area
	Associated Goals	Improve Quality of Existing Housing - Homeowner Improve/Increase Quality Housing - Rental Increase Supply of Housing - Homeowner Increase Quality Affordable Units - Homeowner Increase Quality Affordable Units - Rental Improve Existing Housing - Special Populations Improve Public Facilities for LMI residents Community Development Administration Affirmatively Furthering Fair Housing
	Description	Harford County will target funding to ensure housing supply for low- to moderate-income residents remains available as housing costs continue to rise. Projects include rental assistance, down payment assistance, and single-family housing development.
	Basis for Relative Priority	Harford County determined this priority first based on community workshops, survey responses, and consultation with providers.
<b>2</b>	<b>Priority Need Name</b>	<b>Provide shelter/services to homeless population</b>
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans

		Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Countywide
	Associated Goals	Increase Quality Affordable Units - Rental Increase Shelter Beds Centralized Access to Resources/Services Community Development Administration
	Description	Harford County will continue to fund homeless service and shelter providers with CPD funding, as well as coordinate with other funding sources to expand its number of shelter beds.
	Basis for Relative Priority	Harford County determined this priority based on community workshops, survey responses, and consultation with providers.
<b>3</b>	<b>Priority Need Name</b>	<b>Revitalization of Route 40 corridor neighborhoods</b>
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Local Target Area Edgewood Neighborhood Strategic Revitalization Area
	Associated Goals	Improve Quality of Existing Housing - Homeowner Improve/Increase Quality Housing - Rental Increase Supply of Housing - Homeowner Increase Quality Affordable Units - Homeowner Improve Existing Housing - Special Populations Improve Public Facilities - Special Needs Access Improve Public Facilities for LMI residents Improve Neighborhood Open and Common Spaces Community Development Administration Improve Access to Transportation
	Description	Harford County determined that Edgewood, outside of the municipalities of Aberdeen, Bel Air, and Havre de Grace, is the area with the highest concentration of housing cost-burden, leaving many neighborhoods unable to maintain a quality of life equivalent to the rest of the County. Funding for the Southern County Taskforce and Community-Based Development Organizations will target funding to neighborhood projects identified by community members as priorities for better, safer neighborhoods.
	Basis for Relative Priority	Harford County determined this priority based on community

		workshops, survey responses, and consultation with providers.
<b>4</b>	<b>Priority Need Name</b>	<b>Maintain Quality of Life for Special Populations</b>
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Countywide Route 40 Corridor Edgewood Neighborhood Strategic Revitalization Area
	Associated Goals	Improve Quality of Existing Housing - Homeowner Improve/Increase Quality Housing - Rental Increase Supply of Housing - Homeowner Increase Quality Affordable Units - Rental Improve Existing Housing - Special Populations Improve Public Facilities - Special Needs Access Improve Public Facilities for LMI residents Centralized Access to Resources/Services Improve Neighborhood Open and Common Spaces Community Development Administration Improve Access to Transportation
	Description	Harford County will support programs and projects that will maintain the quality of life for Special Populations through public facilities improvement, group housing improvement, public services, and other related activities.
	Basis for Relative Priority	Harford County determined this priority based on community workshops, survey responses, and consultation with providers.

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

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Harford County continues to see long wait lists for Housing Choice Vouchers and very limited stock of subsidized housing units. Fair market rent increases are further limiting available housing units for households exiting homelessness. TBRA will be an additional tool for homeless households to leave shelter.
TBRA for Non-Homeless Special Needs	N/A
New Unit Production	Harford County's housing costs continue to outpace disposable incomes. Harford County will support the creation of new affordable home-ownership and affordable rental housing, with priority given to projects located in areas of opportunity within our development envelope or in sustainable communities along the Route 40 corridor.
Rehabilitation	Harford County will continue to support the rehabilitation of our existing housing stock, particularly for low, low-moderate, and special needs populations. The average cost of a rehabilitation project in Harford County is \$12,500 making it a very affordable alternative to relocating these fragile households.
Acquisition, including preservation	Harford County is a small entitlement jurisdiction that receives limited CDBG and HOME funding. Acquisition of property is generally not feasible for most of our sub-recipients. However, Harford County will continue to provide gap funding, when possible, and continue to fund CHDO activity where acquisition of land for development is a manageable cost.

**Table 49 – Influence of Market Conditions**

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

### Introduction Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,101,617	0	251,782	1,353,399	5,500,000	CDBG is a flexible program providing resources to the community to address housing & community development needs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	400,664	50,000	59,543	510,207	2,360,000	HOME provides a wide range of activities that include building, buying, renting and/or rehabilitating affordable housing for rent or homeownership, provides direct financial assistance to low-income homebuyers.
Section 8	public - federal	Admin and Planning Housing	10,256,000	0	0	10,256,000	51,280,000	Section 8 â&#x2013; program include VASH, Mainstream, FYI, and HOPWA.
Other	public - federal	Admin and Planning Homebuyer assistance	48,141	0	0	48,141	240,705	Federal funds provide comprehensive first-time homebuyer counseling, foreclosure prevention.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Acquisition Admin and Planning Economic Development Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership Public Improvements Public Services TBRA	1,303,350	0	0	1,303,350	6,516,750	Funding to support community-based initiatives that benefit low-income communities disproportionately impacted by the enforcement of cannabis prohibition. Revenue based on settlement payments.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Acquisition Admin and Planning Economic Development Public Improvements Public Services	180,000	0	0	180,000	800,000	State funds will be targeted at revitalization efforts in the Maryland Sustainable Community area in Edgewood, Maryland.
Other	public - state	Acquisition Admin and Planning Housing Multifamily rental rehab Public Improvements Public Services	1,900,000	0	0	1,900,000	9,500,000	Funds can be used for prevention, treatment & recovery, crisis beds and residential treatment services. Revenue for full settlement over 10 years.
Other	public - state	Admin and Planning Homebuyer assistance	59,000	0	0	59,000	295,000	State funds are used to provide comprehensive housing counseling services to first-time homebuyers.

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 - local	Admin and Planning Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	128,316	0	0	128,316	641,580	Harford County will provide match from local funding for the HOME grant.
Other	public - local	Admin and Planning Housing Public Services	1,351,300	0	0	1,351,300	6,756,500	Harford County will provide funding to support local nonprofits that provide housing, homeless/at-risk human services.

**Table 50 - Anticipated Resources**

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

In the Harford County Consolidated Plan FFY2025/FY2026-FFY2029/FY2030, approximately \$14,664,241 in Federal, State and County resources is estimated to be allocated to housing and community development activities during FFY2025/FY2026. These funds, estimated and outlined in detail above, are a combination of entitlement grants, program income, required local match dollars, state and local funding. Over the period of the five-year Consolidated Plan, Harford County will have more than \$82M in funding resources to serve the community.

Harford County prioritizes projects that have secured commitments from other funding sources. In addition, the County regularly applies for state funding when appropriate, including Community Legacy and other Maryland Dept. of Housing and Economic Development (DHCD) opportunities.

Harford County will provide annual local funding in the operating budget with an approximate amount of \$128,316 as a HOME match. In addition, our CHDO's and TBRA nonprofit providers will provide a 25% in-kind match for all rental assistance and homeownership 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**

The Southern County Taskforce is dedicated to addressing the unique opportunities and challenges in southern Harford County through collaboration among community members, local business and government.

Activities include public safety and roadway improvements, community cleanups, recreational opportunities (creating new or enhancing established parks), and support for small businesses.

CDBG as well as state and local funding will be used to address improvements and opportunities within this geographic area, at times partnering internally with the Parks and Recreation, Transit and Facilities departments.

**Discussion**

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

## SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
HARFORD COUNTY	Government	Economic Development Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Harford County Department of Housing and Community Services	PHA	Non-homeless special needs Ownership Rental neighborhood improvements public facilities public services	Jurisdiction
MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT	Continuum of care	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	State
HARFORD COUNTY DEPARTMENT OF SOCIAL SERVICES	Departments and agencies	Homelessness Non-homeless special needs public services	Jurisdiction
Harford County Health Department	Departments and agencies	Homelessness Non-homeless special needs public services	Jurisdiction
755 Alliance, Inc.	CBDO	Economic Development Homelessness	Other

		Non-homeless special needs Planning neighborhood improvements public facilities public services	
HABITAT FOR HUMANITY SUSQUEHANNA	CHDO	Non-homeless special needs Ownership Rental neighborhood improvements public services	Region
Harford Community Action Agency	Non-profit organization	Homelessness Non-homeless special needs Public Services Rental	
Richcroft, Inc.	Regional organization	Non-homeless special needs Ownership Rental neighborhood improvements public facilities public services	Region
HARFORD FAMILY HOUSE, INC.	Community/Faith- based organization	Homelessness Non-homeless special needs Ownership Public Housing Rental public facilities public services	Jurisdiction
ASSOCIATED CATHOLIC CHARITIES	Community/Faith- based organization	Homelessness Non-homeless special needs Ownership Public Housing Rental public facilities public services	Region

**Table 51 - Institutional Delivery Structure**

### **Assess of Strengths and Gaps in the Institutional Delivery System**

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

Harford County DHCS has more than 20 years of experience administering federal funds and implementing housing and community development activities. In addition, DHCS oversees the Harford County Housing Agency, the County's PHA that administers housing choice vouchers. The office also works closely with members of the Local Homeless Coalition who report to the County's HUD Continuum of Care Lead, the Maryland Balance of State. Harford County DHCS works daily with many experienced nonprofit organizations and developers to provide critical services. This large network of support provides housing and services to low- and moderate-income households, the homeless, developmentally disabled, the mentally ill, those infected with HIV/AIDS and chronic substance abusers among others. The County has one Certified Housing Development Organization (CHDO), one Community-Based Development Organization (CBDO) operating out of Edgewood, and no active community development corporations.

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

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

*Table 52 - Homeless Prevention Services Summary*

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

The County also receives funding from the PATH (Projects for Assistance in Transition from Homelessness) Program and the Maryland Homelessness Solutions Program (HSP) 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, HCAA Outreach, and the 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 at addressing other areas than housing to promote self-sufficiency and stability like harm reduction and behavioral health needs.

The Harford County LHC has incorporated a handful of workgroups including Case Management, and Veterans By-Name, but specifically the Re-Entry and Street Outreach workgroup looks to identify households transitioning back into Harford County after experiencing a period 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.

The Harford County Local Homeless Coalition (LHC) under the Maryland Balance of State (BoS) has incorporated a handful of workgroups, one of which monitors an active “By-Name list” specifically for all veteran households who are in Coordinated Entry. 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 the Harford Community Action Agency (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 to keep as many households as possible from experiencing episodic homelessness.

HCAA receives a Homelessness Solutions Program (HSP) grant from the State of Maryland, which funds 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 aims to address areas of need for each household to become independent. 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.

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

Harford County’s publicly funded institutions and patient care facilities have processes to prevent 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 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 support are available to youth in foster care until 21 years of age.

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

Harford County is governed by an elected County Executive and County Council. Harford County elected a new County Executive and County Council in 2022. To improve government operations and connect the many services provided throughout its departments, the County Executive separated the Community Development Division from the Office of Economic Development and combined it with the Department of Community Services to create the Department of Housing & Community Services (DHCS). Now the largest department in Harford County, DHCS includes the Harford County Housing Agency, Community Development, Community Services, the Office on Aging, the Office of Drug Control Policy, the Office of Disability Services, Harford Transit LINK, the Office of Children, Youth, and Families, the Office of Human Relations and Mediation, and various commissions for special populations. The County Executive appoints the Director of Housing and Community Services who is approved by the County Council. The combination of the many human-service related divisions fosters greater collaboration and strategic decision-making on how to best allocate local, state, and federal resources to Harford County's special populations and disadvantaged communities. The move will facilitate an even more effective Consolidated Plan process for FY2025-FY2029.

To help develop the institutional structure needed to carry out its housing and community development plan, Harford County funds its own Grant-In-Aid program, providing approximately \$1,300,000.00 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 available to non-profit agencies that provide community-based social services. By having one department responsible for the administration all federal, state and local community development funding, the County is able to avoid duplication of services, encourage collaboration among agencies, and strategically plan the filling of gaps in services across the County.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Quality of Existing Housing - Homeowner	2025	2029	Affordable Housing Non-Homeless Special Needs	Route 40 Corridor Countywide Initiative Municipality  Edgewood Neighborhood Strategic Revitalization Area	Maintain affordable housing supply Revitalization of Route 40 corridor neighborhoods Maintain Quality of Life for Special Populations	CDBG: \$1,000,000 Other – state: Other – federal:	Homeowner Housing Rehabilitated: 100 Household Housing Unit
2	Improve/Increase Quality Housing - Rental	2025	2029	Affordable Housing Public Housing Non-Homeless Special Needs	Route 40 Corridor Countywide Initiative Municipality  Edgewood Neighborhood Strategic Revitalization Area	Maintain affordable housing supply Revitalization of Route 40 corridor neighborhoods Maintain Quality of Life for Special Populations	Other: \$750,000 Other – state: Other – federal:	Rental units rehabilitated: 15 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Increase Supply of Housing - Homeowner	2025	2029	Affordable Housing Non-Homeless Special Needs	Route 40 Corridor Countywide Initiative Municipality  Edgewood Neighborhood Strategic Revitalization Area	Maintain affordable housing supply Revitalization of Route 40 corridor neighborhoods Maintain Quality of Life for Special Populations	HOME: \$975,000	Homeowner Housing Added: 15 Household Housing Unit
4	Increase Quality Affordable Units - Homeowner	2025	2029	Affordable Housing Non-Homeless Special Needs	Route 40 Corridor Countywide Initiative Municipality Edgewood Neighborhood Strategic Revitalization Area	Maintain affordable housing supply Revitalization of Route 40 corridor neighborhoods	HOME: \$525,000	Direct Financial Assistance to Homebuyers: 35 Households Assisted
5	Increase Quality Affordable Units - Rental	2025	2029	Affordable Housing Homeless	Route 40 Corridor Countywide Initiative Municipality Edgewood Neighborhood Strategic Revitalization Area	Maintain affordable housing supply Provide shelter/services to homeless population Maintain Quality of Life for Special Populations	HOME: \$635,000 Section 8: \$51,280,000	Tenant-based rental assistance / Rapid Rehousing: 1655 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Improve Existing Housing - Special Populations	2025	2029	Affordable Housing Non-Homeless Special Needs	Route 40 Corridor Countywide Initiative Municipality Edgewood Neighborhood Strategic Revitalization Area	Maintain affordable housing supply Revitalization of Route 40 corridor neighborhoods Maintain Quality of Life for Special Populations	CDBG: \$180,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15 Persons Assisted
7	Improve Public Facilities - Special Needs Access	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	Route 40 Corridor Countywide Initiative Municipality Edgewood Neighborhood Strategic Revitalization Area	Revitalization of Route 40 corridor neighborhoods Maintain Quality of Life for Special Populations	CDBG: \$520,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted
8	Improve Public Facilities for LMI residents	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	Route 40 Corridor Countywide Initiative Municipality Edgewood Neighborhood Strategic Revitalization Area	Maintain affordable housing supply Revitalization of Route 40 corridor neighborhoods Maintain Quality of Life for Special Populations	CDBG: \$925,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Increase Shelter Beds	2025	2027	Homeless	Route 40 Corridor Countywide Initiative	Provide shelter/services to homeless population	CDBG: \$250,000	Overnight/Emergency Shelter/Transitional Housing Beds added: 32 Beds
10	Centralized Access to Resources/Services	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	Route 40 Corridor Countywide Initiative Municipality Edgewood Neighborhood Strategic Revitalization Area	Provide shelter/services to homeless population Maintain Quality of Life for Special Populations	CDBG: \$775,000	Homeless Person Overnight Shelter: 1250 Persons Assisted
11	Improve Neighborhood Open and Common Spaces	2025	2029	Non-Housing Community Development Neighborhood Revitalization	Route 40 Corridor Edgewood Neighborhood Strategic Revitalization Area	Revitalization of Route 40 corridor neighborhoods Maintain Quality of Life for Special Populations	CDBG: \$350,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 9000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Community Development Administration	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Manage Community Development Funding	Route 40 Corridor Countywide Initiative Municipality Edgewood Neighborhood Strategic Revitalization Area	Maintain affordable housing supply Provide shelter/services to homeless population Revitalization of Route 40 corridor neighborhoods Maintain Quality of Life for Special Populations	CDBG: \$1,025,000 HOME: \$225,000	Other: 1 Other
13	Affirmatively Furthering Fair Housing	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Route 40 Corridor Countywide Initiative Municipality Edgewood Neighborhood Strategic Revitalization Area	Maintain affordable housing supply	CDBG: \$75,000	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	Improve Access to Transportation	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	Route 40 Corridor Countywide Initiative Municipality Edgewood Neighborhood Strategic Revitalization Area	Revitalization of Route 40 corridor neighborhoods Maintain Quality of Life for Special Populations	CDBG: \$400,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted

*Table 53 – Goals Summary*

## Goal Descriptions

1	Goal Name	Improve Quality of Existing Housing - Homeowner
	Goal Description	Provide housing rehabilitation assistance to low- to moderate-income homeowners, especially those in special populations.
2	Goal Name	Improve/Increase Quality Housing - Rental
	Goal Description	Rehabilitate existing housing or property into rental units for low- to moderate-income tenants.
3	Goal Name	Increase Supply of Housing - Homeowner
	Goal Description	Develop new single-family homes for low- to moderate-income individuals and/or families.
4	Goal Name	Increase Quality Affordable Units - Homeowner
	Goal Description	Provide down payment assistance to low- to moderate-income first-time homebuyers purchasing in Harford County.
5	Goal Name	Increase Quality Affordable Units - Rental
	Goal Description	Assist low- to moderate-income families, especially those in special populations, to move from homelessness or other housing situations into rental housing in Harford County by providing temporary subsidized rent.
6	Goal Name	Improve Existing Housing - Special Populations
	Goal Description	Improve group homes for people with disabilities by installing accessible entryways, bathrooms, kitchens, and other upgrades to accommodate disabilities.
7	Goal Name	Improve Public Facilities - Special Needs Access
	Goal Description	Improve public facilities by making them more accessible to people with disabilities and people in special populations.
8	Goal Name	Improve Public Facilities for LMI residents
	Goal Description	Improve public facilities through renovation and/or upgrades to maintain and meet the needs of Harford County's low- to moderate-income population.
9	Goal Name	Increase Shelter Beds
	Goal Description	Expand existing homeless shelter(s) to provide more overnight beds, since current need exceeds local capacity.
10	Goal Name	Centralized Access to Resources/Services
	Goal Description	Support nonprofit programs which provide services to low- to moderate-income Harford County residents, especially those in special populations.
11	Goal Name	Improve Neighborhood Open and Common Spaces
	Goal Description	Fund Community-Based Development Organizations to invest in the improvement of both public and private open and community space in low- to-moderate income neighborhoods.
12	Goal Name	Community Development Administration
	Goal Description	Ensure HUD grant guidelines and funding deadlines are met for all CDBG and HOME programs by providing staff, software, and supplies through DHCS.

<b>13</b>	Goal Name	Affirmatively Furthering Fair Housing
	Goal Description	Support the efforts of the regional inter-jurisdictional Fair Housing partnership led by the Baltimore Metropolitan Council; conduct testing and training to ensure landlords and tenants comply with HUD Fair Housing laws.
<b>14</b>	Goal Name	Improve Access to Transportation
	Goal Description	Develop better, safer places for low- to moderate-income residents to access existing public transportation methods and routes.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2) Harford County estimates it will assist ninety-seven (250) households through affordable housing, of which one hundred twenty-five (140) will be extremely low-income households, one hundred (95) will be low-income households, and fifteen (15) will be moderate-income households.

Seventy-five (75) households will be assisted through single-family housing rehabilitation, fifty (50) of which will be extremely low-income and twenty-five (25) will be low-income. Eighty (80) households will receive tenant-based rental assistance, seventy-five (75) of whom will be extremely low-income and five (5) of whom will be low-income. Fifteen (15) low-income households will move into newly constructed affordable housing. Forty (40) first-time homebuyers will receive downpayment assistance, twenty-five (25) of whom will be low-income and fifteen (15) of whom will be moderate-income. Forty (40) households will enter new and/or rehabilitated affordable rental housing, fifteen (15) of whom will be extremely low-income and twenty-five (25) of whom will be low income.

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

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

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

### **Activities to Increase Resident Involvements**

Not applicable.

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

No, not applicable.

### **Plan to remove the ‘troubled’ designation**

Not applicable.

DRAFT

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

#### **Lack of incentives to maintain affordability.**

Harford County works with regional partners to identify barriers to affordable housing through its analysis of impediments to fair housing choice. These may be acts that violate a law or acts or conditions that do not violate a law but preclude people with varying sources of income 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 of 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 2025.

#### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Harford County partnered with the Baltimore Metropolitan Council to develop its next Regional Analysis of Impediments to Fair Housing Choice (Regional AI), completed in conjunction with this Consolidated Plan.

Harford County will utilize annual CDBG funding to contract with the Equal Rights Center of Maryland to conduct 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 of older homes.

Harford County will work with nonprofit affordable housing to create affordable housing units in target areas where demand is highest.

Harford County will continue to provide on-site housing counseling services (free of charge) and establish 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.

Harford County will invest in the expansion of the Welcome One Shelter, adding at least thirty (30) more beds for individuals and families.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

Harford County utilizes a Coordinated Entry approach to routinely screen for housing needs, assess emergency needs, and refer clients to appropriate prevention services. With our local Continuum of Care (CoC) now under the Maryland Balance of State (BoS), several agencies such as the Harford Community Action Agency (HCAA) and the Epicenter act as “access points” to the Coordinated Entry system, which will soon include shelters and other service organizations. To be ranked according to vulnerability on the “By-Name List,” clients are assessed with the Arizona Self-Sufficiency Matrix, an assessment tool that identifies key areas where needs and barriers occur for each household. Each household’s score matches with 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. Services are chosen at case conferencing twice a week where providers who cover this broad scope of services participate.

The County also receives funding from the PATH (Projects for Assistance in Transition from Homelessness) Program and the Maryland Homelessness Solutions Program (HSP) 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, HCAA Outreach, and the 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 at addressing other areas than housing to promote self-sufficiency and stability like harm reduction and behavioral health needs. Revive Us Ministries, a local faith-based collaboration of churches, collects and distributes food among known homeless camps and collects information for case management that PATH program employees have not yet reached.

The Harford County LHC has incorporated a handful of workgroups including Case Management, and Veterans By-Name, but specifically the Re-Entry and Street Outreach workgroup looks to identify households transitioning back into Harford County after experiencing a period 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 LHC to increase its 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 and transitional housing needs of homeless persons**

Harford County has two (2) year-round emergency shelters supporting a total of 20 female-headed households, six (6) female individuals, and twenty-six (26) male individuals. Harford County also provides forty (40) beds for victims of domestic violence. The Department of Housing and Community Services leverages CDBG Public Service and local funds to support emergency shelter operations.

Transitional Housing through Harford Family House and Anna's House is available in conjunction with emergency shelter to move individuals and families from a congregate to non-congregate environment. Case Managers working with these programs can use the time in emergency shelter and/or transitional housing to connect homeless clients with longer-term housing options such as tenant-based rental assistance, permanent supportive housing, subsidized housing, or subsidy-free housing.

In the winter months, partners from the faith-based community have routinely provided an alternative emergency winter shelter for 14 weeks for single adult men and women and families. This alternative option is open to households living in places not meant for human habitation and provides shelter, meals, and access to bathing facilities. Community-based case managers offer supportive services to assist individuals with servicing any gaps that will increase independence and self-sustainability. With the pandemic at its close, the emergency rotating shelter is back to a rotating or similar model in place of placing referrals in motel rooms.

Harford County is using HOME-ARP and CDBG funds to expand the Welcome One Emergency Shelter, operated by Harford Family House. The expansion will add eight (8) beds for single women and 24 beds in four (4) non-congregate shelter units which can be used for families or individuals. Construction is slated to begin in 2025 and be completed by 2026.

**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.**

Per Harford County's HOME-ARP Allocation Plan, the Department of Housing and Community Services (DHCS) is providing Tenant-Based Rental Assistance (TBRA) to eligible veteran households. The program is designed to serve all Qualifying Populations required in HOME-ARP funding, including homeless persons and those at-risk of homelessness. DHCS staff review the Local Homeless Coalition's "By-Name List" at least twice a month to check for eligible homeless veterans and receive referrals from veteran service providers.

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 LHC 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 must be sheltered to qualify for this new community-based resource. SSVF also refers at-risk veteran households to the DHCS TBRA program.

The Harford County Local Homeless Coalition (LHC) under the Maryland Balance of State (BoS) has incorporated a handful of workgroups, one of which monitors an active “By-Name list” specifically for all veteran households who are in Coordinated Entry. 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 the Harford Community Action Agency (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 to keep as many households as possible from experiencing episodic homelessness.

HCAA receives a Homelessness Solutions Program (HSP) grant from the State of Maryland, which funds 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 aims to address areas of need for each household to become independent. 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.

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

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 prevent 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 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 support 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 is leading 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 by the **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.

County funding for **Voices of Hope** supports drop-in centers for people in recovery, especially those leaving patient care facilities. Plans for FY26 include opening a 24-hour drop-in center to keep connected with those in recovery without allowing small bouts of homelessness.

Each year, the **Local Management Board** holds a Strategic Planning Session to discuss and refine areas to address for at-risk children, youth, and families. For FY25, the Board chose to prioritize two related areas including children under 18 living in poverty and students who were unstably housed in the last 30 days. These areas were chosen as funding priorities so local agencies and community members can "turn the curve" of the alarming statistics related to these populations.

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

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

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

According to the Maryland Lead Risk Reduction in Housing Act – owners of rental property built prior to 1978 must: (1) register all rental dwelling units every year with the Maryland Department of the Environment (MDE); (2) have lead paint inspections prior to changes in tenancy; and (3) distribute specific lead risk educational materials from MDE. Harford County will require all participants of any federally funded programs (homeownership assistance programs, home rehabilitation programs, subsidized rental units and capital projects) to be made aware of lead-based paint hazards. Moreover, Harford County will require testing and abatement of any projects that receive federal funding.

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

Harford County continues to see a decline in recorded incidents of lead-paint poisoning. Thanks to the continued education and outreach programs and on-going testing of children, Harford County has virtually eliminated the incidence of childhood lead poisoning. Of the 4,547 children tested for elevated blood levels in 2023, only 5 children had lead levels greater than 10 ug/dl.

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

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

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

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

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

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

The **Local Management Board**, under the guidance of the Maryland Governor's Office for Children, is implementing grant programs targeted at ending childhood poverty in Harford County. Using local disaggregated data, it can disrupt entrenched cycles of child poverty and forge new pathways to uplift families and children in low-income communities along the Route 40 corridor with direct community support. Focused support will be prioritized on Track 1 recipients of the Maryland ENOUGH grant followed by other identified eligible census tracts within Harford County that have an associated community school with 80% or more child poverty (specifically the area surrounding Magnolia Middle School in Edgewood, Magnolia Elementary School, the City of Aberdeen, Halls Crossroads Elementary School) and additional locations with high concentrations of child poverty.

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

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

Harford County directs federal resources, including CDBG, to programs that ensure decent affordable

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

- Preserving and rehabilitating existing housing stock, particularly for elderly, frail elderly and households with special needs.
- Financial counseling and rental assistance for low-moderate income renters and homebuyer education and down payment assistance to first time homebuyers.
- Housing construction for the creation of new housing for low-moderate income homebuyers and renters.
- The Department of Housing and Community Services includes both the Office of Community Development and the Office of Children, Youth, and Families, the latter of which coordinates funding for the Local Management Board (LMB). Through yearly grants, the LMB will identify evidence-based programs with universal evaluations, outcome indicators, and progress measures. These programs will require progress measures per the Maryland Governor's Office for Children to evaluate outcomes of initiatives. The goal is to end child poverty and increase economic mobility.

## SP-80 Monitoring – 91.230

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

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

In addition to reviewing program progress, program effectiveness and overall management systems, basic monitoring is performed to ensure compliance with statutory and regulatory requirements for personal property management, sub-recipient and third party contracting, financial management and audits, allowable costs based on cost principles, program income and program disbursements, records maintenance and activity status reporting. Monitoring reviews also are conducted to ensure compliance with federal labor standards, the reversion of assets, real property inventory and reporting, antidiscrimination and equal opportunity, affirmative action, religious and political activity, conflict of interest, procurement methods and standards, environmental standards and others.

Specific emphasis in monitoring will be placed on assurance of compliance with certifications submitted to HUD with the Consolidated Plan and the Annual Action Plan. These include, but are not limited to, affirmatively furthering fair housing; acquisition, anti-displacement and relocation assistance; drug-free workplace; Section 3 and Minority Business recruitment; use of excessive force; anti-lobbying and program specific certifications for CDBG and HOME and other federal housing and community development programs. The monitoring standards and procedures adopted by Harford County provide an ongoing mechanism for evaluating its effectiveness in implementing the goals and strategies identified in the Consolidated Plan.

Harford County monitors all Community Development projects annually, either by desk audit or with an on-site review.

## Expected Resources

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

#### Introduction Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,101,617.00	0.00	251,781.98	1,353,398.98	5,500,000.00	CDBG is a flexible program providing resources to the community to address housing & community development needs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	400,664.00	10,000.00	59,542.75	510,206.75	2,360,000.00	HOME provides a wide range of activities that include building, buying, renting and/or rehabilitating affordable housing for rent or homeownership, provides direct financial assistance to low-income homebuyers.
Section 8	public - federal	Admin and Planning Housing	10,256,000.00	0.00	0.00	10,256,000.00	51,280,000.00	Section 8 program includes VASH, Mainstream, FYI, and HOPWA.
Other	public - federal	Admin and Planning Homebuyer assistance	48,141.00	0.00	0.00	48,141.00	240,705.00	Federal funds provide comprehensive first-time homebuyer counseling, foreclosure prevention.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Acquisition Admin and Planning Economic Development Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership Public Improvements Public Services TBRA	1,303,350.00	0.00	0.00	1,303,350.00	6,516,750.00	Funding to support community-based initiatives that benefit low-income communities disproportionately impacted by the enforcement of cannabis prohibition. Revenue based on settlement payments.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Acquisition Admin and Planning Economic Development Public Improvements Public Services	180,000.00	0.00	0.00	180,000.00	800,000.00	State funds will be targeted at revitalization efforts in the Maryland Sustainable Community area in Edgewood, Maryland.
Other	public - state	Acquisition Admin and Planning Housing Multifamily rental rehab Public Improvements Public Services	1,900,000.00	0.00	0.00	1,900,000.00	9,500,000.00	Funds can be used for prevention, treatment & recovery, crisis beds and residential treatment services. Revenue for full settlement over 10 years.
Other	public - state	Admin and Planning Homebuyer assistance	59,000.00	0.00	0.00	59,000.00	295,000.00	State funds are used to provide comprehensive housing counseling services to first-time homebuyers.

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 - local	Admin and Planning Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	128,316.00	0.00	0.00	128,316.00	641,580.00	Harford County will provide match from local funding for the HOME grant.
Other	public - local	Admin and Planning Housing Public Services	1,351,300.00	0.00	0.00	1,351,300.00	6,756,500.00	Harford County will provide funding to support local nonprofits that provide housing, homeless/at-risk human services.

**Table 54 - 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**

In the Harford County Consolidated Plan FFY2025/FY2026-FFY2029/FY2030, approximately

\$14,664,241 in Federal, State and County resources is estimated to be allocated to housing and community development activities during FFY2025/FY2026. These funds, estimated and outlined in detail above, are a combination of entitlement grants, program income, required local match dollars, state and local funding. Over the period of the five-year Consolidated Plan, Harford County will have more than \$82M in funding resources to serve the community.

Harford County prioritizes projects that have secured commitments from other funding sources. In addition, the County regularly applies for state funding when appropriate, including Community Legacy and other Maryland Dept. of Housing and Economic Development (DHCD) opportunities.

Harford County will provide annual local funding in the operating budget with an approximate amount of \$128,316 as a HOME match. In addition, our CHDO's and TBRA nonprofit providers will provide a 25% in-kind match for all rental assistance and homeownership 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**

The Southern County Taskforce, under the Department of Housing and Community Services, is dedicated to addressing the unique opportunities and challenges in southern Harford County through collaboration among community members, local business and government. Team members maintain knowledge of publicly owned land through Harford County Parks and Recreation, Harford County Public Schools, Maryland State Highways, and other County- or State-owned properties. Partnerships with these agencies allow the SCTF to leverage these lands for community development, such as the 755 Alliance's 2025-2026 development of a skate park adjacent to Edgewood Elementary School.

Activities include public safety and roadway improvements, community cleanups, recreational opportunities (creating new or enhancing established parks), and support for small businesses.

CDBG as well as state and local funding will be used to address improvements and opportunities within this geographic area, at times partnering internally with the Parks and Recreation, Transit and Facilities departments.

**Discussion**

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

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Quality of Existing Housing - Homeowner	2025	2029	Affordable Housing Non-Homeless Special Needs	Route 40 Corridor Countywide Initiative Municipality Edgewood Neighborhood Strategic Revitalization Area	Maintain affordable housing supply Revitalization of Route 40 corridor neighborhoods Maintain Quality of Life for Special Populations	CDBG: \$200,000.00	Homeowner Housing Rehabilitated: 16 Household Housing Unit
2	Increase Supply of Housing - Homeowner	2025	2029	Affordable Housing Non-Homeless Special Needs	Route 40 Corridor Countywide Initiative Municipality Edgewood Neighborhood Strategic Revitalization Area	Maintain affordable housing supply Revitalization of Route 40 corridor neighborhoods	HOME: \$85,000.00	Homeowner Housing Added: 1 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Improve Neighborhood Open and Common Spaces	2025	2029	Non-Housing Community Development Neighborhood Revitalization	Route 40 Corridor Edgewood Neighborhood Strategic Revitalization Area	Revitalization of Route 40 corridor neighborhoods	CDBG: \$50,000 MD DHCD - Community Legacy: \$180,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 24000 Persons Assisted
4	Centralized Access to Resources/Services	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	Route 40 Corridor Countywide Initiative Municipality Edgewood Neighborhood Strategic Revitalization Area	Provide shelter/services to homeless population	CDBG: \$155,000.00 Grant-in-Aid: \$1,351,300	Homeless Person Overnight Shelter: 220 Persons Assisted
5	Increase Shelter Beds	2025	2027	Homeless	Route 40 Corridor Countywide Initiative Municipality Edgewood Neighborhood Strategic Revitalization Area	Provide shelter/services to homeless population	CDBG: \$381,550	Overnight/Emergency Shelter/Transitional Housing Beds added: 32 Beds

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Community Development Administration	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Manage Community Development Funding	Route 40 Corridor Countywide Initiative Municipality Edgewood Neighborhood Strategic Revitalization Area	Maintain affordable housing supply Provide shelter/services to homeless population Revitalization of Route 40 corridor neighborhoods Maintain Quality of Life for Special Populations	CDBG: \$195,823 HOME: \$41,066	Other: 1 Other
7	Affirmatively Furthering Fair Housing	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Route 40 Corridor Countywide Initiative Municipality Edgewood Neighborhood Strategic Revitalization Area	Maintain affordable housing supply	CDBG: \$24,500	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Increase Quality Affordable Units - Rental	2025	2029	Affordable Housing Homeless	Route 40 Corridor Countywide Initiative Municipality Edgewood Neighborhood Strategic Revitalization Area	Maintain affordable housing supply Provide shelter/services to homeless population Maintain Quality of Life for Special Populations	HOME: \$175,000	Tenant-based rental assistance / Rapid Rehousing: 13 Households Assisted
9	Increase Quality Affordable Units - Homeowner	2025	2029	Affordable Housing Non-Homeless Special Needs	Route 40 Corridor Countywide Initiative Municipality Edgewood Neighborhood Strategic Revitalization Area	Maintain affordable housing supply Revitalization of Route 40 corridor neighborhoods	HOME: \$109,598	Direct Financial Assistance to Homebuyers: 8 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Improve Existing Housing - Special Populations	2025	2029	Affordable Housing Non-Homeless Special Needs	Countywide Initiative	Maintain affordable housing supply Maintain Quality of Life for Special Populations	CDBG: \$38,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3 Persons Assisted
11	Improve Public Facilities for LMI Residents	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	Countywide Initiative		CDBG: \$308,026	

*Table 55 – Goals Summary*

## Goal Descriptions

1	Goal Name	Improve Quality of Existing Housing - Homeowner
	Goal Description	Homeowner Housing Rehabilitated: 15 Single-Family Homes
2	Goal Name	Increase Supply of Housing - Homeowner
	Goal Description	Develop 3 affordable housing units (single-family homes) through local Community Housing and Development Organization
3	Goal Name	Improve Neighborhood Open and Common Spaces
	Goal Description	Invest in a local Edgewood Community-Based Development Organization to create a neighborhood small grants program for capital improvements.
4	Goal Name	Centralized Access to Resources/Services
	Goal Description	Provide shelter to 220 homeless individuals combined with case management and shelter diversion when available.
5	Goal Name	Increase Shelter Beds
	Goal Description	Add eight (8) individual beds for women and 24 beds for non-congregate shelter (4 separate units) that can be utilized for families.
6	Goal Name	Community Development Administration
	Goal Description	Oversee CDBG and HOME grant programs, including subrecipient management and monitoring as well as coordinating funding for County-led projects.
7	Goal Name	Affirmatively Furthering Fair Housing
	Goal Description	Support testing and education to ensure fair housing practices Countywide.
8	Goal Name	Improve Access to Transportation
	Goal Description	Create safe spaces for residents boarding buses at bus shelters throughout the County.
9	Goal Name	Increase Quality Affordable Units - Rental
	Goal Description	Provide 13 households with one year of rental assistance, up to 30% of annual gross income.
10	Goal Name	Increase Quality Affordable Units - Homeowner
	Goal Description	Provide 15 first-time buyer households down payment assistance – up to \$20,000 for households purchasing within the Southern County Taskforce area.
11	Goal Name	Improve Existing Housing - Special Populations
	Goal Description	Improve accessibility and sustainability for one group home for people with disabilities managed by a local provider of disability services.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

In FY2026/FFY2025, Harford County will strategically invest community development funds into a variety of projects aimed at addressing critical needs and enhancing the quality of life for its residents. These investments will focus on several key areas, including affordable housing, community revitalization, and support for vulnerable populations.

These initiatives include the Critical Ramp and Repair Program to aid homeowners, Edgewood Neighborhood Revitalization projects, and the Welcome One Shelter Expansion to increase shelter capacity. Funds will also support the Southern County Taskforce's Route 40 revitalization efforts, the rehabilitation of a group home for people with disabilities and provide general homeless shelter operating support.

Additionally, the City of Aberdeen and the Town of Bel Air will receive funding for municipal projects. County-wide efforts will include community development administration, fair housing activities, tenant-based rental assistance, downpayment assistance for first-time homebuyers, and single-family homebuyer construction. By prioritizing these projects, Harford County seeks to foster a more vibrant, equitable, and sustainable community for all.

#### Projects

#	Project Name
1	Critical Ramp and Repair Program
2	Edgewood Neighborhood Revitalization
3	Welcome One Shelter Expansion
4	Southern County Taskforce - Route 40 Revitalization
5	Rehabilitation of Group Home for People with Disabilities
6	Homeless Shelter Operating Support
7	City of Aberdeen Municipal Projects
8	Town of Bel Air Municipal Projects
9	Community Development Administration
10	Fair Housing Activities
11	Tenant-Based Rental Assistance for Homeless Households
12	Downpayment Assistance to First-Time Homebuyers
13	Single-Family Homebuyer Construction

*Table 56 – Project Information*

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

While several CDBG projects are tied to improving public facilities, they cover a broad range of the Strategic Plan's goals. These projects include the rehabilitation of a group home for people with disabilities (Improve Existing Housing - Special Needs), adding more than 30 beds to the Welcome One Shelter (Increase Shelter Beds), and providing downpayment assistance to first-time homebuyers (Increase Quality Affordable Units - Homeowner). All households assisted will be target populations and limited clientele presumed beneficiaries.

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. 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 homebuyers and rental units for low- to moderate-income families, addressing part of the County's lack of affordable housing through construction and rehabilitation. HOME funds will also be used to provide tenant-based rental assistance to individuals exiting transitional housing and to provide down payment assistance to income eligible, first-time homebuyers.

One of our current administration's priorities is to address the underserved communities along the Route 40 corridor in southern Harford County. To address these needs, the administration has created a taskforce whose mission is to inventory existing resources, identify needs, and prioritize community development projects that will have a meaningful impact on families living in those historically neglected communities. Twenty percent (20%) of FFY2025 CDBG funding has been reserved to fund eligible activities identified by this taskforce, as well as fund the Edgewood/Joppa area's first ever Community-Based Development Organization.

The Town of Bel Air and the City of Aberdeen are participating municipalities in Harford County's Urban County designation for CDBG funds. Each year, these municipalities use their CDBG allocations to fund high-need infrastructure projects in low- to moderate-income areas.

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. As rent continues to rise in Harford County, our efforts toward tenant-based rental assistance attempt to slow its effects, mainly for those whose income has not yet increased with higher housing costs.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	<b>Critical Ramp and Repair Program</b>
	Target Area	Route 40 Corridor Countywide Initiative Municipality Edgewood Neighborhood Strategic Revitalization Area
	Goals Supported	Improve Quality of Existing Housing - Homeowner
	Needs Addressed	Maintain affordable housing supply Revitalization of Route 40 corridor neighborhoods Maintain Quality of Life for Special Populations
	Funding	CDBG: \$200,000.00
	Description	
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
2	<b>Project Name</b>	<b>Edgewood Neighborhood Revitalization</b>
	Target Area	Route 40 Corridor Edgewood Neighborhood Strategic Revitalization Area
	Goals Supported	Improve Neighborhood Open and Common Spaces
	Needs Addressed	Revitalization of Route 40 corridor neighborhoods
	Funding	CDBG: \$50,000.00
	Description	
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
3	<b>Project Name</b>	<b>Welcome One Shelter Expansion</b>
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$381,550.00
	Description	
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
4	<b>Project Name</b>	<b>Southern County Taskforce - Route 40 Revitalization</b>
	Target Area	Route 40 Corridor Edgewood Neighborhood Strategic Revitalization Area
	Goals Supported	Improve Neighborhood Open and Common Spaces Improve Access to Transportation
	Needs Addressed	Revitalization of Route 40 corridor neighborhoods
	Funding	CDBG: \$170,323.40
	Description	
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
5	<b>Project Name</b>	<b>Rehabilitation of Group Home for People with Disabilities</b>
	Target Area	Countywide Initiative
	Goals Supported	Improve Existing Housing - Special Populations
	Needs Addressed	Maintain affordable housing supply Maintain Quality of Life for Special Populations
	Funding	CDBG: \$38,500.00
	Description	
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
6	<b>Project Name</b>	<b>Homeless Shelter Operating Support</b>
	Target Area	Countywide Initiative
	Goals Supported	Centralized Access to Resources/Services
	Needs Addressed	Provide shelter/services to homeless population
	Funding	CDBG: \$155,000.00
	Description	
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	
	Planned Activities	
7	<b>Project Name</b>	<b>City of Aberdeen Municipal Projects</b>
	Target Area	Route 40 Corridor Municipality
	Goals Supported	Improve Neighborhood Open and Common Spaces Improve Access to Transportation
	Needs Addressed	Revitalization of Route 40 corridor neighborhoods Maintain Quality of Life for Special Populations
	Funding	CDBG: \$110,161.70
	Description	
	Target Date	6/30/2028
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
8	<b>Project Name</b>	<b>Town of Bel Air Municipal Projects</b>
	Target Area	Municipality
	Goals Supported	Improve Neighborhood Open and Common Spaces
	Needs Addressed	
	Funding	CDBG: \$27,540.43
	Description	
	Target Date	6/30/2028
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
9	<b>Project Name</b>	<b>Community Development Administration</b>
	Target Area	Countywide Initiative
	Goals Supported	Community Development Administration
	Needs Addressed	Maintain affordable housing supply Provide shelter/services to homeless population Revitalization of Route 40 corridor neighborhoods Maintain Quality of Life for Special Populations
	Funding	CDBG: \$195,823.40 HOME: \$41,066.39
	Description	
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
<b>10</b>	<b>Project Name</b>	<b>Fair Housing Activities</b>
	Target Area	Route 40 Corridor Countywide Initiative Municipality Edgewood Neighborhood Strategic Revitalization Area
	Goals Supported	Affirmatively Furthering Fair Housing
	Needs Addressed	Maintain affordable housing supply
	Funding	CDBG: \$24,500.00
	Description	
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
<b>11</b>	<b>Project Name</b>	<b>Tenant-Based Rental Assistance for Homeless Households</b>
	Target Area	Route 40 Corridor Countywide Initiative Municipality Edgewood Neighborhood Strategic Revitalization Area
	Goals Supported	Increase Quality Affordable Units - Rental
	Needs Addressed	Maintain affordable housing supply Provide shelter/services to homeless population
	Funding	HOME: \$175,000.00
	Description	
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
<b>12</b>	<b>Project Name</b>	<b>Downpayment Assistance to First-Time Homebuyers</b>
	Target Area	Route 40 Corridor Countywide Initiative Municipality Edgewood Neighborhood Strategic Revitalization Area
	Goals Supported	Increase Quality Affordable Units - Homeowner

	Needs Addressed	Maintain affordable housing supply Revitalization of Route 40 corridor neighborhoods
	Funding	HOME: \$109,597.53
	Description	
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
13	<b>Project Name</b>	<b>Single-Family Homebuyer Construction</b>
	Target Area	Route 40 Corridor Countywide Initiative Municipality Edgewood Neighborhood Strategic Revitalization Area
	Goals Supported	Increase Supply of Housing - Homeowner
	Needs Addressed	Maintain affordable housing supply Revitalization of Route 40 corridor neighborhoods Maintain Quality of Life for Special Populations
	Funding	HOME: \$85,000.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

## 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, Maryland can allocate entitlement funds anywhere within its county borders, but recognizes a greater concentration of extremely low-, low-, and moderate- income households located within the communities along the county's southern edge. This area is known locally as the Route 40 corridor, which includes Joppatowne, Edgewood, parts of Abingdon, Aberdeen, and Havre de Grace. Of the more than 260,000 residents of Harford County, 64,000 (25%) live within this area. It contains the census tract block groups with the highest concentration of low- to moderate-income residents, including the only areas in Harford County with a majority low- to moderate-income residents. Nineteen percent (19%) of our allocations will be invested in projects and services exclusively for this area, especially in those communities which have a majority low-income and/or historically disenfranchised residents. Of the 73% investment for Countywide Initiatives, the majority will affect or will be targeted to residents in this area, such as investment in the expansion of the Welcome One Shelter, located on the Route 40 corridor. Homeowner, homebuyer, and rental assistance projects will receive more assistance if they are located within this area, specified as part of the Southern County Taskforce.

### Geographic Distribution

Target Area	Percentage of Funds
Route 40 Corridor	19
Countywide Initiative	73
Municipality	8
Edgewood Neighborhood Strategic Revitalization Area	3

*Table 57 - Geographic Distribution*

### Rationale for the priorities for allocating investments geographically

Per Harford County's Urban Agreement for its CDBG Entitlement funds, each municipality receives a set percentage of the annual allocation. Non-incorporated communities, however, are not required to receive an allocation. Using the low- to moderate-income population calculations that determined the municipality's percentages, Harford County determined the Southern County Taskforce should receive 20% of its annual CDBG allocation, based on the population and low- to moderate-income concentrations in the Census Designated Places of Joppatowne and Edgewood.

Public Service projects target Harford County's most vulnerable populations who primarily reside and/or receive assistance in low/mod census tract block groups within the Route 40 corridor. Housing projects such as downpayment assistance and tenant-based rental assistance either target residents of this area or provide incentives for residents to move in and revitalize this area.

### Discussion

Two (2) municipalities receive a percentage of Harford County's CDBG allocation based on population. Out of these two (2) municipalities, one (1) area has one of the County's largest minority concentrations.

Annual allocations to 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 FY2025, Harford County's Grant-In-Aid (local county funds) for public service activities for affordable housing and homeless prevention is estimated to be approximately \$1.3 million. These local dollars fund human service providers in low income and minority concentration areas, especially toward the Route 40 corridor. 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.

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## 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, rental assistance and down payment assistance. Affordable housing for rental housing is defined as housing occupied by low-income families and meets the requirements set forth in 24 CFR § 92.252. Affordable housing for homeownership is defined as housing that is for acquisition by a family and meets the requirements set forth in 24 CFR § 92.254(a).

One Year Goals for the Number of Households to be Supported	
Homeless	236
Non-Homeless	26
Special-Needs	0
Total	262

*Table 58 - One Year Goals for Affordable Housing by Support Requirement*

One Year Goals for the Number of Households Supported Through	
Rental Assistance	16
The Production of New Units	3
Rehab of Existing Units	15
Acquisition of Existing Units	8
Total	42

*Table 59 - One Year Goals for Affordable Housing by Support Type*

#### Discussion

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, poor credit, often due to pandemic-related factors, will disqualify low- to moderate-income households in Harford County from renting certain available units, or obtaining the needed financing to purchase available, affordable homeowner units. Many renters and homeowners, including those at risk of homelessness, have experienced a sudden loss of income. Unforeseen circumstances such as job loss make affordable housing a requirement for these households to remain housed. Each year HUD determines a fair market rent based on bedroom size for each area. For the first time in 4 years, fair market rate growth has

slowed. In Harford County the FY2025 Fair Market Rent (FMR) for a two-bedroom apartment is \$1,965 per month, just a 1% increase from FY2024 in contrast to a 25% increase from FY2023. Fair Market Rent has increased in our area by more than 40% since FY2020.

According to the most recent American Community Survey data, 45% 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 homeownership assistance to at least eight (8) low- to moderate-income households with up to \$20,000 in downpayment costs for first-time homebuyers looking to purchase a house in the Southern County Taskforce area.

Harford County will provide rental assistance to approximately 1,100 households using Section 8 housing choice vouchers and provide rental assistance through tenant-based rental assistance (TBRA) to at least sixteen (16) low-income households. Harford County will fund at least three (3) 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 the 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.

To maintain existing affordable housing for our low- to moderate-income population, Harford County will use a portion of its CDBG allocation to fund a critical home repair and accessibility program with the goal to assist fifteen (15) homeowner households and rehab a group home occupied by disabled adults with incomes at or below 80% AMI.

## AP-60 Public Housing – 91.220(h)

### Introduction

There are two agencies that assist with public housing in Harford County: the Harford County Department of Housing and Community Services (DHCS) and the Havre de Grace Housing Authority.

**The Harford Department of Housing and Community Services** 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 twelve million dollars (\$12,000,000) annually into the economy through their HUD program of subsidizing low-income residents' rent. The agency's rental assistance programs provide decent, safe, and affordable housing free from discrimination, promote freedom of housing choice and spatial de-concentration, provide incentives to private property owners to rent to lower income families, and 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 Department of Housing and Community Services** 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 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.

**The 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 Department of Housing and Community Services** is the local PHA. The office oversees the housing choice voucher program and coordinates a resident advisory board which meets annually. 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. Two (2) counselors have become certified in HECM (reverse mortgages) for homeowners aged 62 and above. 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 FY2026/FFY2025, DHCS will continue its down payment assistance program to encourage low-moderate income residents to become homeowners in the Southern County Taskforce area of Harford County. DHCS will also continue its Veterans' Tenant-Based Rental Assistance (TBRA) program for Harford County's veteran residents at risk of homelessness.

**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 community 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 residents' association is to ensure the ongoing participation in the planning and implementation of programs affecting them. They serve as an advisory board to the Havre de Grace Housing Authority in all areas of housing operations, including but not limited to occupancy, general management, maintenance, security, resident training, resident employment, social services, and modernization priorities. The purpose of SMRA is to identify strategies to improve the quality of life for Housing Authority residents. They serve as advocates for residents and encourage improvements in maintenance and physical conditions, public safety, and support services for residents. The SMRA helps to plan, implement, monitor, and evaluate the provision of services, and works with public and private agencies as advocates to obtain additional resources.

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

Neither the Harford County Department of Housing and Community Services nor the Havre de Grace Housing Authority are designated as troubled.

**Discussion**

The Harford County Department of Housing and Community Services will continue to address the needs of the residents of the abovementioned PHAs. DHCS 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 of 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**

Harford County is committed to reducing and ultimately ending homelessness through a comprehensive strategy that combines immediate assistance with long-term solutions. The county's approach begins with proactive outreach to unsheltered individuals, connecting them to a Coordinated Entry system.

Agencies like the Harford Community Action Agency (HCAA), the EPICENTERS of Aberdeen and Edgewood, Harford Family House, the Hope for the Homeless Alliance, and Revive us Ministries play a key role in this process.

To address immediate needs, Harford County provides emergency shelter for individuals and families, including domestic violence shelters. The county is also working to expand shelter capacity, including the upcoming expansion of the Welcome One Shelter, and will establish freezing weather shelter locations in lieu of motel placement. Transitional housing programs work in conjunction with emergency shelters to help individuals and families move towards self-sufficiency and secure long-term housing.

Harford County is also focused on helping people transition to permanent housing. For example, the Department of Housing and Community Services (DHCS) provides Tenant-Based Rental Assistance (TBRA) to eligible veteran households, and Sheppard Pratt offers supportive services to veteran families. The Harford County Local Homeless Coalition (LHC) actively monitors the needs of veteran households. Additionally, programs at HCAA aim to prevent housed individuals and families from becoming homeless, and the county's Homelessness Solutions Program (HSP) provides rapid re-housing and case management.

### **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 to routinely screen for housing needs, assess emergency needs, and refer clients to appropriate prevention services. With our local Continuum of Care (CoC) now under the Maryland Balance of State (BoS), several agencies such as the Harford Community Action Agency (HCAA) and the Epicenter act as “access points” to the Coordinated Entry system, which will soon include shelters and other service organizations. To be ranked according to vulnerability on the “By-Name List,” clients are assessed with the Arizona Self-Sufficiency Matrix, an assessment tool that identifies key areas where needs and barriers occur for each household. Each household’s score matches with 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. Services are chosen at case conferencing twice a week where providers who cover this broad scope of services participate.

The County also receives funding from the PATH (Projects for Assistance in Transition from Homelessness) Program and the Maryland Homelessness Solutions Program (HSP) 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, HCAA Outreach, and the 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 at addressing other areas than housing to promote self-sufficiency and stability like harm reduction and behavioral health needs.

The Harford County LHC has incorporated a handful of workgroups including Case Management, and Veterans By-Name, but specifically the Re-Entry and Street Outreach workgroup looks to identify households transitioning back into Harford County after experiencing a period 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 LHC to increase its 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**

Harford County has two (2) year-round emergency shelters supporting a total of 20 female-headed households, six (6) female individuals, and twenty-six (26) male individuals. Harford County also provides forty (40) beds for victims of domestic violence. The Department of Housing and Community Services (DHCS) leverages CDBG Public Service and local funds to support emergency shelter operations.

New for FY2026/FFY2025, DHCS will establish freezing weather shelter locations for emergency overflow shelter during freezing periods lasting longer than 24 hours. Rather than house individuals and families in motel rooms, DHCS will monitor one or two locations where homeless persons can arrive at any time for food and a bed until the temperature rises above freezing.

DHCS is funding the expansion of the Welcome One Shelter to include eight (8) additional beds for individual women and twenty-four (24) beds in four (4) non-congregate shelter units, which can be used for families or individuals. Construction is set to begin in 2025 and reach completion by 2026.

Transitional Housing is available in conjunction with emergency shelter to move individuals and families from a congregate to non-congregate environment. Case Managers working with these programs can use the time in emergency shelter and/or transitional housing to connect homeless clients with longer-term housing options such as tenant-based rental assistance, permanent supportive housing, subsidized housing, or subsidy-free housing.

In the winter months, partners from the faith-based community have routinely provided an alternative emergency winter shelter for 13 weeks for single adult men and women and families. This alternative option is open to households living in places not meant for human habitation and provides shelter, meals, and access to bathing facilities. Community based case managers offer supportive services to assist individuals with servicing any gaps that will increase independence and self-sustainability. In 2024, the emergency winter shelter returned to a rotating model in place of placing referrals in motel rooms.

**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**

Per Harford County's HOME-ARP Allocation Plan, the Department of Housing and Community Services (DHCS) is providing Tenant-Based Rental Assistance (TBRA) to eligible veteran households. The program is designed to serve all Qualifying Populations required in HOME-ARP funding, including homeless persons and those at risk of homelessness. DHCS staff review the Local Homeless Coalition's "By-Name List" at least twice a month to check for eligible homeless veterans and receive referrals from veteran service providers.

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 LHC 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 must be sheltered to qualify for this new community-based resource. SSVF also refers at-risk veteran households to the DHCS TBRA program.

The Harford County Local Homeless Coalition (LHC) under the Maryland Balance of State (BoS) has incorporated a handful of workgroups, one of which monitors an active "By-Name list" specifically for all veteran households who are in Coordinated Entry. 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 the Harford Community Action Agency (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 to keep as many households as possible from experiencing episodic homelessness.

HCAA receives a Homelessness Solutions Program (HSP) grant from the State of Maryland, which funds 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 aims to address areas of need for each household to become independent. 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.

**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 prevent 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 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 support are available to youth in foster care until 21 years of age.

Per Harford County's HOME-ARP Allocation Plan, the Department of Housing and Community Services (DHCS) is providing Tenant-Based Rental Assistance (TBRA) to eligible veteran households. The program is designed to serve all Qualifying Populations required in HOME-ARP funding, including homeless persons and those at risk of homelessness.

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 is leading 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.

The Local Management Board, under the guidance of the Maryland Governor's Office for Children, is implementing grant programs targeted at ending childhood poverty in Harford County. Using local disaggregated data, it can disrupt entrenched cycles of child poverty and forge new pathways to uplift families and children in low-income communities along the Route 40 corridor with direct community support. Focused support will be prioritized on Track 1 recipients of the Maryland ENOUGH grant followed by other identified eligible census tracts within Harford County that have an associated community school with 80% or more child poverty (specifically the area surrounding Magnolia Middle School in Edgewood, Magnolia Elementary School, the City of Aberdeen, Halls Crossroads Elementary School) and additional locations with high concentrations of child poverty.

## **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), including Frail Elderly
- People with Disabilities, including those with Severe Mental Illness
- People in Recovery
- Victims of Domestic Violence
- Veterans and their Families

People 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 can provide a safety net within the County to assist households in crisis.

The following housing and support needs are provided annually:

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

**People with Cognitive and Physical Disabilities, including people with Severe Mental Illness** – safe, decent, affordable accessible housing; in-home support services; transportation; employment opportunities; greater connectivity in behavioral health system.

**People in Recovery** – transitional and permanent supportive housing; addiction treatment services; greater access to recovery system through homeless and healthcare systems.

**Victims of Domestic Violence** – transitional and permanent supportive housing; counseling services; employment opportunities.

**Veterans and their Families** – safe, decent, affordable housing – both rental and owner occupied; accessible housing; in home support services; greater connectivity in behavioral health system.

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## AP-75 Barriers to affordable housing – 91.220(j)

### Introduction:

Harford County works with regional partners to identify barriers to affordable housing through its analysis of impediments to fair housing choice. These may be acts that violate a law or acts or conditions that do not violate a law but preclude people with varying sources of income 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 of 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 2025.

### **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 partnered with the Baltimore Metropolitan Council to develop its next Regional Analysis of Impediments to Fair Housing Choice (Regional AI), completed in conjunction with this Consolidated Plan.

Harford County will utilize annual CDBG funding to contract with the Equal Rights Center of Maryland to conduct 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 affordable housing to create affordable housing units in target areas where demand is highest.

Harford County will continue to provide on-site housing counseling services (free of charge) and establish 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.

Harford County will invest in the expansion of the Welcome One Shelter, adding at least thirty (30) more beds for individuals and families.

**Discussion:**

Locating decent, affordable housing has always been a struggle for the poorest households. In 2024, Harford County increased its exception payment standard for the Housing Choice Voucher program to 100% of FMR after our region's FMR increased yet again in October 2023. Harford County is committed to affirmatively furthering fair housing and will continue to take meaningful actions to eliminate factors that impede fair housing choice.

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## 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 that promote economic opportunities to underserved populations. These initiatives make it possible for extremely low- and low-income residents 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, Harford County will direct resources to low- and moderate-income communities, with continued emphasis on revitalizing the Route 40 corridor which includes Joppatowne, Edgewood, parts of Abingdon, Aberdeen, and Havre de Grace. In 2023, Harford County created the Southern County Taskforce to address its communities' call for revitalization. It has since identified gaps in services and specific community needs for the Edgewood/Joppa area, home to the highest concentration of low- to moderate-income households. In response, the Department of Housing and Community Services designated Edgewood/Joppa's first Community-Based Development Organization and award funding toward neighborhood revitalization projects chosen by and for the community.

FY2026/FFY2025 will see the creation of a small grants fund for Edgewood neighborhoods looking to complete long overdue maintenance and improvements to their community and open spaces. A Neighborhood Revitalization grant from the Maryland Department of Housing and Community Development will use this process to improve the open space surrounding the Community Center in Edgewood's Harford Square neighborhood. 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 people 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.

Transit LINK also contracted a new software provider which provides instant access to electronic bus signage across Harford County, including all bus shelters and buses with electronic signage installed. This software creates a more efficient and up-to-date mode of communication with passengers and the

community at large, allowing the Department of Housing and Community Services to spread messages quickly and consistently to a broader audience.

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 provide down payment assistance to income-eligible first-time homebuyers. Harford County will provide tenant based rental assistance and will continue to preserve and improve the physical condition of existing housing through critical repair and accessibility upgrades. Additional funding incentives will be provided for nonprofit developers to create affordable housing units, with a focus on homebuyers. DHCS 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.

### **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 the Maryland 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). Projects Countywide are also subject to the updated Harford County Livability Code, whose inspectors in the Department of Licensing and Permits are responding to complaints daily, using code violations to bring landlords into compliance.

### **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 5.8% living at or below the federal poverty level. Married-

couple families see 4.3% at or below the poverty level, whereas Single-mother families see 13.5% at or below the 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.

Research for the Southern County Taskforce also reflected the discrepancy between poverty for married couples versus single mothers, and many of the latter group reside in Edgewood/Joppa. Harford County is working across its departments to identify the needs of this population and how to best assist these families whose poverty is tied to the ability to have only one income.

The Harford County Department of Housing & Community Services will continue to provide bus services throughout the county to allow residents access to jobs. DHCS will also encourage coordination between all modes of transportation to address gaps in services that exist in the county.

The Local Management Board, under the guidance of the Maryland Governor's Office for Children, is implementing grant programs targeted at ending childhood poverty in Harford County. Using local disaggregated data, it can disrupt entrenched cycles of child poverty and forge new pathways to uplift families and children in low-income communities along the Route 40 corridor with direct community support. Focused support will be prioritized on Track 1 recipients of the Maryland ENOUGH grant followed by other identified eligible census tracts within Harford County that have an associated community school with 80% or more child poverty (specifically the area surrounding Magnolia Middle School in Edgewood, Magnolia Elementary School, the City of Aberdeen, Halls Crossroads Elementary School) and additional locations with high concentrations of child poverty.

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

Harford County is governed by an elected County Executive and County Council. Harford County elected a new County Executive and County Council in 2022. To improve government operations and connect the many services provided throughout its departments, the County Executive separated the Community Development Division from the Office of Economic Development and combined it with the Department of Community Services to create the Department of Housing & Community Services (DHCS). Now the largest department in Harford County, DHCS includes the Harford County Housing Agency, Community Development, Community Services, the Office on Aging, the Office of Drug Control Policy, the Office of Disability Services, Harford Transit LINK, the Office of Children, Youth, and Families, the Office of Human Relations and Mediation, and various commissions for special populations. The County Executive appoints the Director of Housing and Community Services who is approved by the County Council. The combination of the many human-service related divisions fosters greater collaboration and strategic decision-making on how to best allocate local, state, and federal resources to Harford County's special populations and disadvantaged communities.

To help develop the institutional structure needed to carry out its housing and community development plan, Harford County funds its own Grant-In-Aid program, providing approximately \$1,300,000.00 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 available to non-profit agencies that provide community-based social services. By having one department responsible for the administration of all federal, state and local community development funding, the County can avoid duplication of services, encourage collaboration among agencies, and strategically plan the filling of gaps in services across the County.

### **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 (HCAA) administers a financial literacy program, eviction prevention, energy assistance, a food pantry, and case management for individuals and families in need of assistance. The Epicenter provides targeted case management to homeless and extremely low-income residents in Aberdeen and Edgewood. Other organizations that provide safety nets in the community include Catholic Charities (operating three Head Start and three Early Head Start programs in and around the Route 40 corridor), Mason-Dixon Community Services (providing emergency services to low-income residents of northern Harford County), the Success Project (offering financial literacy and life skills to low-income residents in Havre de Grace), and the Judy Center (providing school readiness for at-risk families with children who attend Magnolia Elementary School), Prologue, Inc. 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:**

When the United States as a whole face uncertain trends in housing, Harford County understands its most vulnerable populations are hit the hardest by change. Unemployment, foreclosures, and other economically driven stresses in Harford County continue, especially given the recent sharp rise in rental rates. Harford County will give particular attention to the additional demands occurring for supportive resources that address the needs of low- to moderate-income citizens, especially in its hardest-hit communities identified by the Southern County Taskforce. Since the resources available are not enough to improve all the needs outlined in this Strategic Plan, they will be targeted at vulnerable households and communities to help them weather any upcoming challenges, strengthening our workforce and creating new opportunities for growth after any major national shifts.

## Program Specific Requirements

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

#### Introduction:

Harford County estimates it will receive \$1,054,188 in Community Development Block Grant (CDBG) funds and \$375,267 in HOME Investment Partnership Program (HOME) funds for FY2026/FFY2025.

As shown in section AP-35 Projects, these funds will allow Harford County to continue to meet the needs of its low- to 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>   | <b>0</b> |

#### 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)**

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

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

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

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

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

A deed of trust is recorded against the purchased property securing the HOME funds. This lien is non-interest bearing and requires repayment upon sale or transfer, if the property is no longer the income eligible buyer's primary residence, or at the end of the recapture period, whichever comes first. Repayment of the loan is required on the entire amount borrowed; however, the amount that must be repaid is limited to the net proceeds from the sale of the home. Net proceeds are defined as the sales price minus superior loan prepayment and closing costs paid by the seller.

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

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

When ownership of a HOME assisted property changes, Harford County ensures that the direct HOME subsidy invested is used to preserve affordable housing by exercising the recapture provision. The direct HOME subsidy is the amount of HOME assistance, including any program income, which enabled the homebuyer to purchase the unit. The direct subsidy includes down- payment, closing

costs, interest subsidies, or other HOME assistance provided directly to the homebuyer. The direct subsidy also includes any assistance that reduced the purchase price from fair market value to an affordable price.

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

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

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

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

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

**HOME x Net proceeds = HOME amount to be recaptured/HOME Investment + Homeowner Investment**

**Homeowner Investment x Net proceeds = Amount to homeowner/HOME Investment + Homeowner Investment**

HOME regulations state that when HOME funds are used for homebuyer assistance, 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, 2023, for Harford County are \$329,000 for an existing home and \$456,000 for a newly constructed home. These maximum home values apply to homes purchased with HOME funds and the estimated post-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.

- 5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).**

Harford County will not use a preference for persons with special needs or disabilities in its TBRA programs.

- 6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).**

Harford County will not use a preference for persons with special needs or disabilities in its TBRA programs.

- 7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

Harford County will not use a preference for persons with special needs or disabilities in rental housing projects.

## Appendix - Alternate/Local Data Sources

<b>1</b>	<b>Data Source Name</b> Harford County Housing Choice Voucher Program
	<b>List the name of the organization or individual who originated the data set.</b> Harford County Housing Agency
	<b>Provide a brief summary of the data set.</b> The data originates from local records maintained by the Harford County Department of Housing and Community Services (Harford County Housing Agency). Harford County Housing Choice Voucher (HCV) Data is submitted to and monitored by HUD yearly.
	<b>What was the purpose for developing this data set?</b> Additional data is available outside the HUD data provided in IDIS.
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> Data includes the entirety of the Harford County HCV program.
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> Data was pulled from internal record-keeping from March 2025.
	<b>What is the status of the data set (complete, in progress, or planned)?</b> The data is current, updated regularly, so it is assumed complete.
<b>2</b>	<b>Data Source Name</b> Harford County Countywide Demographics
	<b>List the name of the organization or individual who originated the data set.</b> The Department of Housing and Community Services (DHCS), Community Development Division
	<b>Provide a brief summary of the data set.</b> DHCS pulled demographic data from localized datasets in Harford County Government's subscription to ESRI ArcGIS. Esri data combines the most recent American Community Survey (ACS) year with additional surveys.
	<b>What was the purpose for developing this data set?</b> This data set provides more up-to-date demographics consistent with overall County growth trends versus the limited data provided in IDIS default access to ACS 2016-2020.
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> Data is concentrated to Harford County, Maryland as a whole.
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> Data was pulled in January 2025.
	<b>What is the status of the data set (complete, in progress, or planned)?</b> This data set comes directly from ESRI software and is assumed to be complete.
<b>3</b>	<b>Data Source Name</b> American Community Survey 2023 Data
	<b>List the name of the organization or individual who originated the data set.</b> United States Census Bureau
	<b>Provide a brief summary of the data set.</b> The data set uses the most up-to-date American Community Survey (ACS) estimates.

<b>What was the purpose for developing this data set?</b>
Rising housing costs have rendered 2020 ACS data largely inaccurate, requiring an update to the automatically populated data in IDIS.
<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b>
Data was collected in 2024.
<b>Briefly describe the methodology for the data collection.</b>
The Census Bureau uses local survey data combined with decennial census data to make these estimates.
<b>Describe the total population from which the sample was taken.</b>
The sample taken was from Harford County, Maryland.
<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b>

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## **Appendix 1**

### **Harford County Stakeholder Survey**

- Grant Survey Flyer
- Harford County Stakeholder Survey Community Needs Assessment Survey Form
- Harford County Stakeholder Survey Community Needs Assessment

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# Harford County Community Needs Assessment

**Take the survey to help determine the best use of federal funds to support housing, public facilities, and other community resources.**

**HUD Community Development Block Grants (CDBG) support:**

- Community centers
- Housing rehabilitation
- Homeowner assistance
- Public services
- Infrastructure
- Public facilities including parks
- Economic development projects

**HOME Investment Partnership Program (HOME) funds are for:**

- Building, buying and/or rehabilitating affordable housing
- Providing direct rental assistance or security deposits
- Loans or credit enhancement

**Scan here to take Survey**



or visit  
[www.harfordcountymd.gov/FundingInput](http://www.harfordcountymd.gov/FundingInput)



**BOB CASSILLY**  
Harford County Executive  
**BARBARA W. RICHARDSON**  
Director, Housing and Community Services

**Harford County Housing and Community Services**  
[www.harfordcountymd.gov/services](http://www.harfordcountymd.gov/services)

The background of the header section features a large, semi-transparent Harford County Seal. The seal is circular and contains a shield with a wavy pattern, a banner at the bottom, and a crest at the top. The text 'HARFORD COUNTY' is visible around the top of the seal, and '1639' is at the bottom. The background is a solid dark blue.

# Harford County Stakeholder Survey Community Needs Assessment

For the FY2026-FY2030 Consolidated Plan

Each year, Harford County, Maryland receives a formula allocation of US Department of Housing and Urban Development (HUD) funds. These are invested in community development projects and services that improve the lives of the County's low- to moderate-income residents. How would you invest these funds?

## About you

How did you find out about this survey?

- ☐ Harford County Event
- ☐ Harford County Outreach
- ☐ Online Search
- ☐ Email
- ☐ Recommendation
- ☐ Partner Organization
- ☐ Other

Where do you live in Harford County?

- ☐ Aberdeen
- ☐ Abingdon
- ☐ Baldwin
- ☐ Bel Air
- ☐ Belcamp
- ☐ Churchville
- ☐ Darlington
- ☐ Edgewood
- ☐ Fallston
- ☐ Forest Hill
- ☐ Havre de Grace
- ☐ Jarrettsville
- ☐ Joppa
- ☐ Pylesville
- ☐ Riverside
- ☐ Street
- ☐ Whiteford
- ☐ White Hall
- ☐ I do not live in Harford County
- ☐ Other

Do you consider yourself part of any of the population categories below?

- ☐ Senior
- ☐ Youth
- ☐ Veterans
- ☐ People with Disabilities
- ☐ Persons in Recovery
- ☐ Developmentally Disabled
- ☐ Severe Mental Illness
- ☐ Homeless
- ☐ Persons with HIV/AIDS
- ☐ Victims of Domestic Violence
- ☐ None
- ☐ Other

How old are you?

- ☐ < 18
- ☐ 18 - 25
- ☐ 26 - 35
- ☐ 36 - 45
- ☐ 46 - 55
- ☐ > 55
- ☐ Prefer not to say

What is your annual household income?

- ☐ \$30,000 or less
- ☐ \$30,000 to \$50,000
- ☐ \$50,000 to \$100,000
- ☐ \$100,000 to \$300,000
- ☐ \$300,000 or up
- ☐ Prefer not to say

What is your gender?

- ☐ Female
- ☐ Male
- ☐ Non-binary
- ☐ Prefer not to say
- ☐ Other

What is your Race?

- ☐ American Indian / Alaskan Native
- ☐ Asian
- ☐ Black / African American
- ☐ Native Hawaiian / Other Pacific Islander
- ☐ White
- ☐ More than one race
- ☐ Prefer not to say
- ☐ Other

What is your Ethnicity?

- ☐ Hispanic or Latino
- ☐ Not Hispanic or Latino

What is your housing situation?

- ☐ Own
- ☐ Rent
- ☐ Lease
- ☐ Assisted Living
- ☐ Couchsurfing
- ☐ Homeless
- ☐ Prefer not to say
- ☐ Other

What is the highest level of education you've completed?

- ☐ High school
- ☐ GED
- ☐ Associate's degree
- ☐ Bachelor's degree
- ☐ Master's degree
- ☐ Doctorate degree
- ☐ Vocational Training/Certification
- ☐ Prefer not to say
- ☐ None
- ☐ Other

Please list any government assistance you receive

- ☐ Social Security
- ☐ Medicare/Medicaid
- ☐ SNAP/Food Stamps
- ☐ TCA
- ☐ WIC
- ☐ Free/Reduced School Lunches
- ☐ None
- ☐ Other

Which industry best describes your field of work?

- ☐ Education
- ☐ Government
- ☐ Public service
- ☐ IT (Information Technology)
- ☐ Financial
- ☐ Manufacturing
- ☐ Small Business
- ☐ Military Contractor
- ☐ Distribution/Warehouse/Delivery
- ☐ Business Owner
- ☐ Retired
- ☐ Other

## Community Needs Assessment

HUD Funding is an investment in a variety of community needs. Please rank the activities in each of the below categories by placing them in order from highest in importance to lowest.

### Housing

New Construction - Single Family

New Construction - Rental

Rehabilitation - Single Family

Rehabilitation - Rental

Down Payment Assistance

Mortgage Assistance

Rental Assistance / Eviction Prevention

Housing Counseling

Lead-Based Paint Remediation

### Homelessness

Shelter

Housing Placement

Wraparound Services (Financial Counseling, Mental Health Evaluation, etc.)

### Revitalization in the Route 40 Corridor

Small Business Support/Financing

New and/or Improved Public Spaces

Infrastructure

Facade Improvement

Removal of Abandoned or Blighted Buildings/Blocks

Workforce Development

Streetscapes / Sidewalk Improvement

Lead-Based Paint Remediation

### Countywide Public Improvements

Infrastructure

Nonprofit Buildings

Government Service Facilities

Parks / Open Spaces

Streetscapes / Sidewalk Improvements

### Countywide Public Services

Transportation Access

Wraparound Services / Case Management (Financial Counseling, Mental Health Evaluation, etc.)

Food

Job Training / Workforce Development

Fair Housing Advocacy

Clothing

Digital Literacy/Access

### Other Activities Not Listed Here

Please share why you made the above rankings.

With each Consolidated Plan, Harford County focuses on Special Populations. Which of the following populations should be considered? Are there other populations that should be included?

- ☐ Senior
- ☐ Youth
- ☐ Veterans
- ☐ People with Disabilities
- ☐ Developmentally Disabled
- ☐ Severe Mental Illness
- ☐ Persons in Recovery
- ☐ Homeless
- ☐ Persons with HIV/AIDS
- ☐ Victims of Domestic Violence
- ☐ Other

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Best Ways to Invest

With 5 years of formula funding, Harford County must consider the greatest needs for its low- to moderate income residents.

Please share what you believe to be the greatest needs for Harford County's low- to moderate-income population, or any specific needs for the special populations listed above.

Please describe any projects/services HUD funds could support to address those needs, and how the project would better Harford County in any of the above categories.

Please share any existing eligible projects/services in Harford County that could benefit from an investment of HUD funds.

Please share any community partners/organizations who could address the priority needs you described.

Are there any additional comments you would like to share regarding the investment of HUD funds?



## Contact for Public Hearings/Comment

Harford County holds annual public hearings and comment periods to present funding recommendations, review goals/objectives, and share outcomes of HUD-funded services and projects.

Are you interested in receiving information about future public hearings/comment regarding upcoming HUD-funded projects?

☐ Yes

☐ No

If yes, please provide your email address below.

Please enter an email

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 Microsoft Forms

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## Responses Overview Active

Responses

241



Average Time

25:44



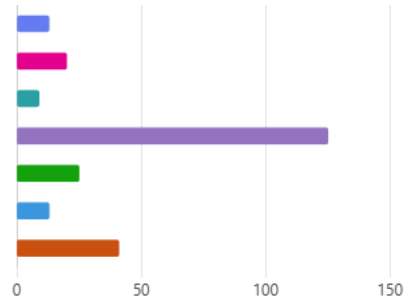
Duration

216 Days



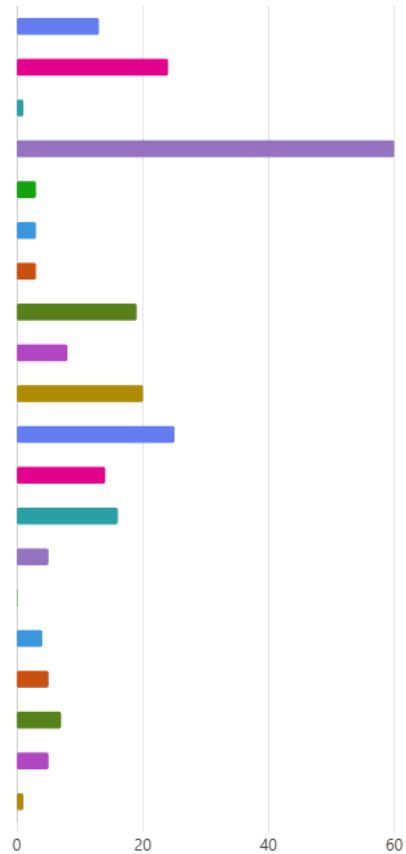
1. How did you find out about this survey?

● Harford County Event	13
● Harford County Outreach	20
● Online Search	9
● Email	125
● Recommendation	25
● Partner Organization	13
● Other	41



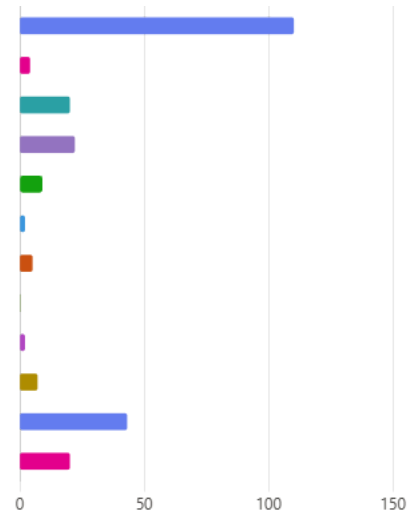
2. Where do you live in Harford County?

● Aberdeen	13
● Abingdon	24
● Baldwin	1
● Bel Air	60
● Belcamp	3
● Churchville	3
● Darlington	3
● Edgewood	19
● Fallston	8
● Forest Hill	20
● Havre de Grace	25
● Jarrettsville	14
● Joppa	16
● Pylesville	5
● Riverside	0
● Street	4
● Whiteford	5
● White Hall	7
● I do not live in Harford County	5
● Other	1



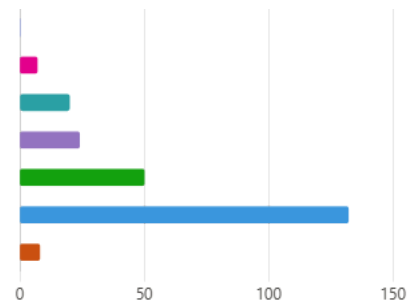
3. Do you consider yourself part of any of the population categories below?

Senior	110
Youth	4
Veterans	20
People with Disabilities	22
Persons in Recovery	9
Developmentally Disabled	2
Severe Mental Illness	5
Homeless	0
Persons with HIV/AIDS	2
Victims of Domestic Violence	7
None	43
Other	20



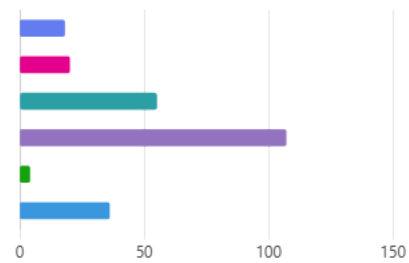
4. How old are you?

< 18	0
18 - 25	7
26 - 35	20
36 - 45	24
46 - 55	50
> 55	132
Prefer not to say	8



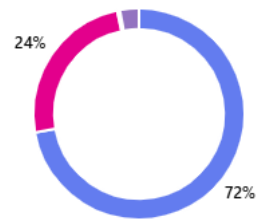
5. What is your annual household income?

\$30,000 or less	18
\$30,000 to \$50,000	20
\$50,000 to \$100,000	55
\$100,000 to \$300,000	107
\$300,000 or up	4
Prefer not to say	36



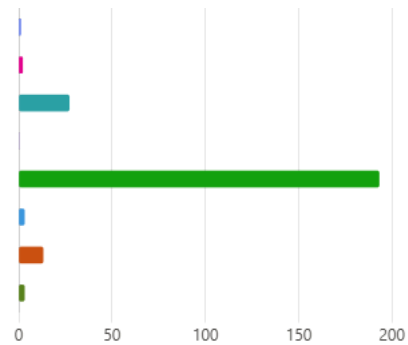
6. What is your gender?

Female	174
Male	59
Non-binary	1
Prefer not to say	7
Other	0



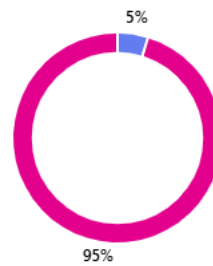
7. What is your Race?

American Indian / Alaskan Native	1
Asian	2
Black / African American	27
Native Hawaiian / Other Pacific Islander	0
White	193
More than one race	3
Prefer not to say	13
Other	3



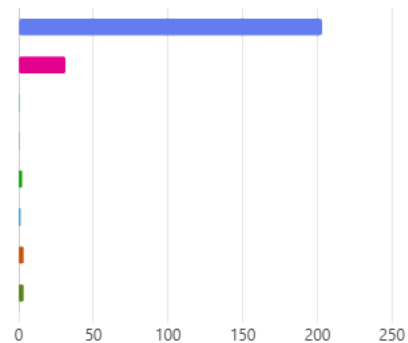
8. What is your Ethnicity?

Hispanic or Latino	6
Not Hispanic or Latino	121



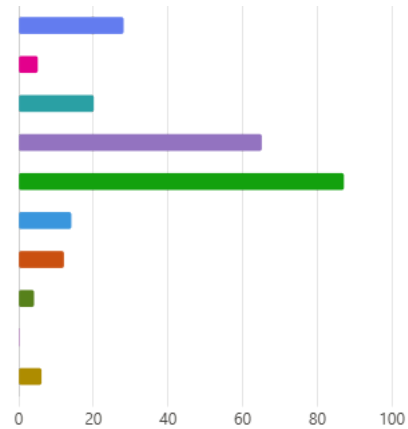
9. What is your housing situation?

Own	203
Rent	31
Lease	0
Assisted Living	0
Couchsurfing	2
Homeless	1
Prefer not to say	3
Other	3



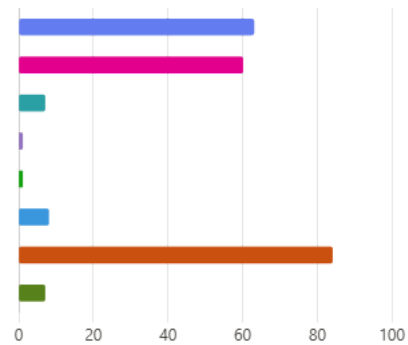
10. What is the highest level of education you've completed?

High school	28
GED	5
Associate's degree	20
Bachelor's degree	65
Master's degree	87
Doctorate degree	14
Vocational Training/Certification	12
Prefer not to say	4
None	0
Other	6



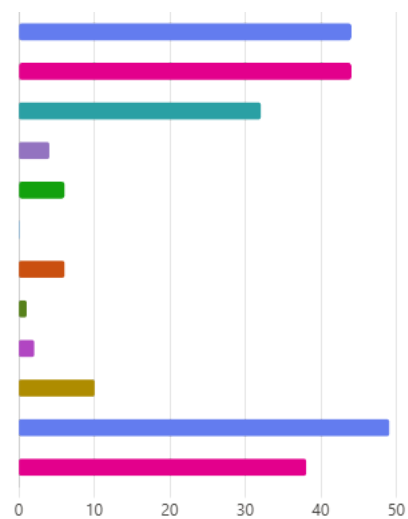
11. Please list any government assistance you receive

Social Security	63
Medicare/Medicaid	60
SNAP/Food Stamps	7
TCA	1
WIC	1
Free/Reduced School Lunches	8
None	84
Other	7



12. Which industry best describes your field of work?

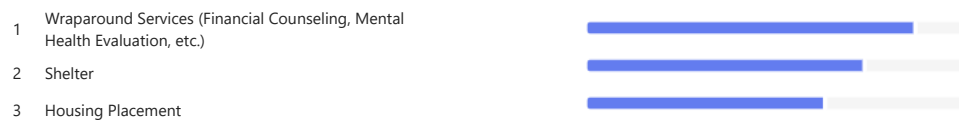
Education	44
Government	44
Public service	32
IT (Information Technology)	4
Financial	6
Manufacturing	0
Small Business	6
Military Contractor	1
Distribution/Warehouse/Delivery	2
Business Owner	10
Retired	49
Other	38



### 13. Housing



### 14. Homelessness



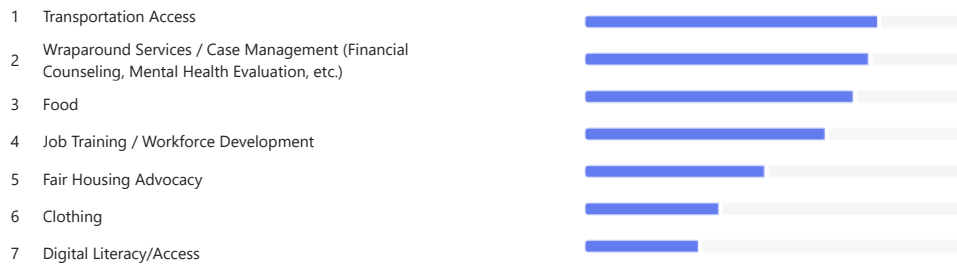
### 15. Revitalization in the Route 40 Corridor



### 16. Countywide Public Improvements



## 17. Countywide Public Services



## 18. Other Activities Not Listed Here

76  
Responses

Latest Responses  
...

12 respondents (16%) answered Seniors for this question.



## 19. Please share why you made the above rankings.

103  
Responses

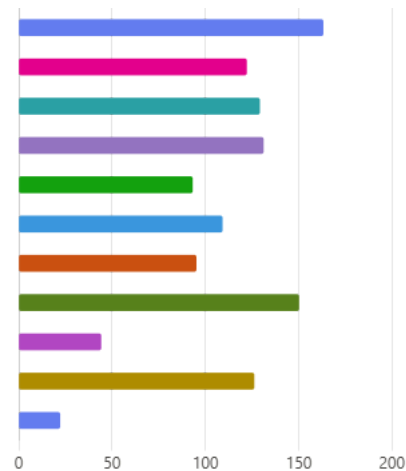
Latest Responses  
"No more development"  
...

46 respondents (45%) answered need for this question.



20. With each Consolidated Plan, Harford County focuses on Special Populations. Which of the following populations should be considered?  
Are there other populations that should be included?

Senior	163
Youth	122
Veterans	129
People with Disabilities	131
Developmentally Disabled	93
Severe Mental Illness	109
Persons in Recovery	95
Homeless	150
Persons with HIV/AIDS	44
Victims of Domestic Violence	126
Other	22



21. Please share what you believe to be the greatest needs for Harford County's low- to moderate-income population, or any specific needs for the special populations listed above.

188  
Responses

Latest Responses  
 "Jobs"  
 "Education"  
 "Housing , access to health care"  
 ...

40 respondents (21%) answered affordable housing for this question.



22. Please describe any projects/services HUD funds could support to address those needs, and how the project would better Harford County in any of the above categories.

138

Responses

Latest Responses

"Jobs"

"Probably no HUD"

"Low income housing , work force development"

...

37 respondents (27%) answered housing for this question.



23. Please share any existing eligible projects/services in Harford County that could benefit from an investment of HUD funds.

102

Responses

Latest Responses

"Jobs"

"N/A"

...

23 respondents (23%) answered housing for this question.



24. Please share any community partners/organizations who could address the priority needs you described.

99

Responses

Latest Responses

"Community foundation,"

...

13 respondents (13%) answered Community Action for this question.



25. Are there any additional comments you would like to share regarding the investment of HUD funds?

54  
Responses

Latest Responses  
"More funding by developers,,,,,"  
...

11 respondents (20%) answered needs for this question.

money citizens housing stability funding community moderate income  
support affordable HUD funds services families low-income focusing homes County residents  
housing needs help Harford County programs

26. Are you interested in receiving information about future public hearings/comment regarding upcoming HUD-funded projects?

● Yes 103  
● No 124



27. If yes, please provide your email address below.

103  
Responses

Latest Responses  
...



## **Appendix 2**

### **Citizen Participation Plan**

- Signed Housing & Urban Development Citizen Participation Plan

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**HARFORD COUNTY DEPARTMENT OF HOUSING &  
COMMUNITY SERVICES**

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

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

**ROBERT G. CASSILLY**  
County Executive

**BARBARA W. RICHARDSON**  
Director

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

INTRODUCTION

*Purpose*

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

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

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

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

*Lead Department*

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

*Effective Date*

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

## ENCOURAGEMENT OF CITIZEN PARTICIPATION

### *General*

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

### *Municipalities, Organizations, and Local Public Housing Authority*

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

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

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

### *Encouragement of Non-English Speaking Persons and Persons with Disabilities*

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

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

#### *Online Access*

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

#### *Other Engagement Techniques*

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

### THE CITIZEN PARTICIPATION PLAN (CPP)

#### *Amendments to an Approved Citizen Participation Plan (CPP)*

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

a. Amendment Considerations

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

b. Proposed Amended CPP Review

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

c. Public Comments Received on Draft Amended CPP

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

d. Public Hearing

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

e. Submission to HUD

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

## THE ANALYSIS OF IMPEDIMENT S TO FAIR HOUSING CHOICE (AI)

### *AI Development*

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

a. Stakeholder Consultation and Citizen Outreach

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

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

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

b. Public Hearing

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

c. Public Display and Comment Period

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

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

d. Comments Received on the Draft AI

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

*Revisions to the AI*

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

a. Public Display and Comment Period

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

b. Comments Received on the Proposed Amended AI

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

c. Submission to HUD

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

THE CONSOLIDATED PLAN (CP)

*CP Development*

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

a. Stakeholder Consultation and Citizen Outreach

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

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

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

b. Public Hearings

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

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

c. Potential Displacement of Persons

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

d. Public Display and Comment Period

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

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

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

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

f. Submission to HUD

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

*Revisions to the Consolidated Plan (CP)*

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

a. Revision Considerations

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

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

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

b. Public Display and Comment Period

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

c. Comments Received on the Proposed Amended CP

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

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

d. Submission to HUD

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

## THE ANNUAL ACTION PLAN (AAP)

### *AAP Development*

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

a. Public Hearings

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

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

b. Public Display and Comment Period

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

c. Comments Received on the Draft AAP

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

comments or views not accepted and the reasons why, will be attached to the final AAP for submission to HUD.

d. Submission to HUD

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

*Revisions to the Annual Action Plan (AAP)*

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

a. Revision Considerations

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

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

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

b. Public Display and Comment Period

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

c. Comments Received on the Proposed Amended AAP

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

d. Submission to HUD

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

## DISASTERS, EMERGENCY EVENTS AND URGENT NEEDS

### *Disasters, Emergency Events, and Urgent Needs*

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

### *Urgent Needs*

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

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

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

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

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

## CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER)

### *Report Development*

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

a. Report Considerations

The Community Development staff will evaluate and report the accomplishments and expenditures of the previous program year for CDBG and HOME, and draft the CAPER in accordance with HUD requirements.

b. Public Display and Comment Period

The draft CAPER will be placed on display for a period of no less than fifteen (15) calendar days to encourage public review and comment. The public notice shall include a brief summary and purpose of the CAPER, a summary of program expenditures, a summary of program performance, the dates of the public display and comment period, the locations where copies of the draft CAPER can be examined, how comments will be accepted, and the anticipated submission date to HUD.

c. Comments Received on the Draft CAPER

The County Contact Person, or his/her designee, will accept written comments, during the 15-day public display and comment period. The County will consider any comments or views of County residents received in writing in preparing the final CAPER. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons why, will be attached to the final CAPER for submission to HUD.

d. Submission to HUD

The CAPER will be submitted annually to HUD no later than September 28.

### AVAILABILITY TO THE PUBLIC

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

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

### ACCESS TO RECORDS

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

### COMPLAINTS

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

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

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

### TECHNICAL ASSISTANCE

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

### PUBLIC NOTICES

All public notices will be published in the local community newspaper no less than two weeks before a public hearing or document review period, and will include a summary of the information to be presented at the public hearing. The notices shall also be posted on the Harford County Housing and Community Services website accessible at:

<http://www.harfordcountymd.gov/244/Housing-Community-Development>


### COUNTY CONTACT

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

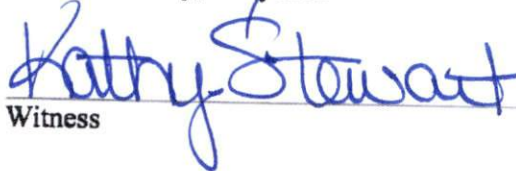
Barbara W. Richardson, Director  
Harford County Department of Housing  
& Community Services  
15 South Main Street, Bel Air, MD 21014  
Phone: (410) 638-3045 x 1362

APPROVAL

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

  
Robert G. Cassilly, County Executive  
Harford County, Maryland

4-10-2024  
Date

  
Witness

4-10-2024  
Date

Approved:

  
Barbara W. Richardson, Director  
Department of Housing & Community Services

4/2/2024  
Date

## **Appendix 3**

### **Use of Force Policy**

- Harford County Sheriff's Office Operations Policy: Use of Force

DRAFT



Jeffrey R. Gahler,  
Sheriff

# HARFORD COUNTY SHERIFF'S OFFICE OPERATIONS POLICY

## Use of Force

<b>Distribution:</b>	<b>All Law Enforcement</b>			<b>Policy Number:</b>	<b>OPS 0501</b>
<b>Responsible Unit:</b>	<b>Administrative Services Division</b>			<b>Rescinds:</b>	<b>OPS 0501 dated 6/18/20</b>
<b>Original Issued Date:</b>	<b>07/01/22</b>	<b>Revision</b>	<b>1</b>	<b>Latest Revision Date:</b>	<b>12/19/24</b>
<b>Required 3-year review was completed:</b>		<b>06/30/22</b>	<b>Next Required 3-yr Review</b>	<b>05/31/25</b>	

### 1. Purpose

To provide Harford County Sheriff's Office (HCSO) law enforcement deputies with guidance on proper procedures regarding situations when force may be used.

### 2. Policy

Deputies have been given the responsibility to protect and serve all citizens while balancing the need for officer safety and are granted the authority to use force when necessary to accomplish lawful ends. This authority is grounded in the laws of the State of Maryland, the United States Constitution, Court rulings and the provisions of this policy. Recognition of, and respect for the dignity of all persons and the sanctity and value of human life will guide all training, leadership, and procedures, as well as guide deputies in the use of force. **NOTE:** In use of force incidents that involve a police-involved death, or likely death, [OPS 0104](#) Response to Police-Involved Deaths will be followed regarding notification requirements, reporting requirements, evidence collection, investigation requirements and chain of command review.

### 3. Definitions

**ACTIVE RESISTANCE:** physical evasive movements or behaviors to defeat a deputy's attempt at arrest or control, including bracing, twisting, tensing, pushing, or verbally signaling an intention to avoid or prevent being taken into custody.

**ACTIVE AGGRESSION:** overt, hostile, attacking movements or actions by a subject, which may cause injury to the deputy. This aggression may manifest itself through actions including, but not limited to, punching, kicking, biting or pushing.

**AGGRAVATED AGGRESSION:** when a subject's actions create an objectively reasonable perception on the part of the deputy that the deputy or another person is subject to imminent death or serious physical injury as a result of the circumstances and/or nature of an attack. Aggravated Aggression represents the least encountered but most serious threat to the safety of law enforcement personnel or another person.

**CONDUCTED ELECTRICAL WEAPON (CEW):** a less lethal weapon that emits an electrical energy charge which causes electro muscular disruption that affects the sensory and motor functions of the central nervous system.

**CHOKE HOLD/STRANGLE HOLD:** any hold that restricts the ability to breathe or that restricts the flow of blood to the brain.

**DEADLY FORCE:** a degree of force applied which is likely to cause death or serious physical injury; or force which creates some specified degree of risk that a reasonable and prudent person would consider likely to cause death or serious physical injury.

**FORCE:** amount of effort required by a deputy to compel compliance from an unwilling suspect.

**FORCE TRANSITION:** the movement from the application of one force type to another consistent with the "necessary and proportional" standard (e.g., escalation/de-escalation).

**IMMINENT DANGER:** actions or outcomes that may occur during an encounter which places a fear for safety of the deputy or others.

**IN-CUSTODY DEATH:** an incident in which an arrestee/detainee died while in HCSO custody.

**INSTRUMENT OF NECESSITY:** an item at hand or in close proximity that can be used immediately without delay (e.g., flashlight, clipboard, etc.).

**LESS LETHAL PHILOSOPHY:** a concept of planning and applying force that meets operational objectives that is neither likely nor intended to cause death or serious physical injury.

**LESS LETHAL WEAPON:** a device designed or converted to expel or propel less lethal ammunition by any action, mechanism, or process for the purpose of incapacitating, immobilizing, or stunning a human being through the infliction of any less than lethal impairment of physical condition, function, or senses, including physical pain or discomfort (e.g. TASER, FN-303, 40 MM launcher, sting ball grenades, pepper spray, or chemical agents).

**MECHANICAL FORCE:** the use of a device or object, other than a firearm, shotgun, or rifle, to overcome a subject's resistance to the exertion of the deputy's authority (e.g., use of a baton, CEW or chemical agent, etc.).

**NECESSARY & PROPORTIONAL:** the undefined standard as created by the Maryland legislature located in Public Safety Article § 3-524.

**NON-LETHAL WEAPON:** Non-lethal weapons, such as pepperball, are not fundamentally designed to kill or cause serious bodily injury, and based upon a calculated risk factor, the chances of injury meeting the deadly force definition are only marginal, ultimately engineered to save lives.

**OBJECTIVELY REASONABLE:** in determining the necessity for force and the appropriate level of force, deputies will evaluate each situation based on the totality of the circumstances in light of the known facts of each particular case, including, but not limited to, the seriousness of the crime, whether the subject poses an immediate threat to the safety of the deputy or others, and whether the subject is actively resisting arrest or attempting to evade arrest by flight.

**PASSIVE RESISTANCE:** subject is not physically cooperating with the deputy's attempt to restrain them and is not assaulting the deputy or trying to escape (e.g., going limp).

**PROBABLE CAUSE:** reasonable likelihood that a crime has been committed that is based upon facts and circumstances known to the deputy at the time of the incident.

**REASONABLE BELIEF:** the existence of facts, or combination of facts, that the circumstances are such to cause a reasonable person to believe them to be true.

**REASONABLE FORCE:** the use of a device, technique, or object to overcome a subject's resistance to the exertion of the deputy's authority.

**SERIOUS PHYSICAL INJURY:** physical injury that creates a substantial risk of death or causes permanent or protracted serious disfigurement, loss of the function of any bodily organ, or the impairment of the function of any bodily organ.

**USE OF FORCE:** any execution of a physical act to control a person, overcome resistance and/or defend oneself or another. The force may entail the use of body parts, issued Agency defense equipment, an instrument of necessity, or deployment of a K-9.

#### **4. References**

[OPS 0104](#) Response to Police-Involved Deaths  
[OPS 0504](#) Use of Batons/Impact Weapons  
[OPS 0505](#) Use of Chemical Agents  
[OPS 0506](#) Use of Conducted Energy Weapons  
[OPS 0507](#) Use of Firearms  
[OPS 0508](#) Use of Force Review Committee  
Tennessee v. Garner, 471 U.S. 1 (1985)  
Graham v. Connor, 490 U.S. 386 (1989)  
Scott v. Harris, 550 U.S. 372, 381 (2007)  
Thomas v. Holly, 553 Fed. Appx. 208, 215 (4th Cir. 2013)  
MD Code, Criminal Law § 3-201  
Maryland Public Safety Article § 3-514  
Maryland Public Safety Article § 3-524

#### **5. Procedures**

##### **A. Prohibitions**

1. The use of excessive and unreasonable force or brutality is prohibited and will not be tolerated under any circumstances.
2. The use of any chokehold/strangle hold is prohibited except when the deputy reasonably believes there is an imminent threat of death or serious injury to himself or another and has determined that the hold is the most reasonable means of protecting himself or another. The use of any such technique will stop immediately if/when the imminent threat has ended.
3. The discharge of firearms for use as "warning shots" is prohibited.
4. A deputy should not use deadly force to subdue persons whose actions are a threat only to property.
5. Deputies should not fire any weapon from or at a moving vehicle except to counter an imminent threat of death or serious physical injury to the deputy or another person.
6. Deputies should avoid positioning themselves in the path of a moving vehicle.

##### **B. General Factors**

1. Factors for evaluating any use of force include but are not limited to:

- a. The seriousness of the crime or the suspected offense;
  - b. Whether the suspect posed an imminent threat to the safety of the deputies or others;
  - c. Whether the suspect is actively resisting arrest or attempting to evade arrest by flight;
  - d. Whether the use of force is necessary and proportional in response to a threat or resistance by an individual to:
    - i. Prevent an imminent threat of physical injury to a person; or
    - ii. Effectuate a legitimate law enforcement objective;
  - e. The deputy's tactical conduct and decisions preceding the use of force;
  - f. Whether the deputy has reason to believe that the subject is:
    - i. Mentally ill;
    - ii. Has a physical, developmental, or cognitive disability;
    - iii. Is emotionally disturbed;
    - iv. Is under the influence of alcohol or drugs;
    - v. Is suffering from a behavioral crisis; and/or
    - vi. Has a language barrier.
  - g. Whether there was an opportunity to warn about the use of force prior to force being used, and if so, was such a warning given;
  - h. Whether there was any assessment by the deputy of the subject's ability to cease resistance and/or comply with the deputy's commands;
  - i. Specialized knowledge, skills, or abilities of subjects;
  - j. Prior contact;
  - k. Environmental factors, including but not limited to lighting, footing, sound conditions, crowds, traffic and other hazards; and
  - l. Whether the subject's escape could pose a future safety risk.
2. Not all the above factors may be present or relevant in a particular situation, and there may be additional factors not listed.

C. Use of Force

1. Deputies will use only the force necessary and proportional to resolve an incident effectively and safely, while protecting the lives of the deputy or others. When feasible, deputies should announce that force will be utilized prior to the application of such force.
  - a. The reasonableness of a particular use of force is based on the totality of circumstances known by the deputy at the time of the use of force.
    - i. Reasonableness will be judged from the perspective of a reasonable deputy on the scene, rather than with the benefit of hindsight.
    - ii. The reasonableness standard is an objective one; whether the deputy's actions are objectively reasonable in light of the facts and circumstances confronting the deputy, without regard to the deputy's underlying intent or motivation.
    - iii. Reasonableness is not capable of precise definition or mechanical application.
    - iv. The reasonableness standard will allow for the fact that deputies are often forced to make split-second decisions about the amount of force that is necessary in circumstances that are tense, uncertain, dynamic, and rapidly evolving.
2. When the circumstances justifying a particular level of force no longer exist, that level of force will be discontinued as part of the reassessment of the situation. Some reasons to discontinue using force:
  - a. The person on whom force is used is under the deputy's control; or
  - b. The person no longer poses an imminent threat of physical injury or death; or
  - c. The deputy determines that force will no longer accomplish a legitimate law enforcement objective.
3. Deputies will utilize their authorized weapons and other less lethal items in accordance with established policy and training for that particular item.
4. Additional care and caution should be exercised when encountering children, the elderly, or individuals who are pregnant, suffering from pre-existing injuries, frail, have a low body mass, are experiencing a medical or mental health crisis, or are otherwise apparently vulnerable or in distress.
5. Deputies may use reasonable force against a domestic animal/pet to prevent substantial harm to the deputy or another person.

D. De-escalation

1. Deputies should use de-escalation techniques when appropriate.
2. The recommendation for deputies to engage in de-escalation techniques does not preclude deputies from using justifiable force when objectively reasonable.
3. Deputies should, when feasible, use combinations of the following de-escalation tactics to reduce the need for, or degree of, force used:

- a. Attempt to isolate and contain the subject;
- b. Create time and distance from the subject by establishing a buffer zone (reactionary gap) and utilize cover to avoid creating an imminent threat that may require the use of force;
- c. Request additional resources;
- d. Attempt to establish rapport and engage in communication with the subject;
- e. Tactically re-position to maintain the reactionary gap, protect the public, and preserve deputy safety; and
- f. Continue de-escalation techniques, taking as much time as reasonably necessary, to resolve the incident, before having to use force.

E. Use of Deadly Force

1. A deputy may use deadly force when he reasonably believes such action is necessary to protect himself, another deputy, or another person from imminent danger of death or serious physical injury.
2. Deadly force will not be used solely to prevent a subject fleeing from a deputy. A deputy may use deadly force to prevent the escape of a fleeing suspect if the deputy has probable cause to believe that the action is necessary.
  - a. To protect the deputy or others from what is reasonably believed to be an imminent threat of death or serious bodily injury; or
  - b. Has reason to believe that the person has committed or intends to commit a felony involving serious bodily injury or death, and the deputy reasonably believes that there is an imminent risk of serious bodily injury or death to the deputy or another if the subject is not immediately apprehended.
3. When feasible, a member should identify himself as a deputy and state his intention to use deadly force before using a firearm or employing deadly force.

F. Duty to Intervene

1. Deputies have a duty to intervene to prevent the use of excessive force by another deputy or law enforcement officer toward any person that is beyond which, under the totality of the circumstances, is necessary and proportional; intervention may be verbal and/or physical.
2. Failure to intervene will subject a deputy to disciplinary action and/or criminal charges.
3. Deputies will immediately notify a supervisor after such an intervention, when safe to do so.

G. Duty to Provide Medical Assistance

1. Whenever there is an obvious injury or complaint of injury due to use of force, to include canine deployment and application of a CEW, or if requested by any individual, deputies will:

- a. Render aid in a timely manner or as soon as practical without further endangering the employee or others, consistent with their training and experience; and
  - b. Request that a Medic Unit respond to the scene to treat or transport the individual directly to the nearest hospital emergency room.
2. Whenever there is an obvious injury or complaint of injury due to use of force, to include canine deployment, deputies will render aid in a timely manner or as soon as practical without further endangering the employee or others, consistent with their training and experience.
3. The deputy will document the requested medical aid and/or assistance provided or made available to all persons who have sustained a physical injury occurring as a result of an employee's use of force on the Incident Report of the original call for service in the Law Enforcement Records Management System (RMS).
4. If the individual refuses medical treatment or leaves the location prior to the arrival of the Medic Unit, deputies will document the actions taken to identify and render aid to the individual on the Incident Report in the RMS.

#### H. Training Requirements

1. The Training Academy will conduct and document annual training for all deputies on the lawful and appropriate use of force and deadly force. This training will:
  - a. Reflect current Maryland Police Training and Standards Commissions (MPTSC) standards; and
  - b. Include, but not be limited to:
    - i. The use of force in general;
    - ii. Use of force policy and legal review updates;
    - iii. De-escalation and tactical alternatives to the use of force;
    - iv. The duty to intervene;
    - v. The use of physical and mechanical force;
    - vi. The use of deadly force;
    - vii. The limitations that govern the use of force and deadly force; and
    - viii. When a law enforcement deputy may or may not draw a firearm or point a firearm at a person.
2. Training records will include, at a minimum, the name of the deputy who received the training, type of training conducted, and date the training was completed.
3. Training records will be maintained electronically by the Training Academy in accordance with the established records retention schedule and accessible for supervisory review.

4. Each deputy that receives the Agency's Use of Force training will complete a Use of Force Training Completion Affirmation (SO-403), which will be maintained in the deputy's training folder at the Training Academy.

I. Notification Requirements

1. An on-duty deputy, off-duty deputy, or a deputy working supplemental law enforcement services is required to immediately notify his supervisor or the on-duty supervisor whenever he has:
  - a. Discharged an issued or approved firearm for any reason other than for training purposes or target practice at an established firing range;
  - b. Applied force;
  - c. Taken an action that results in, or is alleged to have resulted in, the physical injury or death of another person or a domestic animal/pet;
  - d. Applied force through the use of lethal or less lethal weapons;
  - e. Applied weaponless control techniques to the extent that it was likely to cause or lead to physical injury, a claim of injury, or an allegation of excessive force (this does not include the use of techniques that have little or no chance of producing injuries when gaining control over, subduing non-compliant or resisting persons when no injury results. These techniques include, but are not limited to physical touching, holding, frisking, handcuffing, or other custodial procedures);
  - f. Applied intentional force against property that results in damage to that property;
  - g. Accidental discharge of a CEW; or
  - h. Pointed a firearm, CEW, less lethal weapon, or non-lethal weapon at a person (display only).
    - i. Whenever a firearm, CEW, less lethal weapon, or non-lethal weapon is pointed at a subject (displayed only) and not discharged, the incident will not be labeled a "use of force"; however, it will be documented by choosing the "Display Only" dropdown on the Use of Force Report in the RMS or a Tactical Report sent to the Special Response Team (SRT) Commander.

J. Reporting Requirements

1. Deputies involved in any incident described in section I.1. above will document the event in an Incident Report or a Supplement Report in the RMS for the original call for service prior to the end of that deputy's tour of duty.
  - a. In instances where a deputy is injured or otherwise unable to complete an Incident Report his supervisor will complete that report.
  - b. When the deputy's supervisor is unavailable, the on-duty supervisor will complete the report.
  - c. Discharge of firearms to euthanize an injured animal will be documented by a CAD entry only, while indicating the type of animal and the number of rounds discharged.

2. Deputies who observe or are involved in any use of force incidents will document the event in an Incident Report or a Supplement Report in the RMS for the original call for service prior to the end of that deputy's tour of duty. The Incident Report or Supplement Report will include:
  - a. The type of encounter;
  - b. The type of force used;
  - c. The location of the incident where force was used;
  - d. Whether the individual against whom force was used was arrested;
  - e. What charges, if any, for which the individual against whom force was used was arrested;
  - f. Whether the individual against whom force was used requested or required medical care;
  - g. Whether the law enforcement deputy who used force requested or required medical care; and
  - h. Demographic information about any individuals against whom force was used and any law enforcement officer involved in the incident, including race, ethnicity, gender, and age.

K. Chain of Command Review

1. The deputy's supervisor, or an on-duty supervisor, will report to the scene of any use of force incident, except:
  - a. When a firearm is discharged to euthanize an injured animal, who is so badly injured that humanity requires its relief from further suffering; or
  - b. When there is a display of the firearm only.
2. The responding supervisor will assist the deputy as necessary and will review the circumstances of the incident.
3. The responding supervisor will gather and review all known video recordings of a use of force incident.
4. The responding supervisor will complete a Use of Force Report in the RMS to include each deputy involved in any use of force incident before the end of that tour of duty and submit for review at the next level.
5. When one deputy uses force on multiple subjects or multiple deputies are involved, only one report is generated for the single incident.
6. The supervisor completing the Use of Force Report in the RMS will verify that the deputy made the appropriate entry on an Incident Report or Supplement Report as required above.
7. The Shift Lieutenant or Division Commander will complete an initial review of the use of force incident within 72 hours to determine compliance with Agency policy and each will document his findings on the Use of Force Report in the RMS.

8. When violations of Agency policy are suspected, the Division Commander will contact the Office of Professional Standards (OPS) and handle in accordance with [PER 0201](#) Complaints Against Deputies.
9. The RMS will automatically send notification to the Use of Force Review Committee.

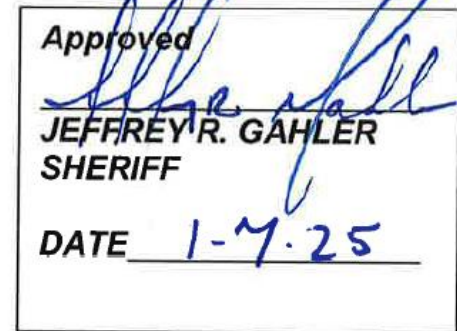
L. Investigations of Use of Force

1. Any supervisor who is notified of a use of force incident, other than a display or the dispatch of an injured animal, will:
  - a. Ensure that emergency medical services have been notified and are responding, if needed;
  - b. Respond and ensure scene security;
  - c. Ensure photographs are taken of the injuries or alleged injury sites of both the deputy and suspect; and
  - d. Review the circumstances and complete the Use of Force Report in the RMS.
2. If the force involved the use of a firearm and/or resulted in serious physical injury or death:
  - a. The supervisor will:
    - i. Notify the Division Commander in the area in which the incident occurred;
    - ii. Notify the Criminal Investigations Division (CID) to respond for investigation; and
    - iii. Notify OPS for an independent administrative investigation.
  - b. CID will respond to the scene to:
    - i. Ensure evidence is identified and secured;
    - ii. Conduct a thorough investigation; and
    - iii. Follow the procedures in [OPS 0104](#) Response to Police-Involved Deaths.
  - c. Direct involvement in a use of force incident by a supervisor will preclude that member from involvement in the administrative process and will require the paperwork to be completed by a supervisor of equal or superior rank.
  - d. If a firearm was discharged, the on-scene supervisor will secure the firearm involved for further investigation when the scene is safe to do so.
    - i. A deputy's firearm will not be taken in the presence of the suspect, a witness, or the media.
    - ii. Ensure that the condition of the deputy's firearm is documented to include the number of rounds of ammunition that are in each magazine.

- e. The deputy will be removed from the scene as soon as practical and will not participate in the investigation beyond the required initial reporting requirement.
- f. The deputy will be placed on non-disciplinary administrative leave with pay pending further disposition by the Sheriff.
- g. When a deputy's firearm is discharged, the deputy's supervisor will arrange for the Agency Rangemaster to issue a replacement firearm prior to the deputy going home, if appropriate.

## 6. Summary of Changes

- A. On 12/19/24 this policy was revised resulting in the addition of text under Section 3. Definitions to include LESS LETHAL WEAPON, and, NON-LETHAL WEAPON.
- B. Added text under Section 5. Procedures, Notifications Requirements I.1.h and I.1.h.i respectively, to include the pointing of less lethal and non-lethal weapons, and to reflect the documenting of incidents regarding the pointing of weapons at a person (display only) is to be done in RMS or via tactical report sent to the Special Response Team (SRT) Commander.



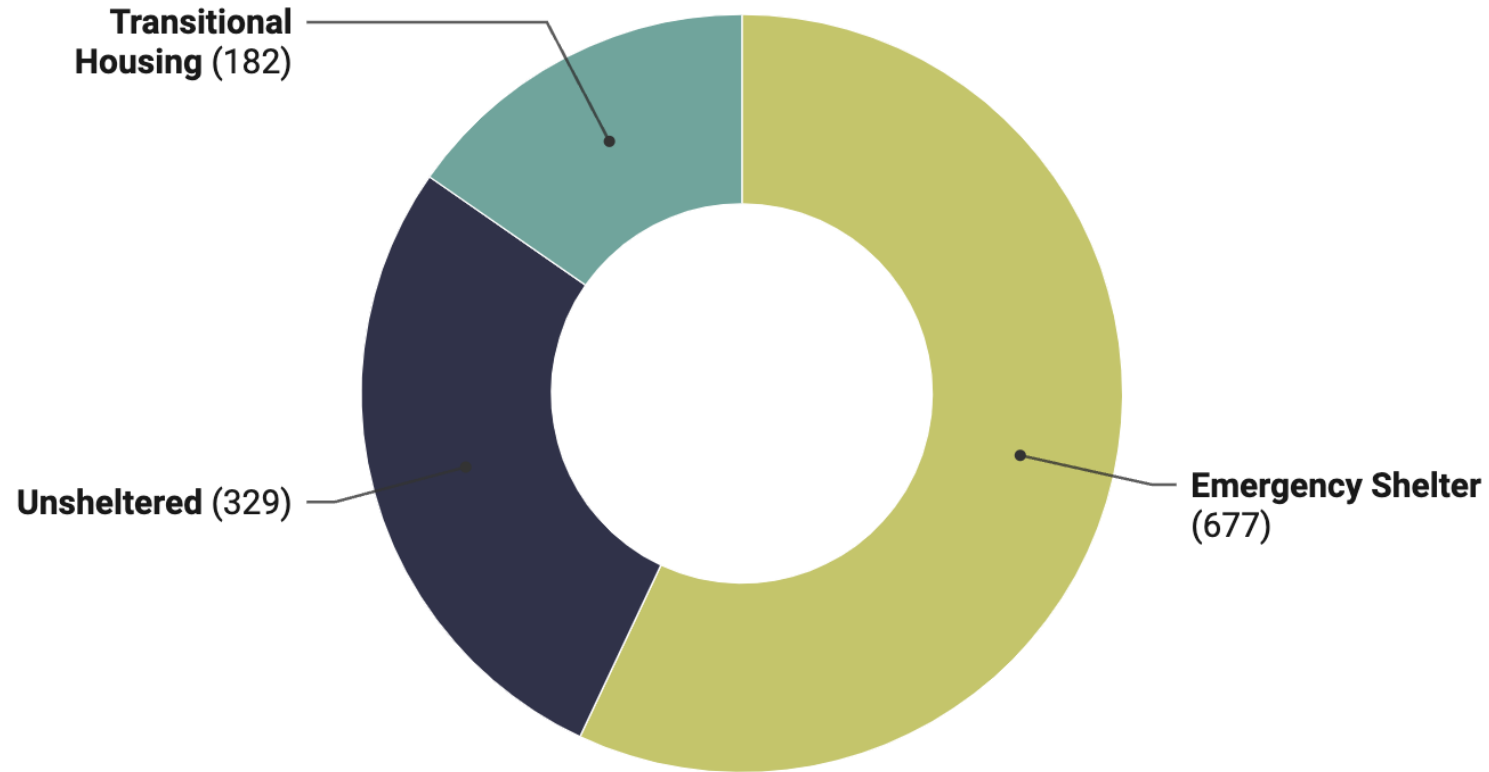
## **Appendix 4**

### **Demographics, Housing, and Workforce Infographics and Tables**

- 2024 PIT & HIC Data Visualizations Combined
- At Risk Population, Harford County, MD
- Business Summary, Harford County, MD
- Civilian Labor Force Profile, Harford County, MD
- Community Summary, Harford County, MD
- Demographic Summary, Harford County, MD
- Employment Overview, Harford County, MD
- Housing Market Characteristics, Harford County, MD
- Nonprofit Charitable Profile, Harford County, MD

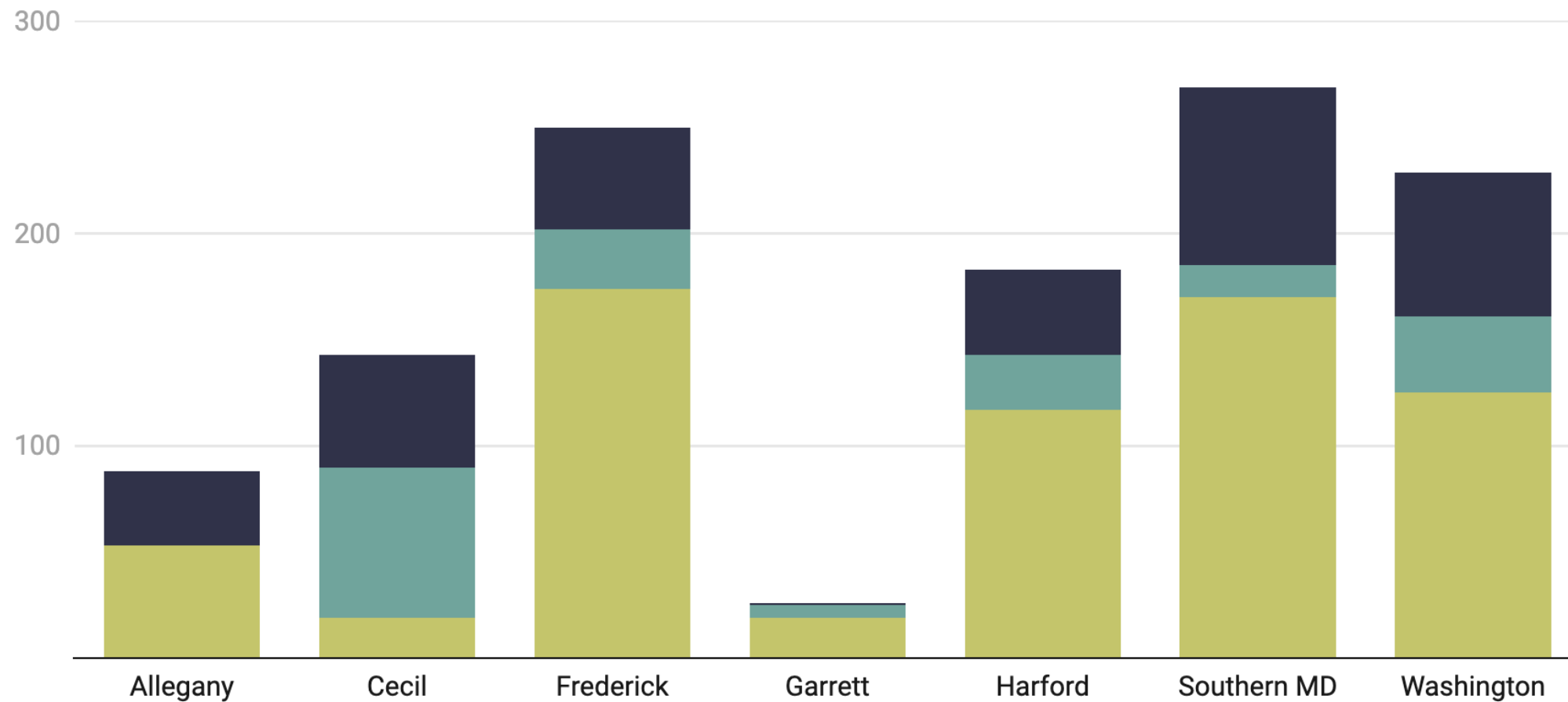
## 2024 MD BoS Point in Time Count

Includes Transitional Housing, Emergency Shelter, and the Unsheltered Point-In-Time Count across the MD Balance of State CoC on January 24, 2024.

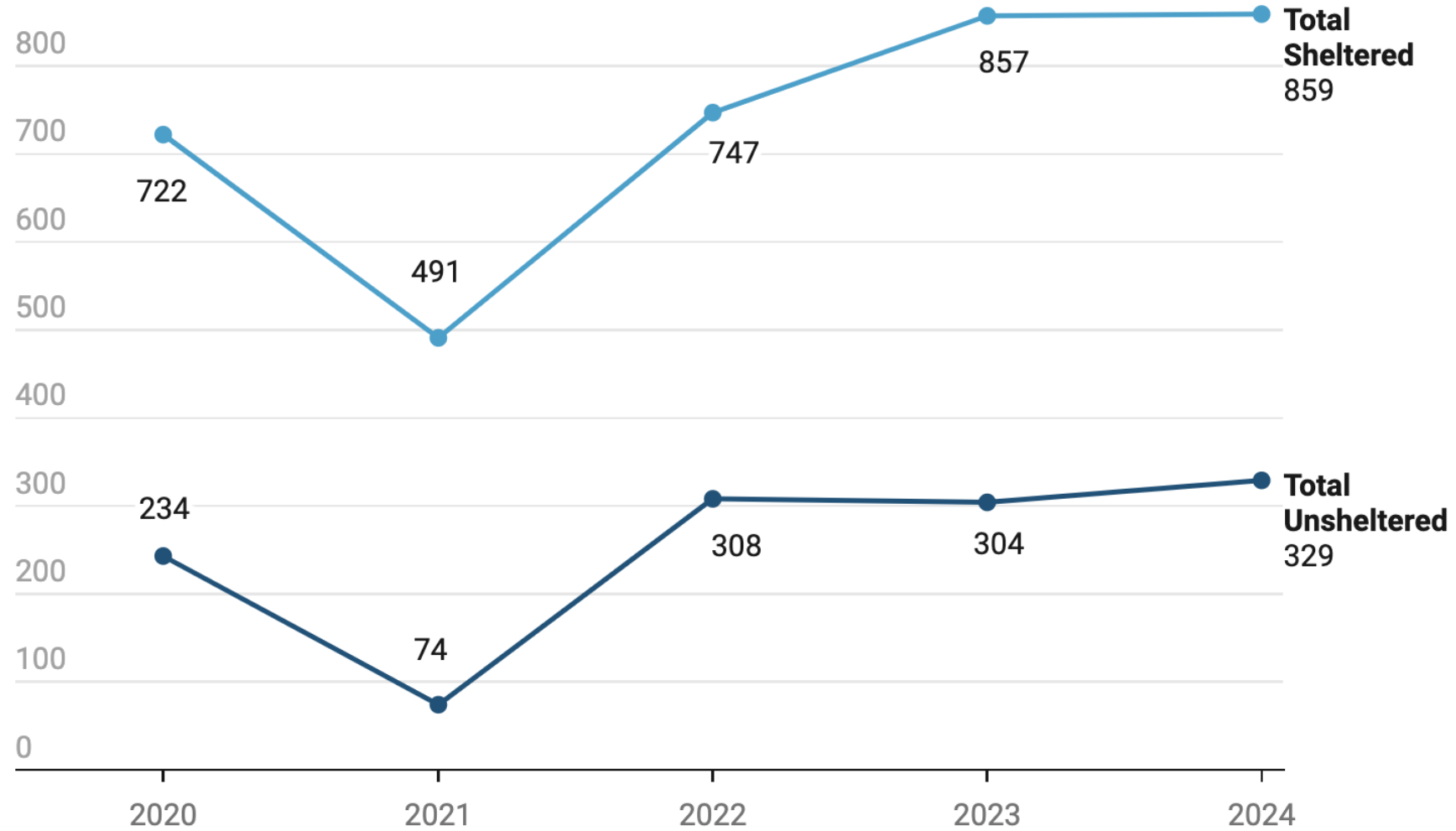


# Point In Time Counts

Emergency Shelter Transitional Housing Unsheltered



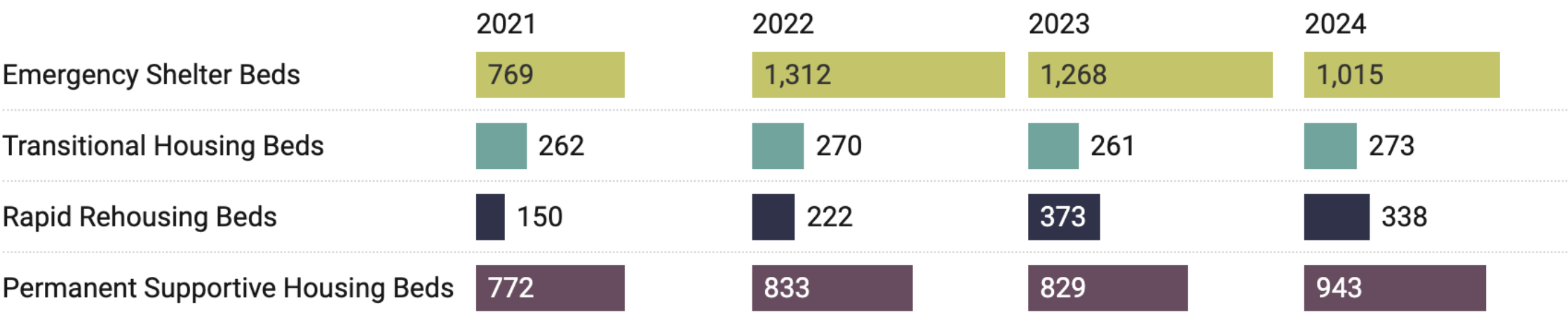
## MD BoS CoC PIT Count Year-to-Year



# Bed Utilization Rate by Project Type

	Emergency Shelter	Transitional Housing	Permanent Supportive Housing
Allegany	<div><div>57%</div></div>	<div><div>0%</div></div>	<div><div>102%</div></div>
Cecil	<div><div>34%</div></div>	<div><div>74%</div></div>	<div><div>81%</div></div>
Frederick	<div><div>69%</div></div>	<div><div>44%</div></div>	<div><div>94%</div></div>
Garrett	<div><div>79%</div></div>	<div><div>30%</div></div>	<div><div>53%</div></div>
Harford	<div><div>87%</div></div>	<div><div>79%</div></div>	<div><div>71%</div></div>
Washington	<div><div>65%</div></div>	<div><div>80%</div></div>	<div><div>90%</div></div>
Southern MD	<div><div>65%</div></div>	<div><div>100%</div></div>	<div><div>90%</div></div>
MD BoS Total	<div><div>67%</div></div>	<div><div>67%</div></div>	<div><div>87%</div></div>

# MD BoS CoC Bed Inventory 2021-2024



## 2024 HIC Bed Inventories

	Emergency Shelter	Transitional Housing	Rapid Rehousing	Permanent Supportive Housing	Total Beds Available
Allegany	93	0	17	107	217
Cecil	56	96	13	137	302
Frederick	253	64	81	64	462
Garrett	24	20	35	32	111
Harford	135	33	98	125	391
Washington	192	45	25	143	405
SMD	262	15	69	335	681
MD BoS Total	1015	273	338	943	2569

# 2024 HIC Beds Occupied

	Emergency Shelter	Transitional Housing	Rapid Rehousing	Permanent Supportive Housing	Total Beds Occupied
Allegany	53	0	17	109	179
Cecil	19	71	13	111	214
Frederick	174	28	81	60	343
Garrett	19	6	35	17	77
Harford	117	26	98	89	330
Washington	125	36	25	128	314
SMD	170	15	69	302	556
MD BoS Total	677	182	338	816	2013



# AT RISK POPULATION PROFILE

Harford County, MD



Geography: County

267,834

Population

102,002

Households

2.61

Avg Size Household

41.3

Median Age

\$105,945

Median Household Income

\$420,260

Median Home Value

137

Wealth Index

98

Housing Affordability

52

Diversity Index

## AT RISK POPULATION



23,204

Households With Disability



50,135

Population 65+



3,918

Households Without Vehicle

## POVERTY AND LANGUAGE



8%

Households Below the Poverty Level



7,521

Households Below the Poverty Level



24

Pop 65+ Speak Spanish & No English

## POPULATION AND BUSINESSES



241,312

Daytime Population



8,431

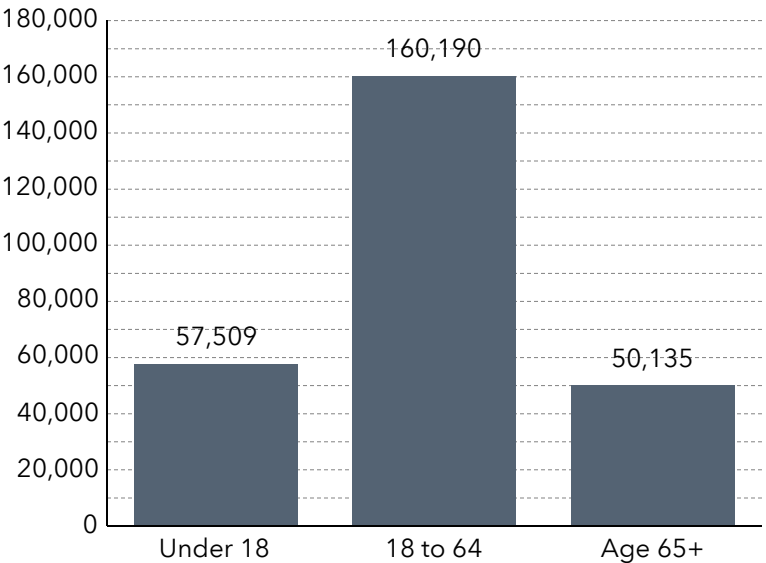
Total Businesses



83,400

Total Employees

## POPULATION BY AGE



Language Spoken (ACS)	Age 5-17	18-64	Age 65+	Total
English Only	41,252	146,506	40,408	228,166
Spanish	867	5,313	624	6,804
Spanish & English Well	726	4,400	545	5,671
Spanish & English Not Well	76	772	55	903
Spanish & No English	65	141	24	230
Indo-European	586	3,653	1,532	5,771
Indo-European & English Well	586	3,510	1,351	5,447
Indo-European & English Not Well	0	143	101	244
Indo-European & No English	0	0	80	80
Asian-Pacific Island	527	2,519	810	3,856
Asian-Pacific Isl & English Well	527	2,187	588	3,302
Asian-Pacific Isl & English Not Well	0	317	61	378
Asian-Pacific Isl & No English	0	15	161	176
Other Language	482	1,570	149	2,201
Other Language & English Well	482	1,507	79	2,068
Other Language & English Not Well	0	63	0	63
Other Language & No English	0	0	70	70

## Business Summary

Harford County, MD 2  
Harford County, MD (24025)  
Geography: County

Prepared by Esri

Data for all businesses in area		Harford Count...			
Total Businesses:		8,314			
Total Employees:		85,460			
Total Population:		267,834			
Employee/Population Ratio (per 100 Residents)		32			
by NAICS Codes		Businesses		Employees	
		Number	Percent	Number	Percent
Agriculture, Forestry, Fishing & Hunting		64	0.8%	313	0.4%
Mining		6	0.1%	57	0.1%
Utilities		7	0.1%	129	0.1%
Construction		822	9.9%	5,217	6.1%
Building Construction		307	3.7%	1,514	1.8%
Heavy/Civil Eng Construction		45	0.5%	450	0.5%
Specialty Trade Contractor		470	5.7%	3,253	3.8%
Manufacturing		231	2.8%	4,967	5.8%
Wholesale Trade		215	2.6%	2,745	3.2%
Durable Goods		171	2.1%	1,639	1.9%
Nondurable Goods		39	0.5%	925	1.1%
Trade Broker		5	0.1%	181	0.2%
Retail Trade		997	12.0%	13,164	15.4%
Motor Vehicle & Parts Dealers		129	1.6%	2,441	2.9%
Furniture & Home Furnishings Stores		59	0.7%	311	0.4%
Electronics & Appliance Stores		26	0.3%	304	0.4%
Building Material & Garden Equipment & Supplies Dealers		79	0.9%	1,273	1.5%
Food & Beverage Stores		185	2.2%	3,968	4.6%
Health & Personal Care Stores		114	1.4%	751	0.9%
Gasoline Stations & Fuel Dealers		34	0.4%	223	0.3%
Clothing, Clothing Accessories, Shoe and Jewelry Stores		77	0.9%	679	0.8%
Sporting Goods, Hobby, Book, & Music Stores		166	2.0%	1,046	1.2%
General Merchandise Stores		128	1.5%	2,168	2.5%
Transportation & Warehousing		155	1.9%	1,071	1.3%
Truck Transportation		57	0.7%	258	0.3%
Information		121	1.5%	1,134	1.3%
Finance & Insurance		356	4.3%	2,381	2.8%
Central Bank/Credit Intermediation & Related Activities		138	1.7%	1,424	1.7%
Securities & Commodity Contracts		106	1.3%	490	0.6%
Funds, Trusts & Other Financial Vehicles		112	1.4%	467	0.6%
Real Estate, Rental & Leasing		420	5.0%	2,528	3.0%
Professional, Scientific & Tech Services		889	10.7%	6,368	7.5%
Legal Services		138	1.7%	581	0.7%
Management of Companies & Enterprises		25	0.3%	201	0.2%
Administrative, Support & Waste Management Services		355	4.3%	2,452	2.9%
Educational Services		199	2.4%	8,093	9.5%

**Source:** Copyright 2024 Data Axle, Inc. All rights reserved. Esri Total Population forecasts for 2024.

**Date Note:** Data on the Business Summary report is calculated using **Esri's Data allocation method** which uses census block groups to allocate business summary data to custom areas.

April 09, 2025

## Business Summary

Harford County, MD 2  
Harford County, MD (24025)  
Geography: County

Prepared by Esri

by NAICS Codes	Businesses		Employees	
	Number	Percent	Number	Percent
Health Care & Social Assistance	923	11.1%	13,652	16.0%
Ambulatory Health Care	669	8.1%	6,699	7.8%
Hospital	37	0.5%	2,891	3.4%
Nursing/Residential Care	47	0.6%	1,471	1.7%
Social Assistance	170	2.0%	2,591	3.0%
Arts, Entertainment & Recreation	193	2.3%	1,900	2.2%
Accommodation & Food Services	530	6.4%	8,483	9.9%
Accommodation	64	0.8%	815	0.9%
Food Services & Drinking Places	466	5.6%	7,668	9.0%
Other Services (except Public Administration)	1,168	14.1%	6,320	7.4%
Repair & Maintenance	295	3.5%	1,417	1.7%
Automotive Repair & Maintenance	224	2.7%	1,088	1.3%
Personal & Laundry Service	359	4.3%	1,823	2.1%
Civic and Other Orgs	514	6.2%	3,080	3.6%
Public Administration	184	2.2%	4,265	5.0%
Unclassified Establishments	454	5.5%	20	0.0%
<b>Total</b>	<b>8,314</b>	<b>100.0%</b>	<b>85,460</b>	<b>100.0%</b>

**Source:** Copyright 2024 Data Axle, Inc. All rights reserved. Esri Total Population forecasts for 2024.

**Date Note:** Data on the Business Summary report is calculated using **Esri's Data allocation method** which uses census block groups to allocate business summary data to custom areas.

April 09, 2025

## Business Summary

Harford County, MD 2  
Harford County, MD (24025)  
Geography: County

Prepared by Esri

by SIC Codes	Businesses		Employees	
	Number	Percent	Number	Percent
Agriculture & Mining	247	3.0%	1,604	1.9%
Construction	779	9.4%	4,933	5.8%
Manufacturing	225	2.7%	4,853	5.7%
Transportation	203	2.4%	1,417	1.7%
Communication	53	0.6%	306	0.4%
Utility	34	0.4%	276	0.3%
Wholesale Trade	217	2.6%	2,750	3.2%
Retail Trade Summary	1,485	17.9%	21,022	24.6%
Home Improvement	81	1.0%	1,276	1.5%
General Merchandise Stores	81	1.0%	1,970	2.3%
Food Stores	185	2.2%	4,104	4.8%
Auto Dealers & Gas Stations	158	1.9%	2,605	3.0%
Apparel & Accessory Stores	57	0.7%	551	0.6%
Furniture & Home Furnishings	99	1.2%	679	0.8%
Eating & Drinking Places	437	5.3%	7,430	8.7%
Miscellaneous Retail	387	4.7%	2,407	2.8%
Finance, Insurance, Real Estate Summary	750	9.0%	4,877	5.7%
Banks, Savings & Lending Institutions	135	1.6%	1,422	1.7%
Securities Brokers	100	1.2%	472	0.6%
Insurance Carriers & Agents	112	1.4%	467	0.6%
Real Estate, Holding, Other Investment Offices	403	4.8%	2,516	2.9%
Services Summary	3,681	44.3%	39,145	45.8%
Hotels & Lodging	64	0.8%	815	0.9%
Automotive Services	300	3.6%	1,469	1.7%
Movies & Amusements	209	2.5%	2,068	2.4%
Health Services	725	8.7%	10,632	12.4%
Legal Services	115	1.4%	487	0.6%
Education Institutions & Libraries	160	1.9%	8,112	9.5%
Other Services	2,108	25.4%	15,562	18.2%
Government	186	2.2%	4,257	5.0%
Unclassified Establishments	454	5.5%	20	5.0%
Totals	8,314	100.0%	85,460	100.0%

**Source:** Copyright 2024 Data Axle, Inc. All rights reserved. Esri Total Population forecasts for 2024.

**Date Note:** Data on the Business Summary report is calculated using **Esri's Data allocation method** which uses census block groups to allocate business summary data to custom areas.

April 09, 2025

## Civilian Labor Force Profile

Harford County, MD 2  
 Harford County, MD (24025)  
 Geography: County

Prepared by Esri

2024 Labor Force						
Age Group	Population	Employed	Unemployed	Unemployment Rate	Labor Force Participation Rate	Employment-Population Ratio
16+	217,035	143,335	3,603	2.5%	67.7%	66.0%
16-24	28,036	17,842	1,627	8.4%	69.4%	63.6%
25-54	101,833	87,290	1,386	1.6%	87.1%	85.7%
55-64	37,031	26,594	421	1.6%	73.0%	71.8%
65+	50,135	11,609	169	1.4%	23.5%	23.2%
Male Age 16+	106,734	78,506	1,903	2.4%	75.3%	73.6%
Female Age 16+	110,301	64,829	1,700	2.6%	60.3%	58.8%
White Age 16+	159,496	103,738	2,142	2.0%	66.4%	65.0%
Black Age 16+	31,683	21,961	984	4.3%	72.4%	69.3%
American Indian Age 16+	701	468	6	1.3%	67.6%	66.8%
Asian Age 16+	7,510	4,857	103	2.1%	66.0%	64.7%
Pacific Islander Age 16+	177	128	1	0.8%	72.9%	72.3%
Other Race Age 16+	4,620	3,604	22	0.6%	78.5%	78.0%
Multiple Races Age 16+	12,848	8,579	345	3.9%	69.5%	66.8%
<b>Economic Dependency Ratio</b>						
Total						85.6
Child (<16)						35.4
Working-Age (16-64)						23.4
Senior (65+)						26.8
Industry	Employed	Percent	US Percent	Location Quotient		
Total	143,335	100.0%	100.0%	-		
Agriculture/Forestry/Fishing	463	0.3%	1.1%	0.27		
Mining/Quarrying/Oil & Gas	61	0.0%	0.3%	0.00		
Construction	9,555	6.7%	6.9%	0.97		
Manufacturing	10,091	7.0%	10.0%	0.70		
Wholesale Trade	1,995	1.4%	2.0%	0.70		
Retail Trade	14,856	10.4%	10.5%	0.99		
Transportation/Warehousing	6,995	4.9%	5.1%	0.96		
Utilities	1,462	1.0%	0.9%	1.11		
Information	1,729	1.2%	2.0%	0.60		
Finance/Insurance	6,883	4.8%	4.8%	1.00		
Real Estate/Rental/Leasing	1,778	1.2%	1.8%	0.67		
Professional/Scientific/Tech	15,707	11.0%	8.3%	1.33		
Management of Companies	37	0.0%	0.1%	0.00		
Admin/Support/Waste Management	4,883	3.4%	4.3%	0.79		
Educational Services	12,902	9.0%	9.1%	0.99		
Health Care/Social Assistance	20,397	14.2%	14.1%	1.01		
Arts/Entertainment/Recreation	2,935	2.0%	2.3%	0.87		
Accommodation/Food Services	6,904	4.8%	6.8%	0.71		
Other Services (Excluding Public)	6,166	4.3%	4.6%	0.93		
Public Administration	17,536	12.2%	5.0%	2.44		

**Data Note:** Location Quotients compare the industry/occupation share of a local area's employment relative to that same share nationally. A value lower/greater than 1 indicates that the local area is less/more specialized in that industry or occupation category than the US as a whole.

**Explore the Esri Labor Force Learn Lesson for more information on how to use and interpret the estimates in this report.**

**Source:** Esri forecasts for 2024 and 2029.

## Civilian Labor Force Profile

Harford County, MD 2  
 Harford County, MD (24025)  
 Geography: County

Prepared by Esri

Occupation	Employed	Percent	US Percent	Location Quotient
Total	143,335	100.0%	100.0%	-
White Collar	99,439	69.4%	62.6%	1.11
Management	20,101	14.0%	12.1%	1.16
Business/Financial	11,352	7.9%	6.3%	1.25
Computer/Mathematical	8,650	6.0%	4.1%	1.46
Architecture/Engineering	5,061	3.5%	2.4%	1.46
Life/Physical/Social Sciences	2,564	1.8%	1.3%	1.38
Community/Social Service	2,262	1.6%	1.8%	0.89
Legal	1,607	1.1%	1.2%	0.92
Education/Training/Library	8,702	6.1%	6.2%	0.98
Arts/Design/Entertainment	2,757	1.9%	2.2%	0.86
Healthcare Practitioner	10,638	7.4%	6.4%	1.16
Sales and Sales Related	11,494	8.0%	8.5%	0.94
Office/Administrative Support	14,251	9.9%	10.1%	0.98
Blue Collar	24,407	17.0%	21.0%	0.81
Farming/Fishing/Forestry	175	0.1%	0.5%	0.20
Construction/Extraction	5,542	3.9%	4.9%	0.80
Installation/Maintenance/Repair	4,645	3.2%	2.9%	1.10
Production	5,011	3.5%	5.3%	0.66
Transportation/Material Moving	9,034	6.3%	7.5%	0.84
Services	19,489	13.6%	16.4%	0.82
Healthcare Support	3,060	2.1%	3.3%	0.64
Protective Service	3,939	2.7%	2.1%	1.29
Food Preparation/Serving	6,010	4.2%	5.3%	0.79
Building Maintenance	3,180	2.2%	3.2%	0.69
Personal Care/Service	3,300	2.3%	2.6%	0.88

**Data Note:** Location Quotients compare the industry/occupation share of a local area's employment relative to that same share nationally. A value lower/greater than 1 indicates that the local area is less/more specialized in that industry or occupation category than the US as a whole.

**Explore the Esri Labor Force Learn Lesson for more information on how to use and interpret the estimates in this report.**

**Source:** Esri forecasts for 2024 and 2029.

# COMMUNITY SUMMARY

Harford County, MD  
Geography: County

267,834	0.62%	2.61	52.4	41.3	\$105,945	\$420,260	\$476,571	21.5%	59.8%	18.7%
Population Total	Population Growth	Average HH Size	Diversity Index	Median Age	Median HH Income	Median Home Value	Median Net Worth	Age <18	Age 18-64	Age 65+



13.6%  
Services

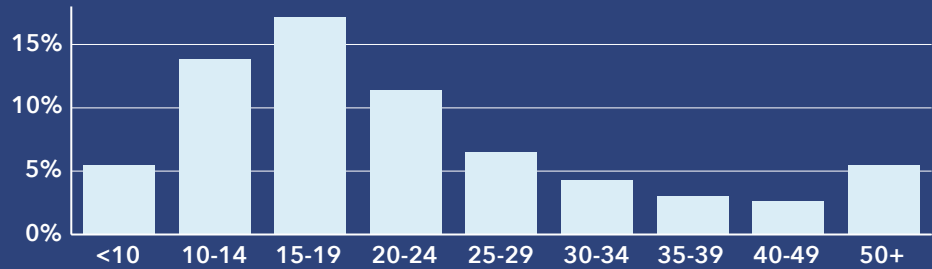


17.0%  
Blue Collar

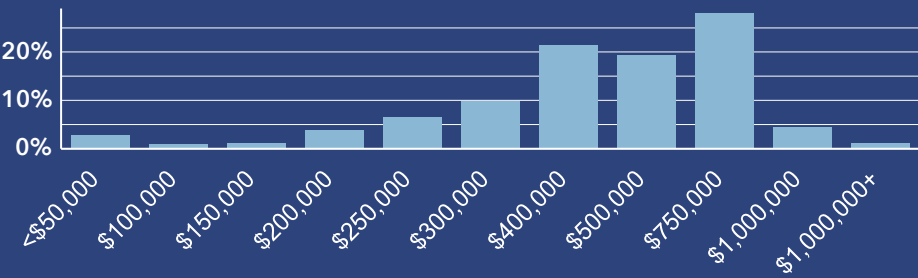


69.4%  
White Collar

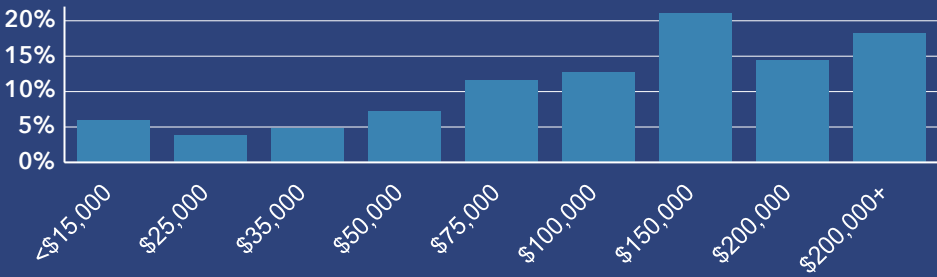
Mortgage as Percent of Salary



Home Value



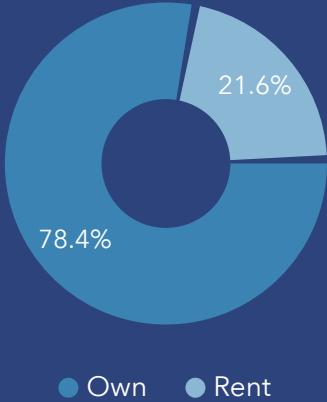
Household Income



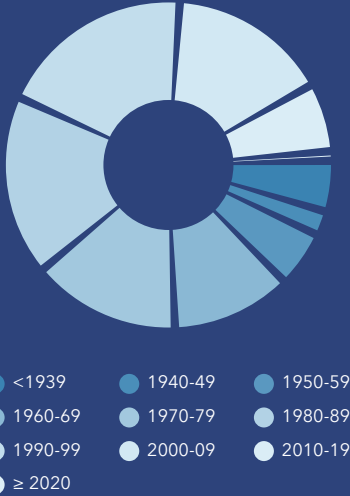
Age Profile: 5 Year Increments



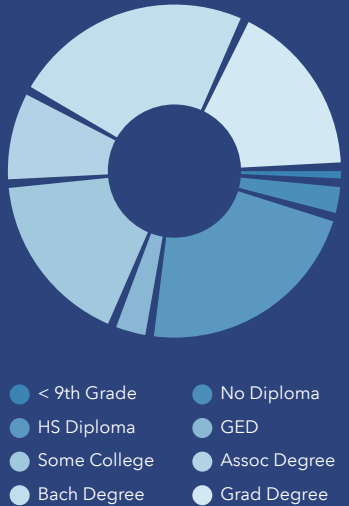
Home Ownership



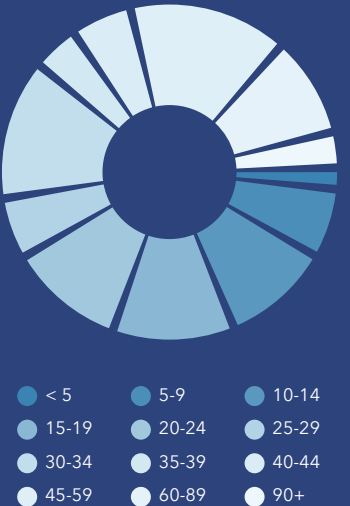
Housing: Year Built



Educational Attainment



Commute Time: Minutes



Source: This infographic contains data provided by Esri (2024), ACS (2018-2022).

Dots show comparison to Maryland

# DEMOGRAPHIC SUMMARY

Harford County, MD  
Geography: County

## KEY FACTS

267,834

Population



102,002

Households

41.3

Median Age

\$82,508

Median Disposable Income

## EDUCATION

4.9%

No High School Diploma



26.6%

High School Graduate



26.9%

Some College/  
Associate's Degree



41.6%

Bachelor's/Grad/Prof Degree

## INCOME



\$105,945

Median Household Income



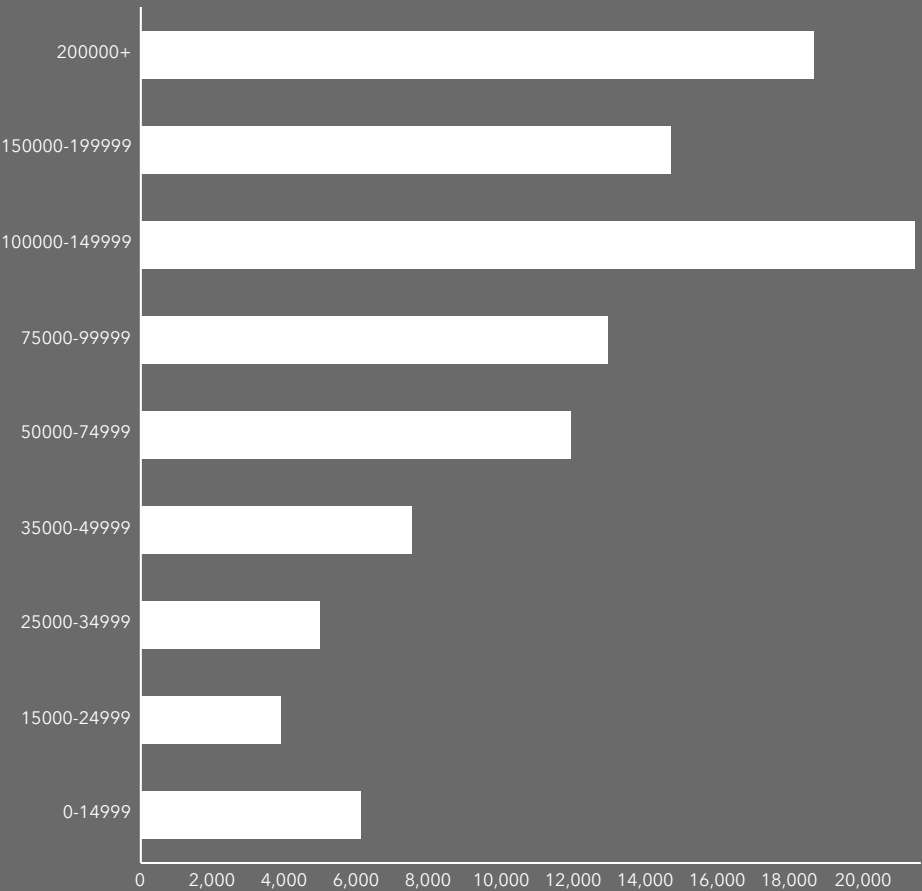
\$52,497

Per Capita Income

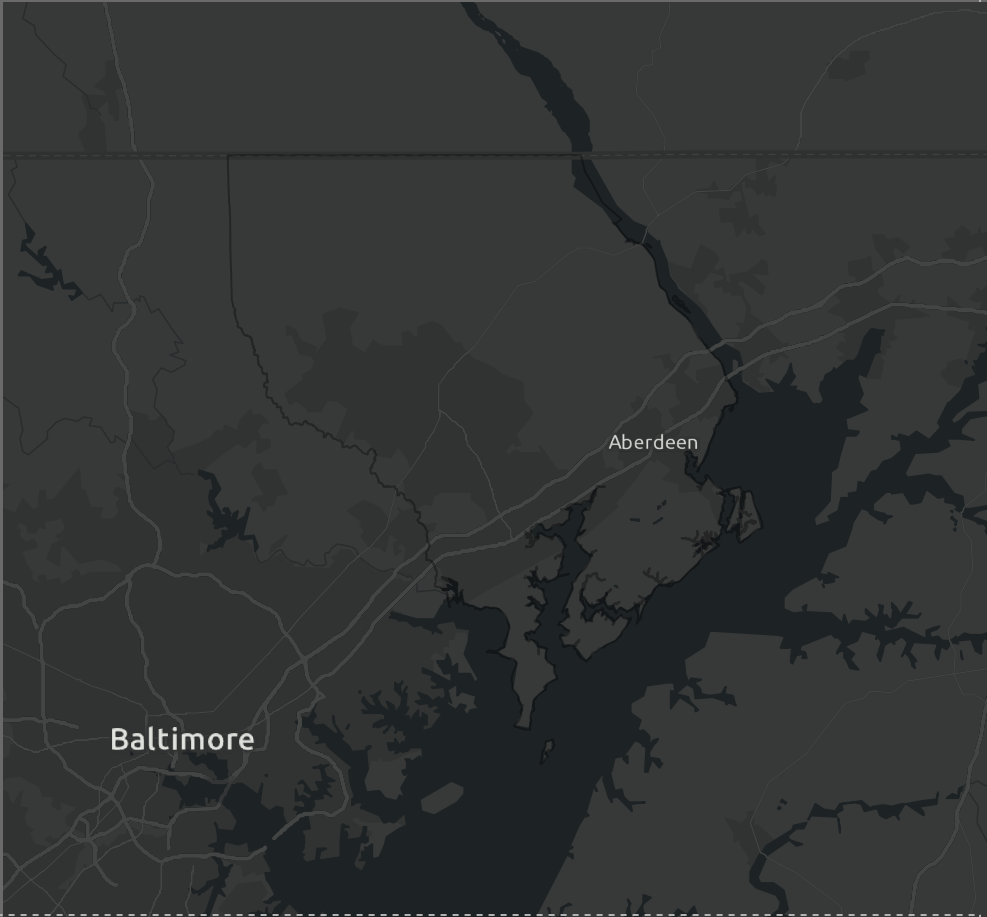


\$476,571

Median Net Worth



HOUSEHOLD INCOME



## EMPLOYMENT



71.5%

White Collar



17.0%

Blue Collar



13.6%

Services

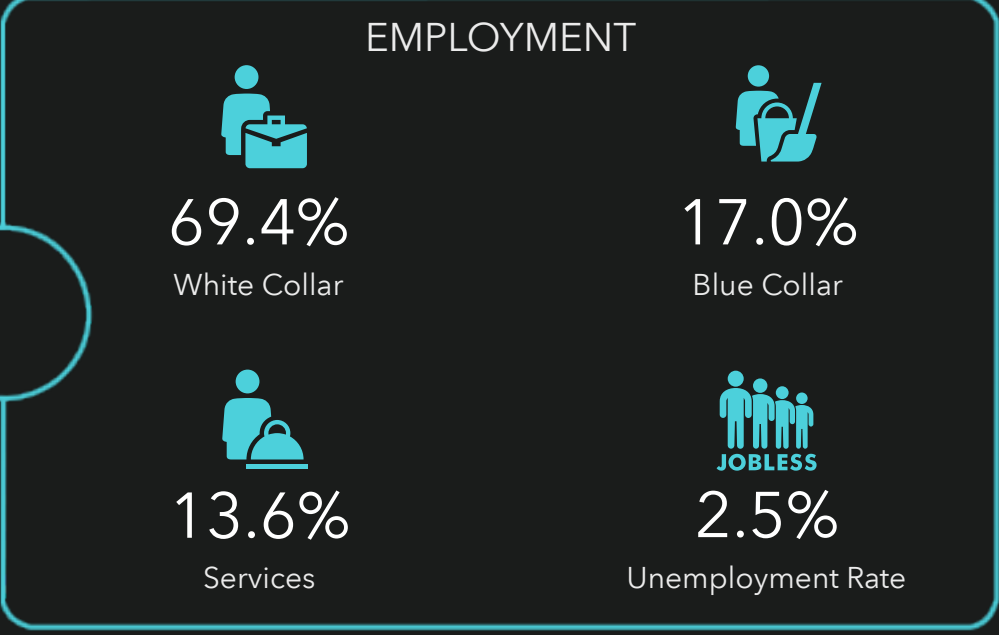
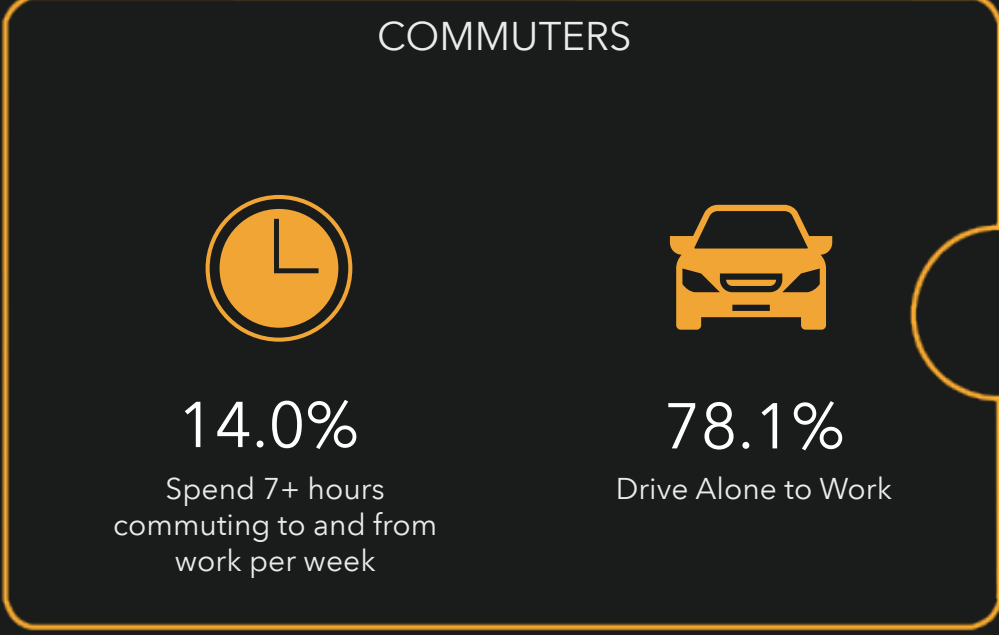
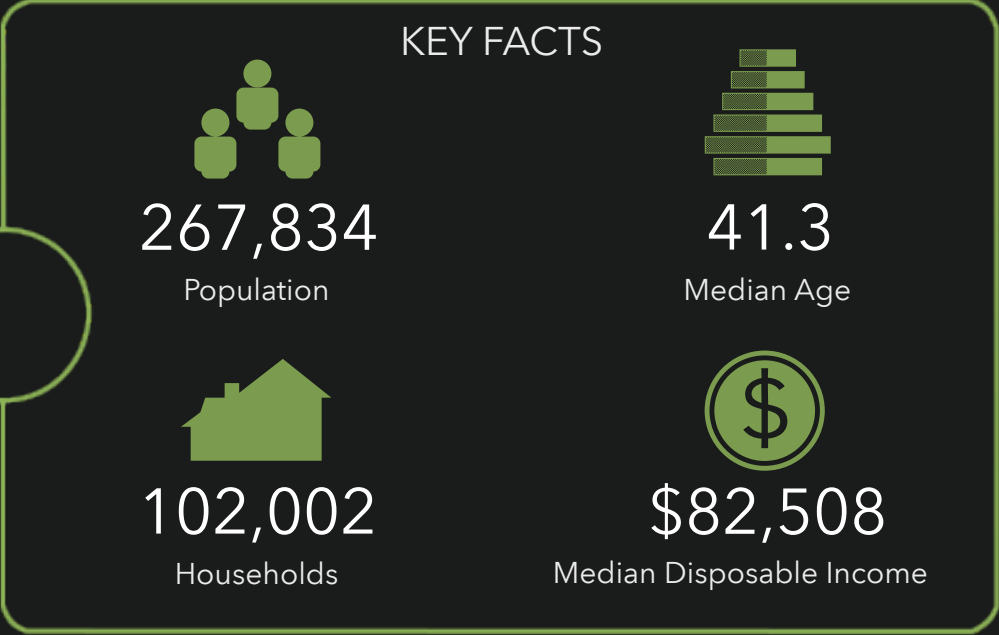
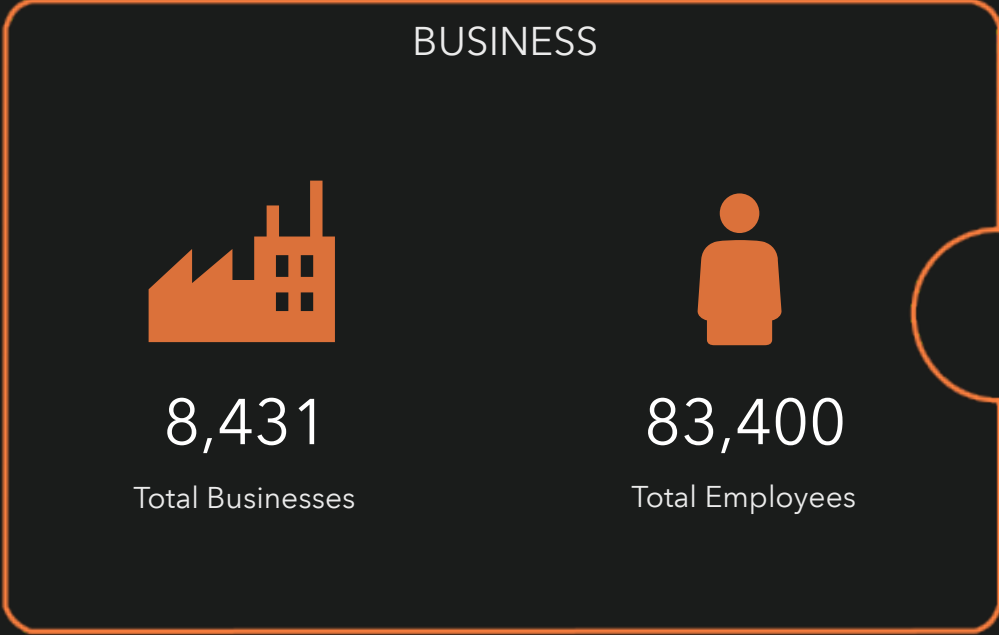
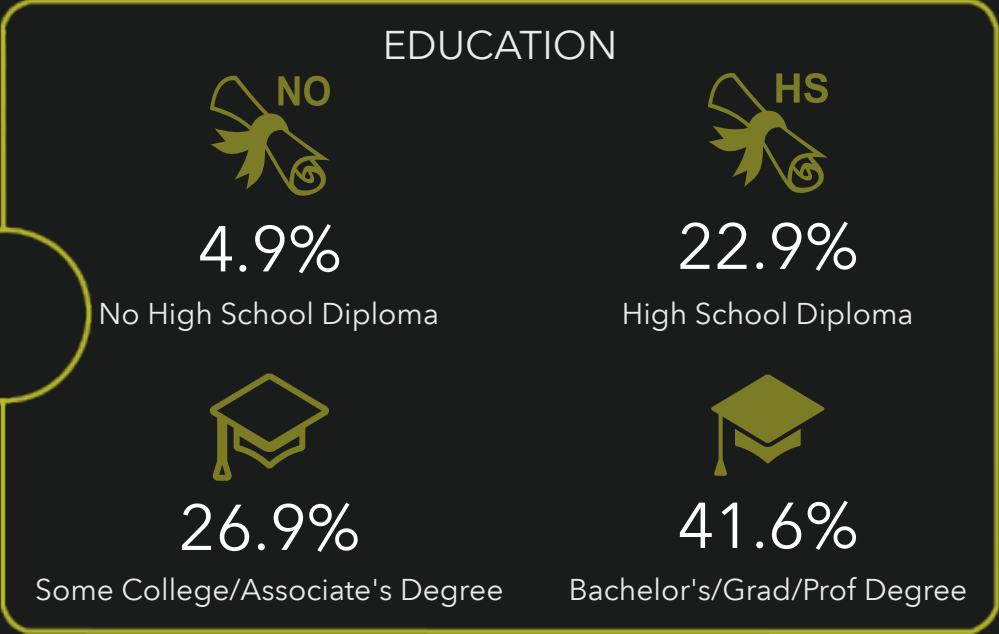
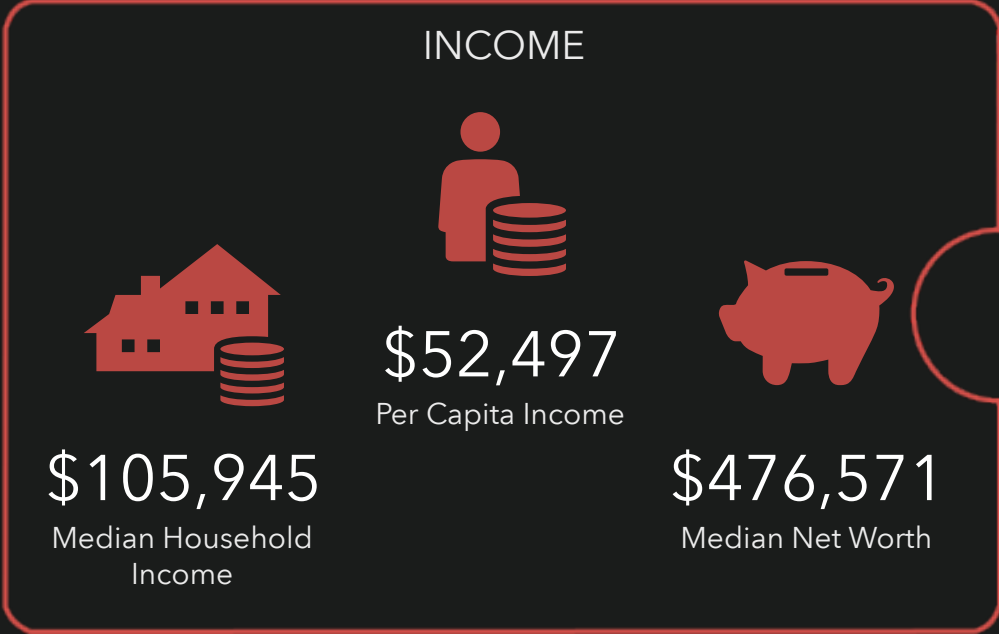
2.5%

Unemployment Rate

# Employment Overview

Harford County, MD

Geography: County



**Source:** This infographic contains data provided by Esri (2024, 2029), Esri-Data Axle (2024), Esri-MRI-Simmons (2024), ACS (2018-2022).

# Housing Market Characteristics

Harford County, MD  
Geography: County



**\$420,260** ↓  
Median Home Value

9% lower than **Maryland** which is **\$457,041**



**98**

Housing Affordability Index



**24.8%**

Percent of Income for Mortgage



**88**

Percent of Income for Mortgage (Index)

Age <18 **57,509**

Age 18-64 **160,190**

Age 65+ **50,135**

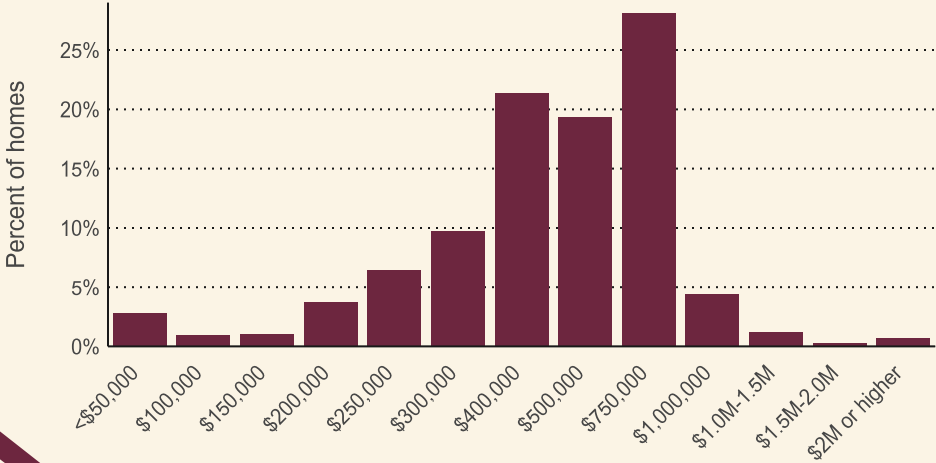
Total Pop  
**267,834**

Pop Growth  
**0.62%**

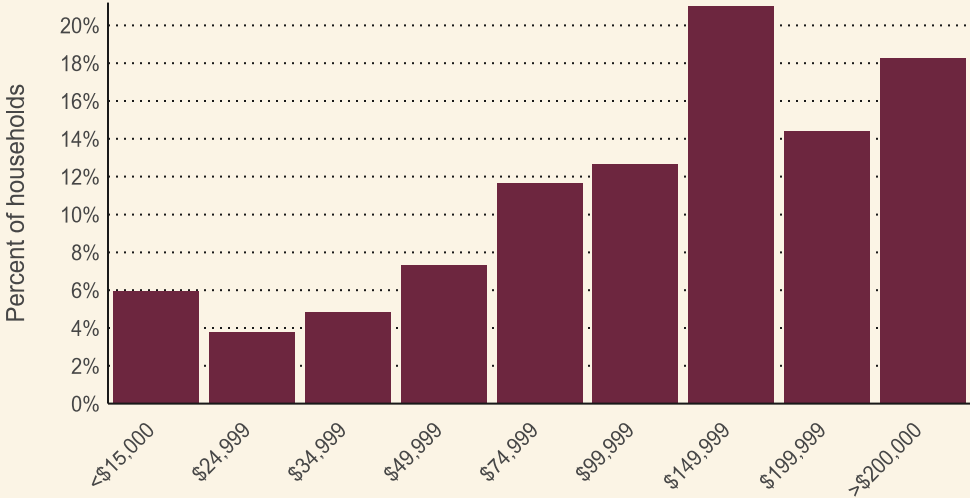
Average HH Size  
**2.61**

Median Net Worth  
**\$476,571**

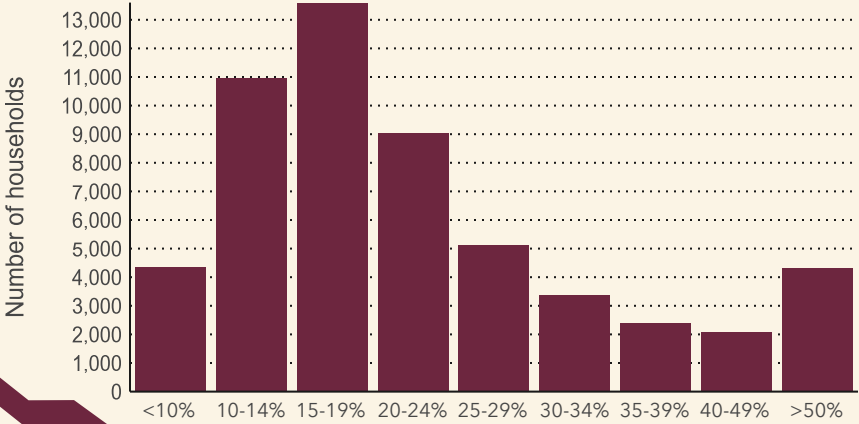
## Home Value



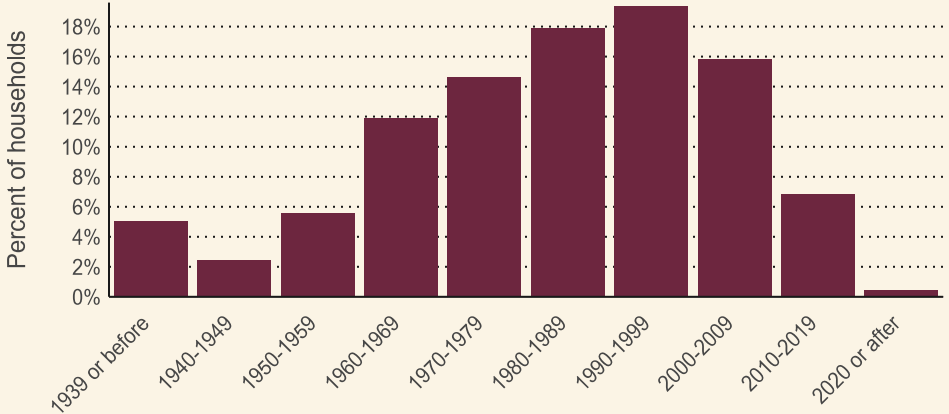
## Household Income



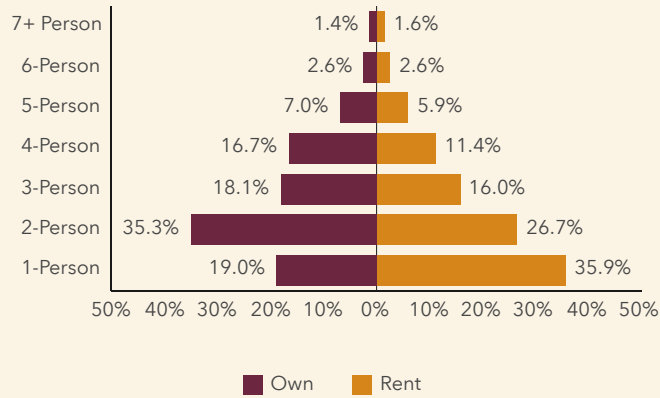
## Mortgage as % Salary



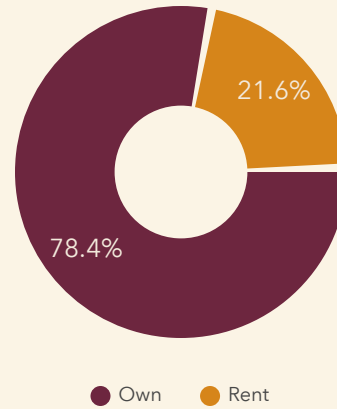
## Year Property Built



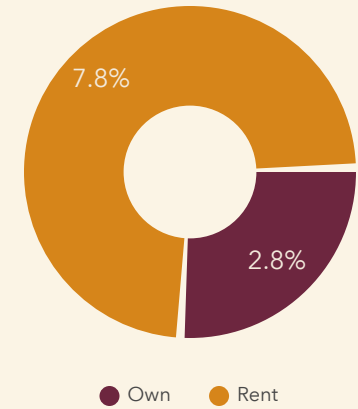
### Census Housing by Size



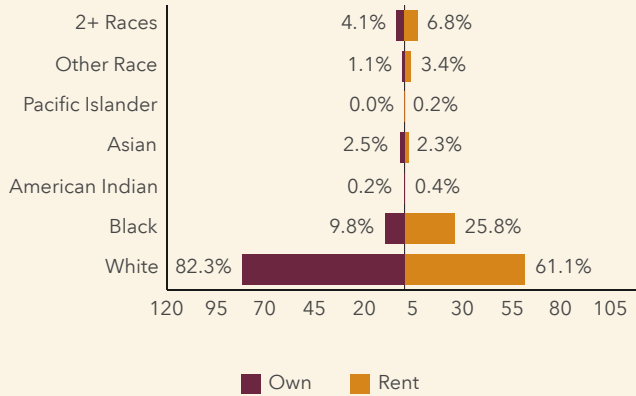
### Home Ownership



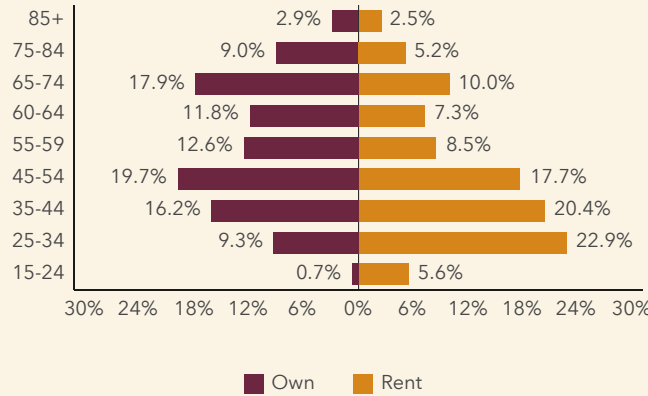
### Hispanic Home Ownership



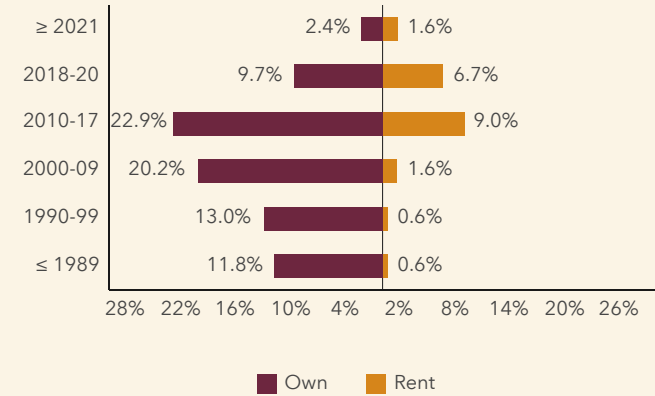
### Housing by Race of Householder



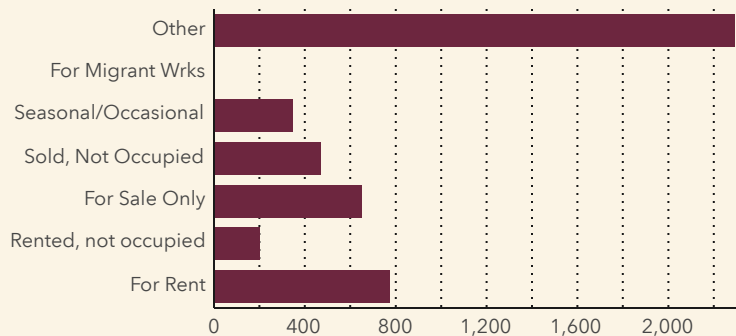
### Housing by Age of Householder



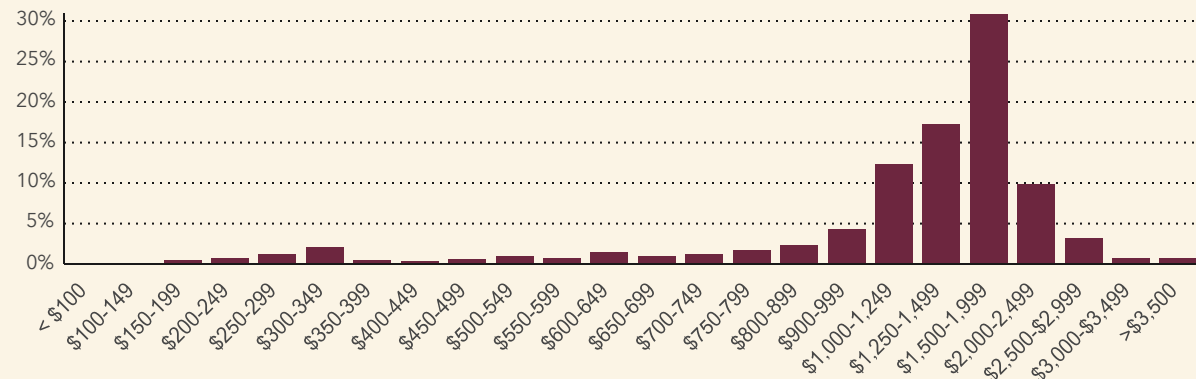
### Year Householder Moved In



### Vacant Housing Units ( Total 4,730 )



### Gross Rent



# Nonprofit Charitable Profile



Harford County, MD  
Geography: County

## Key Population Facts

102,002	\$476,571	\$105,945	41.3	\$82,508
Total Households	Median Net Worth	Median Household Income	Median Age	Median Disposable Income

## Estimated Consumer Charitable Spending

\$17,823,451	\$88,125,142	\$110,512,851
Gifts of Stocks/ Bonds/Mutual Funds	Cash Gifts to Charities	Other Cash Gifts
\$149,649,503	\$20,318,458	\$4,024,726
Cash Gifts to Churches/Religious Organizations	Cash Gifts to Educational Institutions	Cash Gifts to Political Organizations

## Key Volunteer Behaviors (Index)

122	109	116
Served on Committee for Local Org	Engaged in Fundraising	Volunteered for a Charitable Org
109	106	113
Participated in Public Activity	Social Media: Follow Charitable Groups	Attended Public Meeting on Town or School Affairs

## Estimated Market Potential for Charitable Giving (Index)

122	115	119	120
Arts or Cultural Organizations	Environmental Organizations	Health Organizations	Social Services Organizations



Source: This infographic contains data provided by Esri (2024, 2029), U.S. Census (2000, 2020), Esri-U.S. BLS (2024), Esri-MRI-Simmons (2024).

## **Appendix 5**

### **Housing Data and Maps**




































- American Community Survey Housing Summary
- Comprehensive Housing Affordability Strategy Data
- Maps - Harford County, MD
- Owner v. Renter Occupied Households per Block Group
- Percentage Households Below Poverty Level
- Spanish-Speaking Only Age 18-64
- Tapestry Profile, Harford County, MD
- Total Households

DRAFT

# ACS Housing Summary

Harford County, MD 2  
 Harford County, MD (24025)  
 Geography: County

































Prepared by Esri

	2018-2022 ACS Estimate	Percent	MOE(±)	Reliability
<b>TOTALS</b>				
Total Population	261,059		0	
Total Households	98,822		697	
Total Housing Units	103,552		94	
<b>OWNER-OCCUPIED HOUSING UNITS BY MORTGAGE STATUS</b>				
Total	79,011	100.0%	1,106	
Housing units with a mortgage/contract to purchase/similar debt	55,368	70.1%	1,327	
No Second Mortgage and No Home Equity Loan	46,866	59.3%	1,384	
Multiple Mortgages	7,517	9.5%	646	
Second mortgage and Home Equity Loan	130	0.2%	72	
Only Home Equity Loan	6,586	8.3%	630	
Only Second Mortgage	801	1.0%	147	
Home Equity Loan without Primary Mortgage	985	1.2%	170	
Housing units without a mortgage	23,643	29.9%	891	
<b>AVERAGE VALUE BY MORTGAGE STATUS</b>				
Housing units with a mortgage	\$397,202		\$16,811	
Housing units without a mortgage	\$358,980		\$22,006	
<b>OWNER-OCCUPIED HOUSING UNITS BY MORTGAGE STATUS &amp; SELECTED MONTHLY OWNER COSTS</b>				
Total	79,011	100.0%	1,106	
With a mortgage: Monthly owner costs as a percentage of household income in past 12 months				
Less than 10.0 percent	4,341	5.5%	494	
10.0 to 14.9 percent	10,959	13.9%	693	
15.0 to 19.9 percent	13,590	17.2%	833	
20.0 to 24.9 percent	9,029	11.4%	741	
25.0 to 29.9 percent	5,121	6.5%	588	
30.0 to 34.9 percent	3,378	4.3%	551	
35.0 to 39.9 percent	2,389	3.0%	455	
40.0 to 49.9 percent	2,076	2.6%	353	
50.0 percent or more	4,308	5.5%	555	
Not computed	177	0.2%	101	
Without a mortgage: Monthly owner costs as a percentage of household income in past 12 months				
Less than 10.0 percent	12,611	16.0%	689	
10.0 to 14.9 percent	3,656	4.6%	427	
15.0 to 19.9 percent	2,147	2.7%	409	
20.0 to 24.9 percent	1,290	1.6%	266	
25.0 to 29.9 percent	789	1.0%	179	
30.0 to 34.9 percent	412	0.5%	130	
35.0 to 39.9 percent	459	0.6%	140	
40.0 to 49.9 percent	450	0.6%	181	
50.0 percent or more	1,505	1.9%	293	
Not computed	324	0.4%	145	

# ACS Housing Summary

Harford County, MD 2  
 Harford County, MD (24025)  
 Geography: County




























Prepared by Esri

	2018-2022 ACS Estimate	Percent	MOE(±)	Reliability
<b>RENTER-OCCUPIED HOUSING UNITS BY CONTRACT RENT</b>				
Total	19,811	100.0%	1,081	
With cash rent	18,611	93.9%	1,080	
Less than \$100	60	0.3%	52	
\$100 to \$149	123	0.6%	80	
\$150 to \$199	344	1.7%	142	
\$200 to \$249	219	1.1%	129	
\$250 to \$299	231	1.2%	129	
\$300 to \$349	123	0.6%	63	
\$350 to \$399	243	1.2%	185	
\$400 to \$449	120	0.6%	69	
\$450 to \$499	98	0.5%	87	
\$500 to \$549	251	1.3%	167	
\$550 to \$599	321	1.6%	163	
\$600 to \$649	224	1.1%	132	
\$650 to \$699	217	1.1%	95	
\$700 to \$749	99	0.5%	56	
\$750 to \$799	340	1.7%	240	
\$800 to \$899	928	4.7%	255	
\$900 to \$999	1,134	5.7%	264	
\$1,000 to \$1,249	3,657	18.5%	473	
\$1,250 to \$1,499	3,558	18.0%	532	
\$1,500 to \$1,999	4,625	23.3%	623	
\$2,000 to \$2,499	1,287	6.5%	243	
\$2,500 to \$2,999	217	1.1%	108	
\$3,000 to \$3,499	60	0.3%	55	
\$3,500 or more	132	0.7%	103	
No cash rent	1,200	6.1%	292	
Median Contract Rent	\$1,290		\$40	
Average Contract Rent	\$1,326		\$119	
<b>RENTER-OCCUPIED HOUSING UNITS BY INCLUSION OF UTILITIES IN RENT</b>				
Total	19,811	100.0%	1,081	
Pay extra for one or more utilities	17,902	90.4%	1,036	
No extra payment for any utilities	1,909	9.6%	303	

# ACS Housing Summary

Harford County, MD 2  
 Harford County, MD (24025)  
 Geography: County






































Prepared by Esri

	2018-2022 ACS Estimate	Percent	MOE(±)	Reliability
<b>RENTER-OCCUPIED HOUSING UNITS BY GROSS RENT</b>				
Total:	19,811	100.0%	1,081	
With cash rent:	18,611	93.9%	1,080	
Less than \$100	0	0.0%	31	
\$100 to \$149	4	0.0%	9	
\$150 to \$199	96	0.5%	59	
\$200 to \$249	151	0.8%	83	
\$250 to \$299	229	1.2%	129	
\$300 to \$349	401	2.0%	141	
\$350 to \$399	78	0.4%	72	
\$400 to \$449	59	0.3%	41	
\$450 to \$499	117	0.6%	98	
\$500 to \$549	194	1.0%	151	
\$550 to \$599	134	0.7%	122	
\$600 to \$649	284	1.4%	156	
\$650 to \$699	192	1.0%	127	
\$700 to \$749	232	1.2%	171	
\$750 to \$799	333	1.7%	246	
\$800 to \$899	453	2.3%	145	
\$900 to \$999	845	4.3%	288	
\$1,000 to \$1,249	2,428	12.3%	363	
\$1,250 to \$1,499	3,424	17.3%	472	
\$1,500 to \$1,999	6,109	30.8%	672	
\$2,000 to \$2,499	1,954	9.9%	341	
\$2,500 to \$2,999	621	3.1%	192	
\$3,000 to \$3,499	141	0.7%	88	
\$3,500 or more	132	0.7%	103	
No cash rent	1,200	6.1%	292	
Median Gross Rent	\$1,475		\$40	
Average Gross Rent	\$1,509		\$133	

# ACS Housing Summary

Harford County, MD 2  
 Harford County, MD (24025)  
 Geography: County
































Prepared by Esri

	2018-2022 ACS Estimate	Percent	MOE(±)	Reliability
<b>HOUSING UNITS BY UNITS IN STRUCTURE</b>				
Total	103,552	100.0%	94	
1, detached	62,824	60.7%	1,104	
1, attached	21,215	20.5%	871	
2	470	0.5%	139	
3 or 4	1,680	1.6%	367	
5 to 9	3,508	3.4%	471	
10 to 19	7,658	7.4%	638	
20 to 49	1,728	1.7%	261	
50 or more	1,548	1.5%	282	
Mobile home	2,879	2.8%	391	
Boat, RV, van, etc.	42	0.0%	49	
<b>HOUSING UNITS BY YEAR STRUCTURE BUILT</b>				
Total	103,552	100.0%	94	
Built 2020 or later	459	0.4%	148	
Built 2010 to 2019	7,079	6.8%	515	
Built 2000 to 2009	16,369	15.8%	823	
Built 1990 to 1999	20,075	19.4%	1,034	
Built 1980 to 1989	18,501	17.9%	959	
Built 1970 to 1979	15,174	14.7%	1,013	
Built 1960 to 1969	12,302	11.9%	740	
Built 1950 to 1959	5,793	5.6%	613	
Built 1940 to 1949	2,545	2.5%	418	
Built 1939 or earlier	5,255	5.1%	567	
Median Year Structure Built	1986		1	
<b>OCCUPIED HOUSING UNITS BY YEAR HOUSEHOLDER MOVED INTO UNIT</b>				
Total	98,822	100.0%	697	
Owner occupied				
Moved in 2021 or later	2,333	2.4%	413	
Moved in 2018 to 2020	9,596	9.7%	766	
Moved in 2010 to 2017	22,604	22.9%	1,081	
Moved in 2000 to 2009	19,959	20.2%	998	
Moved in 1990 to 1999	12,842	13.0%	832	
Moved in 1989 or earlier	11,677	11.8%	711	
Renter occupied				
Moved in 2021 or later	1,617	1.6%	318	
Moved in 2018 to 2020	6,584	6.7%	665	
Moved in 2010 to 2017	8,874	9.0%	789	
Moved in 2000 to 2009	1,579	1.6%	313	
Moved in 1990 to 1999	608	0.6%	196	
Moved in 1989 or earlier	549	0.6%	192	
Median Year Householder Moved Into Unit	2011		2	

# ACS Housing Summary

Harford County, MD 2  
 Harford County, MD (24025)  
 Geography: County






























Prepared by Esri

	2018-2022 ACS Estimate	Percent	MOE(±)	Reliability
<b>OCCUPIED HOUSING UNITS BY HOUSE HEATING FUEL</b>				
Total	98,822	100.0%	697	
Utility gas	38,108	38.6%	1,256	
Bottled, tank, or LP gas	5,420	5.5%	584	
Electricity	41,259	41.8%	1,239	
Fuel oil, kerosene, etc.	10,735	10.9%	716	
Coal or coke	14	0.0%	19	
Wood	1,305	1.3%	238	
Solar energy	334	0.3%	106	
Other fuel	1,153	1.2%	400	
No fuel used	494	0.5%	147	
<b>OCCUPIED HOUSING UNITS BY VEHICLES AVAILABLE</b>				
Total	98,822	100.0%	697	
Owner occupied				
No vehicle available	1,369	1.4%	262	
1 vehicle available	17,356	17.6%	1,088	
2 vehicles available	34,202	34.6%	1,043	
3 vehicles available	17,588	17.8%	1,082	
4 vehicles available	5,507	5.6%	535	
5 or more vehicles available	2,989	3.0%	513	
Renter occupied				
No vehicle available	2,549	2.6%	431	
1 vehicle available	9,119	9.2%	797	
2 vehicles available	6,183	6.3%	666	
3 vehicles available	1,478	1.5%	307	
4 vehicles available	321	0.3%	141	
5 or more vehicles available	161	0.2%	104	
Average Number of Vehicles Available	2.1		0.0	
<b>VACANT HOUSING UNITS</b>				
Total vacant housing units	4,730	100.0%	705	
For rent	774	16.4%	303	
Rented, not occupied	199	4.2%	165	
For sale only	648	13.7%	236	
Sold, not occupied	468	9.9%	196	
Seasonal/occasional	347	7.3%	141	
For migrant workers	0	0.0%	31	
Other	2,294	48.5%	443	

# ACS Housing Summary

Harford County, MD 2  
 Harford County, MD (24025)  
 Geography: County

Prepared by Esri




	2018-2022 ACS Estimate	Percent	MOE(±)	Reliability
<b>OWNER-OCCUPIED HOUSING UNITS BY VALUE</b>				
Total	79,011	100%	1,106	
Less than \$10,000	775	1.0%	221	
\$10,000 to \$14,999	252	0.3%	110	
\$15,000 to \$19,999	229	0.3%	99	
\$20,000 to \$24,999	253	0.3%	85	
\$25,000 to \$29,999	265	0.3%	119	
\$30,000 to \$34,999	257	0.3%	143	
\$35,000 to \$39,999	55	0.1%	38	
\$40,000 to \$49,999	524	0.7%	173	
\$50,000 to \$59,999	346	0.4%	144	
\$60,000 to \$69,999	214	0.3%	120	
\$70,000 to \$79,999	83	0.1%	63	
\$80,000 to \$89,999	228	0.3%	127	
\$90,000 to \$99,999	162	0.2%	69	
\$100,000 to \$124,999	943	1.2%	282	
\$125,000 to \$149,999	1,216	1.5%	240	
\$150,000 to \$174,999	2,424	3.1%	400	
\$175,000 to \$199,999	2,749	3.5%	389	
\$200,000 to \$249,999	9,494	12.0%	822	
\$250,000 to \$299,999	9,615	12.2%	722	
\$300,000 to \$399,999	18,430	23.3%	988	
\$400,000 to \$499,999	14,886	18.8%	757	
\$500,000 to \$749,999	12,282	15.5%	741	
\$750,000 to \$999,999	2,293	2.9%	332	
\$1,000,000 to \$1,499,999	571	0.7%	171	
\$1,500,000 to \$1,999,999	66	0.1%	44	
\$2,000,000 or more	399	0.5%	137	
Median Home Value	\$351,100		\$5,458	
Average Home Value	\$385,764		\$10,317	

**Data Note:** N/A means not available.

**2018-2022 ACS Estimate:** The American Community Survey (ACS) replaces census sample data. Esri is releasing the 2018-2022 ACS estimates, five-year period data collected monthly from January 1, 2018 through December 31, 2022. Although the ACS includes many of the subjects previously covered by the decennial census sample, there are significant differences between the two surveys including fundamental differences in survey design and residency rules.

**Margin of error (MOE):** The MOE is a measure of the variability of the estimate due to sampling error. MOEs enable the data user to measure the range of uncertainty for each estimate with 90 percent confidence. The range of uncertainty is called the confidence interval, and it is calculated by taking the estimate +/- the MOE. For example, if the ACS reports an estimate of 100 with an MOE of +/- 20, then you can be 90 percent certain the value for the whole population falls between 80 and 120.

**Reliability:** These symbols represent threshold values that Esri has established from the Coefficients of Variation (CV) to designate the usability of the estimates. The CV measures the amount of sampling error relative to the size of the estimate, expressed as a percentage.

-  High Reliability: Small CVs (less than or equal to 12 percent) are flagged green to indicate that the sampling error is small relative to the estimate and the estimate is reasonably reliable.
-  Medium Reliability: Estimates with CVs between 12 and 40 are flagged yellow-use with caution.
-  Low Reliability: Large CVs (over 40 percent) are flagged red to indicate that the sampling error is large relative to the estimate. The estimate is considered very unreliable.

Comprehensive Housing Affordability Strategy ("CHAS") data

Summary Level: County

Created on: January 22, 2025

Data for: Harford County, Maryland

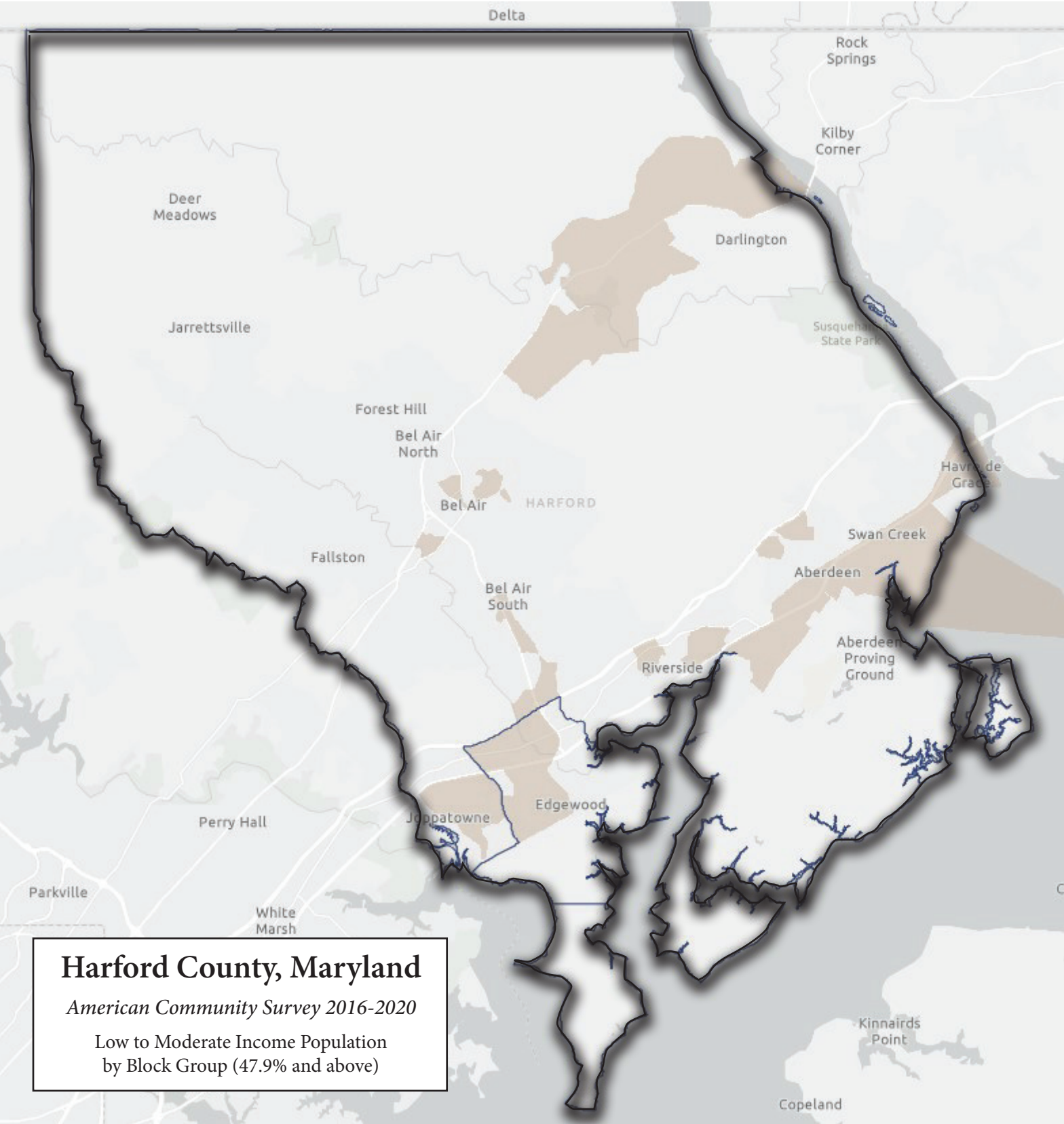
Year Selected: 2017-2021 ACS

Income Distribution Overview	Owner	Renter	Total
Household Income less-than or= 30% HAMFI	5,140	4,875	10,015
Household Income >30% to less-than or= 50% HAMFI	5,500	3,700	9,200
Household Income >50% to less-than or= 80% HAMFI	10,690	3,800	14,490
Household Income >80% to less-than or=100% HAMFI	7,960	2,220	10,180
Household Income >100% HAMFI	48,205	5,380	53,585
Total	77,495	19,970	97,470
Housing Problems Overview 1	Owner	Renter	Total
Household has at least 1 of 4 Housing Problems	14,310	8,565	22,875
Household has none of 4 Housing Problems OR cost burden not available, no other problems	63,185	11,405	74,590
Total	77,495	19,970	97,470
Severe Housing Problems Overview 2	Owner	Renter	Total
Household has at least 1 of 4 Severe Housing Problems	6,530	4,995	11,525
Household has none of 4 Severe Housing Problems OR cost burden not available, no other problems	70,965	14,975	85,940
Total	77,495	19,970	97,470
Housing Cost Burden Overview 3	Owner	Renter	Total
Cost Burden less-than or= 30%	63,665	11,440	75,105
Cost Burden >30% to less-than or= 50%	7,845	3,765	11,610
Cost Burden >50%	5,530	4,344	9,874
Cost Burden not available	460	430	890
Total	77,495	19,970	97,470
Income by Housing Problems (Owners and Renters)	Household has at least 1 of 4	Household has none of 4 Housing Problems	Total

	Housing Problems	OR cost burden not available, no other problems	
Household Income less-than or= 30% HAMFI	7,670	2,340	10,015
Household Income >30% to less-than or= 50% HAMFI	5,810	3,390	9,200
Household Income >50% to less-than or= 80% HAMFI	5,085	9,400	14,490
Household Income >80% to less-than or= 100% HAMFI	2,175	8,010	10,180
Household Income >100% HAMFI	2,140	51,450	
Total	22,875	74,590	97,470
Income by Housing Problems (Renters only)	Household has at least 1 of 4	Household has none of 4 Housing Problems	Total
	Housing Problems	OR cost burden not available, no other problems	
Household Income less-than or= 30% HAMFI	3,845	1,025	4,875
Household Income >30% to less-than or= 50% HAMFI	2,760	940	3,700
Household Income >50% to less-than or= 80% HAMFI	1,545	2,255	3,800
Household Income >80% to less-than or= 100% HAMFI	235	1,985	2,220
Household Income >100% HAMFI	180	5,200	5,380
Total	8,565	11,405	19,970
Income by Housing Problems (Owners only)	Household has at least 1 of 4	Household has none of 4 Housing Problems	Total
	Housing Problems	OR cost burden not available, no other problems	
Household Income less-than or= 30% HAMFI	3,825	1,315	5,140
Household Income >30% to less-than or= 50% HAMFI	3,050	2,450	5,500
Household Income >50% to less-than or= 80% HAMFI	3,540	7,145	10,690
Household Income >80% to less-than or= 100% HAMFI	1,940	6,025	7,960

Household Income >100% HAMFI	1,960	46,250	48,205
Total	14,310	63,185	77,495
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total
Household Income less-than or= 30% HAMFI	7,500	6,200	10,015
Household Income >30% to less-than or= 50% HAMFI	5,695	2,345	9,200
Household Income >50% to less-than or= 80% HAMFI	4,860	1,050	14,490
Household Income >80% to less-than or= 100% HAMFI	1,825	225	10,180
Household Income >100% HAMFI	1,600	55	53,585
Total	21,480	9,874	97,470
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income less-than or= 30% HAMFI	3,730	3,335	4,875
Household Income >30% to less-than or= 50% HAMFI	2,710	945	3,700
Household Income >50% to less-than or= 80% HAMFI	1,480	60	3,800
Household Income >80% to less-than or= 100% HAMFI	135		2,220
Household Income >100% HAMFI	54	4	5,380
Total	8,109	4,344	19,970
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income less-than or= 30% HAMFI	3,770	2,865	5,140
Household Income >30% to less-than or= 50% HAMFI	2,990	1,400	5,500
Household Income >50% to less-than or= 80% HAMFI	3,380	990	10,690
Household Income >80% to less-than or= 100% HAMFI	1,690	225	7,960
Household Income >100% HAMFI	1,545	50	48,205
Total	13,375	5,530	77,495

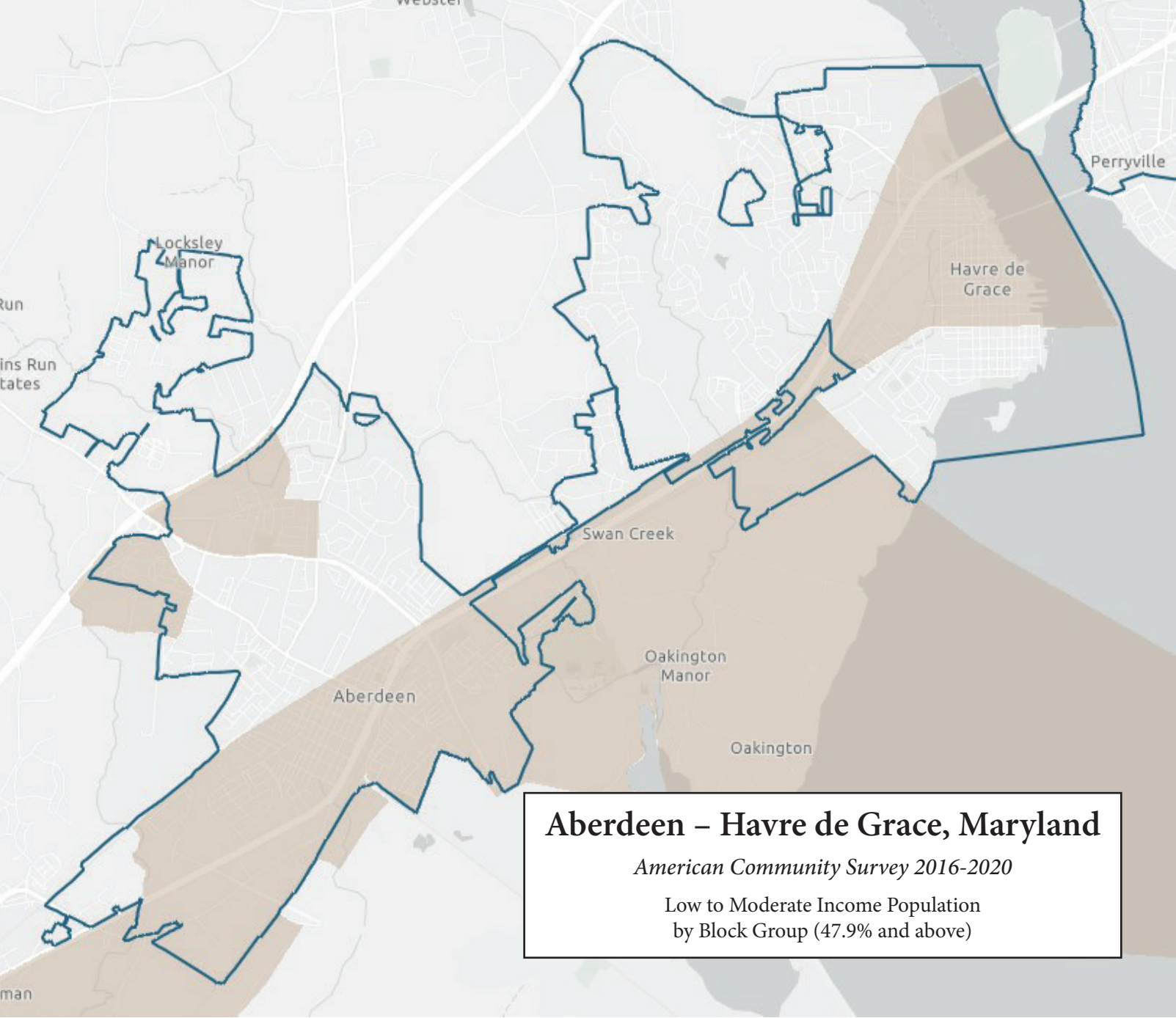
1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.
3. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.



## Harford County, Maryland

*American Community Survey 2016-2020*

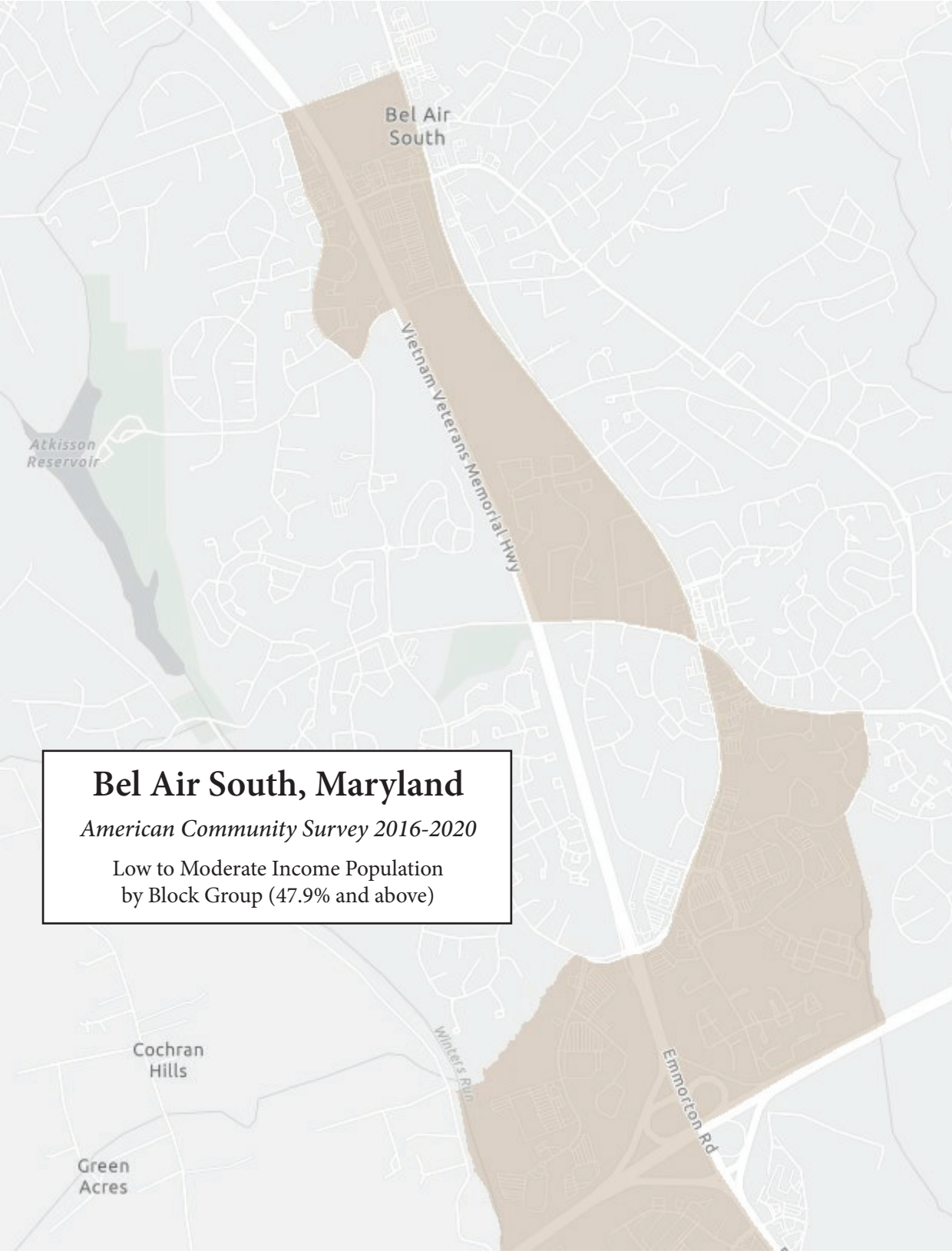
Low to Moderate Income Population  
by Block Group (47.9% and above)



## Aberdeen – Havre de Grace, Maryland

*American Community Survey 2016-2020*

Low to Moderate Income Population  
by Block Group (47.9% and above)



Bel Air  
South

Vietnam Veterans Memorial Hwy

Atkisson  
Reservoir

## Bel Air South, Maryland

*American Community Survey 2016-2020*

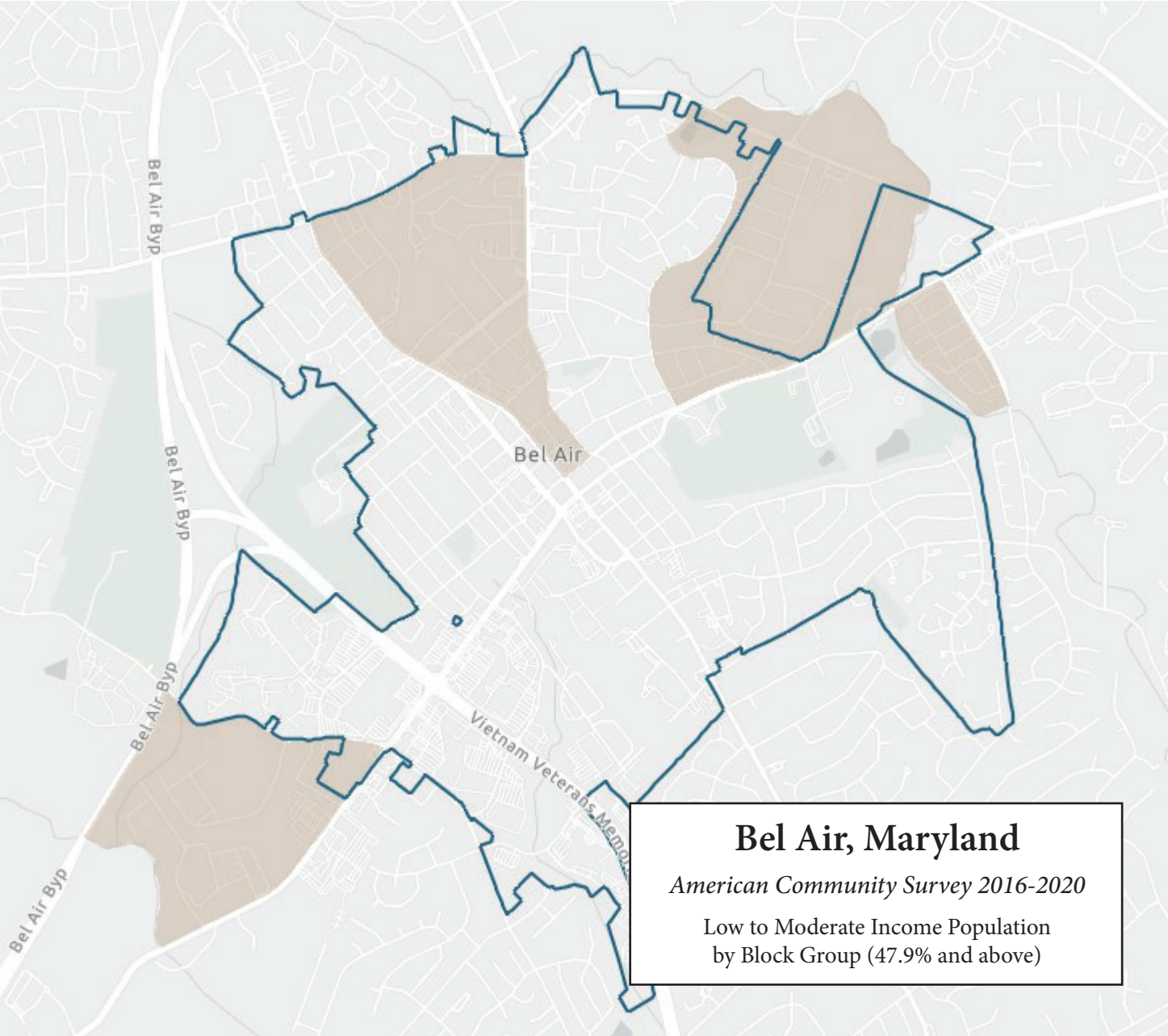
Low to Moderate Income Population  
by Block Group (47.9% and above)

Cochran  
Hills

Green  
Acres

Winters Run

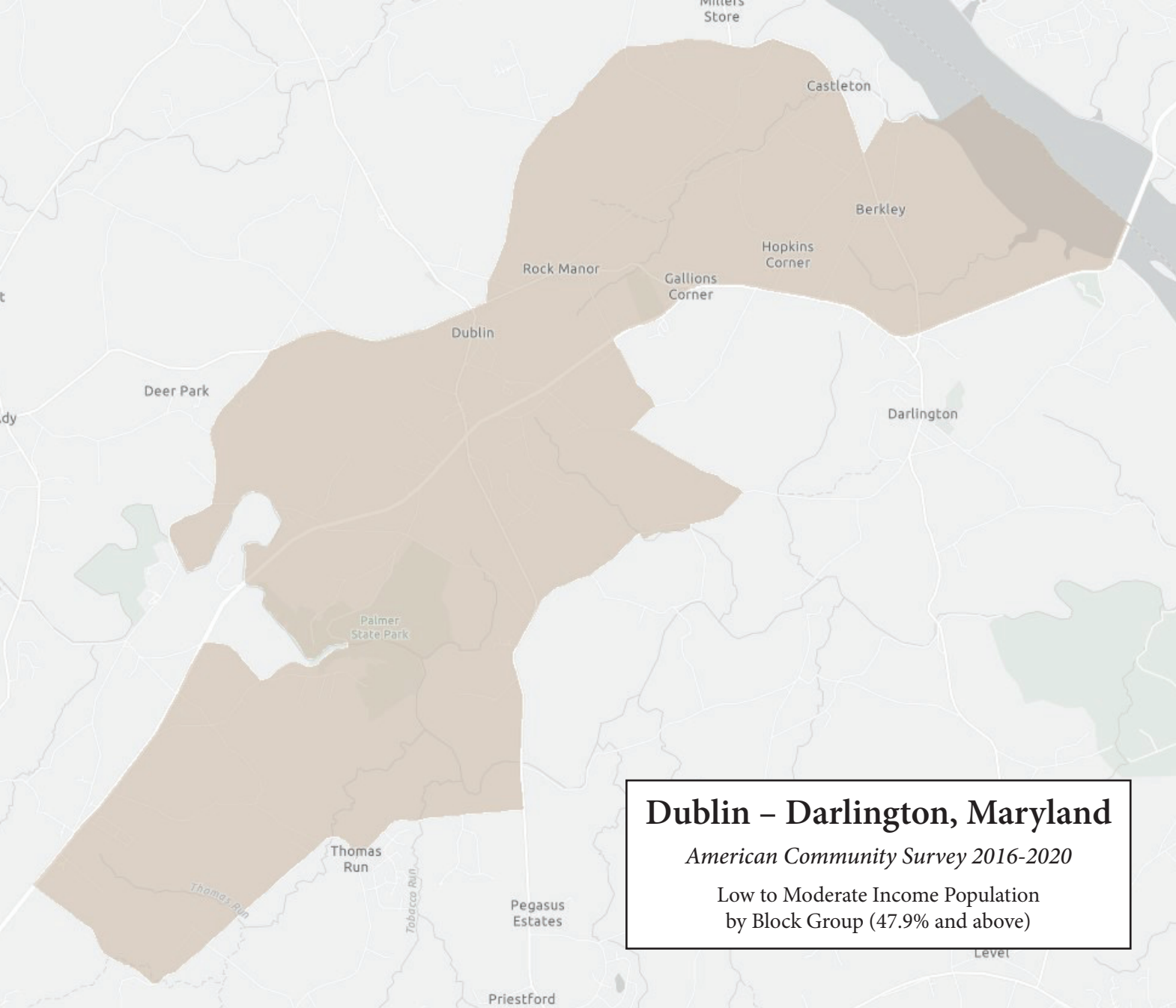
Emmorton Rd



## Bel Air, Maryland

*American Community Survey 2016-2020*

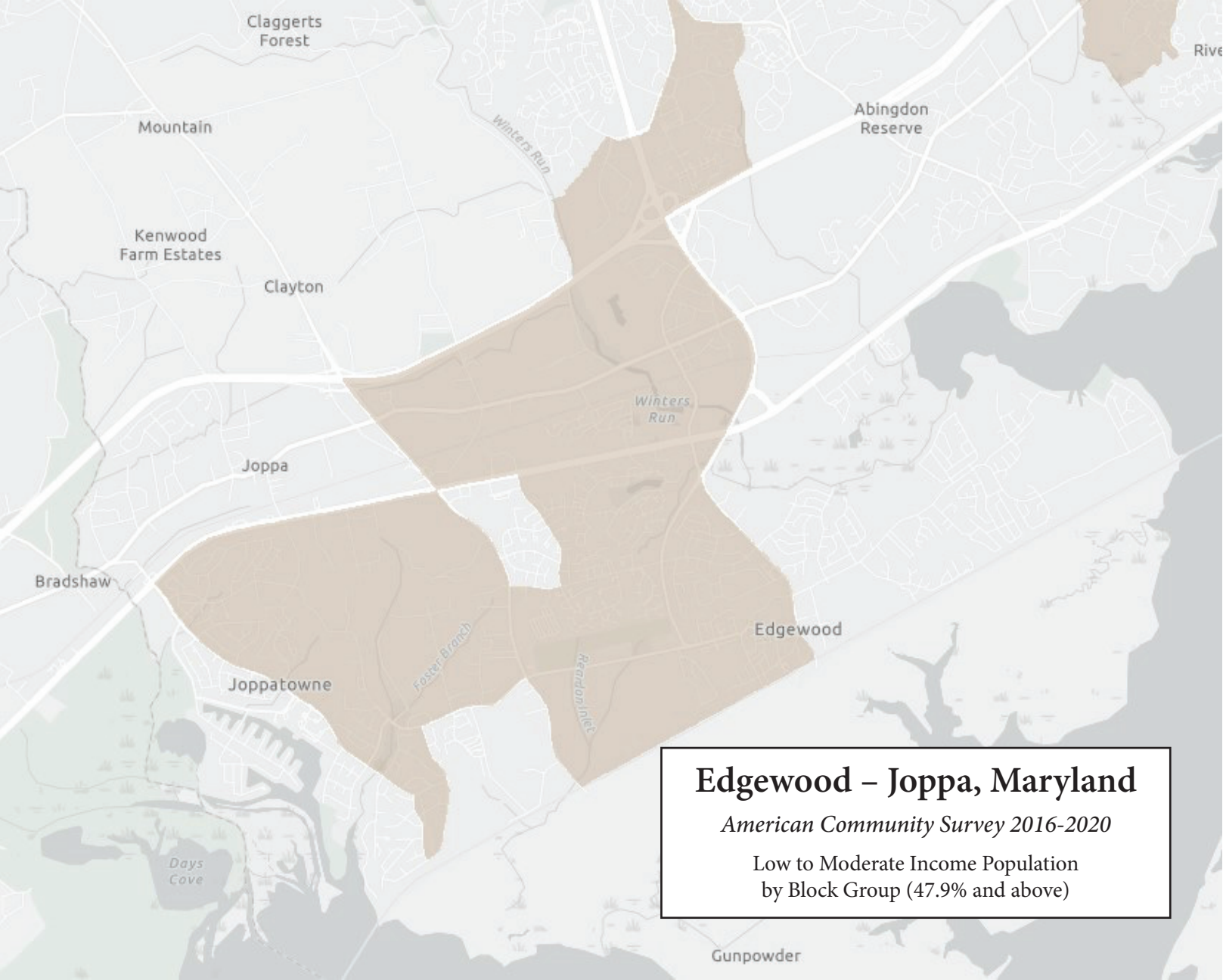
Low to Moderate Income Population  
by Block Group (47.9% and above)



## Dublin – Darlington, Maryland

*American Community Survey 2016-2020*

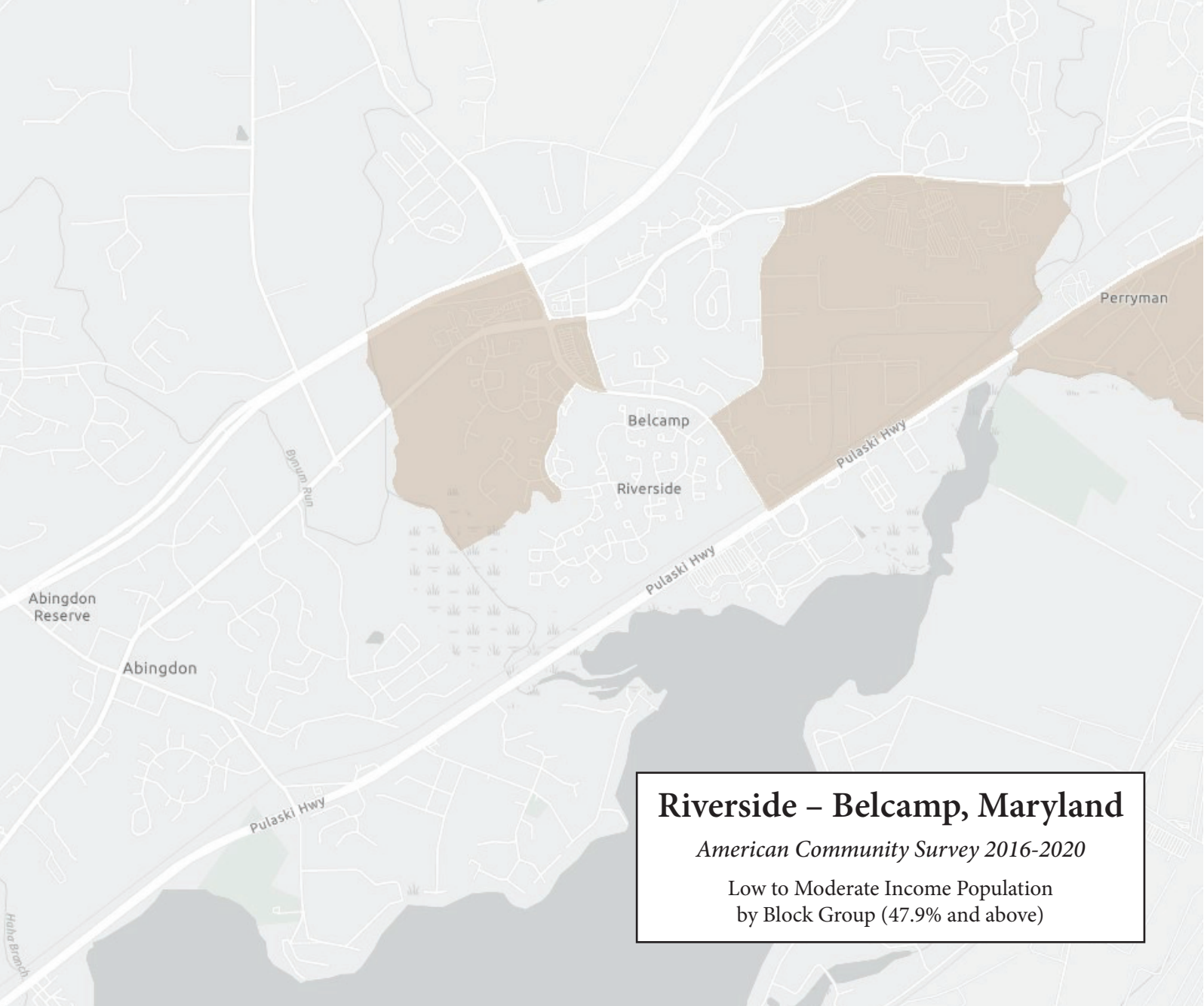
Low to Moderate Income Population  
by Block Group (47.9% and above)



## Edgewood – Joppa, Maryland

*American Community Survey 2016-2020*

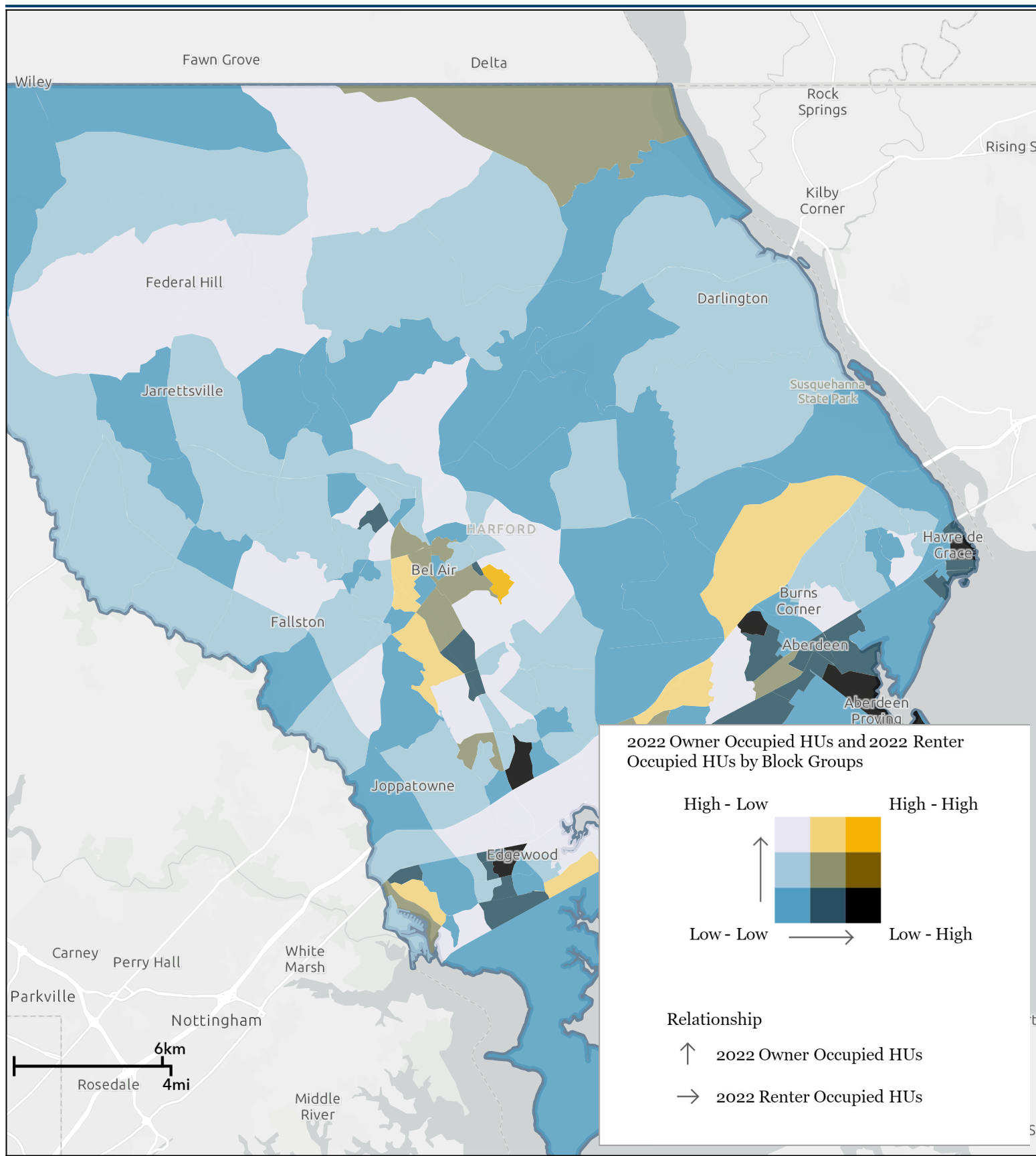
Low to Moderate Income Population  
by Block Group (47.9% and above)

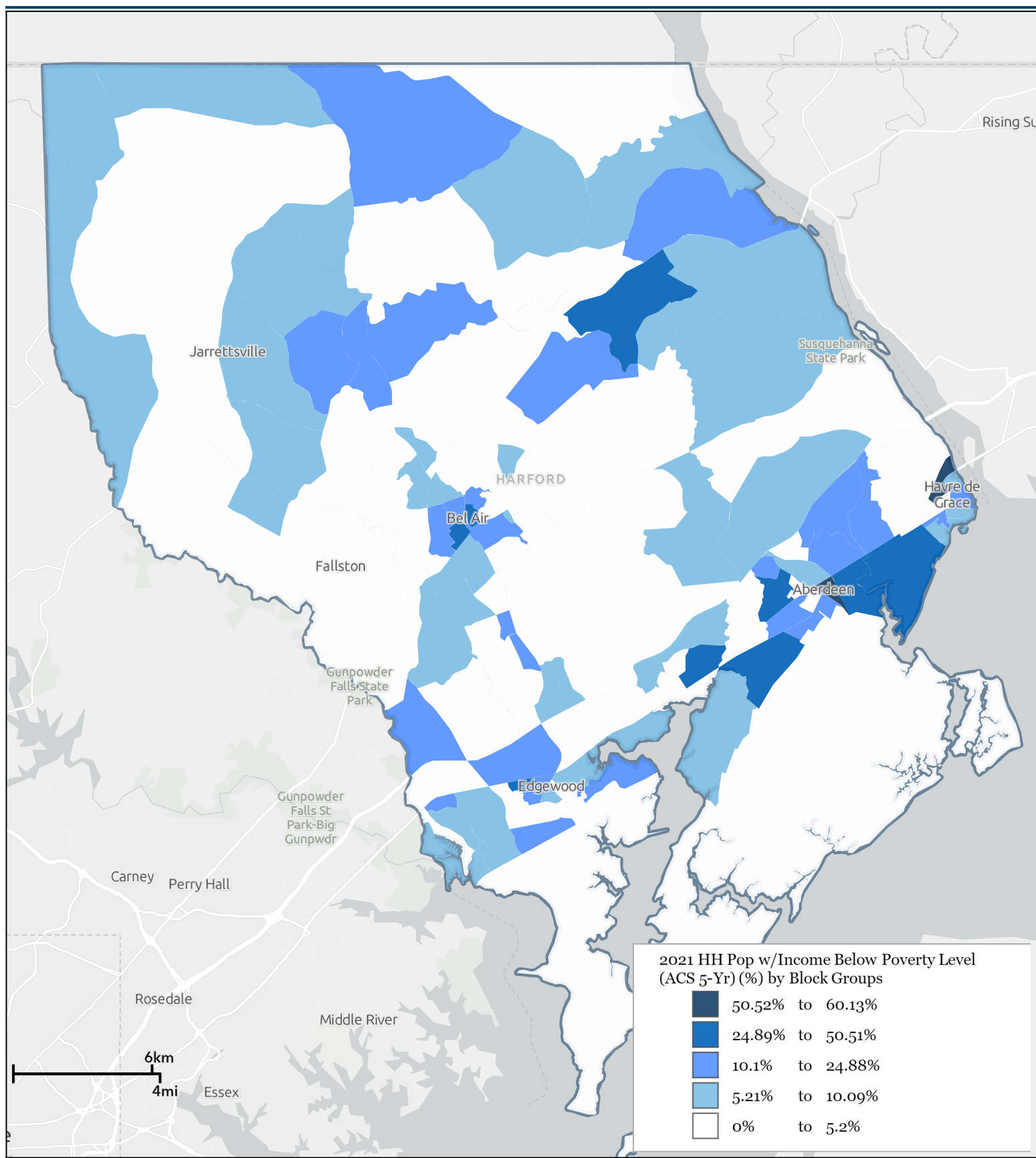


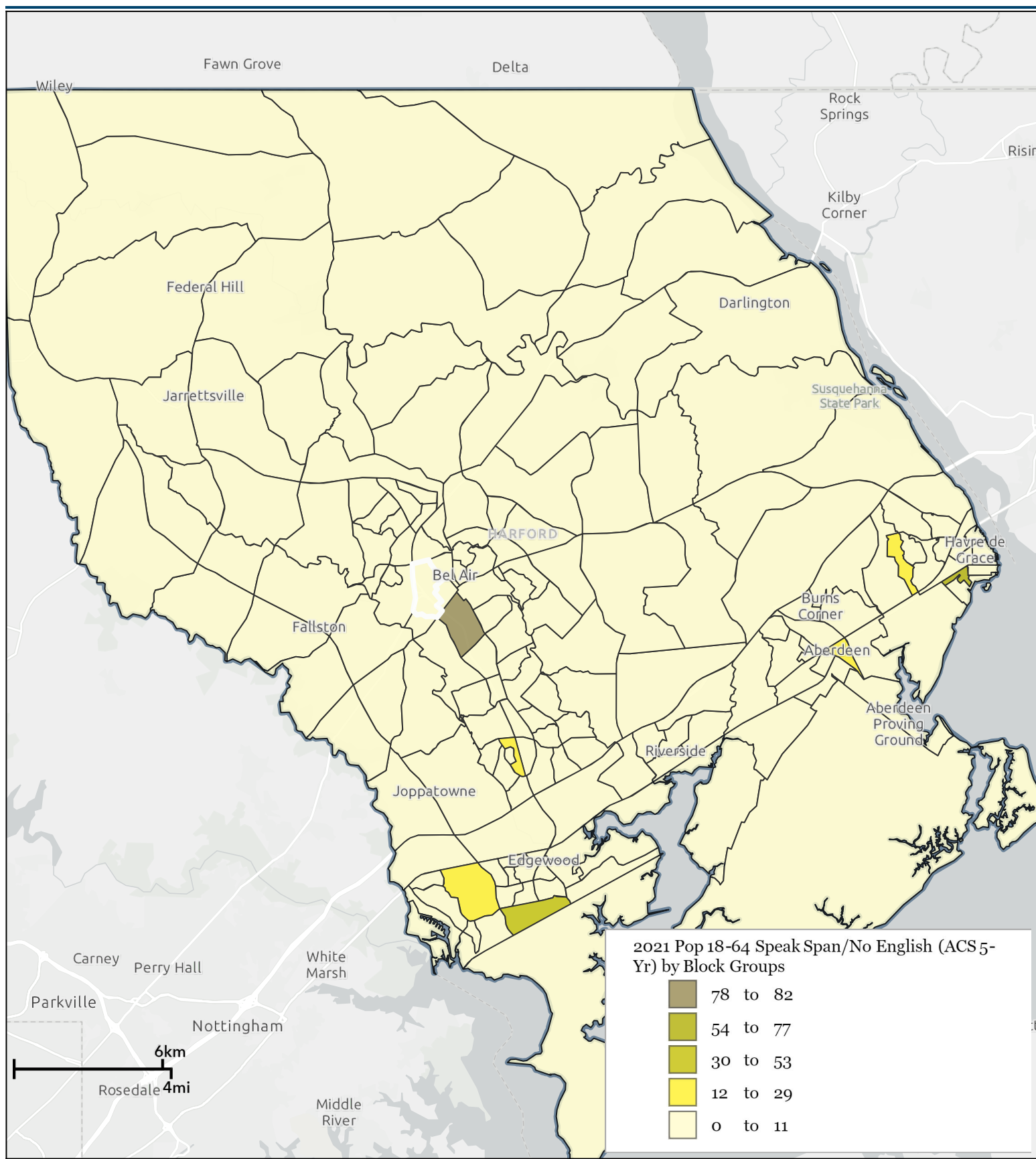
## Riverside – Belcamp, Maryland

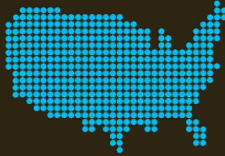
*American Community Survey 2016-2020*

Low to Moderate Income Population  
by Block Group (47.9% and above)





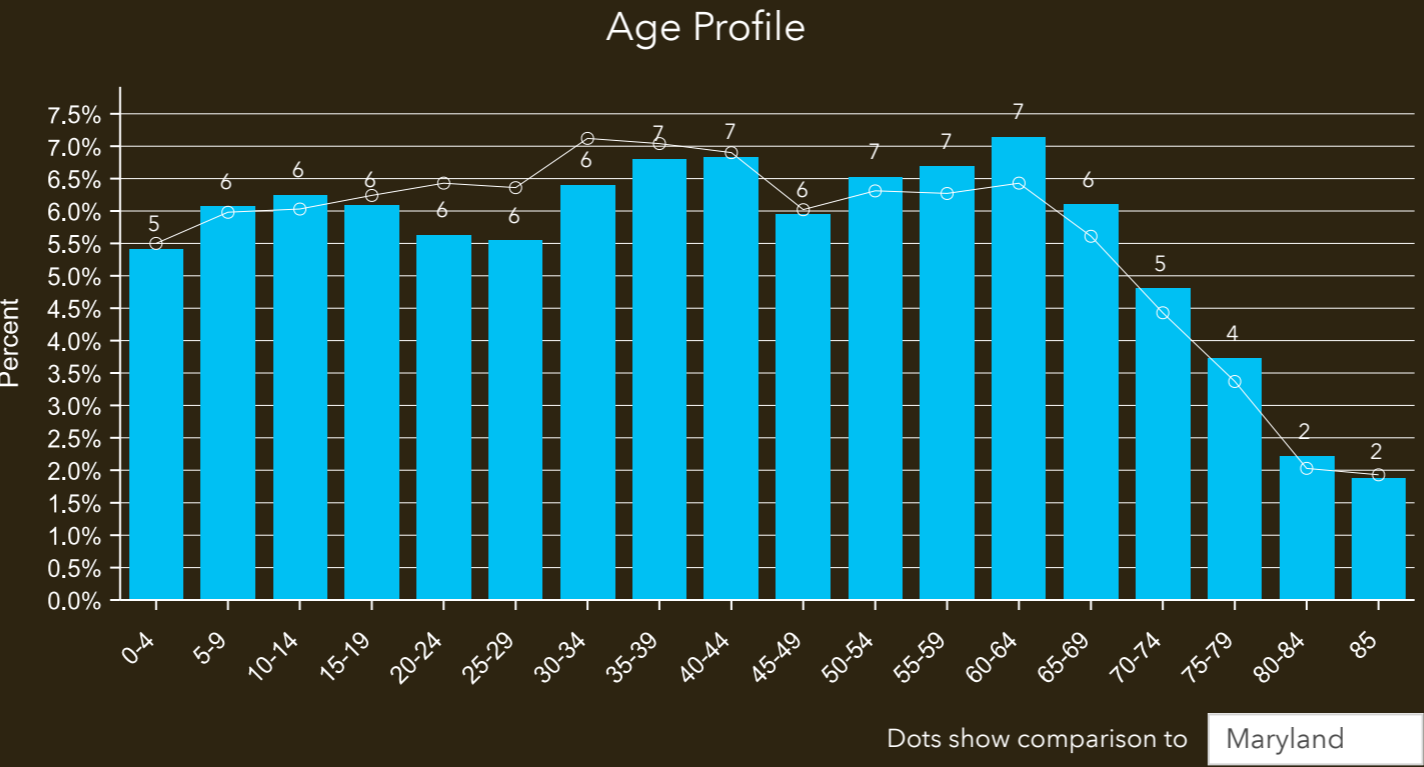
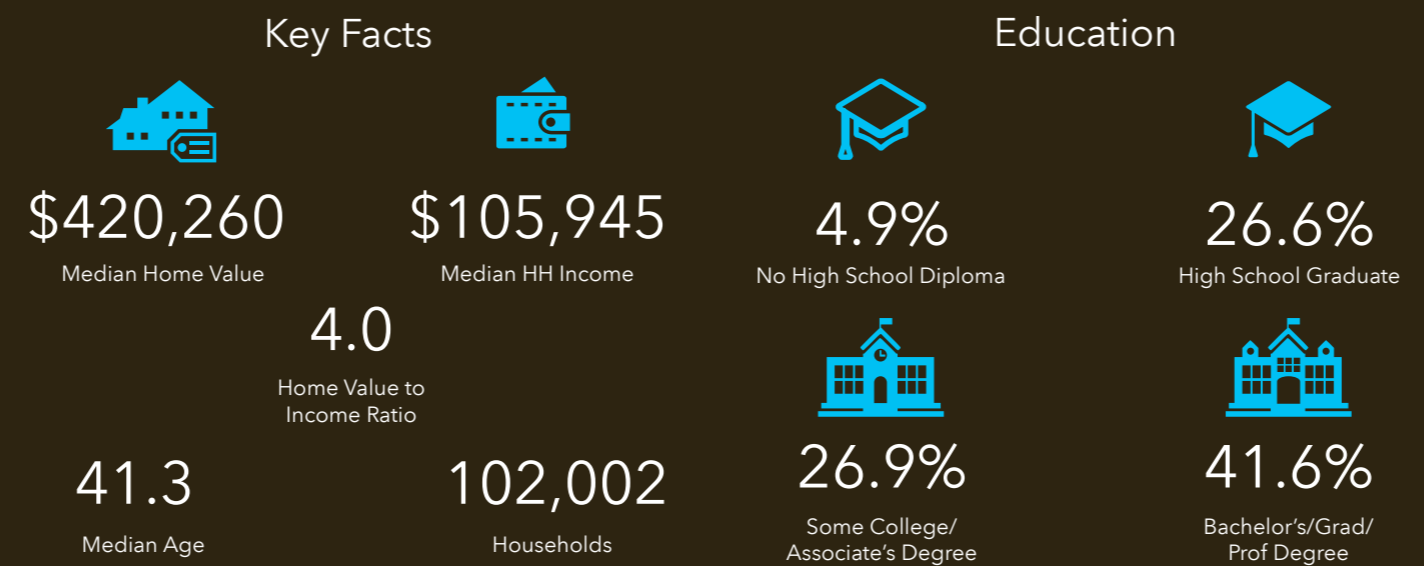




# TAPESTRY SEGMENTATION

The Fabric of America's Neighborhoods

Tapestry LifeMode				
	Households	HHs %	% US HHs	Index
Affluent Estates (L1)	29,605	29.02%	10.11%	287
Upscale Avenues (L2)	9,989	9.79%	5.50%	178
Uptown Individuals (L3)	0	0.00%	3.91%	0
Family Landscapes (L4)	17,468	17.13%	7.91%	217
GenXurban (L5)	16,498	16.17%	11.14%	145
Cozy Country Living (L6)	5,381	5.28%	11.81%	45
Sprouting Explorers (L7)	3,066	3.01%	7.53%	40
Middle Ground (L8)	8,457	8.29%	10.81%	77
Senior Styles (L9)	4,176	4.09%	5.79%	71
Rustic Outposts (L10)	269	0.26%	7.94%	3
Midtown Singles (L11)	6,105	5.99%	6.24%	96
Hometown (L12)	271	0.27%	5.88%	5
Next Wave (L13)	0	0.00%	3.88%	0
Scholars and Patriots (L14)	717	0.70%	1.57%	45



2024 Households by income (Esri)




The largest group: \$100,000 - \$149,999 (21.0%)

The smallest group: \$15,000 - \$24,999 (3.8%)

Indicator ▲	Value	Diff
<\$15,000	6.0%	-1.1%
\$15,000 - \$24,999	3.8%	-0.8%
\$25,000 - \$34,999	4.9%	-0.3%
\$35,000 - \$49,999	7.3%	-0.5%
\$50,000 - \$74,999	11.7%	-1.1%
\$75,000 - \$99,999	12.7%	+0.5%
\$100,000 - \$149,999	21.0%	+2.3%
\$150,000 - \$199,999	14.4%	+2.1%
\$200,000+	18.3%	-1.0%



Tapestry segments

 <p>1D</p>	<b>Savvy Suburbanites</b> 18,867 households	18.5% of Households	▼
 <p>4A</p>	<b>Workday Drive</b> 10,896 households	10.7% of Households	▼
 <p>5A</p>	<b>Comfortable Empty Nesters</b> 6,576 households	6.4% of Households	▼

