


ANNE ARUNDEL COUNTY

Consolidated Plan

FY 2021 — FY 2025





ANNE ARUNDEL COUNTY CONSOLIDATED PLAN FY 2021 – FY 2025

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XX

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EXECUTIVE SUMMARY

ES-05 Executive Summary

Introduction

The *Anne Arundel County Consolidated Plan FY 2021 – FY 2025* is a five year planning document which will guide Anne Arundel County’s investment of housing and community development resources over the next five years. The Plan identifies housing and community development needs in Anne Arundel County and identifies the goals and strategies to address those needs.

The Consolidated Plan is required by the United States Department of Housing and Urban Development (HUD), in order to receive entitlement funds through the Community Development Block Grant (CDBG) Program, the HOME Investment Partnerships (HOME) Program, the Emergency Solutions Grant (ESG) Program, the Housing Opportunities for Persons with AIDS (HOPWA) Program, and the competitive Continuum of Care (CoC) Program. Historically, Anne Arundel County has received approximately \$6.5 million or more each year from these programs, while leveraging these funds with approximately \$3.5 million in State and County resources. All projects or activities funded during this five-year period must meet one of the goals identified in the Plan.

Development of the Plan

Arundel Community Development Services, Inc. (ACDS), the lead agency for housing and community development programs in Anne Arundel County, developed the Consolidated Plan on behalf of the County and is responsible for overseeing the implementation of the Plan.

The development of the Plan relied on a combination of data analysis and an extensive consultation with a wide range of housing and community development stakeholders. Specifically, ACDS consulted with representatives from a wide variety of County Departments and nonprofit agencies, as well as community members who might affect or be affected by its implementation. ACDS is regularly and continuously in consultation with stakeholders and actively participates in well-established groups including the Anne Arundel Affordable Housing Coalition, the Anne Arundel and Annapolis Coalition to End Homelessness (the Homeless Coalition), the Citizens Advisory Committee, and the Baltimore Regional Fair Housing Group. Additionally, ACDS staff regularly attends or convenes community meetings in the Brooklyn Park, Glen Burnie and Severn Neighborhood Revitalization Areas to assess the needs. This on-going collaboration provided a rich context in which ACDS began the formal planning process in the Spring of 2019. The formal citizen participation planning process included three public hearings/forums and approximately 15 additional individual meetings, focus groups and

presentations to stakeholder organizations and community groups in the County. A full listing of the stakeholders consulted is described in *Chapter One: Process*.

ACDS analyzed HUD provided data and data procured through a consultant to develop a comprehensive assessment of the housing needs of the low income, homeless and special needs populations, as well as an analysis of the housing market in the County. *Chapter Two: Needs Assessment* analyzes the income of households and their ability to afford housing. *Chapter Three: Market Analysis* evaluates the quantity, quality, and affordability of housing units both within the rental and homeowner markets and examines the non-housing community development conditions in the County. Key findings from both the *Needs Assessment* and *Market Analysis* chapters indicate housing affordability, especially for households on the lowest ends of the income spectrum, continues to be a major challenge in Anne Arundel County.

Affordability Issues for Renters

- A household paying more than 50 percent of their income on housing costs is considered to be severely housing cost burdened and is at great risk of losing their home or becoming homeless. Twenty-one (21) percent of renter households with an income of 80 percent and below area median income (AMI) are paying more than 50 percent of their income for housing.
- The *Market Analysis* chapter underscores this issue through an analysis of the available affordable housing stock. There are 17,603 rental households earning \$50,000 or less per year – which represents about 50 percent AMI for a household size of four – yet there are approximately 8,680 affordable rental units available at the appropriate price level for this income group. This leaves a large gap of approximately 8,923 low and very low income households who are not served by the current market.
- As of November 2019, the County’s Housing Commission had 22,549 County households on its waiting list for Housing Commission operated housing assistance.
- The *Needs Assessment* chapter demonstrates that homeless and non-homeless special needs population, including the elderly and persons with disabilities, have a growing need for affordable and accessible housing in Anne Arundel County.

Affordability Issues for Homeowners

- Home prices are increasing almost twice as fast as household incomes. Over the last 19 years, house prices have increased at a compounded annual rate of 4.3 percent compared to a 2.5 percent compounded annual increase in household income.

- Homeowner households are also severely housing cost burdened, as there is a total of 11,385 households earning 80 percent and below AMI and paying more than 50 percent of their income for housing.
- Analysis shows the inventory of available moderately priced homes for purchase serve one-third (33 percent) of income qualified moderate income renters. Moderately income renters are those households earning between \$60,000 to \$100,000 per year.
- Recent home sales data for homes affordable to households earning 80 percent AMI indicate the majority of such sales occur in older submarkets.

Similarly, low and moderate income renters lack affordable housing choices throughout the County, especially in Communities of Opportunity (COOs). COOs are areas that have no or low concentrations of low and moderate income households, and rank high on indices of quality of life. The existing affordable units tend to be concentrated in the older areas of the County, along with the older housing stock in the County. These older areas, which also have a higher concentration of low and moderate income households and Non-White and Hispanic households, are referred to as Neighborhood Revitalization Areas. Neighborhood Revitalization Areas tend to have greater incidences of substandard housing issues and greater public service needs, such as childcare, youth programming, and employment services for the low and moderate income residents who live there.

Based on these identified needs, the market conditions and extensive consultations with stakeholders, *Chapter Four: Strategic Plan* was developed. This chapter lays out the County's vision statement for housing and community development, as well as the priorities, goals, and strategies to guide investment of the County's housing and community development resources. The Strategic Plan also includes projected outcomes, which are based on the ability of the County's existing provider network to produce results contingent on the amount of federal, State, County and private dollars available during the five year time frame of this Plan.

Vision Statement

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

Guiding Priorities

Prioritization for funding will be given to projects that meet the following guiding principles.

Affordable Housing

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

Communities of Opportunity

To the extent possible, priority will be given to projects and programs creating new affordable housing units and building low income households ability to secure affordable housing in Communities of Opportunity (COOs). COOs are areas that have no or low concentrations of low and moderate income households, and that rank high on indices of quality of life. Generally, these are areas where there is a lack of both affordable rental and affordable homeownership units and a relatively lower number of Non-White and Hispanic residents.

Neighborhood Revitalization Areas

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

**Chart 1
Goals and Strategies**

GOAL 1 – HOMEOWNERSHIP OPPORTUNITIES

Increase and sustain affordable homeownership opportunities that are accessible and inclusive for low to moderate income County residents.

1. **Increase homeownership opportunities through programming.** Increase sustainable homeownership and wealth building opportunities through programming for first time homebuyers and protected classes. Examples include:

- ❖ Homebuyer and credit counseling
- ❖ Foreclosure prevention counseling
- ❖ Down payment, closing cost, and mortgage write down assistance

5 Year Outcome Goal: 2,475 persons, 60 households

2. **Increase supply of affordable homeownership units.** Increase supply of quality affordable owner occupied housing in inclusive communities. Examples include:

- ❖ Affordable financing for acquisition and construction
- ❖ Utilization of County owned surplus land
- ❖ Land use incentives and requirements such as inclusionary zoning policies and workforce housing incentive

5 Year Outcome Goal: 363 units

3. **Improve the quality of existing affordable homeownership units.** Improve and maintain existing stock of affordable units through affordable financing and project management for improvements. Examples include:

- ❖ Property rehabilitation for homeowners
- ❖ Energy efficiency improvements for homeowners
- ❖ Acquisition/rehabilitation program for homebuyers
- ❖ Disaster mitigation activities

5 Year Outcome Goal: 175 units

4. **Improve accessibility of homeownership units.** Facilitate improvements through affordable financing and project management and promote activities that support the elderly and those with disabilities to remain in their homes. Examples include:

- ❖ Accessibility Modifications Program for Homeowners

5 Year Outcome Goal: 25 units, 500 households

5. **Market affordable homeownership opportunities to protected classes within the County.** Ensure homeownership programs and opportunities are affirmatively marketed throughout the County and to protected classes with limited income, including minorities and persons with special needs. Examples include:

- ❖ Direct mailings and email marketing
- ❖ Attendance at outreach events, festivals, community meetings and informational sessions hosted by groups representing and/or serving the protected classes

5 Year Outcome Goal: Process Outcome

GOAL 2 – RENTAL HOUSING OPPORTUNITIES

Promote and expand affordable quality rental housing opportunities that are accessible and inclusive.

1. **Increase the supply of affordable rental units.** Encourage the development of new rental units, with priority given to projects for families in communities of opportunity where affordable rental may be lacking. Examples include:

- ❖ Low interest financing programs
- ❖ PILOT Agreements
- ❖ County surplus land
- ❖ Land use incentives and requirements such as inclusionary zoning policies, workforce housing incentive and allowances for housing for elderly of modest means

5 Year Outcome Goal: 250 units

2. **Improve and preserve the existing stock of affordable rental housing.** Finance the renovation of existing affordable housing developments, including public housing, as well as smaller, scattered site developments. Examples include:

- ❖ Scattered site rental development through acquisition/rehabilitation
- ❖ Low interest financing
- ❖ Rental Assistance Demonstration (RAD) conversions
- ❖ Disaster mitigation activities

5 Year Outcome Goal: 317 units

3. **Create and maintain accessible rental housing units.** Provide financing and project management to develop group homes and make accessibility modifications or other improvements to existing group homes and rental units serving persons with disabilities and older adults. Examples include:

- ❖ Accessibility Modifications Program for Renters
- ❖ Group Home Rehabilitation Program
- ❖ Group Home Acquisition/Rehabilitation Program
- ❖ New group home development
- ❖ Ensure a portion of units in large rental developments can serve persons with disabilities

5 Year Outcome Goal: 45 units

4. **Expand, maintain and create affordable rental opportunities.** Support demand side subsidies and programs that allow low income families and persons with special needs to afford market rate rental units, with an emphasis on accessing units in communities of opportunity. Examples include:

- ❖ Tenant Based Rental Assistance for low income families and individuals
- ❖ Tenant Based Rental Assistance for persons with HIV/AIDS
- ❖ Tenant Based Rental Assistance for persons with disabilities, including mental illness and substance abuse disorders
- ❖ Explore higher rent payments for utilization in communities of opportunity

5 Year Outcome Goal: 200 units

5. **Implement support services and programs that help tenants access and retain housing.** Services may be geared to help homeless families and individuals, extremely low income families, persons with disabilities including mental illness and substance abuse, and returning citizens. Examples include:

- ❖ Case management and housing location assistance
- ❖ Landlord outreach and mitigation to encourage acceptance of vouchers for hard to house clients
- ❖ Congregate services for older adults

5 Year Outcome Goal: 175 persons, 125 households

6. **Market affordable rental opportunities to protected classes within the County.** Ensure affordable rental units and TBRA assistance are affirmatively marketed throughout the County to the protected classes within the County and that rental units and programs are provided in adherence to the County fair housing laws. Examples include:

- ❖ Affirmative marketing requirements for subrecipients
- ❖ Fair housing training for property managers
- ❖ Tenant/landlord information and fair housing resource line

5 Year Outcome Goal: Process Outcome

GOAL 3 – PREVENT AND END HOMELESSNESS

Prevent and end homelessness by providing a comprehensive homelessness response system.

1. **Prevent homelessness.** Provide financial assistance and counseling to households who are at risk of losing their homes; provide financial assistance to households to obtain new housing if they can no longer stay where they currently reside. Examples include:

- ❖ Eviction prevention assistance
- ❖ First month rent and security deposit assistance
- ❖ Financial coaching
- ❖ Referral services

5 Year Outcome Goal: 550 persons

2. **Increase and sustain housing opportunities for the homeless.** Maintain and expand the supply of permanent supportive housing options, rapid re-housing assistance, and necessary support available to homeless individuals and families to get them quickly re-housed; maintain and expand the supply of permanent supportive housing and related services for chronically homeless individuals. Examples include:

- ❖ Tenant Based Rental Assistance
- ❖ Rapid re-housing programs
- ❖ Case management services
- ❖ Development of permanent supportive housing units

5 Year Outcome Goal: 860 households

3. **Maintain and enhance emergency shelter and interim housing options.** Maintain and enhance emergency shelters serving families, victims of domestic violence and individuals as a temporary and safe housing option with the purpose of those served becoming quickly re-housed and economically secure. Examples include:

- ❖ Maintenance and enhancement of existing shelters
- ❖ Operating support for emergency shelters and interim housing options

5 Year Outcome Goal: 1,500 persons

4. **Improve the Homelessness Response System.** Expand the Coordinated Entry System to include a continuum of services and support, including diversion and prevention services, entry into shelters, and permanent housing. Offer a variety of supportive service to assist homeless individuals and families maintain their housing. Support and enhance the capacity for the community to end homelessness through data, coordination, and planning. Examples include:

- ❖ Operating support for day programs
- ❖ Case management
- ❖ Mental health programs
- ❖ Employment, education and training services, life skills and workplace training
- ❖ Child care programs
- ❖ Financial coaching
- ❖ Outreach programs
- ❖ Homeless Management Information Systems (HMIS), coordinated entry and assessment, and planning activities

5 Year Outcome Goal: 3,500 persons

GOAL 4 – SUSTAINABLE COMMUNITIES

Create sustainable, vibrant, inclusive communities by investing in revitalization projects, facilities and programs serving low income communities throughout the County, with priority given to communities in the designated Neighborhood Revitalization Areas.

Support initiatives that improve quality of life for communities. Fund projects, facilities and programs that improve the quality of life for low and moderate income persons and households, with priority given to communities within the designated Neighborhood Revitalization Areas and Housing Commission managed communities. Examples include:

- ❖ Community facilities
- ❖ Revitalization of blighted structures
- ❖ Projects and programs to support positive youth development
- ❖ Projects and programs to support older residents
- ❖ Preservation of historic structures in minority communities

5 Year Outcome Goal: 1,830 persons

GOAL 5 – ECONOMIC OPPORTUNITIES

Support programs, facilities and projects providing opportunities for low and moderate-income persons, including those with special needs, to gain skills, economic stability and independence in order to be productive members of the community, with a priority for services located within the designated Neighborhood Revitalization Areas.

Promote Independence. Assist programs and services that help low and moderate income County residents achieve financial and economic independence through better access to employment opportunities and supports. Examples include:

- ❖ GED Prep and ESOL courses
- ❖ Workforce development support programs
- ❖ Transportation services and support
- ❖ Child care services
- ❖ Day and vocational facilities for persons with special needs

5 Year Outcome Goal: 320 persons

GOAL 6 – PROMOTE FAIR HOUSING

Promote and further fair housing throughout the County and the region and improve access to housing opportunities for members of the protected classes.

Implement the local and regional fair housing action plans. Examples may include:

- ❖ Support for fair housing testing and enforcement activities
- ❖ Fair housing outreach and education
- ❖ Support for a regional fair housing coordinator

5 Year Outcome Goal: Implementation of fair housing action plans

Evaluation of Past Performance

The following section provides an evaluation of Anne Arundel County's performance in meeting the goals laid out in the last five year Consolidated Plan. At the time of this writing, the County has completed the first four years of implementing the *Anne Arundel County Consolidated Plan: FY 2016 – FY 2020* and is on track to accomplish the majority of its goals and objectives by the end the five year plan period, which ends June 30, 2020. The following summary describes the outcomes achieved in the first four years of the plan, including Local Fiscal Years 2016 – 2019.

In an effort to encourage and increase opportunities for residents to become homeowners, the County has assisted 2,766 households through homeownership counseling and 60 households with the purchase of their first home through the mortgage write-down, closing cost and down payment assistance program. An additional 939 households have been assisted with foreclosure prevention counseling, receiving the necessary guidance to develop a plan to save their homes, when possible. Additionally, to stabilize the existing supply of affordable housing, 118 households received assistance to rehabilitate their homes. The County has already met its goal with some programs and is on target to meet its goal outputs with other homeownership programs.

Increasing the supply of new and stabilizing existing quality affordable rental housing was a high priority for the County. The five-year goal for the County was to improve 120 units and to create 50 new affordable rental units. The County exceeded that goal by supporting the rehabilitation of 272 units and the development of 84 new affordable units. Additionally, the Scattered Site Rental Housing Program utilized CDBG, State and County funds to acquire, rehabilitate and rent 20 units to income eligible households in Neighborhood Revitalization Areas. This program both increased the supply of quality affordable rental units and helped to revitalize blighted residential units in older communities. The County has also successfully provided 203 renter households with comprehensive financial counseling and education in order to help stabilize their housing and improve their economic outlook.

The Public Housing goal was to support and improve the quality of the Housing Commission of Anne Arundel County existing public housing. The County made progress toward meeting this goal by completing the redevelopment of two of the County's existing public housing communities in the County – Burwood Garden and Freetown Village – as well as initiating the redevelopment of the Meade Village Community. Burwood Gardens, now named Heritage Overlook, involved the demolition and new construction of a 100-unit multifamily community for families located in Glen Burnie. Freetown Village Public Housing Community involved the construction of 36 new affordable units and rehabilitation of 154 existing units. Meade Village will involve the redevelopment of 200 existing units and construction of 24 new units. The County was successful in providing 1,243 youth residing in the Meade Village and Freetown Village communities with after school and summer programs through the Boys & Girls Club of Annapolis and Anne Arundel County in the first four years.

The County has also strived to increase and stabilize housing and services for individuals with special needs by providing financial assistance to acquire and/or rehabilitate four group homes and providing rental assistance through the HOPWA Program to 128 households. In addition, the County provided funds for accessibility modifications to 31 households with special needs and small home repairs, and congregate services to 848 older adults, exceeding its projected goal in this category.

The Continuum of Care for the homeless in the County has been extremely successful in exceeding the majority of its numeric goals. In the first four years, the County has prevented 1,289 households from becoming homeless, provided emergency and transitional shelter to 1,870 persons, provided permanent supportive housing to 656 homeless households and rapid re-housed 157 homeless households. The County also provided access to a wide array of services and support through homeless outreach, including street outreach, to 4,551 homeless individuals. The elimination of the availability of federal dollars for transitional shelter programs during the time period made meeting the goal of providing shelter and interim housing difficult to meet.

In addition, the County has made major progress in implementing its fair housing goals. At the regional level, the County joined its partners in implementing a project-based rental housing program, at the local level the County passed its first fair housing law, which included source of income as a protected class, and established a new Human Relations Commission with legal authority to enforce the fair housing law.

The County is on track to meet its five-year non-housing community development goals. A total of 446 individuals have received job training, transportation, and childcare support; and 265 youth were provided with scholarships to participate in art and music classes or attend afterschool programming in the Brooklyn Park area.

Additional accomplishment data are summarized annually in the Consolidated Annual Performance and Evaluation Report (CAPER) for the County, which is available upon request from ACDS or on the ACDS website. The County will continue to build upon its success to increase affordable housing opportunities and improve communities during the next five years.

Summary of Citizen Participation Process and Consultation Process

ACDS prepared the Consolidated Plan on behalf of Anne Arundel County in accordance with 24 CFR Part 91 and the County Citizen Participation Plan. The Plan was developed in consultation with representatives from a wide variety of agencies and persons who might affect or be affected by its implementation. The planning process involved consultation and information gathering from a variety of entities. Consultation to establish and set goals has been occurring, essentially, throughout the last five years. During this time, well-established groups met on a regular basis, including the Anne Arundel Affordable Housing Coalition, the Anne Arundel and Annapolis Coalition to End Homelessness (the Homeless Coalition), the Regional Fair Housing Group, and the HOPWA Planning Group. Additionally, staff regularly attended community meetings in the priority revitalization communities including Brooklyn Park, Glen Burnie and Severn communities to assess revitalization needs in the County. This ongoing consultation provided a rich context within which ACDS began the formal planning process in the Spring of 2019. The formal citizen participation planning process included three public hearings/forums

and approximately 15 additional individual meetings and consultations, focus groups and presentations to stakeholder organizations and community groups in the County.

Summary of Public Comments

No Substantial public comments were received. .

Summary of Comments or Views Not Accepted and Reasons for Not Accepting Them

No Substantial public comments were received.

Summary

As previously described, the public participation process, *Needs Assessment* and *Market Analysis* point to a need for more affordable housing in Anne Arundel County. The goals and strategies addressed in the *Strategic Plan* are aimed at addressing that need.

CHAPTER ONE: PROCESS

PR-05 Lead & Responsible Agencies

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.

Table 1
Responsible Agencies

Agency Role	Name	Department/Agency
CDBG Administrator		Arundel Community Development Services, Inc.
HOME Administrator		Arundel Community Development Services, Inc.
ESG Administrator		Arundel Community Development Services, Inc.

Narrative

Arundel Community Development Services, Inc. (ACDS) functions as the lead agency for the housing and community development programs in Anne Arundel County. ACDS began operating on July 1, 1993 as a private nonprofit corporation created to address the housing and community development needs in the County. The Corporation is under contract with the County to plan, administer, and implement the federally funded CDBG, HOME, ESG, HOPWA, and Continuum of Care (CoC) Programs, as well as State and County funded housing and community development activities. Subrecipients, including nonprofit service providers and housing developers, implement many of the activities funded under these programs. Other activities, such as property rehabilitation, homeownership counseling, foreclosure prevention counseling, financial empowerment counseling, acquisition/rehabilitation of housing units, and tenant based rental assistance programs are carried out directly by ACDS staff. ACDS takes on many roles, including developer, lender, counselor, landlord and construction manager, which necessitates having staff with a variety of skills and the ability to coordinate with many government agencies and departments to carry out a wide range of tasks.

Consolidated Plan Public Contact Information

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PR-10 Consultation

Introduction

ACDS prepared the Consolidated Plan on behalf of Anne Arundel County in accordance with 24 CFR Part 91 and the County's Citizen Participation Plan. The Plan was developed in consultation with representatives from a wide variety of agencies, nonprofit organizations and individuals who might affect or be affected by its implementation. Consultation to establish and set goals has been occurring, essentially, throughout the last five years. During this time, well-established groups met on a regular basis, including the Anne Arundel Affordable Housing Coalition, the County's Continuum of Care, and the Baltimore Regional Fair Housing Group. Additionally, staff from ACDS and the Office of Planning and Zoning convened and/or attended community meetings on a regular basis in the Neighborhood Revitalization Areas of Brooklyn Park, Glen Burnie and Severn. ACDS, through its housing programs – including Property Rehabilitation, Homeownership Counseling, Foreclosure Prevention, and Financial Empowerment programs – meets regularly with many low and moderate income households, enabling staff to assess the needs of the community. These ongoing consultations provided a rich context in which ACDS began the formal planning process in the Spring of 2019.

The formal citizen participation planning process included three public hearings/forums and approximately 15 additional individual meetings and consultations, focus groups and presentations to stakeholder organizations and community groups throughout the County. In addition, ACDS maintains a robust community stakeholder list consisting of over 700 persons living and/or working within the County. Notices were shared with this network regarding opportunities to comment on needs, draft goals and strategies and the draft Consolidated Plan.

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

Both ACDS and the Housing Commission of Anne Arundel County (Housing Commission) attend monthly Core Group meetings with other County agencies and affiliates, including the Mental Health Agency, Health Department, Department of Social Services (DSS) and the Department of Aging and Disabilities. This enables a high level of coordination with the County Executive's staff and the head of each agency around issues affecting public and assisted housing programs and initiatives. As part of regular program development and implementation, ACDS and the Housing Commission work with various nonprofit agencies who provide wrap around services and case management support. The Partners include Supportive Housing Developers, Omni Behavioral Health, The Arc Central Chesapeake Region, People Encouraging People, Anne Arundel County Mental Health Agency, Inc., and Vesta Health Services. The Housing Commission, ACDS staff and DSS staff also meet quarterly to review case files for clients

utilizing Continuum of Care (CoC) or HOPWA vouchers, and staff regularly attends Commission on HIV/AIDS meetings to ensure services are coordinated.

Finally, as described below, ACDS coordinates the Homeless Coalition, which is the CoC planning group for the County, and the Housing Commission is an active member. This process provides ample opportunities to coordinate housing services with other member organizations and develop the County's strategy to end homelessness.

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

The Homeless Coalition – the County's Continuum of Care planning group – includes representatives from (i) the State, County, and City of Annapolis agencies administering mainstream resources; (ii) shelter and nonprofit services providers; (iii) organizations representing individuals diagnosed with mental health disorders, substance abuse, and HIV/AIDS; and (iv) formerly homeless persons, advocates, and others with roles, interests and responsibilities in addressing issues associated with homelessness in the County. The Homeless Coalition Board meets on a monthly basis to develop policies and procedures for operations, including the adoption of a Governance Charter. The monthly meetings focus on topics related to homelessness, including affordable housing, education, mental health and substance use, and workforce development. The Homeless Coalition also holds quarterly meetings, which provide training on evidence-based practices such as trauma-informed care and Housing First strategies. There are various subcommittees to address the needs of homeless persons including coordinated entry, emergency shelter, chronic homelessness, and homelessness diversion.

The Homeless Coalition remains committed to ending chronic homelessness in the County and has established a targeted by-name housing list – the ACCESS Housing List – to prioritize the most vulnerable chronically homeless persons in the County. Service providers meet on a monthly basis in a subcommittee to coordinate services for the chronically homeless and to identify housing opportunities. The County also has a veteran by-name list, which it maintains in partnership with the Veterans Administration (VA) that is cross-referenced as part of the Homeless Coalition efforts to end veteran homelessness.

The Homeless Coalition was active in reviewing and finalizing the homeless goals and strategies outlined in this Plan. The Homeless Coalition also hosted roundtable discussions providing opportunity for the community to identify needs for the homeless population in the County.

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 Homeless Coalition is involved in determining the needs and setting priorities when allocating ESG funds, developing performance standards, evaluating outcomes, and developing policies and procedures for the administration of the Homeless Management Information System (HMIS). The Homeless Coalition has developed procedures for the operation and administration of the HMIS system, which is funded with County general funds and CoC funding. A committee, consisting of Homeless Coalition members currently utilizing the HMIS system, meets on a regular basis to review policies, update users on program changes and discuss other relevant issues associated with the use and management of the system. Currently, all grantees receiving ESG funds, as well as subrecipients receiving CoC funds, are required to enter data into the HMIS system.

In turn, this HMIS data, which has been vetted and evaluated by the Homeless Coalition Board and membership, informs the allocation of ESG funds and directly influenced the development of the goals and strategies outlined within this Consolidated Plan.

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

**Table 2
Agencies, Groups, Organizations Who Participated**

1	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL COUNTY COMMUNITY ACTION AGENCY
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in one or more public hearings Develop strategy to end homelessness
2	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL COUNTY HEALTH DEPARTMENT
	Agency/Group/Organization Type	Services – Persons with HIV/AIDS Services – Health
	What section of the Plan was addressed by Consultation?	Lead-Based Paint Strategy HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Presentation to HIV/AIDS Commission Invited to comment on draft Lead-Based Paint Strategy
3	AGENCY/GROUP/ORGANIZATION	THE ARC CENTRAL CHESAPEAKE REGION
	Agency/Group/Organization Type	Services – Housing Services – Persons with Disabilities
	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?	Participated in one or more public hearings
4	AGENCY/GROUP/ORGANIZATION	ARUNDEL HOUSE OF HOPE, INC.
	Agency/Group/Organization Type	Services – Housing Services – Homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs – Chronically homeless Homelessness Needs – Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in development of strategy to end homelessness Participated in one or more Public Hearings
5	AGENCY/GROUP/ORGANIZATION	ARUNDEL LODGE, INC.
	Agency/Group/Organization Type	Services – Housing Services – Persons with Disabilities
	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?	Participated in one or more Public Hearings
6	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL COMMISSION ON DISABILITY ISSUES
	Agency/Group/Organization Type	Services – Persons with Disabilities Service – Fair Housing
	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?	Participated in Focus Group for Persons with Special Needs Participated in one or more Public Hearings
7	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL AFFORDABLE HOUSING COALITION
	Agency/Group/Organization Type	Services – Housing Services – Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Hosted meeting – Consolidated Plan data and strategies were presented Members attended one or more Public Hearings
8	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL COUNTY NAACP
	Agency/Group/Organization Type	Services – Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Fair Housing Focus Group Participated in one or more Public Hearings
9	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL COUNTY OFFICE OF PLANNING & ZONING
	Agency/Group/Organization Type	Other Government – County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Neighborhood Revitalization

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in one or more Public Hearings Convened Sustainable Community Initiative Workgroups Convened a Citizens Advisory Committee Meeting – Consolidated Plan information was presented and discussed, contributed information from Land Use Study and provided content for sections of Market Analysis
10	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL DEPARTMENT OF AGING AND DISABILITIES
	Agency/Group/Organization Type	Other Government – County
	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?	Participated in Persons with Special Needs Focus Group Participated in one or more Public Hearings
11	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL DEPARTMENT OF SOCIAL SERVICES
	Agency/Group/Organization Type	Services – Children Services – Homeless Other Government – State Other Government – Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs – Chronically homeless 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?	Participated in development of strategy to end homelessness Attended one or more Public Hearings
12	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL ECONOMIC DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Other Government – Local
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided information and content for Market Analysis.
13	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL MENTAL HEALTH AGENCY
	Agency/Group/Organization Type	Services – Housing Services – Persons with Disabilities Other Government – Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in development of strategy to end homelessness Participated in one or more Public Hearings
14	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL PARTNERSHIP FOR CHILDREN, YOUTH, AND FAMILIES
	Agency/Group/Organization Type	Services – Housing Services – Children Services – Homeless Other Government – County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in development of the strategy to end homelessness Participated in one or more Public Hearings

15	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL WORKFORCE DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Services – Employment Other Government – County
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided content for Market Analysis
16	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL AND ANNAPOLIS COALITION TO END HOMELESSNESS
	Agency/Group/Organization Type	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Fair Housing Focus Group Participated in the development of the strategy to end homelessness
17	AGENCY/GROUP/ORGANIZATION	BOY & GIRLS CLUB OF ANNAPOLIS AND ANNE ARUNDEL COUNTY
	Agency/Group/Organization Type	Services – Children
	What section of the Plan was addressed by Consultation?	Neighborhood revitalization
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in one or more Public Hearings
18	AGENCY/GROUP/ORGANIZATION	HOUSING COMMISSION OF ANNE ARUNDEL COUNTY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided content for multiple chapters Participated in development of strategy to end homelessness Participated in Persons with Special Needs Focus Group Participated in one or more Public Hearings
19	AGENCY/GROUP/ORGANIZATION	OIC OF ANNE ARUNDEL COUNTY, INC.
	Agency/Group/Organization Type	Services – Employment
	What section of the Plan was addressed by Consultation?	Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in one or Public Hearings
20	AGENCY/GROUP/ORGANIZATION	YWCA OF ANNAPOLIS AND ANNE ARUNDEL COUNTY
	Agency/Group/Organization Type	Services – Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in development of strategy to end homelessness

21	AGENCY/GROUP/ORGANIZATION	ASSOCIATED CATHOLIC CHARITIES
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in development of strategy to end homelessness Participated in Severn Stakeholder Focus Group Participated in one or more Public Hearings
22	AGENCY/GROUP/ORGANIZATION	BELLO MACHRE, INC.
	Agency/Group/Organization Type	Services – Housing Services – Persons with Disabilities
	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?	Participated in Persons with Special Needs Focus Group Participated in one or more Public Hearings
23	AGENCY/GROUP/ORGANIZATION	CALVARY ECONOMIC DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Services – Homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in one or more Public Hearings
24	AGENCY/GROUP/ORGANIZATION	THE LIGHT HOUSE
	Agency/Group/Organization Type	Services – Housing Services – Homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Fair Housing Focus Group Participated in development of strategy to end homelessness Participated in one or more Public Hearings
25	AGENCY/GROUP/ORGANIZATION	CHESAPEAKE ARTS CENTER
	Agency/Group/Organization Type	Services – Children
	What section of the Plan was addressed by Consultation?	Neighborhood Revitalization
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in one or more Public Hearings
26	AGENCY/GROUP/ORGANIZATION	LANGTON GREEN, INC.
	Agency/Group/Organization Type	Services – Housing Services – Persons with Disabilities
	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?	Participated in one or more Public Hearings
27	AGENCY/GROUP/ORGANIZATION	OMNI HOUSE, INC.
	Agency/Group/Organization Type	Services – Housing Services – Persons with Disabilities

	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?	Participated in one or more Public Hearings
28	AGENCY/GROUP/ORGANIZATION	HUMAN RELATIONS COMMISSION
	Agency/Group/Organization Type	Service – Fair Housing Other Government – County
	What section of the Plan was addressed by Consultation?	Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Human Relations Commission staff attended Fair Housing Focus Group Commission hosted Fair Housing and AI Presentation Human Relations Commission staff attended one or more Public Hearings
29	AGENCY/GROUP/ORGANIZATION	CENTER OF HELP, INC.
	Agency/Group/Organization Type	Services – Fair Housing Services – Hispanic and Latino Residents
	What section of the Plan was addressed by Consultation?	Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with ACDS to discuss Fair Housing and Consolidated Plan Strategies
30	AGENCY/GROUP/ORGANIZATION	PARTNERS IN CARE, INC.
	Agency/Group/Organization Type	Services – Housing Services – Elderly Persons
	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 consultation or areas for improved coordination?	Participated in one or more Public Hearings
31	AGENCY/GROUP/ORGANIZATION	CITY OF ANNAPOLIS
	Agency/Group/Organization Type	Other Government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	ACDS staff attended City of Annapolis focus groups to listen and learn about needs in the City of Annapolis Met regularly with ACDS staff to discuss fair housing strategies
32	AGENCY/GROUP/ORGANIZATION	ARUNDEL CONNECTING TOGETHER
	Agency/Group/Organization Type	Services – Fair Housing Advocates
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Fair Housing Focus Group Participated in one or more Public Hearings

33	AGENCY/GROUP/ORGANIZATION	CAUCUS OF AFRICAN AMERICAN LEADERS
	Agency/Group/Organization Type	Services – Fair Housing Advocacy
	What section of the Plan was addressed by Consultation?	Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Fair Housing Focus Group
34	AGENCY/GROUP/ORGANIZATION	RESTORATION COMMUNITY DEVELOPMENT CORPORATION, INC.
	Agency/Group/Organization Type	Services – Children
	What section of the Plan was addressed by Consultation?	Neighborhood Revitalization
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Severn Stakeholder Group Meeting
35	AGENCY/GROUP/ORGANIZATION	UNITED WAY OF CENTRAL MARYLAND
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Neighborhood Revitalization
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Severn Stakeholder Group Meeting
36	AGENCY/GROUP/ORGANIZATION	GROWTH ACTION NETWORK
	Agency/Group/Organization Type	Environmental Activists
	What section of the Plan was addressed by Consultation?	Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Fair Housing Focus Group and the development of the Consolidated Plan Strategies
37	AGENCY/GROUP/ORGANIZATION	KINGDOM KARE
	Agency/Group/Organization Type	Services – Children
	What section of the Plan was addressed by Consultation?	Neighborhood Revitalization
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Severn Stakeholder Group Meeting
38	AGENCY/GROUP/ORGANIZATION	HOPE FOR ALL
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in development of strategic plan to end homelessness Participated in Severn Stakeholders Group Meeting Participated in one or more Public Hearings
39	AGENCY/GROUP/ORGANIZATION	GREATER BAYBROOK ALLIANCE AND AFFILIATED ORGANIZATIONS
	Agency/Group/Organization Type	Services – Housing Community Development Organization
	What section of the Plan was addressed by Consultation?	Neighborhood Revitalization

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Steering Committee hosted meeting attended by over 30 Stakeholders ACDS presented on Fair Housing and Consolidated Plan Strategies at Stakeholder Meeting
40	AGENCY/GROUP/ORGANIZATION	FAIR HOUSING ACTION CENTER OF MARYLAND
	Agency/Group/Organization Type	Services – Fair Housing
	What section of the Plan was addressed by Consultation?	Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with ACDS and regional fair housing partners to discuss barriers to fair housing and strategies to address barriers
41	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL COUNTY OFFICE OF INFORMATION TECHNOLOGY
	Agency/Group/Organization Type	Services – Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with ACDS regarding efforts to bridge the digital divide in Anne Arundel County
42	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL CHAMBER OF COMMERCE
	Agency/Group/Organization Type	Business Group
	What section of the Plan was addressed by Consultation?	Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	ACDS met with Chamber staff one-on-one to share Strategic Plan goals and solicit feedback.
43	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL COUNTY DEPARTMENT OF TRANSPORTATION
	Agency/Group/Organization Type	Services – Transportation
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with ACDS regarding efforts transportation needs and efforts to address those needs, participated in one or more focus groups.
44	AGENCY/GROUP/ORGANIZATION	GLEN BURNIE IMPROVEMENT ASSOCIATION
	Agency/Group/Organization Type	Community Organization
	What section of the Plan was addressed by Consultation?	Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Glen Burnie Sustainable Community Initiative meetings and subsequent Glen Burnie Revitalization Task Force Meetings where ACDS presented and solicited feedback on Strategic Plan, included ACDS presentation on Consolidated Plan during monthly meeting with members.
45	AGENCY/GROUP/ORGANIZATION	MARYLAND RE-ENTRY CENTER
	Agency/Group/Organization Type	Services
	What section of the Plan was addressed by Consultation?	Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one or more public meetings, attended Severn Stakeholders Meeting.

Identify any agency types not consulted and provide rationale for not consulting.

ACDS made every effort to consult a wide variety of stakeholders. No group was intentionally excluded.

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

**Table 3
Other Local/Regional/Federal Planning Efforts**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	ACDS	The goals in the Strategic Plan are in line with the CoC Planning Group and its strategic plan to end homelessness.
Regional Analysis of Impediments to Fair Housing	Baltimore Regional Fair Housing Group	The goals in the Strategic Plan incorporate by reference the action items laid out the Regional AI.

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.

The City of Annapolis is located within Anne Arundel County, and while it receives its own CDBG and ESG entitlement funds, ACDS works closely with them to implement homeless and homeownership programs. ACDS also administers HOME funds, which are sometimes used in the City of Annapolis to redevelop older affordable rental housing communities. A City of Annapolis staff member is active on the Homeless Coalition and the Baltimore Regional Fair Housing Group (the Fair Housing Group) and meets regularly with ACDS staff on various programs. ACDS staff attended the City of Annapolis focus groups in the development of its Consolidated Plan and invited the City of Annapolis staff to attend the meetings on the County Consolidated Plan.

The Baltimore Metropolitan Council (BMC) coordinates regional policies on behalf of the six counties in the Baltimore region and provides staff support to the Fair Housing Group and the Baltimore Preservation Task Force. The Fair Housing Group, which includes five of the six BMC counties, as well as the City of Annapolis, meets on a monthly basis to work toward implementing recommendations from the Regional Analysis of Impediments (AI) to Fair Housing. Since late 2018, the Fair Housing Group has been developing a new Regional AI, including an active regional stakeholder engagement process. ACDS has attended approximately 10 regional meetings with stakeholders from throughout the region, as well as monthly meetings with the Fair Housing Group members to coordinate fair housing policies in the region. In addition, the Baltimore Preservation Task force includes staff from BMC

jurisdictions and meets at least annually to discuss assisted housing units in the region and how to coordinate preservation policies to ensure continued affordability.

ACDS also works with the Maryland Department of Housing and Community Development (DHCD) on a regularly basis and consulted with them regarding the geographic priorities. This Plan adopted DHCD's methodology for identifying Communities of Opportunity (COOs). ACDS staff is also participating on the DHCD Data Advisory Board to help quantify the need for affordable housing in the State.

**Table 4
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 Hearing	Minority populations Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Nearly 40 people attended each of the three Public Hearings Stakeholder Meetings and Focus Groups were each attended by approximately 30 people	Comments received include the need for: affordable housing especially for renters; homeless and persons with special needs; affordable homeownership; credit counseling; property rehabilitation; and revitalization resources and public services in Severn, Brooklyn Park and Glen Burnie.	Comments were incorporated	
2	Newspaper Ad	Minority populations Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Nearly 40 people attended each of the three Public Hearings Stakeholder Meetings and Focus Groups were each attended by approximately 30 people	Comments received includes the need for: affordable housing especially for renters; homeless and persons with special needs; affordable homeownership; credit counseling; property rehabilitation; and revitalization resources and public services in Severn, Brooklyn Park and Glen Burnie.	Comments were incorporated	
3	Internet Outreach	Minority populations Non-English Speaking - Specify other language:	Nearly 40 people attended each of the three Public Hearings Stakeholder Meetings and Focus	Comments received includes the need for: affordable housing especially for renters;	Comments were incorporated	www.acdsinc.org

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)
		Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Groups were each attended by approximately 30 people	homeless and persons with special needs; affordable homeownership; credit counseling; property rehabilitation; and revitalization resources and public services in Severn, Brooklyn Park and Glen Burnie.		

PR-15 Citizen Participation

Summary of citizen participation process/efforts made to broaden citizen participation. Summarize citizen participation process and how it impacted goal-setting.

ACDS involved stakeholders, as shown in Table 2, in the Consolidated Plan process through focus group sessions, presentations, individual consultations and public hearings. ACDS also provided stakeholders the opportunity to comment on the draft Principles, Goals and Strategies, as well as the draft Consolidated Plan during a 30 day public comment period.

Notices of the public hearings were published in the Capital Gazette newspapers and published on the ACDS website. A notice explaining the Consolidated Plan process, including the three public hearings, was published on the ACDS website, as well as disseminated to 700 organizations and individuals on the Community Development Stakeholders List. The availability of the draft Principles, Goals and Strategies and draft Consolidated Plan documents and an invitation to comment was published on the ACDS website and sent to the Community Development Stakeholder List.

The Stakeholder List consists of County agencies, subrecipients, local PHAs; assisted housing providers, property managers, developers and residents; residents; social service providers, including those focusing on services to minority populations, families with children, the elderly, persons with disabilities, homeless persons and households with HIV/AIDS; organizations representing protected class members and organizations enforcing fair housing laws, and fair housing service agencies; adjacent units of general local government and local and regional metropolitan-wide planning and transportation agencies; individuals, community associations and/or organizations based in the low and moderate income communities where federal housing and community development dollars may be of benefit; broadband internet service providers and organizations engaged in narrowing the digital divide; and County agencies whose primary responsibilities include the management of flood-prone areas, public land and

water resources, and emergency management; the County's Continuum of Care members; public and private agencies that address housing, health, social services, victim services, employment, or education needs of low income individuals and families; homeless individuals and families; homeless veterans; youth; persons with special needs; business and civic leaders; County health and child welfare agencies; and the State of Maryland.

Information on the public hearings was shared with the County's Multicultural Affairs Officer, Department of Aging and Disabilities, and the Commission on Disability Issues staff in an effort to encourage participation by individuals with Limited English Proficiency (LEP) and individuals with disabilities. All public notices stated special accommodations, including sign language or foreign language interpreters, could be arranged.

The draft Plan was made available via computer at public libraries, the ACDS office, and on the ACDS website, beginning March 11, 2020 for 30 days. Notice of the availability of the draft Consolidated Plan was also published on March 11, 2020 in the Capital Gazette newspapers. This citizen participation process provided ample time for all interested parties and stakeholders to review the Plan, provide comments, reactions, and input.

The public will have a final opportunity to comment on the Plan at a public hearing held by the County Council in May. This public engagement process meets and exceeds the requirements of the County's Citizen Participation Plan, which requires two public hearings and a 30 day comment period. ACDS, on behalf of the County, involved as many individuals and organizations as possible in the development of this Plan through various methods including the focus group process.

It is noted, the County completed its public participation process for this Plan prior to the COVID-19 crisis. Therefore, the public hearings and stakeholder meetings occurred in person, and the County did not need to exercise any of the permitted waivers for virtual hearings or shortened public comment periods. However, the County Council meeting held in May was a virtual hearing. Also, during the 30 day public comment period for this Consolidated Plan process, ACDS reached out to housing and community development stakeholders to assess community needs and develop funding strategies to meet needs utilizing CDBG-CV and ESG-CV funds. However, CDBG-CV and ESG-CV funds are being included within the County FY 2020/FFY 2019 Action Plan, which is covered under the prior Consolidated Plan for the County.

CHAPTER TWO: NEEDS ASSESSMENT

NA-05 Overview

This chapter presents an analysis of the affordable housing and community development needs in Anne Arundel County, with an emphasis on the needs of the low income, homeless and special needs population. Overall, there has not been a significant change in the identified needs of County residents since the previous Consolidated Plan, which was completed in 2016. There continues to be a significant need for affordable housing options for households who are extremely low and low income.

It is important to note that the format of this chapter includes pre-populated data charts and questions required and prepared by the U.S. Department of Housing and Urban Development (HUD). The majority of the HUD provided data is pre-populated and drawn from the American Community Survey (ACS). Additional data and analysis is drawn from: *Poverty Amidst Plenty VI*. Sixth Edition. Annapolis, MD, Community Foundation of Anne Arundel County 2019 (“*Poverty Amidst Plenty VI*”); the *Anne Arundel County Affordable Rental Housing Needs Assessment*, Arundel Community Development Services, Inc. (ACDS) May 2019 (“*Rental Needs Assessment*”); and the *Anne Arundel County Affordable for Sale Housing Needs Assessment*, ACDS July 2019 (“*For Sale Needs Assessment*”).

This chapter will begin with a brief analysis of poverty and income in Anne Arundel County followed by an analysis of housing needs data. This chapter will review how many households are cost burdened, living in overcrowded situations or in substandard housing by income category, as well as determine if any racial or ethnic group has a disproportionately greater housing need in comparison to the total population. It will also review the needs of the homeless and other special needs population, including but not limited to, developmentally disabled persons and persons with HIV/AIDS.

Poverty and Income in Anne Arundel County

Anne Arundel County is currently home to more than a half million residents. Based on 2017 ACS data, the County has a population of 564,600 residents, which is a 15.3 percent increase from 489,656 in 2000. Anne Arundel County has a relatively high household income when compared to the State of Maryland. According to the 2018 ACS estimates, the median household income in the County was \$97,810, while the median household income in the State of Maryland was \$81,868.

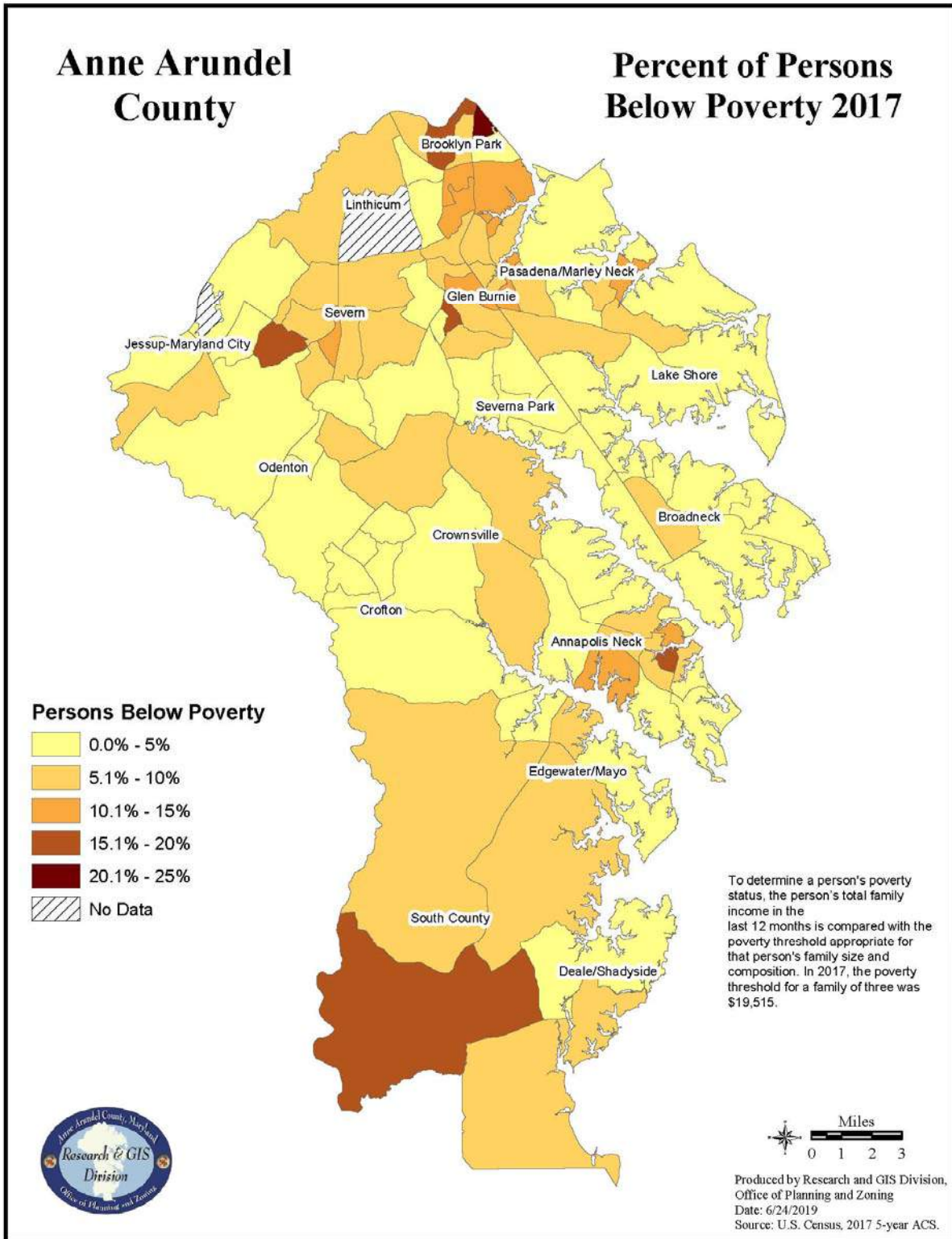
Despite the relative affluence of the County, a significant number of households are living in poverty and an even greater number can be classified as low and moderate income. The federal poverty threshold, defined by the U.S. Census Bureau, is adjusted for family size and

composition and based on the current cost to provide food for each member of the household. Poverty thresholds apply nationally and are increased annually for inflation. According to these guidelines, the official federally defined poverty threshold for a four-person household in 2019 was \$25,750. According to ACS, poverty in this County has grown from 5.7 percent in 2012 to 6.1 percent in 2017. In 2017, there were 32,346 residents living at or below the poverty threshold within the County.

Further, mirroring statewide and national trends, the Non-White and Hispanic population in the County is disproportionately affected by poverty. Based on the 2017 ACS, just 4.8 percent of the White Non-Hispanic population in the County was living in poverty, while 9.2 percent of the Black population and 10.4 percent of the Hispanic population were living in poverty during the same year.

While no poverty measure or standard provided is completely accurate, it is important to note the federal poverty standard is based solely on the cost of food and does not take other household expenses – such as housing costs, childcare, and transportation costs – into account; nor does it adjust for variations in the cost of living among different regions. Therefore, the number of persons living with very limited income in the Baltimore/ Washington, D.C. area, which has a relatively high cost of living compared to the nation as a whole, is greater than the federal poverty data suggests.

Map 1
Percent of Persons Below Poverty 2017



Map 1 shows poverty is concentrated in the northern communities of Brooklyn Park, Glen Burnie, and Severn, as well as in and around the City of Annapolis.

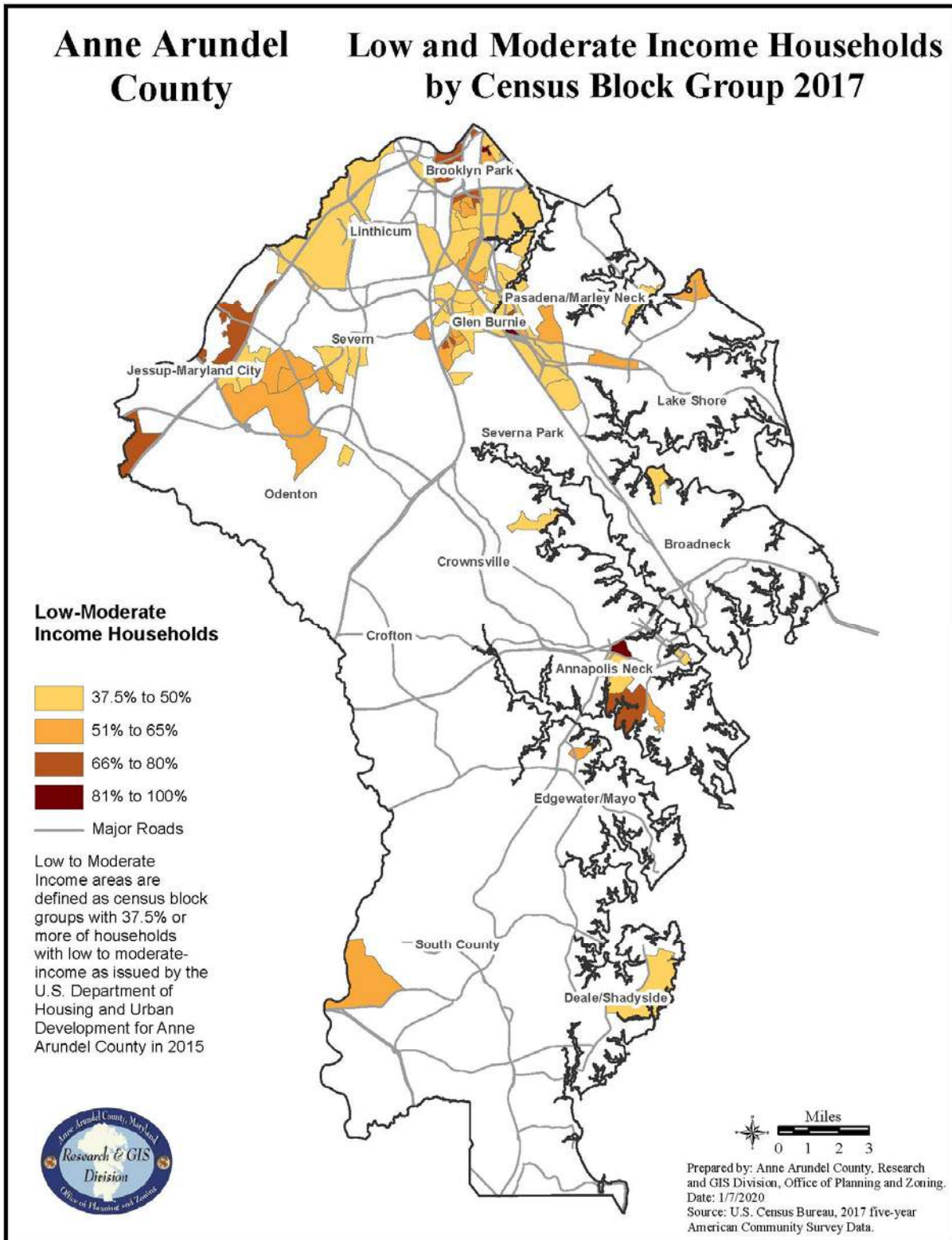
Low and Moderate Income Households

HUD does not use the U.S. poverty measure as its means of analysis for evaluating housing need. The HUD definition for low and moderate income is based on a percentage of the area median income (AMI) for a household in the Baltimore Metropolitan Region, of which Anne Arundel County is a part. An extremely low income household is a household earning 30 percent AMI and below for family size. A low income household is a household earning between 31 and 50 percent AMI adjusted for family size. A moderate income household is a household earning between 51 and 80 percent AMI adjusted for family size. A middle income household is a household earning between 81 and 100 percent AMI adjusted for family size. For example, in 2019, a household of four earning \$30,300 or less was considered extremely low income; a household of four earning \$50,500 or less was considered low income; and a household of four earning \$75,500 or less was considered moderate income. These definitions are critical to understanding the data presented in this chapter.

HUD data on areas of concentration for low and moderate income households was issued in February 2019, and arranged by Census Block Group level based on the 2015 ACS data. HUD has defined areas of concentration for Anne Arundel County as those block groups where at least 37.5 percent of the households have incomes below 80 percent AMI. This threshold is specific to Anne Arundel County and represents the first quartile percentage (FQP) of Census Block Groups with the highest concentration of low and moderate income households. That is, one fourth of all Census Block Groups in the County consist of 37.5 percent or more of low and moderate income households.

Map 2 shows the concentration of low and moderate income households are heavily concentrated in the northern area of the County.

Map 2
Low and Moderate Income Households by Census Block Group 2017



Summary of Housing Needs

As the following tables and analysis will demonstrate the most significant issue identified is the large number of households in the County, especially lower income households, with a severe housing cost burden defined as households paying more than 50 percent of their household income for housing. The County continues to see a decline in the inventory of homes affordable for its workforce, which has a direct impact on the number of households who experience a cost burden issue.

The National Low Income Housing Coalition publishes an annual report titled *Out of Reach 2019*, which indicates an Anne Arundel County household would need to earn approximately \$53,680 in order to afford – and not pay more than 30 percent of their income for housing – a two-bedroom apartment at the 2019 fair market rent of \$1,342. This puts much of the market rate rental housing out of reach for many households in the County.

The HUD data used in this chapter is known as Comprehensive Housing Affordability Strategy (CHAS) data and is based on the 2011 – 2015 ACS, including special compilations prepared for HUD by the U.S. Census Bureau utilizing the HUD defined income categories. The CHAS data provided excludes the City of Annapolis, as the City is its own entitlement jurisdiction and will complete its own Consolidated Plan.

Housing affordability is the inverse relationship between housing costs and income adjusted for household size. According to federal guidelines and current prevailing underwriting standards, a household should pay no more than 30 percent of their income for housing. A household paying more than 30 percent, but less than 50 percent of their income for housing costs, including utilities, is considered to have a moderate housing cost burden. A household paying 50 percent or more of their income on housing costs, including utilities, is considered to have a severe housing cost burden and is at a great risk of losing their housing.

As housing affordability is based on two elements, housing cost and income, strategies to address both affordability and the earning potential of low income households are necessary. Affordability can be addressed by providing support to reduce the cost of developing new housing and assistance with purchase or rent. Supporting low income households with efforts to increase their income can be affected minimally with limited CDBG funds, but more effectively through the County's economic and workforce development efforts, which will be described in detail in *Chapter Three*.

The data illustrates an overall challenging picture of the lower income households in the County, regardless of tenure. If a household earns 80 percent and below AMI, it is likely they will be cost burdened, and in some cases, severely cost burdened.

Renters

As shown in Table 10, 8,708 low income renters earning 80 percent AMI and below pay more than 50 percent of their income for housing. Those with the lowest incomes bear the greatest cost burden as a total of 4,349 renters earning 30 percent AMI and below pay more than 50 percent of their income for housing. Additionally, according to the *Rental Needs Assessment*, almost 21 percent of renter households spend more than 50 percent of their income on housing costs, while 46 percent of renter households spend more than 30 percent of their income on rent.

Homeowners

Table 10 shows a total of 11,385 homeowners earning 80 percent AMI and below pay more than 50 percent of their income for housing. Again, those with the lowest incomes bear the greatest cost burden. A total of 4,799 homeowners earning 30 percent AMI and below pay more than 50 percent of their income for housing. The *For Sale Needs Assessment* also found that home prices are increasing almost twice as fast as household income. Additionally, the *For Sale Needs Assessment* found that based on qualitative analysis of the housing stock, over 95 percent of homes sold under \$290,000 have some quality issues, which would need to be addressed to ensure the provision of decent housing.

Further, Table 7 shows a total of 338 homeowners earning 100 percent AMI and below lack complete plumbing or kitchen facilities.

Table 8 shows a total of 13,032 of households earning 100 percent AMI and below with one or more housing problems such as overcrowding, severe overcrowding, and substandard housing with incomplete plumbing and/or kitchen facilities.

NA-10 Housing Needs Assessment

Table 5
Housing Needs Assessment Demographics

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	537,656	516,330	-4%
Households	190,308	187,520	-1%
Median Income	\$81,824	\$89,860	10%

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

**Table 6
Number of Households**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	14,274	14,830	22,367	16,888	119,120
Small Family Households	3,690	4,720	9,053	7,389	64,905
Large Family Households	589	1,153	2,428	1,829	10,610
Household contains at least one person 62 - 74 years of age	3,082	3,669	5,002	3,534	23,972
Household contains at least one person age 75 or older	3,141	3,637	3,061	1,712	6,728
Households with one or more children 6 years old or younger	1,831	2,475	4,852	3,562	13,903

Data Source: 2011 - 2015 CHAS

**Table 7
Housing Problems**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	65	60	45	10	180	40	110	135	53	338
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	40	134	184	85	443	4	0	4	10	18
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	95	247	143	170	655	20	64	190	144	418
Housing cost burden greater than 50% of income (and none of the above problems)	4,148	3,124	1,074	124	8,470	4,795	3,605	2,793	1,074	12,267
Housing cost burden greater than 30% of income (and none of the above problems)	354	1,754	4,584	1,737	8,429	1,328	1,704	4,429	3,752	11,213
Zero/negative Income (and none of the above problems)	430	0	0	0	430	839	0	0	0	839

Data Source: 2011 - 2015 CHAS

**Table 8
Households with One or More Severe Housing Problems**
Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having one or more of four housing problems	4,344	3,574	1,469	390	9,777	4,860	3,775	3,118	1,279	13,032
Having none of four housing problems	1,750	2,384	6,868	4,379	15,381	2,074	5,090	10,939	10,834	28,937
Household has negative income, but none of the other housing problems	430	0	0	0	430	839	0	0	0	839

Data Source: 2011 - 2015 CHAS

Table 9
Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,602	2,360	3,117	7,079	1,314	1,787	3,106	6,207
Large Related	330	571	638	1,539	188	355	965	1,508
Elderly	1,072	962	557	2,591	3,320	2,541	2,098	7,959
Other	<u>1,699</u>	<u>1,363</u>	<u>1,599</u>	<u>4,661</u>	<u>1,319</u>	<u>704</u>	<u>1,306</u>	<u>3,329</u>
Total need by income	4,703	5,256	5,911	15,870	6,141	5,387	7,475	19,003

Data Source: 2011 – 2015 CHAS

Table 10
Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,502	1,540	583	3,625	1,086	1,403	1,327	3,816
Large Related	330	252	64	646	158	270	294	722
Elderly	952	697	209	1,858	2,471	1,450	852	4,773
Other	<u>1,565</u>	<u>799</u>	<u>215</u>	<u>2,579</u>	<u>1,084</u>	<u>524</u>	<u>466</u>	<u>2,074</u>
Total need by income	4,349	3,288	1,071	8,708	4,799	3,647	2,939	11,385

Data Source: 2011 – 2015 CHAS

Table 11
Crowding
More than one person per room

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	110	277	278	170	835	20	54	79	104	257
Multiple, unrelated family households	25	104	39	85	253	4	30	114	50	198
Other, non-family households	<u>0</u>	<u>0</u>	<u>10</u>	<u>0</u>	<u>10</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total need by income	135	381	327	255	1,098	24	84	193	154	455

Data Source: 2011 – 2015 CHAS

Table 12 is a HUD required table, however, there is no federal data or local data source to complete the table at this time.

**Table 12
County Information**

	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								

Data Source: 2011 – 2015 CHAS

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

Two populations, “other” households and the elderly, are frequently single person households and impacted by the high cost of housing.

Other Households

While the CHAS data does not specifically provide a single person household category, it provides data on a category referred to as “other”. Other households are defined as non-elderly, non-family, unrelated households. This includes two or more unrelated persons living together and single adult households. As shown in Table 9, approximately 4,661 other renter households and 3,329 other homeowner households earning less than 80 percent AMI are identified as cost burdened. As shown in Table 10, 2,579 other renter households and 2,074 other homeowner households earning less than 80 percent AMI, are identified as severely cost burdened. These severely cost burdened other households may be most at-risk of becoming homeless, especially if they have a disabling condition.

Elderly

Anne Arundel County has an aging population. According to ACS data, the number of County residents over age 60 has increased by 8.6 percent from 99,084 in 2013 to 107,523 in 2016. Meanwhile, the Maryland Department of Aging estimates that the 65 and older population in the County will increase by over 40 percent to 156,423 by 2030. Many seniors are living on fixed incomes and as a result, the median household income for those 65 and older was \$47,976, significantly lower than the countywide median household income of \$97,810. As shown in Table 10, approximately 1,858 elderly renters and 4,773 homeowners are severely cost burdened as they pay more than 50 percent of their income for housing.

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.

Individuals with Disabilities

Based on ACS data, approximately 11 percent or 58,268 of County residents are living with one or more disabilities. Of these County residents, 34,635 are under the age of 64 and living with one or more disabilities. The majority of very low income chronically homeless individuals served through the County's homeless continuum of care system have one or more disabilities and require subsidized housing and supportive services to remain housed in a stable environment.

Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

The YWCA of Annapolis and Anne Arundel County (YWCA) is the local expert that serves victims of domestic violence, dating violence, sexual assault, and stalking. During Fiscal Year 2018, the YWCA responded to approximately 2,200 calls through the domestic violence/sexual abuse hotline, while an additional 4,000 calls came through the legal hotline. The YWCA Safe House Shelter, a designated domestic violence shelter, served 275 persons during the same period.

Additionally, as shown through data reported in the County's Homeless Management Information System (HMIS), approximately 30 percent of those served in emergency shelters in the County, show a history of or current status of being affected by domestic violence. Between October of 2017 and September of 2018, 225 persons were served in non-domestic violence shelters or programs and indicated a history of domestic violence; while 51 individuals identified themselves as actively experiencing domestic violence and were served in non-domestic programs.

What are the most common housing problems?

Severe cost burden is the primary and most significant housing problem facing low and moderate income residents of Anne Arundel County. The County lacks adequate affordable housing to meet the needs of its low income population, especially for households with incomes at 30 percent AMI and below. Both renters and homeowners are impacted by high costs of housing.

Renters

Table 10 provides the number of cost burdened renters among the various income groups. Of all renters, 8,708 households are severely cost burdened and pay more than 50 percent of their income for rent. This same table shows that the greatest number of households who are severely cost burdened are the lowest income households as 4,349 extremely low income households and 3,288 low income households are paying more than 50 percent of their income for housing.

Homeowners

Homeowners also face similar affordability issues. As shown in Table 10 11,385 homeowners earning 80 percent AMI and below are severely cost burdened. As Table 10 highlights, those with the lowest income bear the greatest cost burden with 4,799 extremely low income homeowners and 3,647 low income homeowners paying more than 50 percent of their income for mortgage, taxes and insurance. Given their limited incomes, these homeowners face challenges in not only affording their monthly mortgage cost, but also have little to no disposable income to maintain their homes.

Neither severe overcrowding nor substandard housing are identified by the HUD data as significant needs in the County. However, the *For Sale Housing Needs Assessment* indicates 95 percent of the homes for sale that are affordable to low and moderate income households have quality issues.

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

As analyzed in prior sections, extremely low income households, those earning 30 percent AMI and below, are the most affected by affordability problems. Composition and household type – including single parent households, elderly, and households with a disabled family member – are most affected by housing issues.

Single Parent/Small Family Households

According to the report *Poverty Amidst Plenty VI*, 31,377 households in the County are led by a single parent. The report estimates that approximately 15 percent of these single parent households earn an income below the federal poverty line. The CHAS data provided for small family households is most likely to be single parent families who are at a greater risk of being cost burdened, as they may only have one adult wage earner. Based on data provided in Table 6, 70 percent of small family households earning less than 30 percent AMI and 62 percent of small family households earning 50 percent AMI and below are paying more than 50 percent of the of their income for housing.

Elderly Households

As previously discussed, the elderly face significant housing affordability issues. As seen in Table 10, approximately 1,858 elderly renters and 4,773 elderly homeowners are severely cost burdened. Further, according to *Poverty Amidst Plenty VI* approximately 5,000 seniors, or six percent of the elderly are living below the federally defined poverty line in the County. The report states 27 percent of seniors live alone, and of these seniors, 72 percent are females.

Other Households

As previously discussed, a total of 1,565 extremely low income households defined as “other” are severely cost burdened. These “other” households are typically single person households, a household with a disabled family member and/or a household on a fixed or limited income.

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.

As discussed in previous sections, extremely low income individuals and families are at the greatest risk of housing instability. As noted in Table 10, 4,349 of extremely low income renters and 4,799 extremely low income homeowners are paying more than 50 percent of their income for housing. If an emergency, such as job loss or a reduction of hours, unexpected medical event, or other difficulties occur, these households risk losing their homes and becoming homeless. Additionally, the County identifies single parent families, the elderly, and “other” households, especially those with disabilities, as having a high risk of becoming homeless. These households may be dependent on one paycheck or fixed income and one emergency can put them at risk of homelessness.



Photograph by The Light House

Discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

Homeless families by definition are extremely low income households lacking the income and support to obtain housing and services on their own. While efforts are made to link these families with employment opportunities and other services, they remain more at-risk of recidivism. The County has several rapid re-housing programs funded through the Emergency Solution Grant Program, Continuum of Care Program, and State of Maryland Homelessness Solutions Program (HSP). These rapid re-housing programs provide short term rental assistance and work with families to increase employment and self-sufficiency. A case manager provides assistance linking families to services and can provide needed follow up support once they no longer receive rental assistance.

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.

Anne Arundel County defines its at-risk group as those households earning less than 30 percent AMI and paying more than 50 percent of their income for housing. The County uses the CHAS data to generate its estimates of this at-risk population. Based on the CHAS data, there are 4,349 renters and 4,799 homeowners at-risk in the County.

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

The correlation between income and availability of affordable housing is significant. As the cost of housing increases, the number of low income families and individuals at risk of becoming homeless grows. Ideally, households should pay no more than 30 percent of their income toward housing cost. However, when a household pays more than 50 percent of their household income toward housing, they are considered severely cost burdened and other expenses, such as food, childcare, and medical costs compete for limited resources. Hence, extremely low income households earning less than 30 percent AMI and paying more than 50 percent of their income for housing are seen as the most vulnerable and at-risk households.

Discussion

As demonstrated by the data, Anne Arundel County has an affordability problem. According to the CHAS data, a total of 8,708 renters earning 80 percent AMI and below pay more than 50 percent of their income for housing. According to the *Rental Needs Assessment*, almost 21 percent of renter households spend more than one-half of their income on housing costs, while 46 percent of renters, spend more than 30 percent of their income on rent. The data supports the need for additional affordable housing for the County's lowest income renters including production of new affordable rental housing and targeted tenant based rental subsidy programs.

Further, based on the CHAS data, a total of 11,385 homeowners earning 80 percent AMI and below pay more than 50 percent of their income for housing. The *For Sale Needs Assessment* states that home prices are increasing almost twice as fast as household income. The *For Sale Needs Assessment* notes based on a qualitative analysis of the housing stock, over 95 percent of homes sold under \$290,000 have some quality issues, which needs to be addressed to ensure the provision of quality housing. This data points to the need to maintain and sustain the affordable housing stock in the County and to provide financial assistance to homeowners for home repairs, especially for lower income homeowners and seniors, helping to maintain and sustain the housing stock.

NA-15 Disproportionately Greater Need: Housing Problems

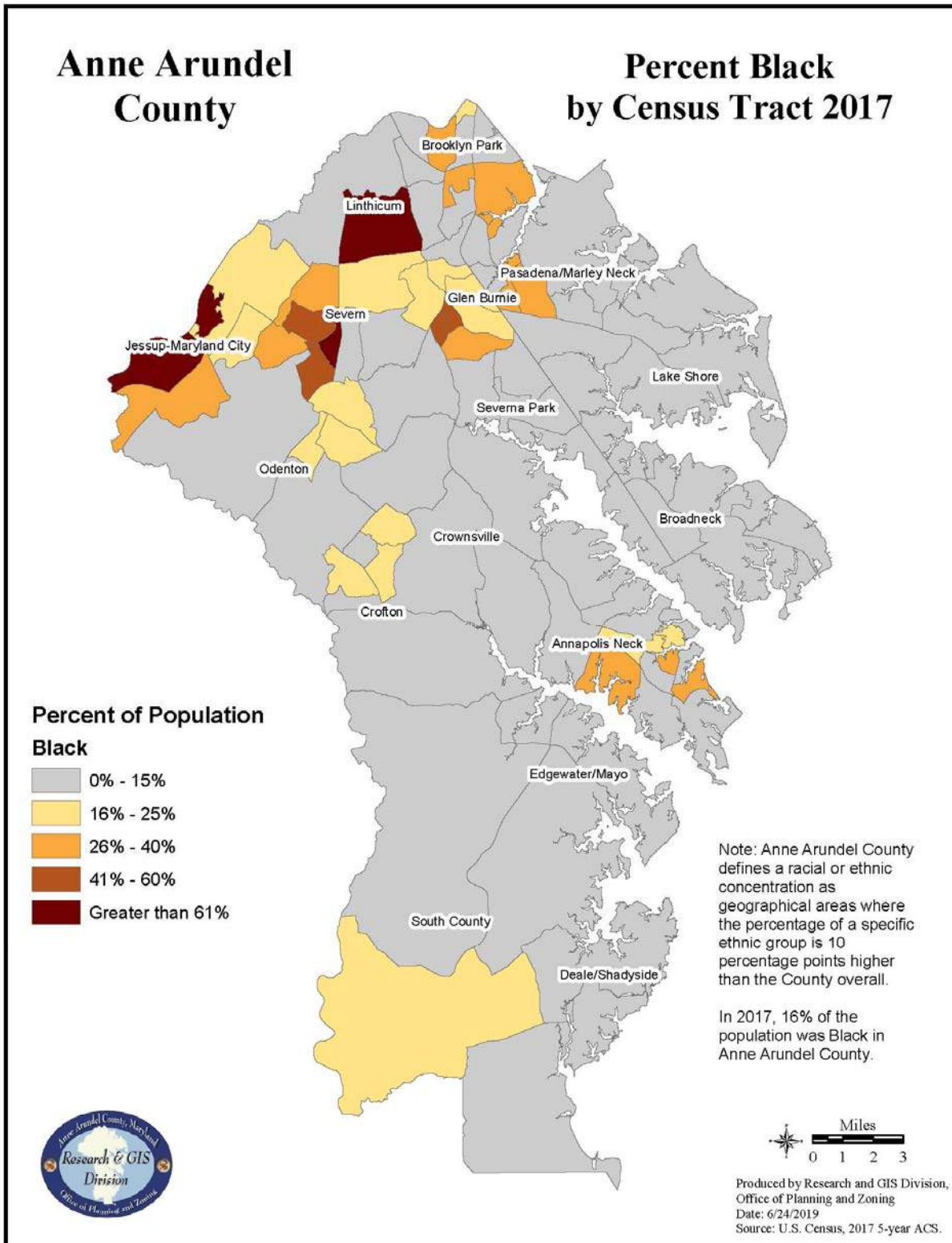
Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

According to ACS data, 73.3 percent of the population in the County is identified as White. The next largest racial group identifies as Black comprising 16.5 percent of the population. This group was followed by two or more races comprising 3.9 percent of the population and Asian made up the fourth highest racial demographic with 3.8 percent. Both American Indian/Alaska Native and Native Hawaiian/Other Pacific Islander populations had less than one percent of the total population.

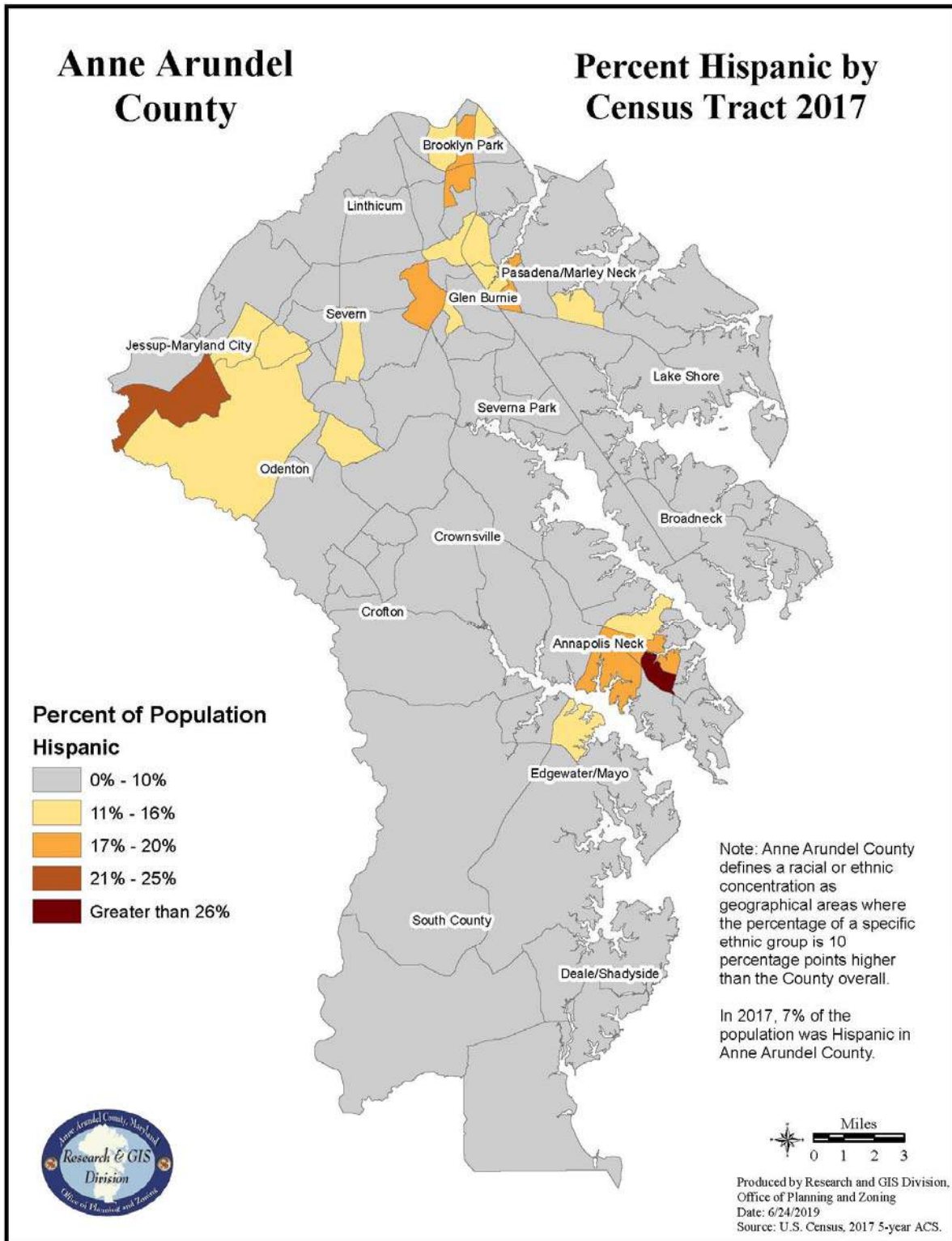
The U.S. Census Bureau categorizes a person of Hispanic origin, or ethnicity, separately from the racial statistics. The County has seen a continuous growth in this population over the last 15 years. The ACS data from 2018 estimates that 7.5 percent of the total population in the County are Hispanic.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

As shown on Map 3 and Map 4, the areas of the Non-White and Hispanic population concentration tend to be in the northern and western region of the County, as well as in the City of Annapolis.

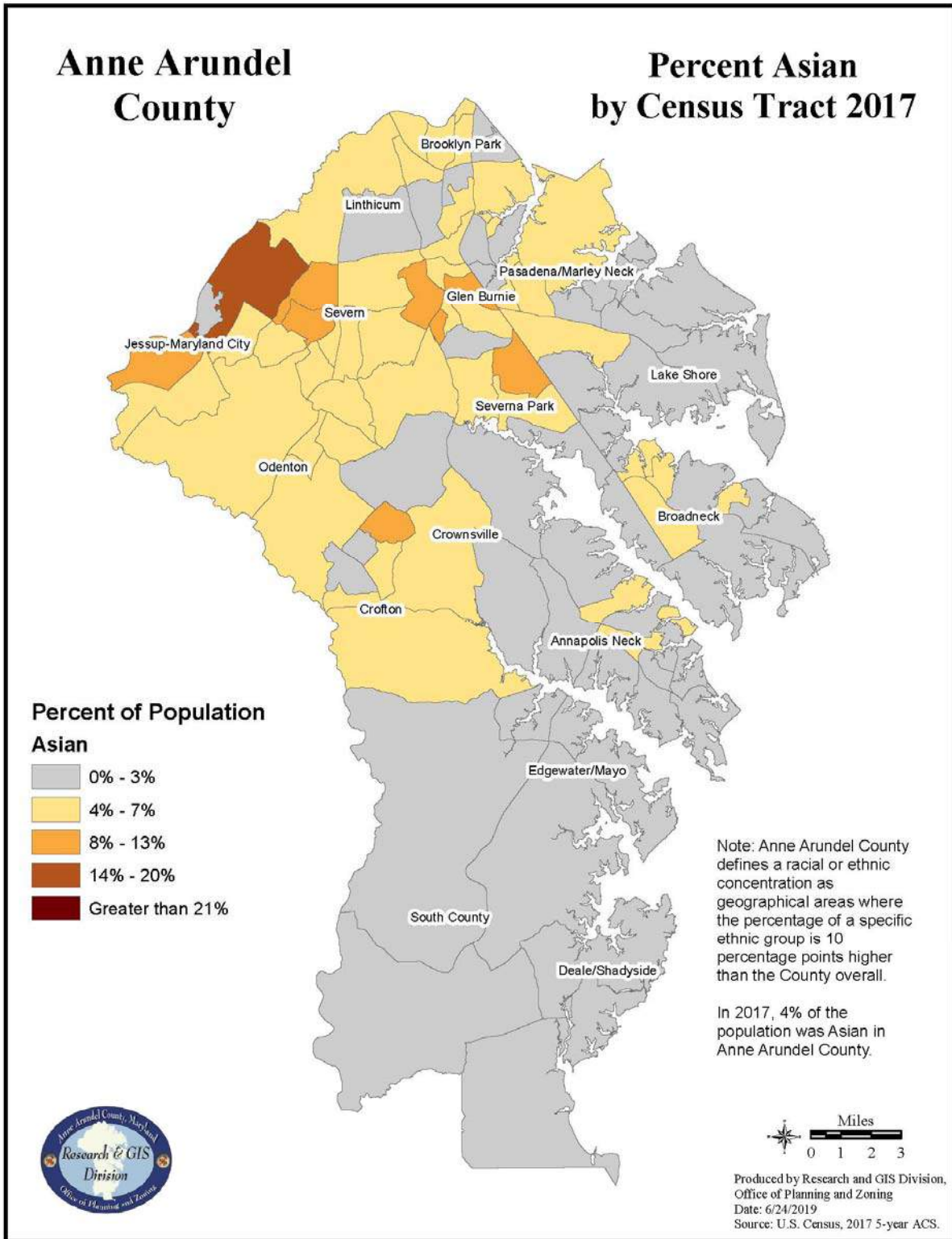
Map 3
Percent Black by Census Tract 2017



Map 4
Percent Hispanic by Census Tract 2017



Map 5
Percent Asian by Census Tract 2017



Disproportionate Greater Need Analysis

As defined by HUD, a disproportionately greater need among any racial or ethnic group exists when a particular racial or ethnic group has housing problems at least 10 percentage points higher than the percentage of persons in the category as a whole.

HUD provides CHAS data for jurisdictions to use when evaluating and analyzing the question of disparity among various races and ethnic groups. Table 13, Table 14, Table 15, and Table 16 provide data on households with housing problems broken down by both race and income. Table 17 summarizes the CHAS data to help determine if any racial or ethnic group has a disproportionately greater housing need compared to the needs of that group as a whole.

Table 13
Disproportionally Greater Need 0 – 30% AMI

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	10,867	2,142	1,269
White	7,996	1,227	794
Black / African American	1,914	483	240
Asian	269	180	85
American Indian, Alaska Native	45	25	40
Pacific Islander	0	0	0
Hispanic	410	159	95

Data Source: 2011 – 2015 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table 14
Disproportionally Greater Need 30 – 50% AMI

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	10,817	4,022	0
White	7,173	3,626	0
Black / African American	2,064	266	0
Asian	290	50	0
American Indian, Alaska Native	54	0	0
Pacific Islander	0	0	0
Hispanic	802	40	0

Data Source: 2011 – 2015 CHAS

* The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table 15
Disproportionally Greater Need 50 – 80% AMI

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	13,601	8,768	0
White	9,027	6,857	0
Black / African American	2,704	1,225	0
Asian	353	255	0
American Indian, Alaska Native	10	14	0
Pacific Islander	65	0	0
Hispanic	1,058	370	0

Data Source: 2011 – 2015 CHAS

* The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table 16
Disproportionally Greater Need 80 – 100% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,171	9,718	0
White	5,221	7,428	0
Black / African American	1,179	1,439	0
Asian	265	258	0
American Indian, Alaska Native	30	10	0
Pacific Islander	0	0	0
Hispanic	349	338	0

Data Source: 2011 - 2015 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Table 17
Disproportionately Greater Need: Housing Problems

	Total	%	White	%	Black	%	Asian	%	American Indian / Alaska Native	%	Hispanic	%
Extremely Low (0 - 30% of AMI)	14,278		10,017		2,637		534		110		664	
Has one or more of 4 housing problems	10,867	76%	7,996	76%	1,914	73%	269	50%	45	41%	410	62%
Low (30% - 50% of AMI)	14,739		10,798		2,330		340		54		842	
Has one or more of 4 housing problems	10,817	73%	7,172	66%	2,064	89%	290	85%	54	100%	802	95%
Moderate (50% - 80% of AMI)	22,369		15,884		3,929		608		65		1,428	
Has one or more of 4 housing problems	13,601	61%	9,027	57%	2,704	69%	353	58%	65	100%	1,058	74%
Middle Low (80% - 100% of AMI)	16,889		12,649		2,618		523		40		687	
Has one or more of 4 housing problems	7,171	42%	5,221	41%	1,179	45%	265	51%	30	75%	349	51%
Total (0% - 100% of AMI)	68,275		49,348		11,514		2,005		269		3,621	
Has one or more of 4 housing problems	42,456	62%	29,416	60%	7,861	68%	1,177	59%	194	72%	2,619	72%

Data Source: 2011 – 2015 CHAS

Discussion

Table 17 summarizes the CHAS data by racial groups and compares the four housing problems. The four issues used to define households with problems are (1) lacks complete kitchen

facilities, (2) lacks complete plumbing facilities, (3) more than one persons per room, and (4) cost burden greater than 30 percent. Overall, the lower the income – residents earning less than 30 percent AMI – the greater the number of households with housing problems.

As defined by HUD, a disproportionately greater housing need among any racial or ethnic group exists when a particular racial or ethnic group has a housing problem of at least 10 percentage points higher than the percentage of persons in the category as a whole. Therefore, based on this definition, two groups – Hispanic and American Indian/Alaska Native – have a percentage point difference that is greater than 10 points. Hispanic and American Indian/Alaska Native have a disproportionately greater need with regards to the four housing problems. A total of 62 percent of households earning 100 percent AMI and below regardless of race have one or more of the four housing problems. For households 100 percent AMI and below, 60 percent White, 68 percent Black, 59 percent Asian, 72 percent American Indian/Alaska Natives and 72 percent Hispanic populations have one or more of the four housing problems.

However, when comparing income categories, there is no disproportionately greater need for those households who have extremely low income. All categories – with the exception of White earning between 30 to 50 percent AMI – have a disproportionately greater need: 89 percent Black, 85 percent Asian, 100 percent American Indian/Alaska Natives and 95 percent Hispanic. These percentages are in contrast to 73 percent of the households in this income range. Additionally, while the total population numbers are low, American Indian/Alaska Native and Hispanic, regardless of income category have a disproportionately greater need than the jurisdiction as a whole.

NA-20 Disproportionately Greater Need: Severe Housing Problems

Introduction

HUD also provides CHAS data on severe housing problems for jurisdictions to use to further evaluate and analyze the question of disparity among various races and ethnic groups.

Table 18, Table 19, Table 20, and Table 21 presents the CHAS data to help determine if any racial or ethnic group has a disproportionately greater severe housing need compared to the needs of that group as a whole. The main difference between housing problems and severe housing problems is the cost burden percentage. While housing problems include households paying more than 30 percent of their income for housing, severe housing problems data include households paying more than 50 percent of their income for housing.

Table 18
Severe Housing Problems 0 – 30% AMI

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	9,204	3,824	1,269
White	6,583	2,664	794
Black / African American	1,698	688	240
Asian	259	190	85
American Indian, Alaska Native	20	50	40
Pacific Islander	0	0	0
Hispanic	400	169	95

Data Source: 2011 – 2015 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 50%

Table 19
Severe Housing Problems 30 – 50% AMI

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	7,349	7,474	0
White	4,889	5,914	0
Black / African American	1,244	1,089	0
Asian	235	110	0
American Indian, Alaska Native	54	0	0
Pacific Islander	0	0	0
Hispanic	648	189	0

Data Source: 2011 – 2015 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 50%

Table 20
Severe Housing Problems 50 – 80% AMI

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	4,587	17,807	0
White	3,139	12,762	0
Black / African American	684	3,229	0
Asian	168	445	0
American Indian, Alaska Native	0	19	0
Pacific Islander	65	0	0
Hispanic	400	1,033	0

Data Source: 2011 – 2015 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 50%

Table 21
Severe Housing Problems 80 – 100% AMI

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	1,669	15,213	0
White	1,255	11,408	0
Black / African American	199	2,428	0
Asian	90	428	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	119	564	0

Data Source: 2011 – 2015 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 50%

**Table 22
Disproportionately Greater Need: Severe Housing Problems**

	Total	%	White	%	Black	%	Asian	%	American Indian / Alaska Native	%	Hispanic	%
Extremely Low (0 - 30% of AMI)	13,297		10,041		2,626		534		110		664	
Has one or more of 4 housing problems	9,204	69%	6,583	69%	1,698	65%	259	49%	20	18%	400	60%
Low (30% - 50% of AMI)	14,823		10,803		2,333		345		54		837	
Has one or more of 4 housing problems	7,349	50%	4,889	45%	1,244	53%	235	68%	54	100%	648	77%
Moderate (50% - 80% of AMI)	22,369		15,901		3,913		613		19		1,433	
Has one or more of 4 housing problems	4,587	20%	3,139	20%	684	17%	168	27%	0	0%	400	28%
Middle Low (80% - 100% of AMI)	16,882		12,663		2,627		518		40		683	
Has one or more of 4 housing problems	1,669	10%	1,255	10%	199	8%	90	17%	0	0%	119	17%
Total (0% - 100% of AMI)	67,396		49,408		11,499		2,010		223		3,617	
Has one or more of 4 housing problems	22,809	34%	15,866	32%	3,825	33%	752	37%	74	33%	1,567	43%

Data Source: 2011 – 2015 CHAS

Discussion

Table 22 summarizes data concerning severe housing problems and helps to define racial or ethnic groups with a disproportionately greater housing need compared to the needs of that group as a whole. The table summarizes the four housing problems used to define a household with severe housing problems. As indicated previously, households identified with a severe cost burden are a priority need for Anne Arundel County.

As defined by HUD, a disproportionately greater housing need amongst any racial or ethnic group exists when a particular racial or ethnic group has a housing problem of at least 10 percentage points higher than the percentage of persons in the category as a whole. Overall, 34 percent of all households earning 100 percent AMI and below, regardless of race, have one or more of the four housing problems when comparing by race, 32 percent White, 33 percent Black, 37 percent Asian, 33 percent American Indian/Alaska Native, and 43 percent Hispanic populations have one or more of the four severe housing problems. Therefore, based on the HUD definition, no racial or ethnic group has a disproportionately greater housing need as indicated in the above table. However, the Hispanic population with 9 points higher than all households, is close to having a disproportionately greater housing need.

Further, as shown in Table 22 comparing income categories, there is no disproportionate need for those who have extremely low incomes. However, all categories – with the exception of White and Black populations earning between 30 to 50 percent AMI – have a disproportionately greater housing need (68 percent Asian, 100 percent American Indian/

Alaska Natives, 77 percent Hispanic) compared with 50 percent of the total households within that group.

Hence, in both the disproportionately greater housing need and severe housing need categories, the Hispanic, Asian, and American Indian/Alaska Native populations have greater housing needs than other races.

NA-25 Disproportionately Greater Need: Housing Cost Burdens

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

Table 23
Greater Need: Housing Cost Burdens AMI

Housing Cost Burden	<=30%	30 - 50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	131,877	31,896	22,444	1,274
White	103,969	22,497	16,134	809
Black / African American	17,260	5,713	3,708	240
Asian	3,943	1,114	678	85
American Indian, Alaska Native	169	79	64	40
Pacific Islander	64	35	30	0
Hispanic	4,369	1,704	1,187	95

Data Source: 2011 – 2015 CHAS

Table 24
Disproportionately Greater Need: Housing Cost Burdens

Housing Cost Burden	Pays less than 30% of income for housing	%	Pays between 30% - 50% of income for housing	%	Pays greater than 50% of income for housing	%	No/Negative income (not computed)	Total
Jurisdiction as a whole	131,877	70%	31,896	17%	22,444	12%	1,274	187,491
White	103,969	72%	22,497	16%	16,134	11%	809	143,409
Black / African American	17,260	64%	5,713	21%	3,708	14%	240	26,921
Asian	3,943	68%	1,114	19%	678	12%	85	5,820
American Indian, Alaska Native	169	60%	79	28%	34	12%	0	282
Pacific Islander	64	65%	35	35%	30	30%	0	129
Hispanic	4,369	59%	1,704	23%	1,187	16%	95	7,355

Data Source: 2011 – 2015 CHAS

Discussion

Table 24 summarizes the data provided on households with a disproportionately greater housing cost burden to determine if any racial or ethnic group has a disproportionately greater housing cost burden compared to the needs of that group as a whole. As indicated and shown in the previous analysis, the American Indian/Alaska Native and Other Pacific Islander households have a disproportionately greater need – with regard to housing cost– than the jurisdiction as a whole. Twenty-eight percent of American Indian/Alaska Native and 35 percent of Other Pacific Islander households pay more than 30 percent but less than 50 percent of their income for housing regardless of income, while only 17 percent of County residents as a whole pay more than 30 percent but less than 50 percent of their income for housing. Thirty percent of Pacific Islander households pay more than 50 percent of their income for housing regardless of income, while only 12 percent of County residents as a whole pay more than 50 percent of their income for housing.

NA-30 Disproportionately Greater Need: Discussion

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

As discussed, American Indian/Alaska Native and Other Pacific Islander populations, and at times the Hispanic population, experience some degree of disproportionately greater need than the needs of an income category or race as a whole. As shown in Table 24, 28 percent of the American Indian/Alaska Native population and 35 percent of the Other Pacific Islander population pay more than 30 percent but less than 50 percent of their income for housing regardless of income, while only 17 percent of the County residents as a whole pay more than 30 percent but less than 50 percent of income for housing. Additionally, as shown in Table 22, the Hispanic population was nine points higher than other households with regards to having a severe housing problems (e.g. paying more than 50 percent of income for housing). In summary, the analysis shows that generally minority populations face greater housing problems than the White population, just not disproportionately as defined by HUD.

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

The primary need identified is the need for housing which is affordable to the low income residents of the County. This is demonstrated by the data as it repeatedly shows low income households are severely cost burdened and Non-White and Hispanic households frequently experience a higher rate of housing problems, including cost burden, than the White population in the County. The ability of a household to afford housing is affected by the ability of the household to increase their economic standing. Economic opportunity can be enhanced through employment training. English for Speakers of Other Languages (ESOL) classes have

been identified as a need for the low income Asian and Hispanic populations. This could mitigate some of the disparity between these populations and the County as a whole.

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

According to the Census data, from 2010 to 2018, the number of Non-White and Hispanic persons in the County grew. The Black population increased from 15.5 percent in 2010 to 16.5 percent in 2018. During the same time, the County saw a surge in the Hispanic population as it increased from 6.1 percent to 7.5 percent. Other Non-White populations, including the Asian, American Indian/Alaskan Native, and Other Pacific Islander populations increased from three percent of the population to seven percent.

The County defines a racial or ethnic minority concentration as geographical areas where the percentage of a specific minority or ethnic group is 10 percentage points higher than it is represented within the County as a whole. Using this definition, both Map 3 and Map 4 show that the Black and Hispanic populations are concentrated in the greater Annapolis area and the western part of the County, especially in the Maryland City, Laurel, Fort Meade, and Severn areas. The Black population is also concentrated in areas in the northern part of the County including the Linthicum, Brooklyn Park and Glen Burnie areas. Map 5 shows that the Asian population is concentrated in the Jessup area, with growing numbers in the Laurel and Maryland City communities.

NA-35 Public Housing

Introduction

The Housing Commission of Anne Arundel County (Housing Commission) manages 10 housing communities for seniors, families and persons with disabilities with a total of 1,101 units. As of October 2019, the Housing Commission had a total of 1,933 households on its public housing wait list with few vacant units. This wait list does not include the Freetown Village and Meade Village wait list of 17,333 households; however, some of these households are duplicated on both wait lists. In addition, the Housing Commission administers and manages 1,891 Housing Choice Vouchers with a wait list of over 8,854 households. As of November 2019, the Housing Commission had a total 22,549 unduplicated households on its wait list for public housing units, privately owned assisted housing managed by the Housing Commission, and housing vouchers.

The Housing Commission operates several programs funded with federal Continuum of Care (CoC) funds and Housing Opportunities for Persons with AIDS (HOPWA) grant, which provide additional vouchers to the homeless and special needs populations. Table 26, Table 27, Table 28, and Table 29 highlight general characteristics of those served by these programs.

Based on the data, the Housing Commission serves a diverse population and places a high priority in serving the most vulnerable residents in the County. Approximately, 223 elderly and 196 disabled households are served in public housing units; and 508 elderly and 805 disabled households receive housing vouchers. The Housing Commission also provides housing to a racially diverse population as 62 percent of public housing residents and 70 percent of voucher holders are Non-White or Hispanic populations. Further, the Black population accounts for 56 percent of households served in public housing and 67 percent of households receiving housing vouchers.

**Table 25
Public Housing by Program Type**

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	472	1,810	432	1,378	24	0	0

Data Source: Housing Commission of Anne Arundel County

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

**Table 26
Characteristics of Public Housing Residents by Program Type**

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	13,446	19,499	18,574	19,524	19,722	0	
Average Length of Stay	0	0	7 yrs	7 yrs	5 yrs	9 yrs	2.25	0	
Average Household Size	0	0	1.7	2.1	1.9	2.2	1.91	0	
# Homeless at Admission	0	0	21	18	0	18	2	0	
# of Elderly Program Participants (>62)	0	0	223	508	156	351	3	0	
# of Disabled Families	0	0	196	805	141	660	15	0	
# of Families Requesting Accessibility Features	0	0	8	1,602	108	1,476	5	0	
# of HIV/AIDS Program Participants	0	0	0	0	0	24	0	0	
# of Domestic Violence Victims	0	0	0	0	0	0	0	0	

Data Source: Housing Commission of Anne Arundel County

**Table 27
Race of Public Housing Residents by Program Type**

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	247	489	76	417	9	0	48
Black	0	0	232	1,130	228	900	14	0	26
Asian	0	0	48	101	26	27	0	0	0
American Indian/Alaska Native	0	0	1	0	0	0	0	0	0
Pacific Islander	0	0	2	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

Data Source: Housing Commission of Anne Arundel County

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

**Table 28
Ethnicity of Public Housing Residents by Program Type**

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	6	34	3	40	0	0	0
Not Hispanic	0	0	524	1,653	328	1,304	23	0	74

Data Source: Housing Commission of Anne Arundel County

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

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

In 1991, the Housing Commission completed its first Section 504 Needs Assessment. Because of the initial assessment, modifications were made to existing buildings and units, which were renovated to meet basic threshold requirements. The Housing Commission received a Fair Housing/Section 504 Assessment by HUD in 2005 and was found to be in compliance with all Section 504 indicators. The Housing Commission has a Section 504 Statement and Policy, which they are obligated to follow.

Approximately, 223 elderly residents and 196 disabled households are served in public housing units; and 508 elderly residents and 805 disabled households receive housing vouchers.

Most immediate needs of residents of public housing and housing choice voucher holders.

The Housing Commission staff stated many residents residing in public housing and receiving housing vouchers are in need of fully accessible units and this need far exceeds the supply of accessible units in the County. Residents of both programs are also in need of services and resources to assist them with increasing their economic well-being and overall stability. The residents also benefit from programs, such as the Boys & Girls Club and the Head Start Program provided at the public housing family communities.

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

The need for fully accessible units in the County exceeds the supply. Those with lowest income are particularly challenged in finding affordable, accessible units. According to the 2014 Baltimore Regional Housing Plan and Fair Housing Equity Assessment report, there is a need for 1,319 accessible units affordable to households with income at 30 percent AMI and below.

Discussion

The Housing Commission has modified its units in order to be in compliance with Section 504. However, the demand for fully accessible units exceeds the supply for both residents of public housing and the general population. The Housing Commission continues to serve a racially diverse population as 62 percent of public housing residents and 70 percent of voucher holders are Non-White or Hispanic. There is also a tremendous need for subsidized housing as the Housing Commission has a total of 22,549 unduplicated households on its wait list for all public housing units, privately owned assisted housing managed by the Housing Commission, and housing vouchers.



Photograph by Boys & Girls Club

NA-40 Homeless Needs Assessment

Introduction

Table 30 was generated by data recorded in the Homeless Management Information System (HMIS) for the County. This information is provided by the homeless service providers,

shelters, and transitional housing programs. Additionally, the County conducts an annual point-in-time (PIT) survey during the last week in January each year in order to estimate the number of persons experiencing homelessness on a given night. The estimate for the number of unsheltered persons is based on this PIT count. The PIT survey date for the data used for this needs assessment is January 30, 2019.

Table 29
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)	79	2	338	256	258	130
Persons in Households with Only Child(ren)	-	-	-	-	-	-
Persons in Households with Only Adults	165	59	712	579	555	130
Chronically Homeless Individuals	34	37	97	32	31	739
Chronically Homeless Families	-	-	-	-	-	-
Veterans	15	4	87	57	80	140
Unaccompanied Homeless Youth	10	5	-	-	-	130
Persons with HIV	2	2	-	-	-	130

Data Source: Homeless Management Information Systems

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).

Extensive underreporting of the number of persons living with HIV/AIDS in the HMIS system makes it impossible to accurately estimate the number of persons with HIV/AIDS experiencing, becoming, or exiting homelessness. There are also very few unaccompanied homeless youth who access the emergency shelter system or permanent supportive housing in the County as many have access to services through the foster care system. Therefore, it is not possible to accurately estimate the number of unaccompanied homeless youth experiencing, becoming, or exiting homelessness.

**Table 30
Nature and Extent of Homelessness**

Race	Sheltered	Unsheltered (optional)
White	122	45
Black or African American	106	11
Asian	1	0
American Indian or Alaska Native	1	0
Pacific Islander	0	0
Ethnicity	Sheltered	Unsheltered (optional)
Hispanic	6	0
Not Hispanic	238	61

Data Source: Homeless Management Information Systems

Data Comments: There are also 14 sheltered and five (5) unsheltered homeless persons who identified as multiple races.

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

Based on data from HMIS for Fiscal Year 2019, 815 adults and children experienced homelessness and obtained shelter from either an emergency shelter or transitional housing facility. According to the 2019 PIT, approximately 79 homeless persons in families with children were provided with an emergency or transitional housing program. No families with children identified as veterans during the count, although the County has a by-name list of veterans who were homeless. Overall, the County has not seen a large number of veteran headed households with their families in the shelters.

Describe the nature and extent of homelessness by racial and ethnic group.

The 2019 PIT count shows a total of 305 homeless persons – both in shelters and on the street. The 2019 PIT count shows a decrease of approximately 20 percent in the number of homeless persons from the previous year. Of those identified in the 2019 PIT, 55 percent (167 persons) were identified as White and 38 percent (117 persons) were identified as Black. Only two percent (six persons) were identified as Hispanic. Given that approximately 25 percent of the total County population is Non-White, the total percentage of homeless who are Non-White persons (45 percent) is a greater percentage than the percentage of the Non-White population as a whole.

Describe the nature and extent of unsheltered and sheltered homelessness.

As indicated previously, the 2019 PIT counted 305 homeless persons. A total of 79 persons in families with children were housed in emergency shelters and transitional housing programs and 165 single adults were residing in shelter or transitional housing. A total of 61 individuals

were identified as residing on the street, in cars, or living in other places not meant for human habitation. Of those counted, 71 individuals and zero families were identified as chronically homeless. HUD defines a chronically homeless person as an individual or a family with an adult head of household who (i) is homeless and lives in a place not meant for human habitation, a safe haven, or in an emergency shelter; and (ii) has been homeless and living or residing in a place not meant for human habitation, a safe haven, or in an emergency shelter continuously for at least one year or on at least four separate occasions in the last three years; and (iii) can be diagnosed with one or more of the following conditions: substance use disorder, serious mental illness, developmental disability, post-traumatic stress disorder, cognitive impairments resulting from brain injury, or chronic physical illness or disability.

There were a total of 19 homeless veterans included in the 2019 PIT count. Of this number, three veterans were chronically homeless, four veterans were unsheltered, and 15 veterans were sheltered. There were 15 persons identified as unaccompanied homeless youth by the 2019 PIT count. Youth are defined as young people experiencing homelessness who were not in the physical custody of a parent or guardian; all of the identified unaccompanied homeless youth were aged 18 to 24. Additionally, the 2019 PIT count identified 19 individuals living with serious mental illness, 19 individuals living with substance use disorders, four individuals living with HIV/AIDS, and eight survivors fleeing domestic violence.

Discussion

Based on the 2019 PIT count, the County estimates there is an unmet homeless/housing need for 30 additional shelter beds and a minimum of 250 subsidized permanent supportive housing beds, including 100 beds or 50 units for homeless families and 150 beds for single adults. The availability of these units would allow the majority of those residing in shelters or on the streets to obtain housing and shorten the time individuals and families remain homeless. Subsidies are needed as the majority of these individuals and families earn 30 percent AMI and below and are continuously on the edge of losing their housing due to affordability problems.

NA-45 Non-Homeless Special Needs Assessment

Introduction

The non-homeless special needs population encompasses both individuals with disabilities, as well as older adults. HUD defines individuals with a disability as an individual with a physical, developmental or chronic mental illness. Disabilities can include those with mental or physical limitations, such as the seeing or hearing impaired, or those with mobility challenges. In these instances, the house may require some physical alterations in order to better accommodate the disabled family member. On the other hand, a family member with a developmental disability

may need constant adult and/or medical supervision. These needs put additional strains on the household.

HUD defines older adults or the elderly as persons 62 years of age or older. The older adult population faces particular challenges as many have mobility issues and vision and hearing impairments, which may require renovations to their homes or assistance from a care provider. For the most part, the private housing market does not respond to the specialized housing needs of this population and households have a difficult time not only paying for housing due to limited resources, but finding housing which is best suited for their disability or particular need.

Describe the characteristics of special needs populations in your community.

Elderly

According to the 2018 ACS, there were a total of 84,811 persons over the age of 65 in the County, which is approximately 15 percent of the total population. According to this data, it is estimated 28 percent or 23,633 residents of those over the age of 65 had some sort of disability. As previously indicated, a significantly larger number of elderly households are living on a fixed income and are severely cost burdened by rising housing costs. The elderly face an array of housing issues requiring intervention and assistance.

Persons with Disabilities

Based on estimates from the 2018 ACS, approximately 11 percent or 58,268 County residents are living with one or more disabilities. Of these County residents, 34,635 are under the age of 64 and 23,633 are age 65 and over. These households, especially the elderly, may need additional assistance to perform activities of daily living or may benefit from accessibility modifications to their housing in order to safely remain within the community.

Developmental Disabilities

The Maryland Developmental Disabilities Administration maintains a statewide waiting list of over 20,000 residents with developmental disabilities who are seeking services and/or housing. Given that the average income from Social Security Disability Insurance for a low income developmentally disabled resident is less than \$800 per month, obtaining accessible housing without some type of financial subsidy remains an obstacle. At public meetings, providers of housing and services for residents with developmental disabilities identified an overwhelming need for affordable housing.

Severe Mental Illness

The Anne Arundel County Mental Health Agency, Inc. (Mental Health Agency) is the County designated Core Services Agency that administers all funding related to mental health needs of County residents. According to the FY 2018 Mental Health Agency Annual Report, a total of 16,348 individuals were served in FY 2018, which is over a seven percent increase from

FY 2017, and a 13 percent increase from FY 2016. Additionally, almost 36 percent of those served by the Mental Health Agency have a dual-diagnosis of mental health and substance use disorder. According to the Annual Report, from FY 2017 to FY 2018, there was over a 60 percent increase in the number of individuals utilizing crisis services through the Mental Health Agency.

Additionally, FY 2018 was the first full year for the Safe Stations program, which was implemented in response to the opioid epidemic. Safe Stations allows persons who are seeking substance use treatment to walk into a police or fire station and request assistance. As of June 2018, 868 unduplicated assessments were completed; 74 percent of the individuals assessed were connected to treatment and 40 percent completed treatment. Further, there were 165 individuals on the waiting list for the County Resident Rehabilitation Program and in need of housing. A survey of mental health providers in the County indicated there was a tremendous need for affordable housing with supportive services.

Survivors of Domestic Violence

The County identifies survivors of domestic violence as a special needs population. According to the YWCA, the YWCA Domestic Violence Hotline received 2,204 calls during FY 2018, a 17 percent increase in call volume from the previous year. Additionally, the County Police Department tracks domestic violence occurrences by year. In 2017, there were 1,259 spousal assaults in the County – and in the first six months of 2018, there were 1,007 spousal assaults, a dramatic increase. Further, 2,397 persons filed for protective orders in the district court during FY 2017 and 552 final protective orders were granted (*District Court of Maryland Domestic Violence & Protective Orders Report, 2018*). These statistics only include the cases of reported domestic violence; and numerous survivors do not report.

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

It is especially challenging to meet the housing and supportive services needs of low income households with special needs, as the private housing market does not respond to their specialized housing needs. Without an affordable alternative, these persons may remain in institutions, nursing homes, with aging relatives, or may become homeless. There is a need to increase and stabilize housing with services serving physically and developmentally disabled populations, those living with mental illness or substance abuse issues, persons living with HIV/AIDS, and the elderly.

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

The Maryland Department of Health and Mental Hygiene AIDS Administration documented there were a total of 1,303 adults or adolescents living with HIV/AIDS in Anne Arundel County in September 2018. Of those living with HIV/AIDS in the County, over half are Black, Non-

Hispanic individuals and almost half are age 50 or older. The overall population living with HIV/AIDS has slightly increased from the 1,114 adults and adolescents reported in the 2014 Maryland HIV/AIDS Epidemiological Profile. Further, according to the Department of Health, although the rate of new diagnoses has decreased, the HIV rate of the Black, Non-Hispanic population is almost triple the HIV rate of the Hispanic population and almost nine times the rate for non-Hispanic White (*Report of Community Health Indicators, May 2019*). The County Department of Health manages a caseload of approximately 200 low and moderate income residents who have tested positive for HIV/AIDS.

Discussion

Persons with special needs often lack the income to afford market rate homes and often require some form of housing assistance along with supportive services. Group homes and tenant based rental assistance with supportive services provide needed housing to these individuals. Given the lengthy wait lists for public housing, rental vouchers, and other housing programs, the County continues to work to maintain and add additional housing for the special needs population. Fortunately, an experienced network of nonprofit services providers exists within the County.

NA-50 Non-Housing Community Development Needs

Describe the jurisdiction's need for public facilities.

The County assesses the needs for public facilities on an on-going basis through the annual budget process. Nonprofit service providers, such as homeless or special needs providers, meet with ACDS to discuss a need to build or rehabilitate public facilities, such as a group home, day center, or service center, such as a health center. Nonprofit service providers serving the special needs and aging population in the County have identified the need for additional group homes, day and recreational centers, as well as assistance maintaining these structures.

Over the last several years, the need for a public facility in the Severn area was identified by a wide array of community stakeholders. The Severn area is one of the identified neighborhood revitalization areas and lacks community amenities and support services. Specifically, a need for a public facility that provides recreational opportunities for youth and community programming and meeting space has been identified through several needs assessments and stakeholder meetings over the last decade. These needs were re-confirmed at recent stakeholder meetings held as part of the Consolidated Planning process, in addition to the need for space for services for the older adult population in the area. The Severn Center, to be built, will include shared community programming space including a senior activity center and a

Boys & Girls Club to serve the low and moderate income elderly and youth from the surrounding communities.

How were these needs determined?

The need for public facilities, including group homes for special needs populations, is identified through the comprehensive and ongoing planning process, which includes identifying gaps in services and housing resources throughout the year in consultation with providers, as well as at annual public hearings. The Severn community, as well as key stakeholders such as the Boys & Girls Clubs of Annapolis and Anne Arundel County and the Department of Aging advised ACDS – the County’s administrator of the Consolidated Planning process – of the extent of the need during consultation and participation in public process of the development of this Consolidated Plan.

Describe the jurisdiction’s need for public improvements.

The County’s low and moderate income population is dispersed throughout the County in existing developed communities where the public infrastructure is already established. Consultation with both the County’s Office of Planning and Zoning and the Department of Public Works did not identify any needs for public improvements in low income communities during the Consolidated Planning process.

How were these needs determined?

No public improvement needs were determined in the needs assessment or from consultation with the public.

Describe the jurisdiction’s need for Public Services.

The County has identified a large number of low and moderate income households – including those who are homeless, elderly or have special needs – who would benefit from public services. These public services include (i) supportive services that help the homeless or special needs populations obtain and/or maintain housing; (ii) employment-related programs such as education and job training, behavioral skills training, English for Speakers of Other Languages courses, job placement assistance to unemployed underemployed low income residents, as well as related services such as transportation; and (iii) support and programming geared toward youth residing in public housing or neighborhood revitalization communities in the County.



Photographer by Sarah’s House

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How were these needs determined?

The need for public services are identified through the County's comprehensive and ongoing planning process, which includes identifying gaps in services and housing resources throughout the year in consultation with providers, as well as through the annual public participation process. Priorities for funding are developed through a comprehensive and ongoing planning process in an effort to identify the specific needs of County residents, determine priorities, as well as, target public service resources for those most in need.

CHAPTER THREE: HOUSING MARKET ANALYSIS

MA-05 Overview

The purpose of this Chapter is to provide a clear picture of the environment in which Anne Arundel County will administer its housing and community development programs during the five years covered by the Consolidated Plan. The market analysis describes significant characteristics of the housing market, including the supply, demand, condition and cost of housing.

This Chapter presents an analysis of the Anne Arundel County housing market and includes a review of the number of housing units and types of units, the cost of housing, and the condition of the housing units in the County. Also included is an overview of the County's public and assisted housing; facilities and services for the homeless population; and facilities and services for the special needs population. Barriers to affordable housing are also identified, and the availability of non-housing community development assets in the County are discussed.

It is important to note that the format of this Chapter includes prepopulated data charts and questions required and prepared by HUD for each section similar to the previous Chapter. The majority of the HUD provided data is from the 2011 – 2015 American Community Survey (ACS) five year estimate. Updated statistics from the 2013 – 2017 ACS, along with other resources are also included to provide a clearer picture of the current housing market in the County.

As in the previous Chapter, additional data includes information from two recent housing needs assessments conducted by Real Property Research Group (RPRG) *Anne Arundel County Affordable Rental Housing Needs Assessment*, Arundel Community Development Services, Inc. (ACDS) May 2019 ("*Rental Needs Assessment*") and the *Anne Arundel County Affordable for Sale Housing Needs Assessment*, ACDS July 2019 ("*For Sale Needs Assessment*").

As shown in Chapter Two, the data presented in this Chapter also shows a significant gap in the availability of affordable housing options for the lowest income residents within Anne Arundel County. Nearly 9,000 households earning 50 percent AMI and below are underserved by the current supply of affordable rental housing. While the housing market has almost entirely recovered to pre-recession levels – creating a strong homeowner and rental housing market with high home prices and high rental rates – incomes in the County have not kept pace.

While there are affordable units available for moderate income homebuyers, they are not evenly distributed throughout the County and many are in need of major rehabilitation. The overall homeownership rate in the County continues to be strong; however, there is a continuing disparity between the homeownership rate for Non-White and White households.

Additionally, the Housing Commission is limited with the number of available units and housing vouchers and as previously stated, there are 22,549 unduplicated households on the wait list for vouchers or Housing Commission managed housing units.

The County continues to have a robust economy, adding to its workforce, making it challenging to address affordable housing needs for the workforce at every level. As rent rates and home values continue to increase at a significantly higher rate than household incomes in the County, the issue of housing affordability continues to worsen.



Berger Square, Odenton, MD, serves limited income families

MA-10 Number of Housing Units

Introduction

At the time of the 2010 Census, the population of the County was 537,656 residents, reflecting an annual increase of 0.9 percent since 2000. Over the last nine years, annual population growth in the County has slowed slightly to 0.7 percent, resulting in the County having a current estimated population of 570,445 residents, according to the *Rental Needs Assessment*. The population in the County is projected to increase at an annual rate of 0.4 percent over the next five years, slightly slower than the annual population growth rate seen in the County over the last nine years.

Trends in household growth tend to better capture the true demand for housing than trends in population growth. Between 2000 and 2010, the County household base grew at an average annual rate of 1.1 percent or 2,071 households per year. This rate dropped slightly to 0.6 percent or 1,206 households per year between 2010 and 2019, and is projected to remain steady over the next five years for a projected household base in 2024 of 216,243 compared to the current estimated household base of 210,235.

All residential properties by number of units

The HUD provided data in Table 31 shows the number of property types in the County. The 2013 – 2017 ACS data estimates the County had a total of 224,549 housing units as of 2017, a 16.5 percent increase from 192,619 units as of the 2007 – 2011 ACS. Single family detached structures continue to make up the largest number of units at 138,152 or 62 percent, a slight decrease from 65 percent of total units in 2007 – 2011. Single family attached units accounted for an estimated 44,191 units or 20 percent of the total units, a slight increase compared to 19

percent of total units in 2007 – 2011. Apartments and/or condominium units were estimated at 37,684 or 16.8 percent. The remaining two percent, or 4,522 units, consists of mobile homes, recreational vehicles, or units within boats. The dominant type of housing unit continues to be the single-family detached unit, followed by the single family attached unit, reflective of the suburban nature of the County.

Table 31
Residential Properties by Unit Number

Property Type	2007-2011 ACS		2011-2015 ACS		2013-2017 ACS	
	Number	%	Number	%	Number	%
1-unit detached structure	123,349	64%	126,489	63%	138,152	62%
1-unit, attached structure	35,962	19%	37,610	19%	44,191	20%
2 - 4 units	2,967	2%	2,571	1%	4,379	2%
5 - 19 units	19,997	10%	20,808	10%	22,024	10%
20 or more units	6,174	3%	8,262	4%	11,281	5%
mobile home, boat, RV, van, etc.	4,170	2%	4,149	2%	4,522	2%
Total	192,619	100%	199,889	100%	224,549	100%

Data Source: 2007 – 2011, 2011 – 2015 ACS, 2013 – 2017 ACS

When reflecting on historical trends through decennial census data, the number of single family housing types has increased significantly since 1990, with single detached units increasing from 103,735 units in 1990 to 132,409 in 2010, or 28 percent. At the same time, the number of single family attached units has increased from 23,004 to 38,862 over the same time period, or 69 percent. The number of multifamily housing communities with 20 or more units also saw an increase growing from 3,877 units in 1990 to 7,457 in 2010, an increase of 92 percent. This suggests a response to demand for smaller housing units and a strong rental market. According to the Rental Housing Needs Analysis, a total of 4,948 units have been developed in the County since 2011 and only 200 of those units are affordable to households with an income at 80 percent AMI and below.

Table 32
Housing Types in Anne Arundel County 1990 – 2010

Types of Housing Units	1990	2000	% Change 1999 - 2000	2010	% Change 2000-2010
1-unit detached structure	103,735	119,626	15.3%	132,409	10.7%
1-unit, attached structure	23,004	32,333	40.6%	38,862	20.2%
2 units	4,826	2,307	1.3%	1,045	-54.7%
3 or 4 units	included	2,584	0.0%	2,717	5.1%
5 to 9 units	5,832	7,390	26.7%	7,755	4.9%
10 to 19 units	11,203	13,849	23.6%	19,000	37.2%
20 or more units	3,877	4,944	27.5%	7,457	50.8%
Mobile Home	3,694	3,822	3.5%	3,546	-7.2%
Boat, RV, Van, etc.	1,023	82	-92%	0	-100%
Total	157,194	186,937	18.9%	212,791	13.8%

Data Source: U.S. Census Bureau – 1990, 2000, 2010 Census

Unit Size by Tenure

Table 33 shows that three or more bedroom units make up the majority of owner-occupied units at 85 percent, while three or more bedrooms are the most common unit size for rentals at 41 percent, with two bedrooms making up the second most common rental unit size at 38 percent.

Table 33
Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	207	0%	910	2%
1 bedroom	1,283	1%	8,660	19%
2 bedrooms	19,202	14%	17,270	38%
3 or more bedrooms	121,435	85%	18,524	41%
Total	142,127	100%	45,364	100%

Data Source: 2011 – 2015 ACS

Of the 224,549 total housing units in 2017, 205,395 were occupied. Of these, approximately 52,819 units, or 26 percent, were occupied by renters and 152,576 units or 74 percent were owner-occupied as shown in Table 34. While homeownership continues to be the dominant demand in the market, renters have consistently made up approximately 25 to 26 percent of the housing market. The strong demand for rental units continues with the increase in population and households.

**Table 34
Occupied Housing Units by Tenure**

Occupied Housing Units	2012 # Units	2012 Percent	2017 # Units	2017 Percent
Owner-occupied	149,254	74%	152,576	74%
Renter-occupied	52,680	26%	52,819	26%
Total	201,934	100%	205,395	100%

Data Source: 2012 and 2017

A market vacancy rate of five percent is generally considered to be an indicator of a stable and healthy rental market. There must be some number of quality units vacant at any given time to accommodate households seeking rental units and allow some choice among units. As shown in Table 35, as additional rental units have been constructed, the rental vacancy rate has grown from 4.3 percent in 2012 to 7.4 percent in 2017, remaining in the healthy range. However, according to the *Rental Needs Assessment*, the combined vacancy rate for all subsidized surveyed affordable rental communities countywide is 1.9 percent; approximately one percent of subsidized affordable housing units are currently vacant; and 2.6 percent of unsubsidized affordable housing units are vacant. This presents an extremely tight market in the County for units affordable to low and moderate income households.

**Table 35
Vacancy Rates**

	2012	2017
Total housing units	215,991	224,549
Occupied housing units	201,934	207,950
Vacant housing units	14,057	16,599
Homeowner vacancy rate	1.40%	1.10%
Rental vacancy rate	4.30%	7.40%

Data Source: 2012 ACS, 2017 ACS

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

The County has a total of 2,578 privately owned and managed housing units located within rental communities assisted with federal, State, and/or local programs, including the Low Income Housing Tax Credit Program, Project Based Section 8, and the HUD Section 202 Program. These communities, because of their funding restrictions, primarily serve households earning 60 percent AMI and below. A summary of privately owned and managed assisted housing units is provided in Table 36. Of these units, 1,559 or 60 percent are open to the general population of low and moderate income households, including families, elderly households and persons with disabilities, while 1,019 units or 40 percent are restricted to elderly households. Of the general units, 552 or 35 percent are located in Communities of

Opportunity (COOs), while 585 units or 57 percent of the elderly units are located in COOs. COOs are communities determined by Maryland Department of Housing and Community Development (DHCD) to be above the statewide average across three major factors, which are (i) community health, (ii) economic opportunity, and (iii) educational opportunity. For purposes of this Plan and investment of future housing and community development funds, COOs in the County will be defined as the State defined COOs located within designated Priority Funding Areas as shown in Map 6.

Map 6 Communities of Opportunity

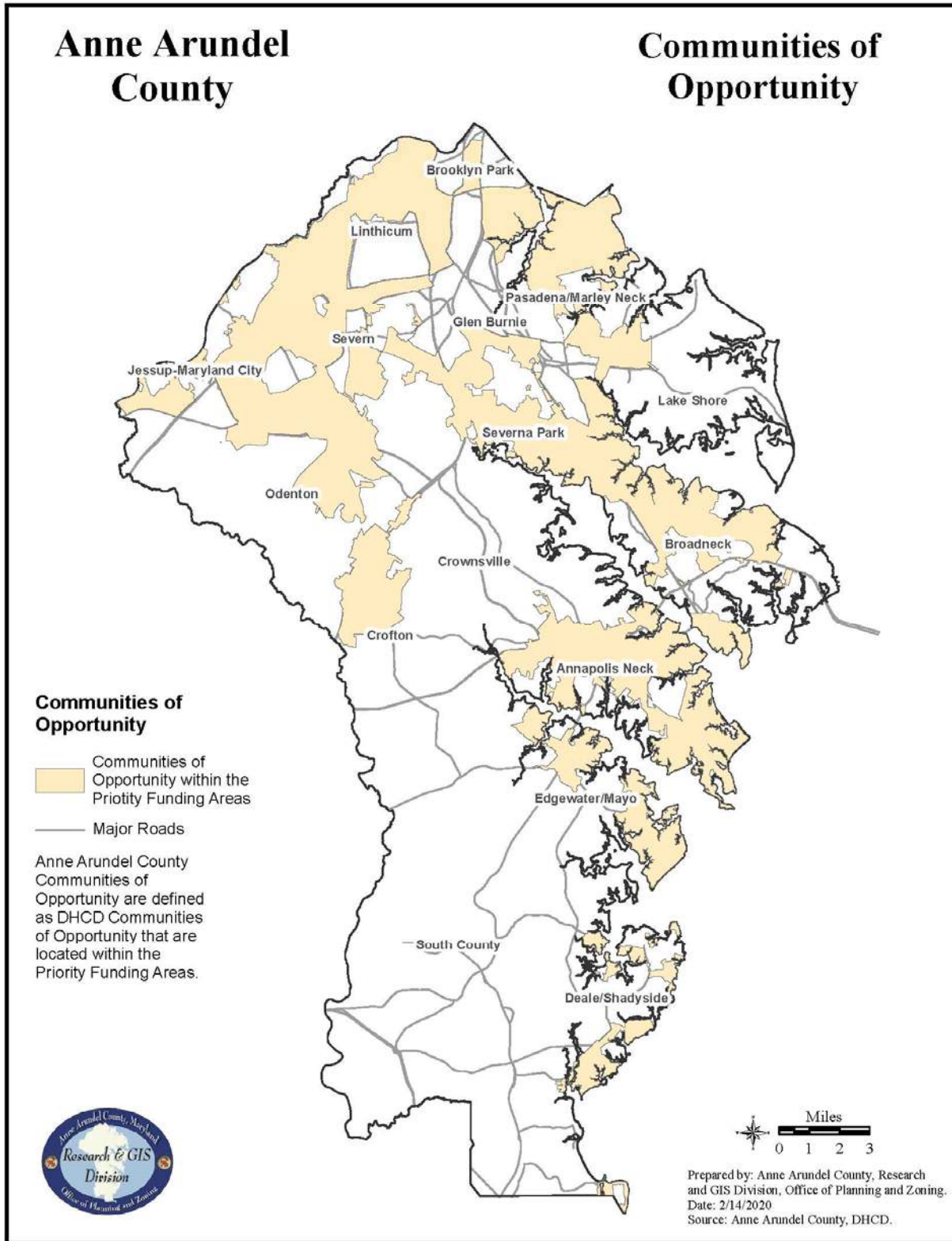


Table 36
Privately Owned & Managed Assisted Housing in Anne Arundel County

Property Name	Number of Units	Year Built or Rehabbed	Population General Family or Elderly	Opportunity Area (Yes/No)
Arundel Woods Senior/Glen Burnie Senior Housing	72	2001	Elderly	No
Berger Square	48	2015	General	Yes
Claiborne Place	175	1980	Elderly	Yes
College Parkway Place	170	1981	General	Yes
Drexel Park Apartments/Ashley Apartments	72	1978	Elderly	No
Friendship Station Senior	88	2001	Elderly	Yes
Friendship Village Senior Housing	62	1992	Elderly	Yes
Glen Forest Senior Housing	99	2000	Elderly	No
Glenview Garden	202	1971	General	No
Greens at Hammonds Lane	90	2011	Elderly	No
Hammarlee House	55	2011	Elderly	Yes
Laurel Commons	38	1999	General	Yes
Marley Meadows	36	2012	General	No
Oakwood Family Homes	22	2013	General	Yes
Park View at Furnace Branch	101	2003	Elderly	No
Parkview at Severna Park	103	2011	General	No
Tenthouse Creek Village Apartments	16	1974	General	Yes
The Groves at Piney Orchard	258	2010	General	Yes
Victory Park at Edgewater	102	2006	Elderly	Yes
Villages at Marley Station	757	1963	General	No
West Rott Housing/Glen Burnie Town Apartments	12	2001	General	No
TOTAL	2,578			

Data Source: Housing Commission of Anne Arundel County

The Housing Commission owns and/or operates 10 rental communities in the County, which are made available at affordable rents to low income families, older adults and persons with disabilities. Some properties within the Housing Commission's portfolio were once public housing units and were converted and redeveloped as privately owned communities, while they continue to remain permanently affordable. Collectively, the Housing Commission operated communities provide 1,200 units of affordable housing as shown in Table 37.

Of the Housing Commission managed units, 589 units or 49 percent are available to the general population, including families, elderly households and persons with disabilities, while 611 units or 51 percent are restricted to elderly households or persons with disabilities. Of those general units, 200 units or 34 percent are located in COOs. Of the elderly and special needs units, 55 units or 9 percent are located in COOs. In addition, there are approximately 1,891

housing vouchers available through the Housing Choice Voucher Program and specialty tenant based voucher programs.

Table 37
Housing Commission Managed Housing in Anne Arundel County

Property Name	Number of Units	Year Built or Rehabbed	Population General Family or Elderly	Opportunity Area (Yes/No)
Heritage at Freetown	189	2018	HCACC General	No
Glen Square	127	1984	HCACC Elderly	No
Heritage Crest	100	2016	HCAAC Elderly	No
Heritage Overlook	200	2016	HCAAC General	No
Meade Village	200	1971	HCACC General	Yes
Oakleaf Villas	24	1985	HCACC Special Needs	No
Pinewood Village	200	1979	HCACC Elderly & Special Needs	No
Pinewood East	90	1979	HCAAC Elderly & Special Needs	No
Pumphrey House	15	1963	HCACC Elderly	No
Stoney Hill	55	1986	HCACC Elderly	Yes
TOTAL	1,200			

Data Source: Housing Commission of Anne Arundel County

While the City of Annapolis is a separate jurisdiction from Anne Arundel County, the City is located within the County. The City of Annapolis has 1,137 privately owned and managed units assisted with federal, State, and/or local funds as show in Table 38. These communities, because of their funding restrictions, serve households earning 60 percent AMI and below. Of these units, 886 or 78 percent are available to the general population, including families, elderly households and persons with disabilities, while 251 units or 22 percent are restricted to elderly households. Of those general units, 378 units or 43 percent are located in COOs. Of the elderly units, 251 or 100 percent are located in COOs.

Table 38
Privately Owned & Managed Assisted Housing in City of Annapolis

Property Name	Number of Units	Year Built or Rehabbed	Population General Family or Elderly	Opportunity Area (Yes/No)
Admiral Oaks Apartments	159	1968	General	Yes
Bates Heritage Park	71	2006	Elderly	Yes
Bay Forest Senior Apartments	120	1998	Elderly	Yes
Bay Ridge	198	1971	General	Yes
Bowman	60	2018	Elderly	Yes
Bywater Townhomes	308	1973	General	No
Homes on the Monument	21	2018	General	Yes
Homes at the Glen	56	2003	General	No
Woodside Garden	144	1985	General	No
TOTAL	1,137			

Data Source: Housing Authority of the City of Annapolis

The Housing Authority of the City of Annapolis (HACA) owns or holds a long term lease on multiple rental communities in the City which are made available at affordable rents to low income families, older adults and persons with disabilities. Some properties within the HACA portfolio were once public housing units that have been converted and redeveloped as privately owned communities. Collectively, these communities provide an additional 1,114 units of affordable housing as shown in Table 39. It is important to note these figures do not account for the vouchers available through Housing Choice Voucher Program and similar tenant based voucher programs. Of all of the HACA properties, 960 units or 86 percent are available to the general population, including families, elderly households and persons with disabilities, while 154 units or 14 percent are restricted to elderly households or persons with disabilities. Of those general units, 512 units or 53 percent are located in COOs. Of the elderly units, 154 units or 100 percent are located in COOs.

**Table 39
Housing Authority City of Annapolis Properties**

Property Name	Number of Units	Year Built or Rehabbed	Population General Family or Elderly	Opportunity Area (Yes/No)
Annapolis Gardens	150	1961	HACA General	Yes
Bloomsbury Square	51	1948	HACA General	Yes
College Creek Terrace/Obery Court III*	61	2016	HACA General	Yes
Harbour House – Eastport Terrace	357	1953	HACA General	No
Morris H. Blum Senior Apartments	154	1976	HACA Elderly	Yes
Newtowne-Twenty	78	1971	HACA General	No
Obery Court I*	50	2010	HACA General	Yes
Obery Court II*	63	2011	HACA General	Yes
Robinwood	150	1970	HACA General	Yes
TOTAL	1,114			

Data Source: Housing Authority of the City of Annapolis

*Housing units owned/operated by another entity, but governed by a long-term lease with HACA.

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

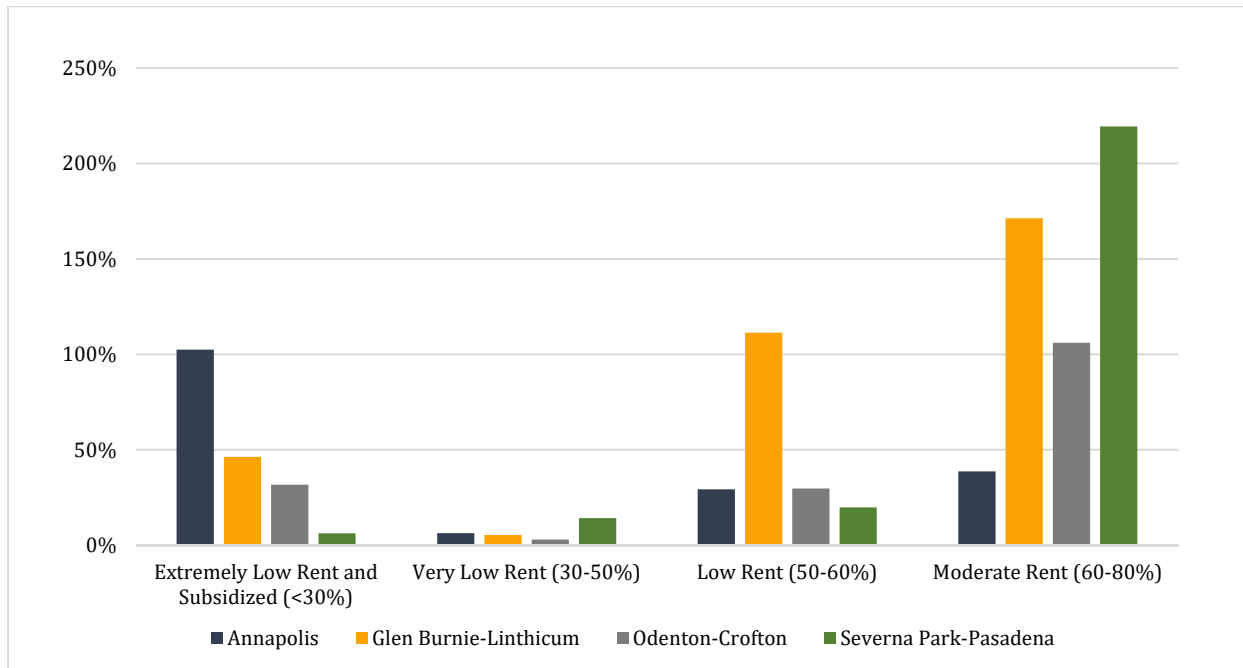
Very few of the affordable housing communities in the County or the City are at risk of expiration. Of the 20 privately owned and managed communities in the County, just two are set to expire in the next decade: (1) The Groves at Piney Orchard, located within a COO in Odenton and with an affordability period set to expire in 2026; and (2) The Villages at Marley Station, located in Glen Burnie and with an affordability period set to expire in 2025. As both communities are important contributors to the affordable housing stock in the County, comprising a combined total of 1,015 units, the County will assess the preservation steps needed and feasible over the next several years for these two communities. With support from Baltimore Metropolitan Council (BMC), the County and its regional partners are maintaining a regional preservation database to track assisted rental housing developments in the Baltimore region and their affordability periods. The Baltimore Regional Preservation Workgroup meets annually to review the properties with expiring affordability contracts and develop preservation strategies.

In the City of Annapolis, no privately owned and operated affordable housing communities assisted with funding sources that restrict rents are facing affordability requirement expirations in the next five years.

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

There is a great need for housing that is affordable for households 80 percent AMI and below in some submarkets within the County, while households at 50 percent AMI and below have the greatest affordability challenges in every submarket of the County. The *Rental Needs Assessment* concludes that multifamily units with moderate rent, serving persons between 60 and 80 percent AMI account for 61 percent of the surveyed multifamily rental stock throughout the County. The *Rental Needs Assessment* includes an analysis of the balance, or imbalance, between the supply of affordable units and the implied demand among people within a certain income band, referred to as a penetration rate. The penetration rate is calculated by dividing the number of units at a certain price point by the number of renter households who can afford or qualify for a unit at that price point. The study indicates the countywide penetration rates are the lowest (6.5 percent) for units targeting households at 30 to 50 percent AMI. This means there is a severe undersupply of units serving households earning 50 percent AMI in each of the five submarkets across the County. Figure 1 illustrates the penetration rate for the various affordability classifications in each submarket. Values close to 100 percent suggests affordability and supply are in line within that submarket and price category; while values higher than 100 percent indicate there is a relative oversupply of units affordable at that income category. Values under 100 percent indicate there is an undersupply of units affordable at that particular price point within a submarket.

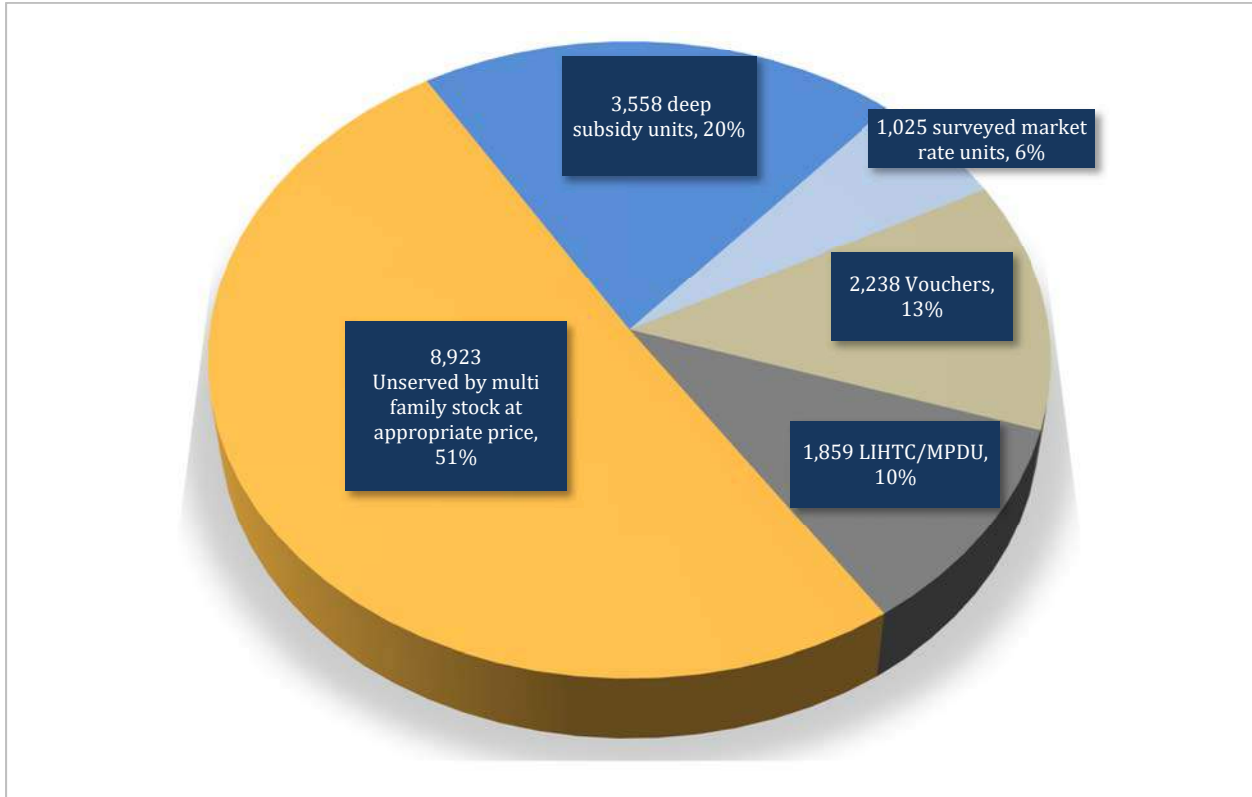
Figure 1
Units/Qualified Renter Households
by Income and Submarket in Anne Arundel County



Data Source: Anne Arundel County Rental Housing Needs Assessment, Real Property Research Group, Prepared for Arundel Community Development Services, Inc. 2019. www.acdsinc.org

The *Rental Needs Assessment* further concludes there is a shortage of affordable rental units throughout the County as shown in Figure 2. For the 17,603 rental households earning \$50,000 or less per year – which represents about 50 percent AMI for a household size of four – there are approximately 8,680 affordable rental units available at the appropriate price level, leaving approximately 8,923 low and very low income households underserved by appropriately priced housing.

Figure 2
Units Available at Affordable Price for Renters Earning Below \$50,000



Source: Anne Arundel County Rental Housing Needs Assessment, Real Property Research Group, Prepared for Arundel Community Development Services, Inc. 2019. www.acdsinc.org

Similarly, the *For Sale Needs Assessment* concludes that over the last year, an inventory of the supply of moderately priced available homes for purchase serve one third of income qualified moderate income renters which roughly equates to those households earning \$60,000 to \$100,000 per year as shown in Table 40.

Table 40
Ratio of Affordable sales to Moderate Income Households

Income Bands	June - May 2019 Sales	Qualified Renter Households	Sales as Percent of Qualified Households
60% - 80% AMI	2,333	6,928	34%
80% - 100% AMI	2,296	6,341	36%

Data Source: Anne Arundel County Rental Housing Needs Assessment, Real Property Research Group, Prepared for Arundel Community Development Services, Inc. 2019. www.acdsinc.org

Describe the need for specific types of housing.

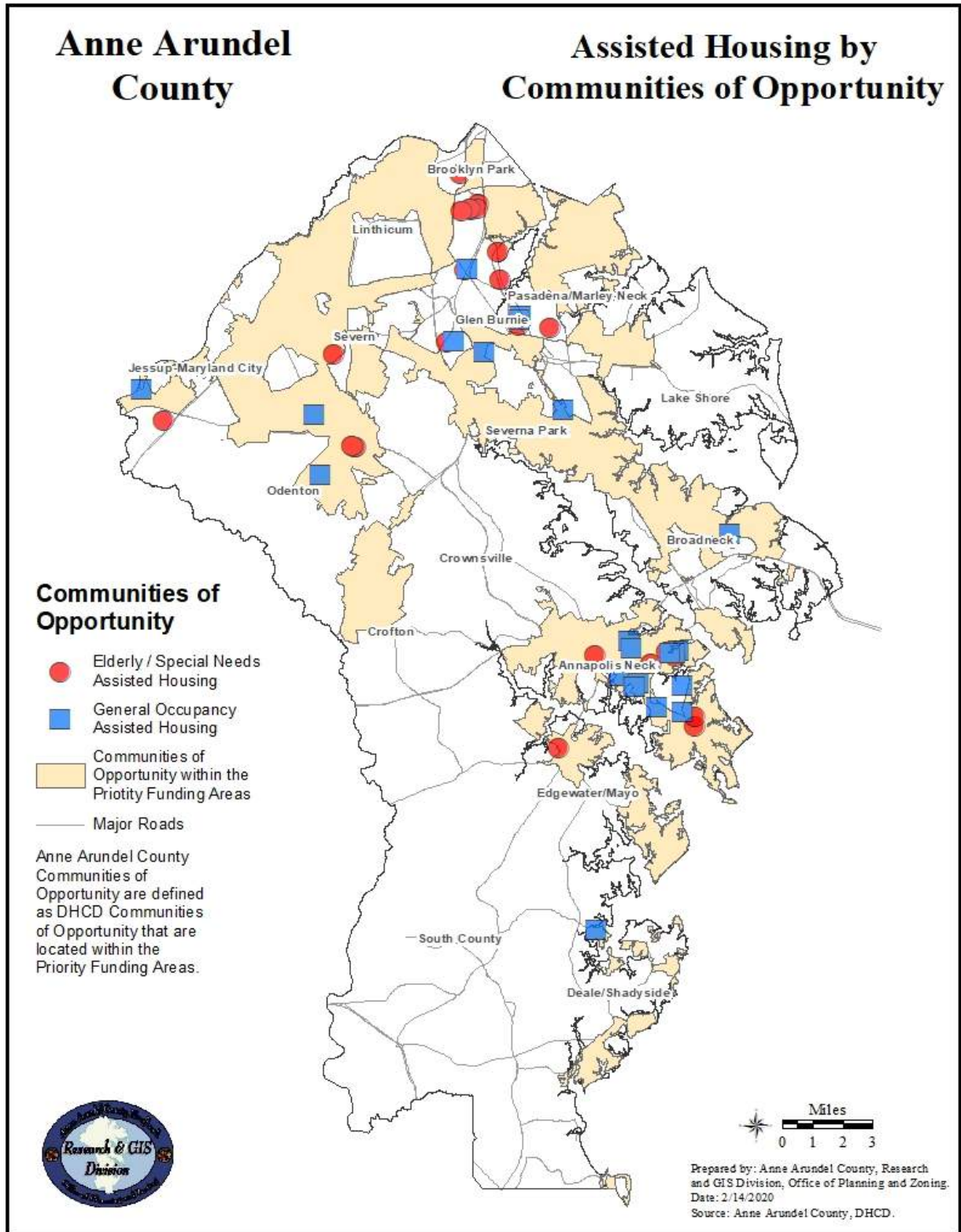
There is a need for both affordable rental housing and affordable homeownership housing throughout the County, especially housing affordable to renter households earning 50 percent AMI and below and homeowners earning between 60 and 100 percent AMI.



Brooklyn Park, MD, ACDS Rental Units

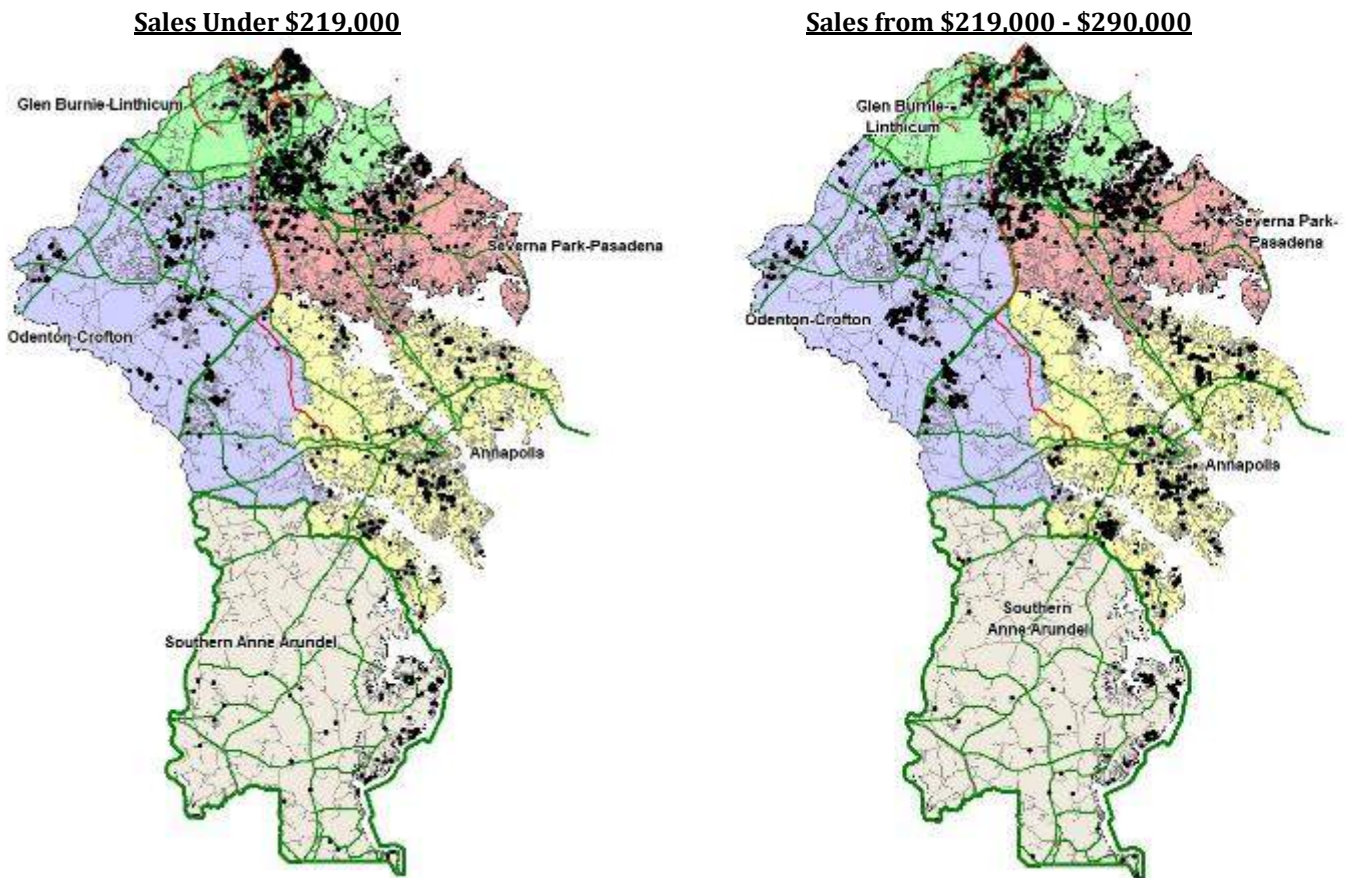
Furthermore, there is a need to develop both affordable homeownership and rental units accessible to family households in COOs. The majority of existing assisted affordable rental units are not located in COOs as indicated in Map 7. Few assisted units serving the general population, and thus open to families, are located in high opportunity census tracts.

Map 7
Assisted Housing Units by Opportunity Area



Similarly, the *For Sale Needs Assessment* indicates homes sold at prices affordable to moderate income homebuyers are not evenly distributed throughout the County. The sales data indicates home sales for units valued under \$290,000 are available mostly in the northern portion of Odenton-Crofton and Glen Burnie-Linthicum submarkets as shown in Map 8.

**Map 8
Geographic Distribution of Sales Under \$290,000**



Discussion

Anne Arundel County continues to experience significant growth in the number of housing units, with 2017 ACS estimates reflecting a 16.5 percent increase in residential properties from 2011 estimates. Single family units continued to dominate the market with detached structures making up the largest unit number and attached structures increasing due to an aggressive demand. Multifamily housing communities with 20 or more units also continue to see growth, with an estimated increase of approximately 3,000 new units between 2015 ACS estimates and 2017 ACS estimates. The majority of these, however, have been Class A market rate units that are generally not affordable to low income renters. Homeowners continue to dominate the market, as renters have consistently made up roughly 26 percent of the housing market. In recent years, the relatively low vacancy rate for rental units has fueled the development of new rental units. According to 2017 ACS data, three bedroom units make up

the largest block of residential units by unit size in the County with 89,168 units or 41 percent of both homeowner and rental unit size.

Housing communities assisted with federal, State, and/or local funds provide the lower income households with affordable housing option including 6,029 assisted units when accounting for properties in both the County and the City of Annapolis. The majority of these assisted housing communities are not at risk of losing their affordability, with just two communities facing expiring affordability periods in the next decade. The County will work closely with the owners of these properties and assess the risk of them converting to market rate units.

There continues to be a strong need for affordable rental housing, with approximately 8,924 households currently underserved with the existing stock of affordable rental units and an expected new net demand for 1,206 additional affordable units over the next three years due to projected employment and population growth. The stock of affordable rental housing - both assisted and market rate - is not evenly distributed throughout the County. There is also a lack of current quality inventory to address possible demand from moderate income renters who may be ready to move up into homeownership.

MA-15 Housing Market Analysis: Cost of Housing

Over the past five years, the cost of homeownership and rental units has continued to rise. In Table 41, the ACS data indicates median home values have increased by five percent from 2013 to 2017, while median rents have increased nearly 19 percent over the same time period. While the increase in housing costs depicts a healthy market, it has caused a wide gap in affordability.

**Table 41
Cost of Housing**

	Base Year 2013	Most Recent Year 2017	% Change
Median Home Value	\$329,300	\$346,000	5%
Median Contract Rent	\$1,331	\$1,579	18.60%

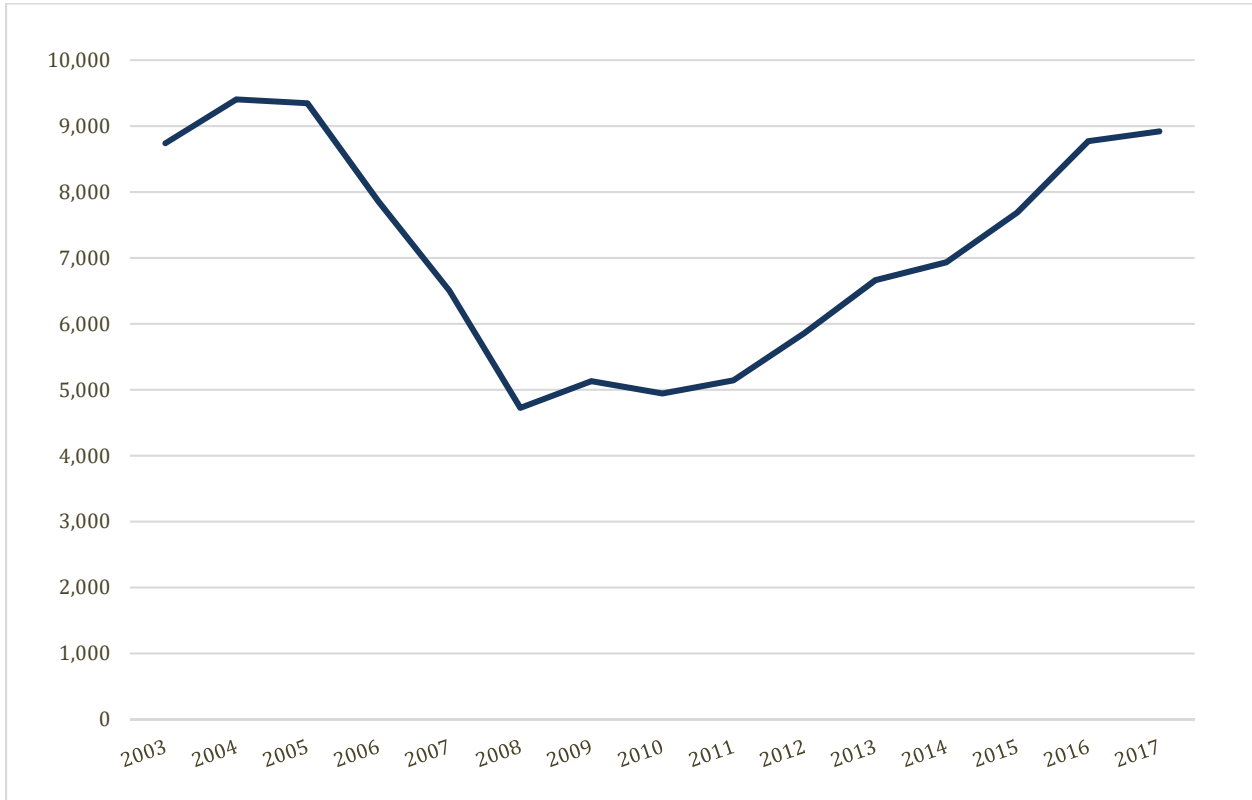
Data Source: 2013 – 2017 ACS Data

Owner-Occupied Housing

The County continues to see an upturn in sale prices for homeownership units. While housing in the County was greatly affected by the recession as housing sales started to plummet after 2006, the market began to rebound in 2011 and sales prices have risen steadily ever since.

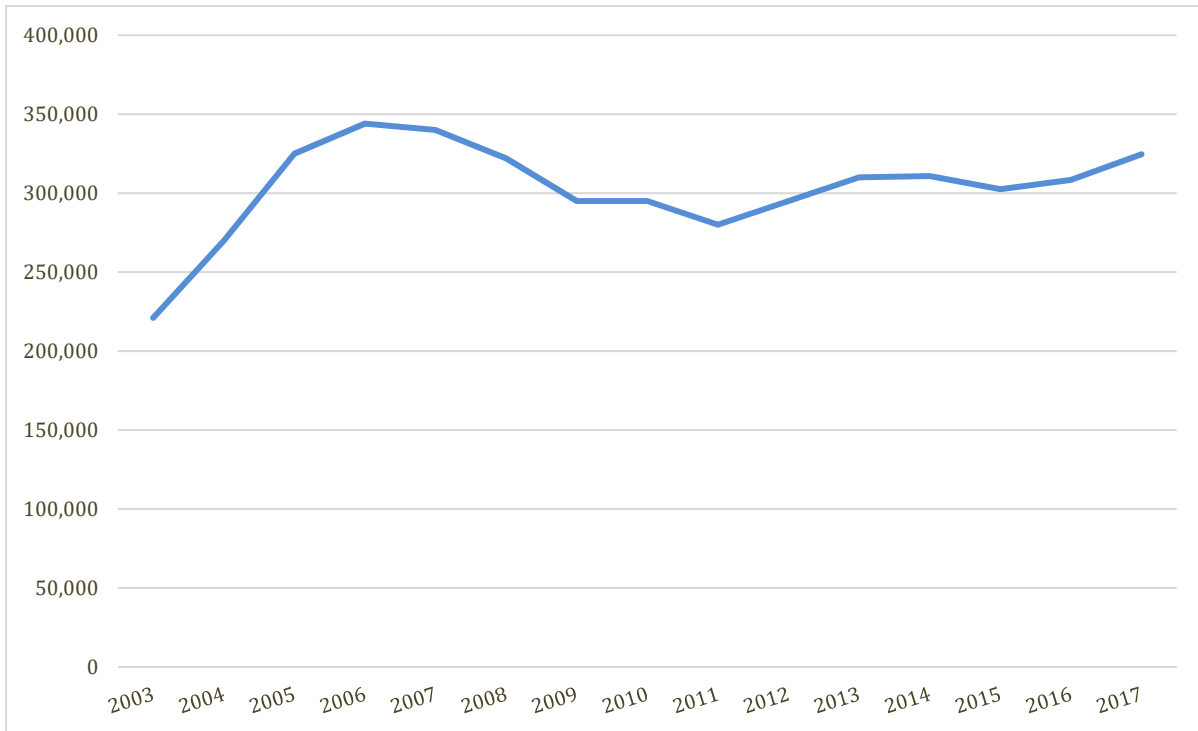
Figure 3 and Figure 4 show the rise in housing units sold and median home sales prices over the last 15 years.

Figure 3
Housing Units Sold, 2003-2017



Data Source: Maryland Association of Realtors

**Figure 4
Median Home Sale Price**



Data Source: Maryland Association of Realtors

This rise in home prices over time is particularly dramatic when you compare it to the rise in incomes over the same time period. Table 42 indicates home prices have increased nearly twice as fast as incomes over the last 20 years. As reported in the previous Chapter, homeowners continue to be cost burdened as they spend a large percentage of their income on housing costs.

As referred to previously, the *For Sale Needs Assessment* demonstrates the inventory of moderately priced homes for sale and available during the last year is only enough to meet the potential demand of one-third of all income qualified moderate income renters.

Table 42
Compounded House Price Growth Compared to Income Growth
2000 – 2019

Year	Median Sales Price	% Change	Median Household Income	% Change
2000	\$155,850	-	\$61,393	-
2001	\$162,856	4%	\$65,617	7%
2002	\$188,180	16%	Not Available	-
2003	\$219,079	16%	Not Available	-
2004	\$266,225	22%	Not Available	-
2005	\$322,446	21%	Not Available	-
2006	\$342,340	6%	Not Available	-
2007	\$342,109	0%	\$75,325	-
2008	\$322,971	-6%	\$80,790	7%
2009	\$296,500	-8%	\$81,779	1%
2010	\$296,429	0%	\$83,573	2%
2011	\$280,583	-5%	\$74,320	-11%
2012	\$293,613	5%	\$81,688	10%
2013	\$305,987	4%	\$84,511	3%
2014	\$308,483	1%	\$89,267	6%
2015	\$303,888	-1%	\$89,450	0%
2016	\$308,627	2%	\$91,263	2%
2017	\$324,604	5%	\$92,575	1%
2018	\$338,287	4%	\$95,598	3%
2019	\$348,198	3%	\$98,900	3%
Compounded House Price Growth 2000 - 2019		4.30%	Compounded Income Growth 2000 - 2019	2.50%

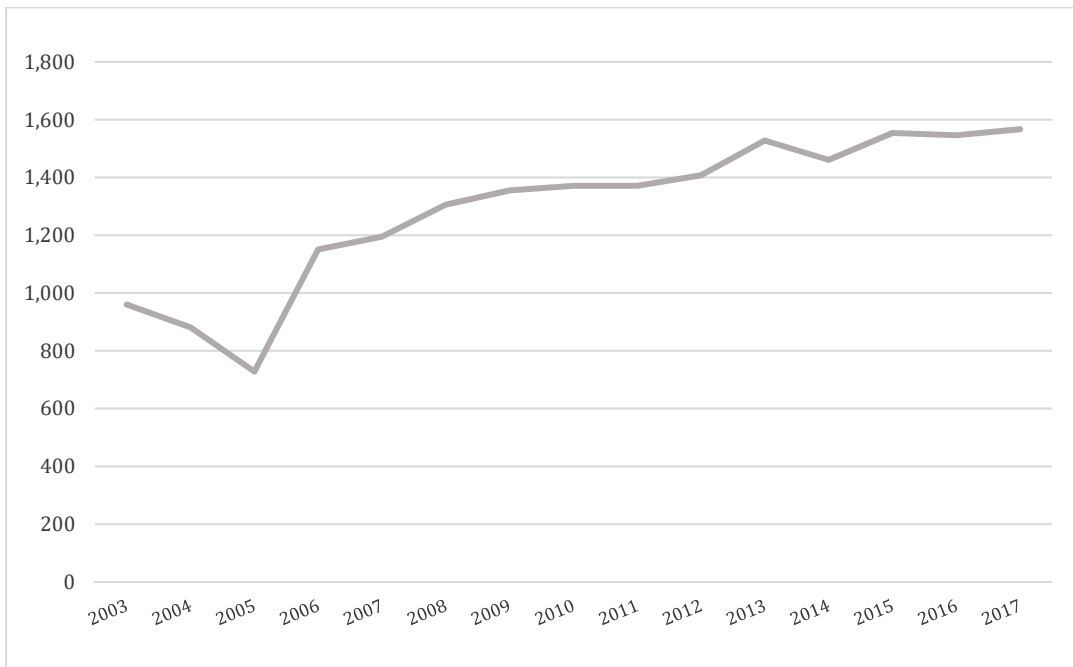
Data Source: Anne Arundel County Rental Housing Needs Assessment, Real Property Research Group, Prepared for Arundel Community Development Services, Inc. 2019. www.acdsinc.org

According to 2017 ACS data as shown in Table 42, the homeownership rate across all income levels and submarkets is 74 percent. At the same time, data compiled for the *For Sale Needs Assessment* indicates that the homeownership rate for households earning \$99,000 and below – which is roughly equivalent to the current AMI for a household size of four persons – is just 65 percent. The County recognizes that homeownership may not be the right choice for every household, regardless of household income, and that homeownership for very low income households earning below 60 percent AMI and below (approximately \$60,000 for family size of four) may be particularly difficult due to income and credit barriers. However, for households earning moderate incomes, between 60 and 100 percent AMI, one of the biggest barriers is lack of affordable, quality homes for sale.

Rental Housing

As housing sales were increasing prior to the recession, demand for rental units declined, as owning a home became an obtainable goal for many households. Figure 5 shows the change in median gross rent from 2003 to 2017. In 2005, the median gross rent in the County dropped to \$728. The next year, rent rates took a sharp jump, increasing by approximately \$400, reaching \$1,151. Since that time, rent rates have continued to increase at a steady pace (with the exception of a slight drop in 2014) with a 2017 median rent rate of \$1,567, more than a 60 percent increase from 2003. As the median value only shows the midpoint range, it is imperative to point out approximately half of County residents paid more than \$1,567 for rent in 2017. The County continues to see a strong demand for rental housing as a more attainable and flexible alternative to homeownership, with household incomes failing to keep pace with rising homeownership costs, as reflected in Table 42.

**Figure 5
Median Gross Rent**



Data Source: 2007 – 2017 ACS

Similar to the homeownership market, median rents have outpaced median incomes, although the discrepancy is less severe in the rental market. Between 2007 and 2017, the median gross rents in the County increased from \$1,195 to \$1,567, a compounded annual growth rate of 2.75 percent. At the same time, median household income in 2007 was \$75,325 and grew to \$92,575 by 2017, a compounded annual growth rate of 2.08 percent.

As previously indicated, out of the 17,603 renter households earning \$50,000 or below, the *Rental Needs Assessment* estimates the County has just 8,680 units that are affordable to this

income group. At the same time, the *Rental Needs Assessment* predicts an excess demand for an additional 1,176 affordable rental units in the County over the next three years. Similarly, the ACS data as compiled by the DHCD shown in Table 43 indicates there is a shortage of 7,263 units for households earning 80 percent and below AMI. This data also shows when focusing on households earning 50 percent AMI and below the shortage of affordable units is estimated at 8,792.

Table 43
Shortage of Affordable Rental Units for Households by AMI

	30% AMI	50% AMI	80% AMI
Number HH	8,015	15,025	24,675
Number Units	3,087	6,233	17,412
Shortage	4,928	8,792	7,263

Data Source: Rental Housing Shortage in Maryland, Maryland Department of Housing and Community Development, January 2019/CHAS data

Finally, as shown in Table 44, the data indicates approximately 71 percent of renter households paid more than \$1,000 per month in rent as of 2015. This percentage increased to 85 percent in 2017.

Table 44
Rent Paid

Rent Paid	2011 - 2015 ACS Estimates		2013 - 2017 ACS Estimates	
	Number	%	Number	%
Less than \$500	4,729	10%	2,756	5%
\$500 - \$999	8,030	18%	5,339	10%
\$1,000 - \$1,499	16,364	36%	14,677	29%
\$1,500 - \$1,999	11,425	25%	17,072	34%
\$2,000 or more	4,818	11%	11,062	22%
Total	45,366	100%	50,906	100%

Data Source: 2011 - 2015 ACS as provided by HUD, 2013 - 2017 ACS

Housing Affordability

As indicated in the the previous Chapter, both low and moderate income renters and homeowners continue to be cost burdened in the County. This is especially true for renter households at the lower end of the income scale.

Table 45
Number of Affordable Units for Households by Area Median Income

Units affordable to Households earning % HAMFI	Renter	Owner
30% HAMFI	2,320	No Data
50% HAMFI	4,884	3,216
80% HAMFI	14,822	12,547
100% HAMFI	No Data	25,793
Total	22,026	41,556

Data Source: 2011 – 2015 CHAS

The *Needs Assessment* states Non-White and Hispanic households make up a greater share of the County’s households living in poverty. While just 4.8 percent of the White Non-Hispanic population was living in poverty in 2017, 9.2 percent of the Black population and 10.4 percent of Hispanic population were living in poverty during the same year.

The affordability gap between incomes and housing can be particularly difficult for low and moderate income wage earners and their families, as well as limited income older adults and persons with disabilities, making it a challenge to afford non-shelter essentials, such as food, health services, and child care, and build a safety net and family wealth. The Paycheck to Paycheck annual report published by the National Housing Conference examines the Baltimore metropolitan region typical housing cost relative to typical salaries in the area. Figure 7 compares the median rent for one bedroom, two bedroom and three bedroom units to typical salaries for a sample of occupations. This comparison indicates that for many occupations critical to the overall health and sustainability of the County, there is a housing affordability gap. Figure 6 compares typical home prices to typical salaries for a sample of occupations in the Baltimore area. Again, the comparison indicates that for many of critical occupations, affordable homeownership may be out of reach.

Figure 6
Typical Home Prices Compared to Typical Incomes in Baltimore Region
Baltimore/Columbia/Towson, MD, Homeownership Market



Figure 7
Typical Rents Compared to Typical Incomes in Baltimore Region
Baltimore/Columbia/Towson, MD, Rental Market



Is there sufficient housing for households at all income levels?

As described herein, there is a lack of sufficient rental and for sale inventory for households at all income levels. The shortage is particularly acute for households earning 50 percent and below AMI.

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

If home values and rent rates continue to rise at a faster pace than income, the affordability gap will continue to widen. At the same time, as land available for development in the County is finite, land cost will continue to 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?

**Table 46
Monthly Rent**

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	862	1,074	1,342	1,732	1,992
High HOME Rent	862	1,074	1,342	1,674	1,848
Low HOME Rent	862	946	1,136	1,313	1,465

Data Source: HUD FMR and HOME Rents as provided by HUD and compiled by ACDS, 2019

HUD provides updated HOME rent rates each year comparing the low HOME and high HOME rent rates with the Fair Market Rent (FMR) rates per bedroom size. The data is provided by metropolitan statistical areas. Low and high HOME rent rates and FMR rates are provided in Table 46. Fair Market Rents and the High HOME rents were identical except for three and four bedroom units with the FMR being higher. Low HOME rents were slightly lower than FMR in every unit category except for efficiencies. The latest data for gross median rent indicates in 2018, median gross rent in the County was \$1,612. However, this data is not broken down by bedroom size for an easy comparison to FMR and HOME rents.

Discussion

The cost of both rental and homeownership units has continued to rise, while median income in the County has not kept pace. The discrepancy between the rise in housing prices and income is more severe for homeownership versus rental housing. At the same time, low income renter households face a severe shortage of housing. For every two renter households earning \$50,000 per year or below, there is just one affordable unit at a price point they can

afford. There are only 3,087 units affordable to very low income households; enough to meet the needs of just 39 percent of all households at that income level.

MA-20 Housing Market Analysis: Condition of Housing

Definitions

To understand the needs of those impaired by unsuitable housing conditions, the County has developed definitions for standard, substandard, and substandard but suitable for rehabilitation for its housing stock. The definitions are as follows.

1. **Standard housing** is defined as housing that meets the local code, as established in the Anne Arundel County Code, Article 15, Construction and Property Maintenance Codes, and Title 4, Property Maintenance Code. In general, the housing is structurally sound, weather tight, in good condition and repair, free and clear of trash and debris, in clean and sanitary condition and in compliance with Anne Arundel County Department of Health regulations and County zoning regulations.
2. **Substandard housing** is defined as housing that does not meet Anne Arundel County's Property Maintenance Code in that it may have structural deficiencies, inoperable plumbing, hazardous electrical conditions, inadequate heating and ventilation systems, substandard kitchen, lead-based paint hazards, zoning violations and/or overcrowded conditions.
3. **Substandard housing suitable for rehabilitation** is housing which is substandard according to the definition; and it is physically and economically viable to renovate the unit in order to meet the Property Maintenance Code.

Condition of Units

As shown in Table 47, 35,324 homeowner units (compared to 41,471 homeowner units over the previous five year period) and 19,264 rental units (compared to 18,430 rental units in the previous five year period) in the County had at least one deficient housing condition. HUD identifies the housing conditions as (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30 percent.

The ACS data cited above considered all units in the County by tenure, while the *For Sale Needs Assessment* specifically analyzed 2014 Computer Assisted Mass Appraisal (CAMA) data provided by the State of Maryland. The *For Sale Needs Assessment* found that homeownership units listed for sale and affordable to households earning 80 percent AMI and below were of

relatively low quality. Over 95 percent of the 3,392 homes priced under \$290,000 were rated as a three or less on a scale of one to nine in terms of structure grade as shown in Table 48.

Table 47
Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	35,324	25%	19,264	42%
With two selected Conditions	368	0%	939	2%
With three selected Conditions	179	0%	25	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	106,255	75%	25,134	55%
Total	142,126	100%	45,362	99%

Data Source: 2011 - 2015 AS as provided by HUD

Table 48
Structure Grade Ranking for Moderately Priced Homes

Sales Under \$219,000							
Sub Market	Rating 1	Rating 2	Rating 3	Rating 4	Rating 5	Rating 6	Total
Annapolis	2	20	145	9	0	0	176
Glen Burnie - Linthicum	4	26	599	10	0	0	639
Odenton - Crofton	1	11	254	5	4	0	275
Severna Park - Pasadena	0	36	277	6	2	0	321
Southern Anne Arundel	0	19	51	2	0	0	72
Anne Arundel County	7	112	1,326	32	6	0	1,483
% of County Sales Under \$219,000	0.5%	7.6%	89.4%	2.2%	0.4%	0.0%	100%
Sales \$219,000 - \$290,000							
Sub Market	Rating 1	Rating 2	Rating 3	Rating 4	Rating 5	Rating 6	Total
Annapolis	0	19	303	35	1	0	358
Glen Burnie - Linthicum	0	13	603	29	0	0	645
Odenton - Crofton	1	11	476	34	7	0	529
Severna Park - Pasadena	3	23	429	8	2	0	465
Southern Anne Arundel	1	6	59	6	0	0	72
Anne Arundel County	5	72	1,870	112	10	0	2,069
% of County Sales \$219,000 - \$290,000	0.2%	3.5%	90.4%	5.4%	0.5%	0.0%	100%
Sales \$219,000 - \$290,000							
Anne Arundel County	12	184	3,196	144	16	0	3,552
% of County Sales Under \$290,000	0.3%	5.2%	90.0%	4.1%	0.5%	0.0%	100%

Data Source: MD Property View Sales Data File June 2019, CAMA data January 2014 compiled by Real Property Research Group, Inc.

Year Built

Over the last decade, the County continued to have an increasing number of newly constructed homes, yet a significant proportion of both homeownership and rental units are over 40 years old. According to the CHAS data, nearly 89,822 of occupied units or 48 percent were built prior to 1980 shown on Table 49, while 30, 258 of occupied units or 16 percent were built after 2000.

Table 49
Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	21,428	15%	8,830	19%
1980 - 1999	51,719	36%	15,703	35%
1950 - 1979	56,634	40%	18,087	40%
Before 1950	12,357	9%	2,744	6%
Total	142,138	100%	45,364	100%

Data Source: 2011 - 2015 CHAS as provided by HUD

Table 50
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	68,991	49%	20,831	46%
Housing Units build before 1980 with children present	17,864	13%	11,851	26%

Data Source: 2011 - 2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present) as provided by HUD.

Childhood lead poisoning has been proven to cause reduced intelligence, low attention span, and reading and learning disabilities. It has also been linked to juvenile delinquency, behavioral problems and many other adverse affects in children. While adults can suffer from excessive lead exposures, the groups most at risk are fetuses, infants, and children under the age of six. Lead-based paint in older housing and contaminated soil are the major remaining sources of exposure and are responsible for most cases of childhood lead poisoning today. The existence of lead in paint is highest in housing built before 1960, although it was not completely banned from residential use until 1978. Local governments are directed by HUD to estimate the number of households who live in housing where lead-based paint hazards may exist.

According to the ACS data, 48 percent of all households in the County live in housing built before 1980. Some of this older housing stock may have decrepit conditions and be in need of rehabilitation to bring it up to existing building codes, accessibility requirements, and energy efficiency standards. Additionally, this older housing stock is more at risk of lead-based paint hazards. Approximately 13 percent of owner-occupied housing built before 1980 had children present and 26 percent of renter occupied housing built before 1980 had children present shown in Table 50.

Based on the *Childhood Blood Lead Surveillance in Maryland Annual Report* released by the Maryland Department of the Environment (MDE) in October 2019, of the 9,573 children tested in the County in 2018, seven children had elevated blood lead levels over 10 and 41 children had blood lead levels between five and nine. This is a significant decrease from data based on testing in 1998, which reported 104 children with elevated blood lead levels. Although there continues to be a decrease in the number of elevated blood lead levels found in children who are tested, just 54 percent of all one and two year olds were tested in 2018. Therefore, the County will continue to work to expand testing while continuing with a variety of programs to further decrease the number of children affected by lead-based paint hazards.

Vacant Units

American Community Survey data for 2017 estimated there were 16,599 vacant units in the County. This is equal to approximately seven percent, a similar rate compared to the proportion of vacancies reported five years ago shown in Table 52. The current number of vacant units does not include those units for rent, sale, or units that have been rented or sold and not yet occupied. Units may be vacant for a variety of reasons, including foreclosure or abandonment. However, the proximity of the County to the Chesapeake Bay, there is a large number of units that are second homes or only used seasonally.

Table 51 is a HUD required table, however, there is no federal or local data source to complete the table at this time.

**Table 51
Vacant Units**

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

Data Source: 2011 – 2015 ACS

Table 52
Vacancy Rates

	2012	2017
Total housing units	215,991	224,549
Occupied housing units	201,934	207,950
Vacant housing units	14,057	16,599
Homeowner vacancy rate	1.40%	1.10%
Rental vacancy rate	4.30%	7.40%

Data Source: 2012 ACS, 2017 ACS

Need for owner and rental rehabilitation

According to the ACS data, 35,324 homeowner units (compared to 41,471 homeowner units over the previous five year period) and 19,264 rental units (compared to 18,430 rental units in the previous five year period) in the County had at least one deficient housing condition as shown in Table 47. Furthermore, 48 percent of the occupied housing units in the County are 40 years or older, while seven percent of all units are vacant. While housing with lead-based paint is no longer a growing issue, it still exists, especially in older submarkets including the Neighborhood Revitalization Areas in the County. In working with stakeholders to develop this Plan, housing rehabilitation and removal of lead-based paint hazards were noted as top concerns when considering rental housing and homeownership needs. Stakeholders expressed a desire for programs to rehabilitate housing stock and enforcement programs to monitor rental properties for substandard conditions.

Estimated number of housing units occupied by low and moderate income families with lead-based paint hazards.

While roughly 52 percent of the occupied housing stock in the County was built after 1980, 48 percent is over 40 years old. Older housing stock tends to have a higher rate of substandard housing conditions and a higher risk of lead-based paint hazards. Lower income households are more likely to occupy, and therefore raise their children in older units that have not been rehabilitated.

As in most communities, no sample or comprehensive testing of lead-based paint hazards in housing has been completed in the County. In order to estimate how many of the housing units with a lead-based paint hazard are occupied by low and moderate income households, the total number of housing units built before 1980 is compared with the total number of lower income families. Table 49 shows 89,282 units or 48 percent were built before 1980. Previously

identified, 27 percent of all households have an income at 80 percent AMI and below. If it is assumed that the number of low and moderate income households living in homes built before 1980 is proportional to the number of low and moderate income households in the County, then it is estimated there are 24,106 households living in such units.

Discussion

Unfortunately, due to limited income, lower income households may live in units that are older and have lead-based paint hazards. The County continues to market its property rehabilitation programs to households earning 80 percent AMI and below and has seen a growing trend of homeowners seeking assistance in the County's most vulnerable areas in the County.

MA-25 Public and Assisted Housing

Describe the supply of public housing developments

The Housing Commission owns and/or operates multiple rental communities in the County where the units are made available at affordable rents to low income families, older adults and persons with disabilities. Some properties within the Housing Commission's portfolio were once public housing units and were converted and redeveloped as privately owned communities. While no longer considered "public housing" units, the redeveloped units continue to be operated by the Housing Commission, and some of these units contain project based vouchers. Collectively, the Housing Commission operated communities provide 1,218 units of affordable housing. A summary of these communities can be found in Table 37. Of the Housing Commission managed units, 50 percent are open to the general population, including families, elderly households and persons with disabilities, while 50 percent are restricted to only elderly households or persons with disabilities.

As of November 2019, the Housing Commission had a total 22,549 unduplicated households on its wait list for public housing units, privately owned assisted housing managed by the Housing Commission, and housing vouchers. This is a dramatic increase since the Housing

Commission first opened their wait lists in July 2019 after having been closed since 2015 due to average wait times of seven to 10 years.



Heritage Crest, Glen Burnie, MD, Housing Commission of Anne Arundel County. Serves low income elderly.

**Table 53
Total Number of Units by Program Type**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
			Veterans Affairs Supportive Housing				Family Unification Program	Disability*	
# of units vouchers available	0	0	671	1,823	432	1,344	23	0	875
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five Year, and Nursing Home Transition
Data Source: HCACC November 11, 2019

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 four existing public housing communities in the County include Stoney Hill, Glen Square, Pinewood Village and Pinewood East for a total of 671 units. These communities are in good condition. All four remaining public housing communities have achieved a HUD inspection score of 91 out of 100 or better. However, the communities are aging and are often unable to meet the needs of the population they serve. It is for this reason the Housing Commission is utilizing the Rental Assistance Demonstration Program (RAD) and Section 118 to redevelop all of its public housing communities. To date, the Housing Commission has restructured the ownership of four communities through RAD and Section 118.

**Table 54
Public Housing Condition**

Public Housing Development	Average Inspection Score
Stoney Hill	92
Glen Square	91
Pinewood Village	91
Pinewood East	91

Data Source: Housing Commission of Anne Arundel County

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

The four existing public housing communities were all built prior to 1984 and are in need of capital improvements. Needed improvements include site improvements, siding and façade renovations, major system replacements including energy efficient mechanical systems, roof and electric system replacements, and kitchen and bath improvements. By utilizing RAD funding and leveraging a variety of federal, State, local and private resources, these improvements and upgrades can occur more quickly rather than over time with the Housing Commission's limited capital improvement funding. The Housing Commission is in the process of redeveloping Meade Village through the RAD Program, and plans to redevelop Stoney Hill, Glen Square, Pinewood Village, and Pinewood East over the next five years.

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

The Housing Commission actively encourages its public housing residents to become more involved in the overall health and well-being of their communities. The Capital Fund Program is reviewed and updated annually to incorporate ideas received through personal interviews and group meetings with residents. The personal interview allows each resident to rate the quality of each facet of his or her housing, as well as the services provided. Results are analyzed by the Center for the Study of Local Issues at Anne Arundel Community College for use as a tool in setting priorities for maintenance services and resident services. Survey results are tabulated and reported quarterly, as well as annually in the Capital Fund Program. Copies of the results are also made available to public housing residents.

Resident Councils continue to operate at each of the public housing communities, providing a forum for residents to express their concerns and needs at monthly meetings. A 14 member Resident Advisory Board meets with key staff persons as a conduit for communicating information, sharing ideas, and ensuring that resident concerns are clearly identified, analyzed and evaluated for service. In addition, the Housing Commission continues to have a resident serve on their Board of Commissioners.

Public housing residents also have available a variety of opportunities to participate in programs that assist in leading them from welfare to independence, such as the Family Self Sufficiency Program. This Program assists public and assisted housing residents with counseling and referrals to address the social, health, emotional and economic problems that may be barriers to independence and homeownership. The Housing Commission also continues to work with the Boys & Girls Clubs of Annapolis and Anne Arundel County, Inc. to provide a variety of programs to residents of its family communities. Additionally, the Housing Commission's Congregate Housing Services Program is designed to help older residents in

public housing age in place and delay or avoid the need for institutionalization in adult foster care or nursing homes.

Discussion

The wait list consisting of 22,549 households for Housing Commission operated programs and housing units helps demonstrate the need for more affordable housing in the County. The Housing Commission has taken positive steps to make capital improvements and redevelop of its public housing communities. In the meantime, the public housing communities that have not yet been converted continue to score well in terms of public housing condition inspections, as they are well maintained and well managed. The Housing Commission continues to engage public housing residents through Resident Advisory Boards and specialized programming.

MA-30 Homeless Facilities and Services

Introduction

The County provides an array of comprehensive supportive services for homeless persons, including case management, alcohol and drug abuse treatment, mental health care, AIDS related treatment and services, educational and employment programs, childcare, transportation services, medical services, and food assistance.

**Table 55
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)	110	27	9	69	0
Households with Only Adults	51	90	6	158	0
Chronically Homeless Households	0	0	0	145	0
Veterans	0	0	6	6	0
Unaccompanied Youth	0	0	0	0	0

Date Source: Housing Inventory Count (HIC) from HMIS

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 County offers a wide variety of mainstream services that homeless service providers utilize to support their clients. Generally, case managers play a critical role in assessing the needs of the homeless to identify issues, surmount obstacles, and connect them with needed support services and resources. Case management services include a comprehensive assessment of issues and linkage to mainstream resources, alcohol and drug treatment, mental health treatment, HIV/AIDS related services, education, employment assistance, childcare, transportation, and other needed services. All of the shelter operators and housing service providers provide case management services. Some examples of mainstream case manager service providers and programs include Anne Arundel County Department of Health - HIV/AIDS Unit; Anne Arundel County Mental Health Agency – Targeted Case Management Program; Community Action Agency – Housing Counseling Program; Department of Social Services - Adult Services; and Veterans Administration – Outreach Services.

Anne Arundel County Department of Health, Chrysalis House, Damascus House, Hope House, and Samaritan House provide alcohol and drug abuse treatment for the homeless in the County. These agencies offer both residential and outpatient services for adults.



Photograph by The Light House

Mental health services are available through a variety of organizations including Anne Arundel County Mental Health Agency, Community Residences, Inc., Arundel Lodge, OMNI House, Inc., and Supported Housing Developers. Services offered by these programs include hotline crisis intervention and service referrals, outpatient therapy, residential treatment programs, after-care services, consumer drop in centers, and vocational training and support.

Health services are provided to the homeless through various programs. The County Health Department offers seven local clinics that provide more than 30 services including HIV/AIDS related services, and a free dental clinic at the Stanton Center. Arundel House of Hope also offers a free medical clinic.

Education and employment assistance are available at Sarah’s House, Arundel House of Hope, Inc., and the Light House. Mainstream programs are offered by the Anne Arundel Community College, the County Workforce Development Corporation and Opportunities Industrialization

Center (OIC). Childcare vouchers are offered through the Department of Social Services (DSS) and an all-day Head Start Program is offered in various locations throughout the County. Finally, transportation support is offered to low income persons through the Vehicles for Change Program, DSS and Workforce Development Corporation.

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. Describe how these facilities and services specifically address the needs of these populations.

Light House Shelter

The Light House operates a 65 bed emergency shelter for individuals and families. Services include case management, financial and life skills coaching, and job training. They also operate a family program with 18 emergency shelter beds.

Sarah's House Shelter

Associated Catholic Charities, Inc. operates a 66 bed emergency shelter, with three meals a day, case management, parenting classes, employment programs, licensed childcare, counseling, and transportation. They also offer 10 overflow emergency shelter beds.

Winter Relief Seasonal Shelter

Arundel House of Hope, Inc. (AHOH) operates a seasonal emergency shelter supported by a volunteer effort of County churches. The program serves up to 90 homeless men and women at a time.

We Care and Friends

The organization provides 17 cold weather seasonal emergency shelter beds at the Stanton Center.

The Weinberg Residence

The YWCA of Annapolis & Anne Arundel County operates the County's safe house for victims of domestic violence. The property has 32 year round emergency shelter beds and provides counseling and case management for guests. In addition, the new campus, completed in 2019, includes an Education Wellness Center providing GED and education classes, job search and interview preparation assistance and employment skills coaching, as well as other resources.

Fouse Center

AHOH operates a 10 bed transitional housing program for men, with case management and linkage to services.

Patriot House

AHOH operates a six bed transitional housing program for homeless veterans and provides case management and linkage to Veterans services.

SHOP Programs

The County Mental Health Agency operates SHOP, which provides tenant based rental assistance for individuals diagnosed with a mental illness

Anne Arundel Partnership for Permanent Housing

ACDS coordinates and administers permanent supportive housing with case management and supportive services to 60 homeless households. The majority of the units are dedicated to the chronically homeless.

Safe Haven Program

AHOH provides supportive housing for eight chronically homeless persons, as well as intensive case management and support services.

Community Housing Program

AHOH also provides supportive housing for 11 chronically homeless persons in three shared housing units.

Shelter Plus Care

The Maryland Mental Hygiene Administration provides tenant based rental assistance and supportive services to 26 households diagnosed with mental health issues.

Housing First Program

People Encouraging People, Inc. operates a program that provide tenant based rental assistance and supportive services to 13 chronically homeless individuals.

Housing for Chronically Homeless Families and Homeless Veterans

HOME and County funded housing program, which provides rapid re-housing program for approximately 40 homeless families and individuals.

Rapid Re-Housing Program

AHOH, Catholic Charities and the Light House provide rapid re-housing programs for approximately 40 homeless families and individuals.

Project North

Catholic Charities provides 20 unit of permanent housing to homeless families at the Ft. Meade facility.

MA-35 Special Needs Facilities and Services

Introduction

The special needs population includes persons with developmental disabilities, mental illness, HIV/AIDS, substance use disorders, the elderly, and other persons with disabilities, including those with physical disabilities. Based on the 2018 ACS estimates, approximately 58,268 or 11 percent of the County residents are living with one or more disability. Of these County residents, 34,635 are under the age of 64 and 23,633 are age 65 and over and living with one or more disabilities. Many of these County residents are not able to be fully employed and consequently are living on a fixed income with Supplemental Social Security Income or Social Security Disability Income. According to a 2019 U.S. Bureau of Labor Statistics Report, the unemployment rate for workers with disabilities is more than twice that of nondisabled workers.

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.

Given the high cost of housing in the County, it is difficult for special needs households to find accessible and/or service enhanced housing affordable on a fixed income. Unfortunately, the private housing market does not respond to the specialized housing needs of the special needs population. While there are housing options for middle and upper income residents with special needs, lower income residents

with special needs have few choices, and many are cost burdened or extremely cost burdened by their housing costs. Persons with physical disabilities require units that are accessible so they may remain safely housed in the community, while persons with developmental disabilities or mental illness benefit from supportive services to help them maintain their independence and housing. Without affordable alternatives, persons with special needs may remain in institutions

such as nursing homes or emergency shelters while others face eviction or become homeless.



Human Services Renovations

Additionally, approximately 50 percent of the units owned or managed by the Housing Commission are restricted to elderly or disabled households. In total, 269 elderly and 461 disabled households are served in public housing units, and 508 elderly and 805 disabled households receive housing vouchers.

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

There are a number of nonprofit special needs service providers in the County working to provide housing and supportive services for a variety of special needs clients. Organizations such as The Arc of Central Chesapeake Region, Bello Machre, and Langton Green provide services and supportive housing to persons with developmental disabilities; while Arundel Lodge, Damascus House, and OMNI House work with persons living with mental illness. Organizations such as Chrysalis House, Hope House, Pathways Recovery, and Samaritan House provide services and recovery housing to persons with substance use disorders. ACDS also operates the Accessibility Modification Program, which provides funding and technical assistance to homeowners to modify their homes to accommodate a household member disability. ACDS also operates an Accessibility Modification Program for Renters, which works with tenants to make their current rental units accessible to their physical needs.

HOPWA

The Maryland Department of Health and Mental Hygiene AIDS Administration documented in the September 2018 Maryland HIV/AIDS Quarterly Update, there were a total of 1,303 adults or adolescents living with HIV/AIDS in the County. Of those living in the County with HIV/AIDS, over half are Black Non-Hispanic individuals and almost half are age 50 or older. The Health Department manages a caseload of approximately 200 low and moderate income residents who have tested positive for HIV/AIDS.

**Table 56
HOPWA Assistance Baseline**

Type of HOPWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
Tenant-Based Rental Assistance	27
Permanent Housing Facilities	0
Short-Term Rent, Mortgage and Utility Assistance	0
Short-Term/Transitional Housing Facilities	0
Permanent Housing Placement	0

Data Source: 2019 Anne Arundel County CAPER

The County receives Housing Opportunities for Persons with AIDS (HOPWA) funding as part of the Baltimore City Eligible Metropolitan Statistical Area (EMSA). This funding finances the HOPWA Rental Subsidy Program. This Program provides tenant-based rental assistance for

eligible households affected by HIV/AIDS. Supportive services such as counseling, referrals and housing information are provided to the clients through a housing specialist subcontracted with CRI, formerly known as Community Residences, Inc. In 2019, as shown in Table 56, the HOPWA Rental Subsidy Program provided 27 households with tenant-based rental assistance and supportive services, which included 48 total beneficiaries.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in regards to persons who are not homeless but have other special needs.

The County plans to continue the rental subsidy program funded with HOPWA monies. Additional planned activities include continuing the Accessibility Modification Program, which provides funding and technical assistance to homeowners to renovate their homes to accommodate a household member who is disabled, and the Accessibility Modification Program for Renters, which works with tenants to make their rental units accessible. The County will continue to expand housing for special needs households through its Community Housing Development Organization (CHDO) Group Home Acquisition and Rehabilitation Program, where funds are made available acquire new or existing housing to serve special needs populations.

MA-40 Barriers to Affordable Housing

Describe any negative effects of public policies on affordable housing and residential investment.

As previously described, the County has had a very strong demand for housing, which ultimately affects pricing. The median price for a homeownership unit and the average rent continues to increase at a rate higher than household income. As demand stays strong and costs continue to rise, meeting the housing needs for lower income residents will continue to be a challenge. When this Plan was initially developed, projected job growth and growth in the number of households in the County indicated a slowdown in the housing market was not foreseen over the next five years. However, it is noted that the economic effects of COVID-19 could change that and some of the following barriers may not be as strong.

When building residential units, a developer has four cost elements to contend with, including (i) land cost, (ii) development cost, (iii) construction cost, and (iv) financing cost. This section will address how government policies can effect these costs, if at all, and sometimes serve as barriers to affordable housing.

Land Cost

Public policy can effect land cost through its local land use controls, especially through the zoning designation. Historically, the County's coastal location and the significant amount of

land located in environmentally sensitive and rural areas has led to strict land use policies. The County includes over 533 miles of shoreline and approximately 19 percent of its land is designated as critical areas by the State of Maryland. In addition, the County continues to prioritize environmental stewardship and land preservation, as demonstrated by the fact that 36.5 percent of the County's total land area is categorized as agricultural, park, recreational and open space land use.

The County can provide opportunity for increased zoning in its designated growth and transition area, but it is somewhat limited. These land use conditions, in addition to the strong demand for residential units, drives up the cost of land.

Development Cost

The delivery of affordable housing is affected by a number of procedures, policies and regulations instituted at all levels of the development process. The procedures, policies and regulations create site constraints, affecting the number of units the development is able to produce. In addition, there are various fees such as impact fees and water and sewer connection charges that ultimately affect the cost of development. The other constraint often cited by the development community is the County's Adequate Public Facility requirement, especially the requirement for adequate school capacity. While these regulations and fees have reasonable justifications, including environmental protection and ensuring adequate infrastructure such as school capacity, this regulatory framework can have a notable effect on cost and ability to build.

Construction Cost

High construction cost are also a barrier to affordable housing. When the housing bubble burst in 2007/2008, a large number of construction workers lost their jobs. Many of them went into other industries and have never returned to the construction field. An even more significant issue is the cost of building materials, which represents almost 50 percent of the construction cost. The recent spike and ongoing volatility in material pricing is tied to trade policy disputes involving lumber, steel and aluminum. The dearth of skilled laborers and the high cost of material directly affect the industry's ability to produce affordable units. As these two issues are not affected by local public policy, providing low cost financing is one of the only ways local jurisdictions can have a positive impact on this condition.

Financing Cost

Developers face a major hurdle when it comes to putting together the financing for an affordable development. Because of the reduced return on investment due to the reduced income available from an affordable development, the developer must find flexible funding sources to make the project feasible. Private financing is limited so the developer must find governmental sources of funding to make up the difference. These public sources are limited and very competitive as many projects compete for a limited supply of funds. In fact, the

Maryland Department of Housing and Community Development is able to fund less than 50 percent of the projects requesting funding.

MA-45 Non-Housing Community Development Assets

Introduction

Over 570,000 residents call Anne Arundel County home due to the area's superior quality of life on the Chesapeake Bay, a rich heritage, and proximity to Baltimore and Washington, D.C. The County boasts diverse communities, numerous attractions, educational and employment opportunities and other amenities. According to the Anne Arundel Economic Development Corporation, there are approximately 58,000 businesses located in Anne Arundel County. Anne Arundel County is fortunate to have a diversified economy as it is home to the BWI Thurgood Marshall Airport, Fort George G. Meade Defense complex, the National Security Agency (NSA), and US Cyber Command, as well as the Arundel Mills Entertainment complex that contains Maryland Live! Casino, the largest casino in the State of Maryland and top grossing facility in the Atlantic region. The City of Annapolis, which is the State capital, also located in Anne Arundel County, is home to the Government Center for the State of Maryland, the US Naval Academy, and is one of the State's major tourist destinations. While strong market conditions exist within our County, barriers such as lack of transportation, lack of childcare and lack of adequate skills often prevent low and moderate income households from taking advantage of our thriving economy. The following section describes the market conditions and some of the resources available to address such barriers.

Transportation

A wide variety of both regional and intra-county transportation options exist within the County, which is an attractive feature for businesses and residents. Transportation options in the County consist of vehicle travel, bus, light rail, bicycle, foot travel, rideshare, para-transit, vanpool, and commuter train. Due to the suburban nature of the County, it is primarily automobile oriented with 46 percent of County residents traveling 30 minutes or more to work on a daily basis. According to the ACS data, 80.1 percent of the County workers drive to work alone, 7.5 percent carpool, 3.6 percent take public transportation, 2.3 percent walk, 1.4 percent use other means, and 5.1 percent work from home. Even with increases in population and employment, these statistics have stayed relatively constant over the past two decades, particularly the percentage of people who drive alone.

While not an issue for most residents, transportation is recognized as a real barrier to the economic well-being of low income persons. This is especially true for families living below the poverty threshold who cannot afford the high costs of owning and maintaining an automobile. In virtually every stakeholder meeting ACDS conducted as part of this planning process, lack of

transportation was cited as a barrier for access to affordable housing, financial stability, health, nutrition, and other needed services.

**Table 57
Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	138,855	54%
30 -59 Minutes	86,306	34%
60 or More Minutes	31,686	12%
Total	256,847	100%

Data Source: 2011 – 2015 ACS

Although only four percent of commuting trips occur by public transit, there are several elements of the public transit network in the County that serve specific populations, trip types and communities. In addition to the Maryland Area Regional Commuter line (MARC) with service to Baltimore and Washington, accessed via Odenton and Route 2, the Regional Transportation Agency of Central Maryland (RTA) operates fixed-route and demand-response services within the western part of the County and neighboring jurisdictions. Annapolis Transit (AT) provides a fixed route service throughout the greater Annapolis area. The Transportation Department and its partners are responsible for fixed route, flex-route, and zonal and purchased service routes in various regions of the County, including Arundel Mills, Odenton, Glen Burnie, Pioneer City, Arnold, Edgewater and Seven Oaks, Maryland Live! Casino, BWI MARC/Amtrak station, BWI Light Rail, Arundel Mills and surrounding communities in the County. In addition, the County operates a rideshare program and supports a network of human service agencies providing transportation to seniors and low income persons with disabilities. The County’s network of transportation options for those who do not have automobiles is growing, but remains disconnected in places.

The changing demographics in the County (specifically, the age and socioeconomic condition of its residents) also gives rise to greater need for transit services. With economically struggling populations in the northern part of the County, there is a greater need for connectivity to and from areas with employment opportunities. A bus trip from Brooklyn Park to Arundel Mills Mall takes an average of 90 minutes to travel less than eight miles. Traditional fixed route transit services may or may not be the best way to serve such transportation needs; this may call for deviated fixed route services in many parts of the County, which is possibly a better alternative, given the relatively low density of land use throughout the County. Seniors and persons with disabilities can also be better served by deviated fixed-route services than by traditional bus routes.

Education

It is often said that higher education leads to better economic opportunities. As shown in Table 58, of the nearly 280,000 employable persons in the County, approximately 70 percent had some college education or higher, with only 30 percent having a high school diploma or less. Approximately 73 percent of the employed civilian workforce were college educated. With large business sectors in education and health care, as well as professional, scientific, and management services, most jobs within the County require a college education. Having a college education can also largely affect the median household income as those with some college or an Associate’s degree earned approximately \$20,000 more than someone without a high school diploma. These earnings can dramatically increase with higher education levels as workers with Graduate or professional degrees earned approximately \$60,000 more than those without high school diplomas.

Table 58
Educational Attainment by Employment Status
(Population 16 and Older)

	Civilian Employed	%	Unemployed	%	Not in Labor Force	%	Total	%
Less than high school graduate	9,805	4%	1,561	14%	6,964	14%	18,330	7%
High school graduate (includes equivalency)	48,664	22%	3,688	33%	15,110	31%	67,462	24%
Some college or Associate's degree	64,685	29%	3,654	32%	14,719	30%	83,058	30%
Bachelor's degree or higher	96,320	44%	2,414	21%	12,349	25%	111,083	40%
Total	219,474	100%	11,317	100%	49,142	100%	279,935	100%

Data Source: 2011 – 2015 ACS

Table 59
Educational Attainment by Age

	Age				
	18 – 24 yrs	25 – 34 yrs	35 – 44 yrs	45 – 65 yrs	65+ yrs
Less than 9th grade	505	1,124	1,333	2,320	3,497
9th to 12th grade, no diploma	4,844	3,569	2,683	7,308	6,734
High school graduate, GED, or alternative	13,527	14,924	13,738	39,068	21,280
Some college, no degree	19,662	16,913	13,792	30,958	12,507
Associate's degree	2,602	6,253	6,183	11,569	3,050
Bachelor's degree	4,931	18,587	17,992	31,896	9,883
Graduate or professional degree	218	9,981	12,188	22,915	9,349

Data Source: 2011 – 2015 ACS

Table 60
Educational Attainment Median Earnings
Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$ 24,234
High school graduate (includes equivalency)	\$ 38,193
Some college or Associate's Degree	\$ 47,661
Bachelor's Degree	\$ 66,638
Graduate or Professional Degree	\$ 85,407

Data Source: 2011 - 2015 ACS

Economic Development Market Analysis

Table 61
Business Activity 2011-2015

Business by Sector	2007 - 2011 ACS					2011 - 2015 ACS				
	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobless Workers %	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobless Workers %
Agriculture, Mining, Oil & Gas Extraction	337	186	0	0	0	295	176	0	0	0
Arts, Entertainment, Accommodations	21,279	22,406	11	12	1	24,975	29,684	13	16	3
Construction	14,563	13,546	8	7	0	16,645	15,990	9	9	0
Education and Health Care Services	31,386	28,638	17	15	-1	33,493	27,785	18	15	-3
Finance, Insurance and Real Estate	11,554	8,618	6	5	-1	11,700	9,358	6	5	-1
Information	4,553	4,887	2	3	0	4,105	2,248	2	1	-1
Manufacturing	10,809	16,458	6	9	3	9,185	12,879	5	7	2
Other Services	9,028	7,421	5	4	-1	9,595	8,089	5	4	-1
Professional, Scientific, Management Services	27,775	23,230	15	12	-2	30,258	27,281	16	15	-1
Public Administration	0	0	0	0	0	0	0	0	0	0
Retail Trade	26,810	29,375	14	16	2	26,700	32,011	14	17	3
Transportation and Warehousing	7,348	6,775	4	4	0	7,769	8,284	4	4	0
Wholesale Trade	10,835	11,191	6	6	0	10,836	11,902	6	6	0
Total	176,277	172,731	--	--	--	185,556	185,687	--	--	--

Data Source: 2011 - 2015 ACS

Based on the business activity table above, what are the major employment sectors within your jurisdiction?

As indicated in Table 61, the County's economy is dispersed among a broad range of industries. The education and health care services sector is the largest, accounting for 17 percent of workers and 15 percent of jobs in the County. The professional, scientific, and management

services sector comprises 15 percent of the workforce and 12 percent of jobs. The retail trade sector accounts for 14 percent of the workforce and 16 percent of jobs in the County. These sectors are followed closely by the arts, entertainment and accommodations sector, accounting for 11 percent of the workforce and 12 percent of jobs in the County.

Describe the workforce and infrastructure needs of the business community.

There is a major discrepancy between the number of jobs available versus the number of employees in the County. The two largest business sectors in terms of available employees are education and health care services and the professional, scientific, and management services, there are not enough jobs available to support the number of people looking for jobs in these sectors. The arts, entertainment, and accommodations, retail and manufacturing sectors are experiencing the opposite situation, as there are more jobs available than there are workers seeking jobs in these sectors. The data shows that the oversupply of education and health care services workers compared to jobs available has increased since 2011, while the oversupply of professional, scientific and management services workers has remained steady at negative two percent. The demand for workers in the arts, entertainment and accommodations sector has continued to grow from one percent in 2011 to two percent in 2015. The excess demand for manufacturing workers has decreased slightly, moving from a three percent gap in 2011 to a two percent gap in 2015.

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.

It is expected that total employment will increase, in part, as a result of continued development and the increased workforce at Fort George G. Meade (Ft. Meade) in western Anne Arundel County. The installation is the largest employer in Maryland with 56,000 employees and an additional 2,991 workers forecasted for fiscal years 2018 to 2024. Recent and continued growth is attributed to the ramp up of cybersecurity related functions and organizations locating at Ft. Meade. The most important addition in 2018 is the elevation of U.S. Cyber Command as the U.S. Department of Defense's tenth unified combatant command. In addition, it is expected that 7,200 employees from regional leased facilities will change duty location to Ft. Meade between 2018 and 2028. Ft. Meade currently has \$1.8 billion in ongoing and approved construction projects.

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

The County has a high percentage of college-educated residents, as nearly 70 percent have some college education or have obtained a college degree. This high percentage could attribute to the discrepancy between the number of available jobs and employees for the major

employment sectors – education and health care services and the professional, scientific, management services – both of which often require a professional degree. The arts, entertainment and accommodations sector; and the retail and manufacturing sectors have an oversaturation of available jobs that often do not require a college education and cater to a smaller percentage of the population in the County.

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.

Anne Arundel Workforce Development Corporation (AAWDC) is the administrator and operator of the federal Workforce Innovation and Opportunity Act (WIOA) funded services. AAWDC is a nonprofit organization that enhances the economic vitality of the County by leading the development and delivery of workforce solutions for area businesses. AAWDC ensures citizens are well prepared for the workforce and equipped with skills in demand by businesses.

AAWDC provides career development services to all County residents who want to start their career, transition to a new field, or advance in their chosen career path. The career development services includes skills and barrier assessments, addressing employment barriers, job readiness training, occupational training and certifications, work and learn opportunities, job development and follow up services. For training, especially occupational trainings, AAWDC works closely with training providers including the Anne Arundel Community College.

In addition, AAWDC brings place based services into communities with the most need. Community services with a focus on job readiness and job development are located in the following communities: Glen Burnie, Brooklyn Park, Freetown Village, Meade Village, Annapolis, and Ordnance Road Correctional Center. These communities have higher poverty rates and higher unemployment rates than the County as a whole.

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

No

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

The County does not participate in a Comprehensive Economic Development Strategy. However, on behalf of the County, the Anne Arundel Economic Development Corporation (AAEDC) provides economic development leadership for the County by building alliances with regional partners, recruiting new employers, supporting existing employers, and providing

loans to new and expanding businesses, with marketing targeted to minority and women owned businesses. By providing investment and technical assistance and fostering community revitalization initiatives, the AAEDC plays a vital role in enhancing commercial districts, improving County infrastructure, increasing agriculture-based business and promoting high-value business sectors such as technology and national security.

Discussion

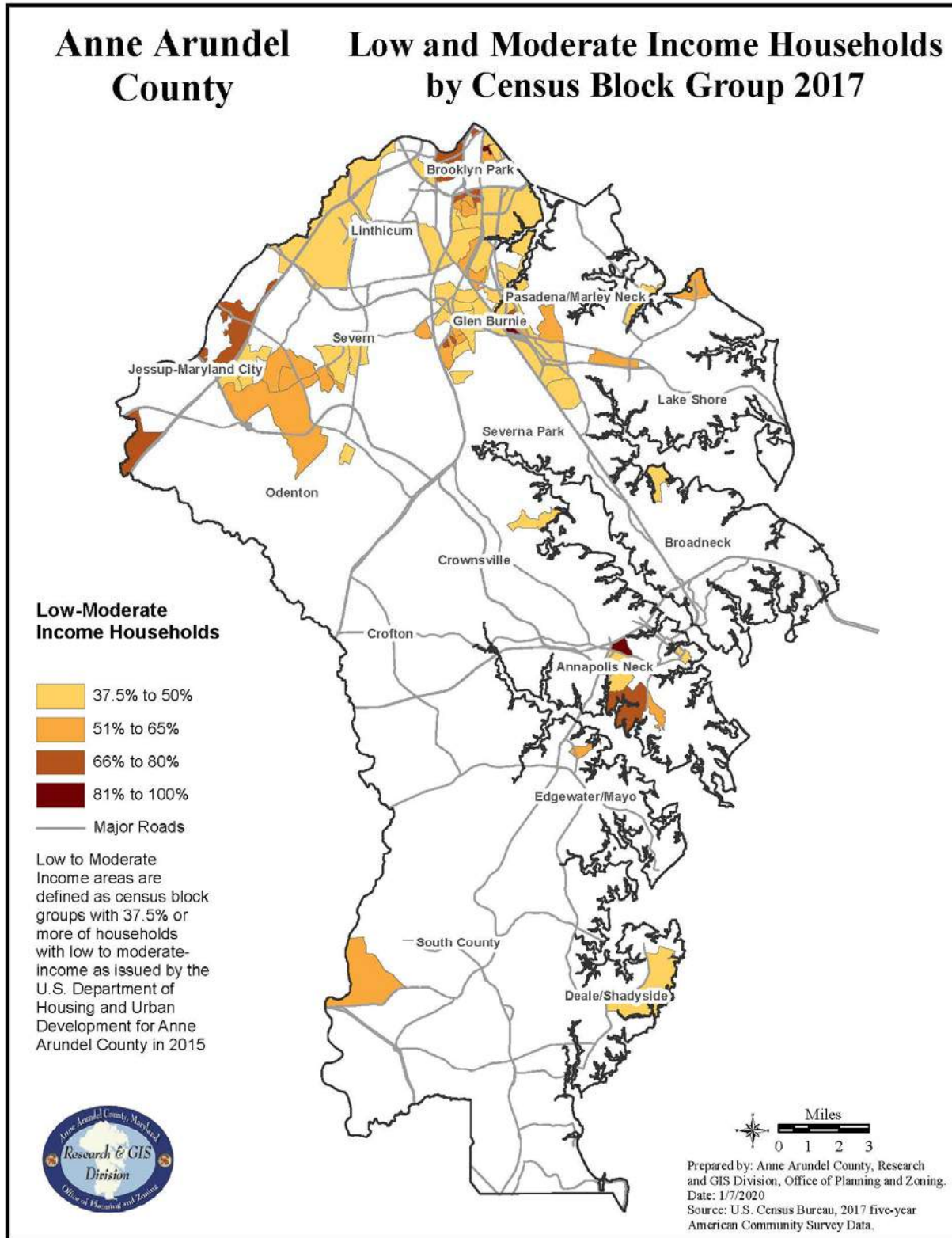
Because AAWDC and AAEDC use County funds in efforts to create new jobs and maintain current jobs, federal housing and community development funds are not needed for these purposes. Rather, the County focuses its community development funding on supportive services designed to develop job ready candidates who possess the basic knowledge, technical skills and behavioral attributes needed to gain and maintain meaningful employment. Funding is used to support job related programs such as education and job training, GED training, behavioral skills training, computer literacy courses, English for Speakers of Other Languages courses, job placement assistance to unemployed and underemployed low income residents, as well as support services including affordable childcare and transportation.

MA-50 Needs and Market Analysis Discussion

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

HUD identifies 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. The most common housing problem in Anne Arundel County is the cost burden of households paying more than 30 percent of their income on housing. This problem greatly affects low and moderate income households who make 80 percent AMI and below. According to HUD, concentrations of low and moderate income households in the County are defined as areas where 37.5 percent or more of the households have incomes 80 percent and below AMI. These low and moderate income households are shown in Map 9 and are generally concentrated in the northern and northwestern areas of the County.

Map 9
Low and Moderate Income Household by Census Block Group 2017



Furthermore, Map 9 indicates the majority of homes affordable to potential homebuyers earning \$290,000 or less are located in the northern communities.

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

According to the Census Data from 2010 to 2017, the number of minority persons in the County grew. The Black population increased from 15.5 percent in 2010 to 15.9 percent in 2017. During the same time, the County saw a surge in the Hispanic population as it increased from 6.1 percent to 7.1 percent. Other minorities populations, including Asian, American Indian/Alaskan Native, and Native Hawaiian or other Pacific Islander populations increased from 3 percent to 7.1 percent of the total population in the County.

Anne Arundel County defines a racial or ethnic minority concentration as geographical areas where the percentage of a specific minority or ethnic group is 10 percentage points higher than the County as a whole. Using this definition, both Map 3 and Map 4 show the Black and Hispanic populations are concentrated in the greater Annapolis area and the western part of the County, especially around Maryland City, Laurel, and Fort Meade areas, with the Black population also concentrating in areas in the north such as Severn, Linthicum, Brooklyn Park and Glen Burnie. Map 5, 2017 shows the Asian population is concentrated in the Jessup area, with growing numbers in the Laurel and Maryland City areas.

HUD also issues data on areas of concentration for low and moderate income households. Low and moderate income data was issued in February 2019, and was arranged by Census Block Group level based on the 2015 ACS. HUD has defined areas of concentration for Anne Arundel County as those block groups where at least 37.5 percent of the households have incomes below 80 percent AMI. This threshold is specific to the County and represents the first quartile percentage (FQP) of Census Block Groups with the highest concentration of low and moderate income households. That is, one fourth of all Census Block Groups in the County consist of 37.5 percent or more of low and moderate income households.

Map 2 shows the concentration of low and moderate income households are heavily concentrated in the northern area of the County, with a slight increase in the western area of the County.

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

The northern and western regions of the County encompass some of the most established communities and have many appealing qualities, including close proximity to employment and a range of housing choices. At the same time, these areas are challenged by a larger than average number of low and moderate income households. These areas also have higher concentrations of Non-White and Hispanic households, as described in the preceding analysis. Housing development in the north, northwestern and northeastern regions of the County

experienced the least change in housing units built from 2000 to 2017, leaving communities such as Brooklyn Park, Ferndale, Glen Burnie, Laurel/Maryland City, and Hanover, with a larger percentage of older housing units. Census tracts with the highest percent of foreclosure sales are located in Brooklyn Park, Ferndale, Glen Burnie, parts of Severn, and Laurel, as well as parts of Pasadena and areas outside of the City of Annapolis and Deale in the southern part of the County. At the same time, older communities such as Laurel, Brooklyn Park, Glen Burnie, Severn, and the area surrounding Annapolis contain the majority of the County's affordable assisted housing stock, as demonstrated on Map 7.

Are there any community assets in these areas/neighborhoods?

Although these neighborhoods face unique housing problems, they each have their own community assets, such as close proximity to employment, a variety of housing options, including multifamily housing complexes and older townhome communities, and the best access to the County's limited transportation. Communities such as Severn/Odenton are experiencing large residential and commercial growth, while Brooklyn Park and the areas surrounding the City of Annapolis are in close proximity to several cultural, health and educational institutions and have on-going revitalization initiatives occurring.

Are there other strategic opportunities in any of these areas?

The areas where there is a higher concentration of low and moderate income households present an opportunity for the County to prioritize its limited public service funds in order to improve the socio-economic status and quality of life for residents through quality programming such as after school programs, child care, job skills training, eviction prevention assistance, foreclosure prevention counseling and homeownership counseling. In addition, the aging housing stock, both single family and multifamily, provides an opportunity to target rehabilitation and refinancing programs, which aim to improve housing quality standards and correct safety and code violations, while ensuring housing units remain affordable to low and moderate income households.

MA-60 Broadband Needs of Housing Occupied by Low and Moderate Income Households

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

As a suburban County, Anne Arundel County is fortunate to have robust broadband infrastructure with nearly every residential census tract in the County served by at least three cable TV franchise providers that provide internet service above the FCC broadband standards.

In 2009, the County expanded its network fiber services to areas in the southern part of the County. As a part of that build, the County signed a contract with Broadstripe (one of three franchised cable TV providers) to provide Fiber-to-the-Home service. The County has only a handful of homes that cannot access Broadband services. Comcast and Verizon, two of the three primary broadband providers in the County, offer special pricing for qualified low-income households.

Comcast Internet Essentials

The Comcast Internet Essentials brings affordable high-speed internet access to low income households throughout the County. To be eligible, low income applicants simply need to show they are participating in one or more federal assistance programs, including Medicaid, SNAP, and SSI. In conjunction with this service, Comcast also offers a low cost computer program allowing Internet Essentials customers to purchase a laptop or desktop at a steeply discounted price.

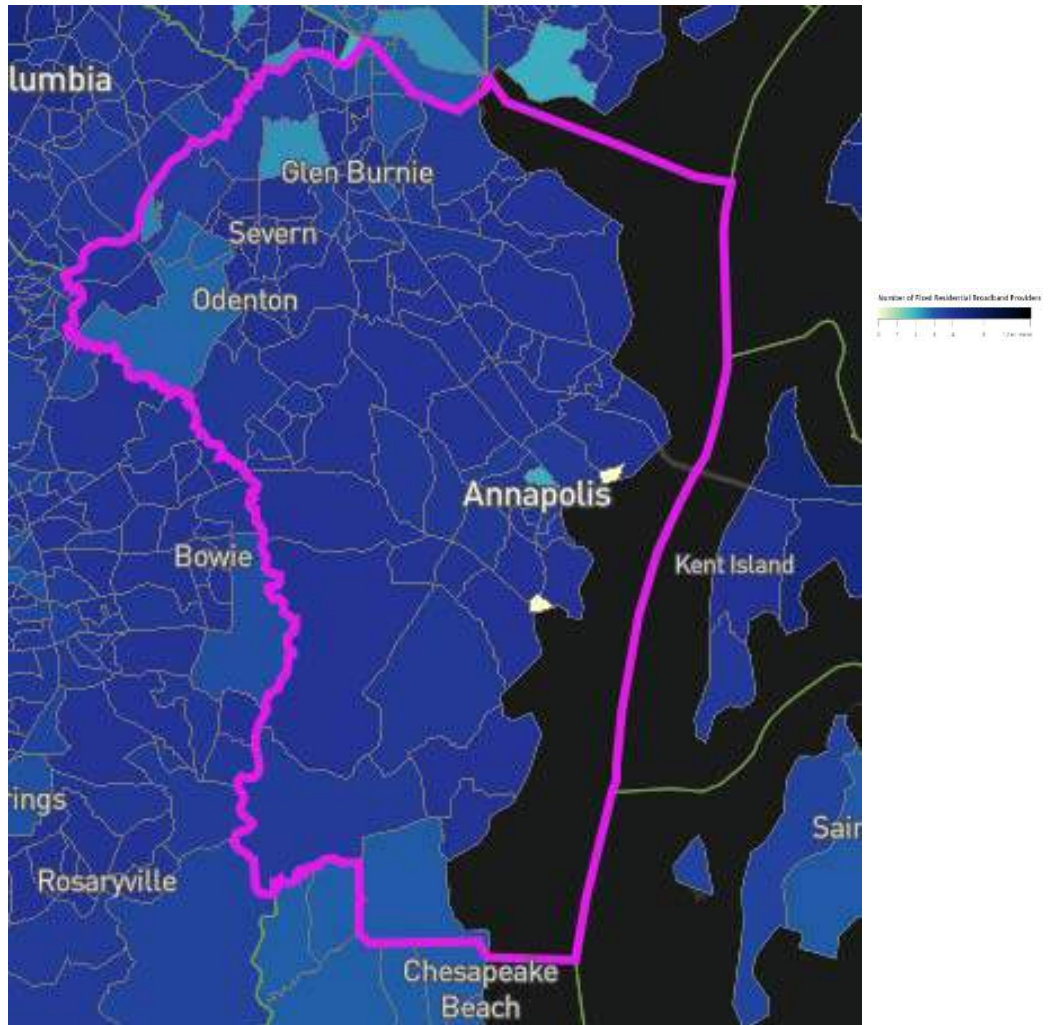
Verizon Lifeline Program

The Verizon Lifeline Program is a government assistance program offered by Verizon to customers in the County in conjunction with the Maryland Public Service Commission and the Federal Communications Commission. Verizon offers a monthly discount on their broadband internet services to qualified households through this Program.

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

Anne Arundel County has three cable TV franchise providers, Comcast, Verizon and Broadstripe. All three of these providers offer internet service above the FCC broadband standards. As evidenced in Map 10, nearly every residential area in the County is served by at least three broadband providers who offer greater than or equal to 25 Megabits per second download and 3 Megabits per second upload speeds. There is sufficient competition throughout the County to encourage service providers to offer competitive pricing for broadband internet access.

Map 10
Number of Fixed Residential Broadband Providers by Census Tract



Data Source: Fixed Broadband Deployment, Federal Communications Commission

MA-65 Hazard Mitigation

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

The Anne Arundel County Office of Emergency Management completed an update to the Hazard Mitigation Plan in 2018. This Plan has been submitted to FEMA and is currently under review. The Hazard Mitigation Plan assessed twelve types of natural hazards in terms of their past and recent frequency, location, extent, severity, and impact on life and property. Using a scoring system based on specific criteria, the results determined four natural hazards that were included in a more detailed risk assessment, based on the probability of significant impacts and potential damages. These are flooding (both riverine and coastal), hurricane, tropical storm, and nor’easter events (wind events), tornadoes, and severe winter storms. The detailed risk

assessment examined the vulnerability of the County to each of these hazards in terms of potential losses by evaluating and quantifying past occurrences, impacts and losses and comparing them to future development trends. The natural hazards to which the County is most vulnerable are flooding events, followed by high winds from hurricanes, tropical storms and nor'easters. The Plan then presents a range of mitigation strategies and actions to reduce the risk of losses to these hazards.

Based on research conducted at the federal and State levels on climate change, it is anticipated the Mid-Atlantic Region will experience increased risks from climate change in future years related to extreme heat events, drier summers, more frequent storm events, more nuisance (sunny day) flooding, increased storm surge and coastal flooding, and increased riverine flooding.

While some of these hazards are addressed in the current Hazard Mitigation Plan, it is likely the County will need to assess in more detail the potential risks from additional hazards associated with climate change in future updates to the Hazard Mitigation Plan, such as extreme heat events and nuisance flooding. The County is in the early stages of developing a more formal and long term framework for conducting climate action and mitigation planning, which will involve interagency coordination and strategic planning.

One area that has been studied in more detail is that of sea level rise impacts. The County completed a *Sea Level Rise Vulnerability Study and Strategic Plan* in 2011/2012 in partnership with NOAA and the Maryland Department of Natural Resources. The study assessed the vulnerability of coastal areas to inundation under two sea level rise scenarios. Some of the parameters assessed for vulnerability included acres of land by type of land cover, properties, principal structures, road miles, public utility infrastructure, private well and septic systems, marinas, parks, and archaeological and historical resources. The study developed a list of recommendations to reduce the vulnerability of these resources to sea level rise impacts. Implementation of the recommendations is a multi-year effort involving all County agencies, working with State officials, the private sector, and other stakeholders.

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

With the exception of coastal or riverine flooding, other risks associated with climate change (heat, drought, severe storms) will not likely occur in specific geographic areas or communities within the County, but would cause more widespread impacts. Therefore, the communities containing higher concentrations of low and moderate income families (Brooklyn Park, Glen Burnie, Severn) are less vulnerable than the County as a whole in terms of location.

However, these communities are often more vulnerable due to economic factors such as lack of access to artificial cooling methods, unreliable transportation, or insufficient flood insurance.

These communities can also exhibit higher levels of poor health conditions, making them more vulnerable to climate change impacts such as extreme heat events.

It is noted that the communities with concentrations of low and moderate income families are not located along the County coastline and therefore are not particularly at risk to sea level rise and storm surge impacts. The *Sea Level Rise Vulnerability Study* indicates the Mayo, Deale, and Shadyside peninsulas communities are the areas most susceptible to impacts from sea level rise. These communities do not contain concentrations of low and moderate income households, although some of these households may be present in these areas.

Infectious Disease

Due to the recent and still emergent COVID-19 public health crisis, County residents are affected by both the health and economic consequences of the infectious disease. While the County, State and nation adopt the necessary social distancing measures to prevent the spread of disease, the economic consequences appear to be particularly detrimental to low income households, especially renter households who are already paying a large portion of their income towards housing and those employed in the service and retail industries. Homeless households, both unsheltered and those living in emergency shelters, are particularly vulnerable to catching and further spreading infectious diseases.

CHAPTER FOUR: STRATEGIC PLAN

SP-05 Overview

Building upon the forgoing *Chapter 2: Needs Assessment* and *Chapter 3: Market Analysis*, the Analysis of Impediments to Fair Housing for the Baltimore Metropolitan Region (2020), housing strategies being developed as part of the County's General Development Plan, and the County's Sustainable Community Initiative (SCI) action plans for Brooklyn Park, Glen Burnie and Severn, the following Strategic Plan seeks to target the County's limited resources in a way that meets the housing and community development needs in a fair and equitable manner. In addition to implementing the goals, strategies and priorities enumerated in this Plan, the County will continue to implement the local and regional Fair Housing Action Plan outlined in its most recent Analysis of Impediments to Fair Housing Choice.

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

While all projects and programs awarded funding in the next five years are required to meet one of goals outlined in this Plan, prioritization for funding will be given to projects meeting the following guiding principles.

Affordable Housing

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

Communities of Opportunity

To the extent possible, priority will be given to projects and programs creating new affordable housing units and programs that help a low income households secure affordable housing in Communities of Opportunity (COOs). COOs are areas that have no or low concentrations of low and moderate income households, and rank high on indices of quality of life. Generally, these are areas where there is a lack of both affordable rental and affordable homeownership units and a relatively lower number of Non-White and Hispanic households.

Neighborhood Revitalization Areas

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

SP-10 Geographic Priorities

Geographic Area

**Table 62
Geographic Priority Areas**

1	AREA NAME	NEIGHBORHOOD REVITALIZATION AREA – BROOKLYN PARK
	Area Type	Local Target area
	Other Target Area Description	
	HUD Approval Date	
	% of Low/ Mod	
	Revital Type	Comprehensive
	Other Revital Description	
	Identify the neighborhood boundaries for this target area.	The community is bounded by Baltimore City to the north and east, I-695 to the south, and MD 648 to the west. Refer to Map 11
	Include specific housing and commercial characteristics of this target area.	This area contains a diverse range of housing types including single family homes, rowhomes, and apartments. Median home values tend to be lower than in the County as a whole, as the community provides a good portion of the affordable housing stock in the County. While housing in many neighborhoods is well maintained, some areas, particularly where older rowhomes are located, experience scattered nuisance and aesthetic issues and poor upkeep of properties, including vacancies and zoning/building code violations. Commercial uses are located primarily along the MD 2 Ritchie Highway corridor connecting into Baltimore. Commercial uses include neighborhood services and professional offices, big box retail and shopping centers, and highway commercial uses. Vacancy rates are generally low, though some properties experience high tenant turnover. The condition of commercial properties varies. While the majority are generally well maintained, there are a number of deteriorated structures and properties which negatively impact the corridor.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	ACDS staff regularly attends community association meetings in Brooklyn Park. In addition, ACDS played a lead role in helping develop the Greater Baybrook Alliance Vision and Action Plan and the Greater Baybrook Alliance, Inc. (GBA) community development organization. Many of the strategies in this Plan were developed or reinforced by the community visioning process. ACDS serves on the GBA Steering Committee and Housing Committee, which includes residents, business representatives and other stakeholders from the area. ACDS also participated in the Brooklyn Park Sustainable Community Initiative (SCI) stakeholder group to develop the SCI action plan. Finally, ACDS

	staff participates in Community of Hope meetings and was part of their recent community charrette and visioning process where residents expressed their desire for revitalization activities. Attendees at these meetings have identified the need for financial coaching, homeownership counseling, property rehabilitation, acquisition of vacant properties, and services for low income families and youth. In addition, community stakeholders were invited to the three Consolidated Plan public hearings and the draft Consolidated Plan was made available to them for comment.
Identify the needs in this target area.	Due to the concentration of low and moderate income households and older housing stock, this area has a high need for community development programs which seek to improve the quality of life for residents, as well as programs that renovate and stabilize the existing stock of affordable unit. Recent estimates have indicated that as many as 15 percent of residential units in the community have been vacant for prolonged periods during the past two years. Many of these are dilapidated and in need of renovation.
What are the opportunities for improvement in this target area?	<p>Programs that focus on targeted code enforcement.</p> <p>Property rehabilitation programs that help homeowners improve their aging dwellings.</p> <p>Acquisition/rehabilitation programs that transform dilapidated units into quality workforce housing.</p> <p>GBA coordinates revitalization projects and community development initiatives to improve the area, and the Community of Hope, focuses on coordinating and improving human service delivery.</p> <p>Financial coaching and homeownership counseling services, which provide opportunities to both renters and potential homebuyers to stabilize and improve their economic status.</p> <p>The Chesapeake Arts Center and the human services programs coordinated by the Department of Recreation and Parks provide an opportunity for public services to help improve the quality of life for Brooklyn Park residents.</p>
Are there barriers to improvement in this target area?	Barriers to improvement include the lack of adequate resources to support the level of programming needed to improve the quality of life for low income households; however, concentrating the limited local, State and federal resources in this targeted community will have an impact. Furthermore, barriers to adequate transportation continue to be an issue in this community.
2	AREA NAME
	NEIGHBORHOOD REVITALIZATION AREA – GLEN BURNIE
	Area Type
	Local Target area
	Other Target Area Description
	HUD Approval Date
	% of Low/Mod
	Revital Type
	Comprehensive
	Other Revital Description
Identify the neighborhood boundaries for this target area.	The community is bounded by I-97 to the west, Dorsey Road to the north, Furnace Branch Road to the east, and MD 100, Oakwood Road and Old Mill Road to the south. Refer to Map 12.
Include specific housing and commercial characteristics of this target area.	The community contains a range of housing types including single family homes, townhomes, apartments, and housing for elderly of moderate means. The variety of housing types, quality, and price offers housing opportunities for a diverse range of households and a good supply of affordable housing. Some residential neighborhoods experience scattered nuisance, as well as aesthetic issues and poor upkeep of properties. The office and retail markets are primarily local serving but are generally healthy. The Baltimore Washington Medical Center and BWI Airport have a positive economic impact in the area. Office and retail vacancies are higher than desirable in certain locations, including in some older buildings in the Town Center and in older shopping centers; Marley Station Mall and Cromwell Shopping Center. Some of the older retail and office establishments need to be updated or revitalized as their

	appearance may discourage potential users. Due to the lack of vacant land, some newer businesses or office parks are less likely to locate in the area since it will typically require renovation of an older building or redevelopment of a site
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	ACDS met with the Glen Burnie Improvement Association (GBIA), participated in the SCI workgroup for Glen Burnie, and presented to the Glen Burnie Revitalization Task force. Feedback at these meetings contributed to the strategies listed in this Plan. In addition, community stakeholders were invited to the three Consolidated Plan public hearings and the draft Consolidated Plan was made available to them for comment.
Identify the needs in this target area.	This area has a high proportion of the older and affordable housing stock in the County. The community has also expressed the need for mixed income housing. There is a need for revitalization or adaptive reuse of outdated commercial shopping centers, as well as some portions of the Glen Burnie Town Center. Public services in the area are needed to serve low income residents, including homeless persons, which have been known to inhabit public spaces in the Town Center and cause challenges for area businesses and the Community College. The Regional Library serving the community needs to be expanded.
What are the opportunities for improvement in this target area?	<p>Property rehabilitation programs, which help homeowners improve their aging dwellings.</p> <p>Financial literacy and homeownership counseling programs, which provide opportunities to both renters and potential homebuyers to stabilize and improve their economic status.</p> <p>Low interest financing to support preservation and/or rehabilitation of existing affordable housing rental communities.</p> <p>Public services serving the low and moderate income households, especially those living in the affordable rental communities and the homeless population.</p> <p>Projects that serve eligible beneficiaries and serve a revitalization purpose, such as the renovation of under-utilized commercial properties.</p>
Are there barriers to improvement in this target area?	Barriers to improvement include the lack of adequate resources to support the level of programming needed to improve the quality of life for low income households; however, concentrating the limited local, State and federal resources in this targeted community will have an impact. Another barrier for improvement is the lack of public funding for commercial development and housing for non-income eligible households. Finally, barriers to adequate transportation continue to be an issue.
3	AREA NAME
	NEIGHBORHOOD REVITALIZATION AREA - SEVERN/ODENTON
	Area Type
	Local Target area
	Other Target Area Description
	HUD Approval Date
	% of Low/Mod
	Revital Type
	Comprehensive
	Other Revital Description
Identify the neighborhood boundaries for this target area.	The residential communities of Spring Meadows, Stillmeadows, Pioneer Drive and Meade Village comprise the main target area and are the priority communities within the area where resources will be concentrated. These communities are located along Reece Road, east of MD 175 and near the Fort G. Meade military base and are part of the greater Odenton-Severn Sustainable Community. Refer to Map 13
Include specific housing and commercial characteristics of this target area.	These communities contain townhomes, which are a combination of owner-occupied and rental units and are managed by condominium associations. They provide a much needed supply of affordable housing stock in the western part of the County. However, property maintenance has declined over the years and many units are in need of renovation. Upkeep of public spaces and amenities has also been an issue. The communities are primarily residential,

		though a range of commercial retail and office uses are located nearby along MD 175 and in the Odenton Town Center.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	ACDS regularly meets with and works with the condominium associations in the targeted communities. The Housing Commission holds regular meetings with the Resident Council at Meade Village and has been convening special meetings around the upcoming redevelopment project. ACDS regularly attends monthly meetings convened by a group of advocates who are interested in having a community center in the area. Finally, ACDS convened a special Severn Stakeholders meeting in August 2019 to gather community leaders, service providers and advocates to identify priority needs and strategies to address needs in the community. Severn community leaders were also invited to attend ACDS public hearings and to comment on the draft Consolidated Plan.
	Identify the needs in this target area.	Due to the concentration of low and moderate income households within the Spring Meadows, Stillmeadows, Pioneer Drive and Meade Village communities, there is a need for programs for youth, workforce development support, improved food access, programs for older adults, and other health and human services. The aging housing stock in these communities, which were built in the 1970s, points to the need for property rehabilitation programs. These communities have aging infrastructure and the need for capacity building to ensure adequate condominium fees are collected and the communities are maintained.
	What are the opportunities for improvement in this target area?	<p>The Severn Center, which will include a Boys & Girls Club and senior activity center, is being planned and developed for this area.</p> <p>The Meade Village Public Housing Community is being redeveloped, and will include the rehabilitation of 200 units and the development of 24 new units, new office space and exterior enhancements.</p> <p>Continued rehabilitation of residential units throughout the targeted communities.</p> <p>Continued support for public services in the area.</p> <p>Local Development Council funding continues to support human service projects and housing and revitalization projects serving this area and can continue to be a resource to supplement federal funds.</p>
	Are there barriers to improvement in this target area?	<p>Barriers to improvement include the lack of adequate resources to support the level of programming needed to improve the quality of life for low income households; however, concentrating the limited local, State and federal resources in this targeted community will have an impact. Furthermore, barriers to improvement include the suburban nature of the jurisdiction, which means adequate public transportation does not exist.</p> <p>Except for the affordable rental units in Meade Village, the housing units in these communities are individually owned and governed by different volunteer condominium associations. Lack of community association capacity and high percentage of renter households without uniform property management continues to be a barrier.</p>
4	AREA NAME	COMMUNITIES OF OPPORTUNITY
	Area Type	Local Target area
	Other Target Area Description	
	HUD Approval Date	
	% of Low/Mod	
	Revital Type	Housing
	Other Revital Description	
	Identify the neighborhood boundaries for this target area.	Map 6 outlines the COOs in the County. The County utilized the Maryland Department of Housing and Community Development (DHCD) definition for "Communities of Opportunity" and eliminated any area not in a County designated Priority Funding Areas. The COOs in the County, which are located in areas for growth and development, tend to be concentrated in the western

	<p>part of the County in and around Odenton/Severn, and in the eastern part of the County, as well as parts of Crofton, Deale and areas surrounding the City of Annapolis.</p> <p>DHCD uses an index to rank each census tract in the State, based on three groups of indicators. The three indicator groupings include (i) community health, (ii) economic opportunities, and (iii) educational opportunities. As it relates to community health, census tracts were rated based on median household income, percent of owner-occupied households, median home values, recent population growth, poverty rate, and the property vacancy rate. Areas of opportunity were also identified as having high economic opportunities, both in terms of low unemployment rates and reasonable commute times to employment, compared to the State as a whole. Educational opportunities were ranked based on the Maryland school assessment scores, as well as the percent of the population with high school diplomas and college degrees.</p> <p>The Priority Funding Areas are areas in the County, which have – or are in planned areas for – water and sewer and are slated for growth consistent with the General Development Plan for the County.</p>
Include specific housing and commercial characteristics of this target area.	The COOs in the County tend to include both areas with new housing units and growth, as well as more established areas with less growth. Nevertheless, they are all in Priority Funding Areas, which have– or are in planned areas for – water and sewer and are slated for growth. Regardless of housing stock age and current development, COOs tend to contain higher cost homes and good schools.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The County adopted the Maryland Department of Housing and Community Development (DHCD) definition of “Communities of Opportunity” which were vetted through a long process involving public comment as part of the State’s Qualified Action Plan revision process. The County further discussed COOs as a geographic priority at its Consolidated Plan public hearings.
Identify the needs in this target area.	As shown on Map 7, few affordable housing units exist in the COOs. <i>The Analysis of Impediments to Fair Housing in the Baltimore Metropolitan Region (2020)</i> calls for the County to invest its HOME funds and other resources on affordable rental units outside of “impacted areas,” or conversely, within COOs. Similarly, the Thompson v. U.S. Department of Housing and Urban Development Consent Decree calls for developing new affordable housing in “non-impacted” areas.
What are the opportunities for improvement in this target area?	The COOs in general have strong schools, strong housing markets, low concentrations of poverty, and healthy economic characteristics. They provide a positive environment for families to raise children and allow elderly persons to live in healthy communities. Developing quality affordable units, which are well managed and contribute to the vitality of the community, while providing the workforce an affordable place to reside are needed. Expanding tenant based rental assistance to create affordable housing in COOs is also an opportunity for improving access to quality housing. Finally, developing an inclusionary zoning policy, such as a Moderately Priced Dwelling Unit, is another way to ensure affordable housing is included in COOs.
Are there barriers to improvement in this target area?	Barriers include lack of developable land and high land costs, as well as adequate public facility requirements and other regulatory barriers. There is also a lack of financial resources available for the deep subsidies needed in order to finance affordable rental housing in COOs.

General Allocation Priorities

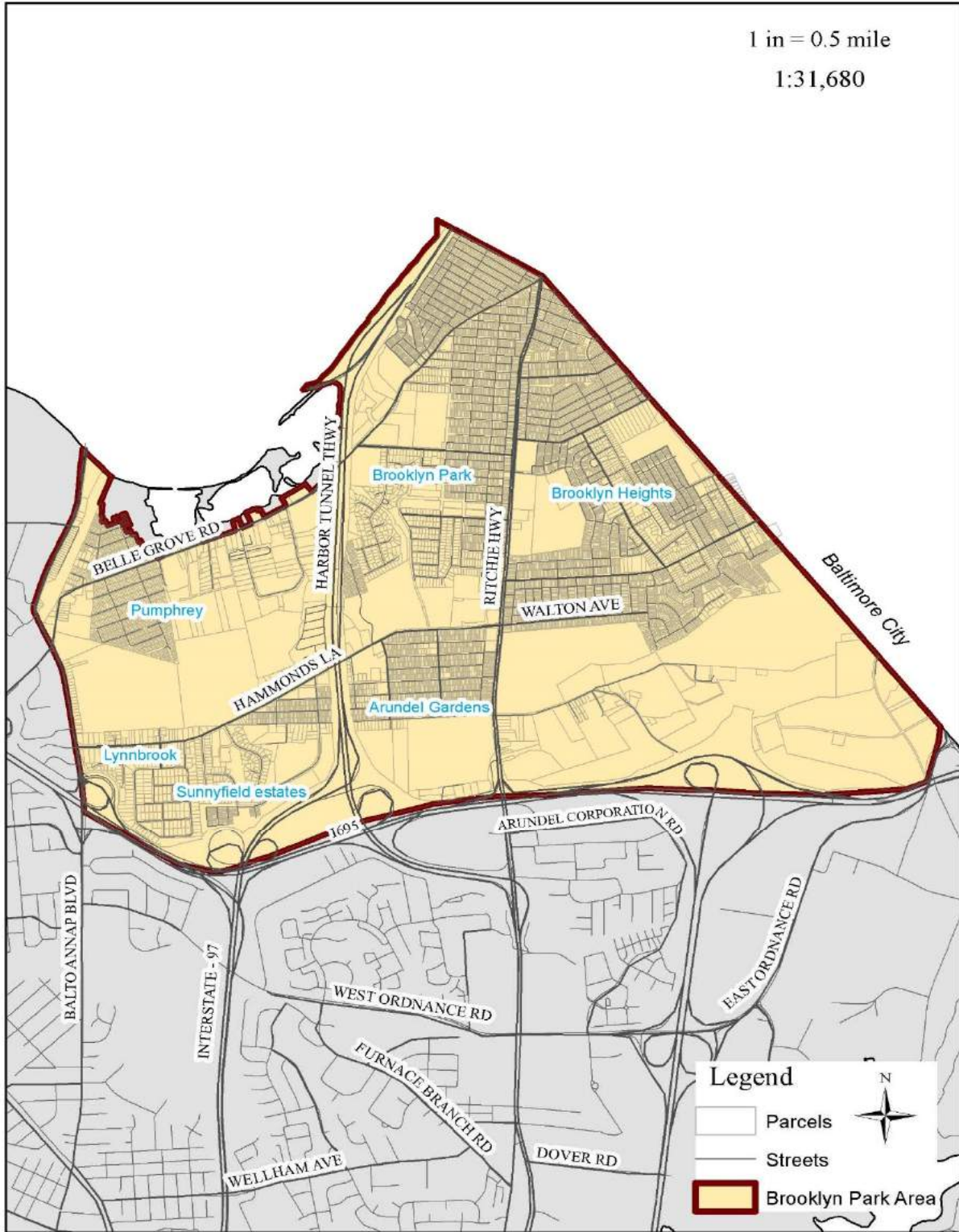
Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA).

To the extent possible, priority will be given to projects and programs creating new affordable housing units and improving the ability for low income households to secure affordable housing in COOs, especially those COOs that are located in or near current or future transit zones.

Revitalization efforts and public service dollars (operating funds) will be prioritized to three main neighborhood revitalization areas, which are the Brooklyn Park, Glen Burnie, and Severn communities. These areas have their own unique assets and are targeted by the County for place based community development initiatives across a range of disciplines.

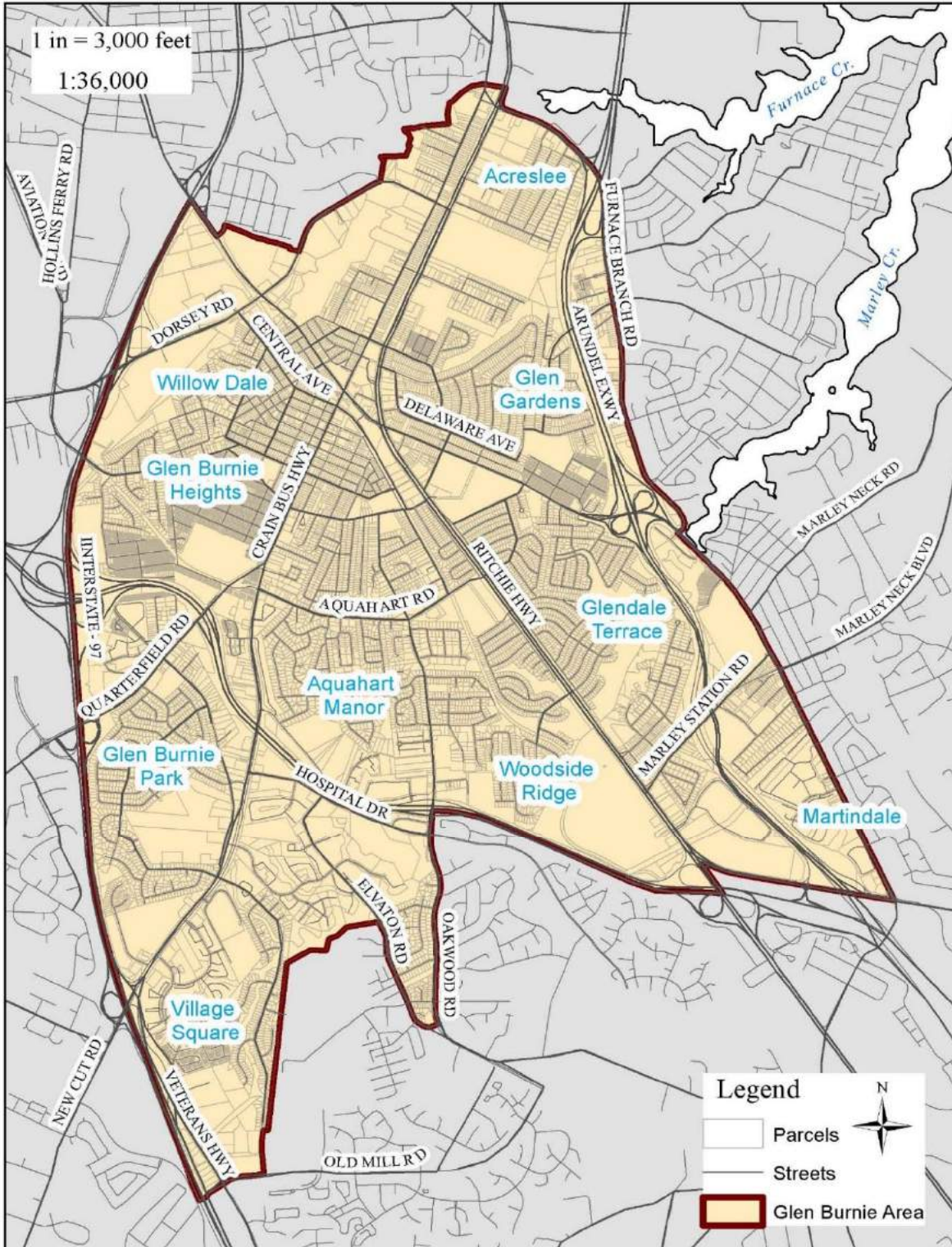
Map 11
Neighborhood Revitalization Area - Brooklyn Park

BROOKLYN PARK SUSTAINABLE COMMUNITY AREAS



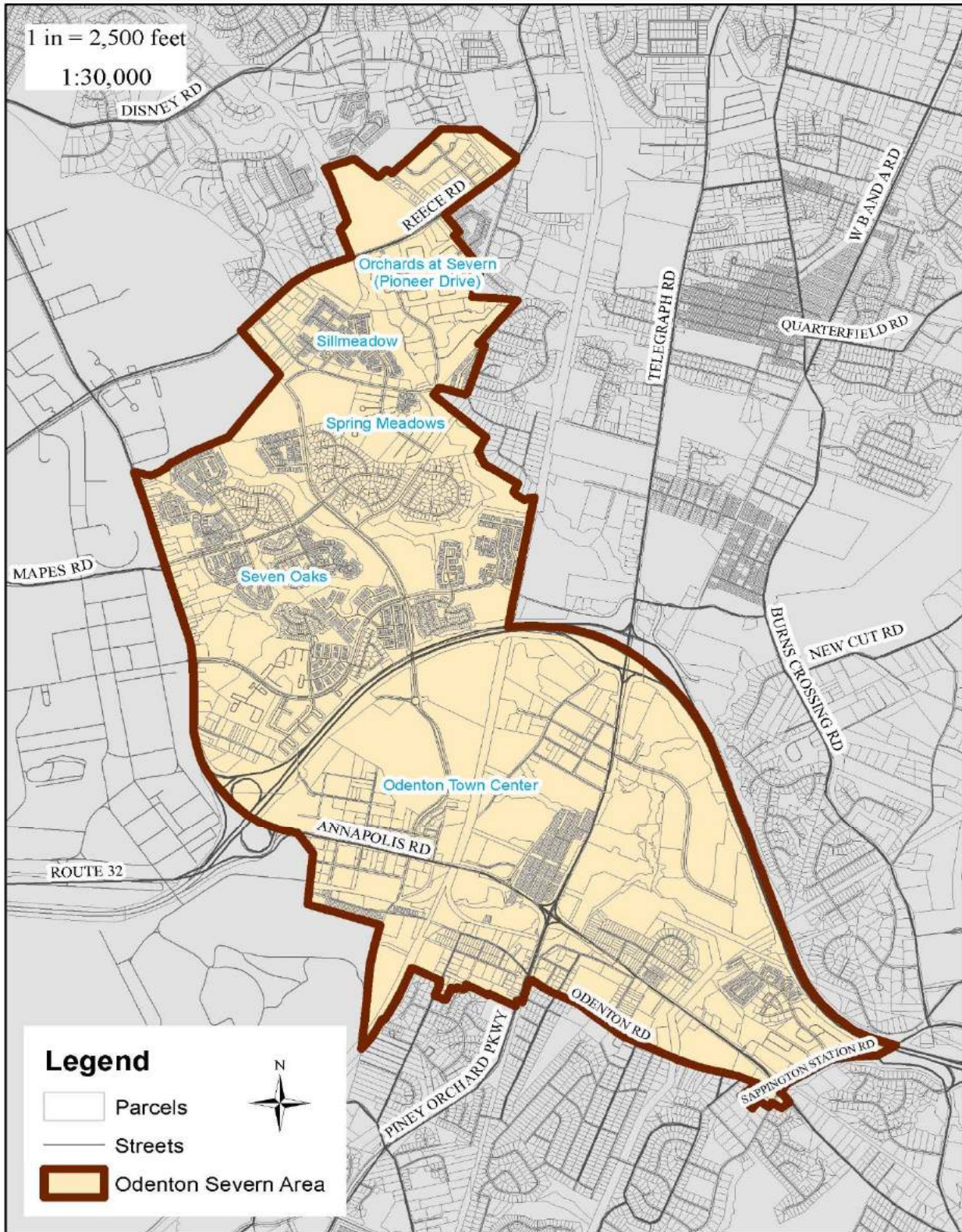
Map 12
Neighborhood Revitalization Area - Glen Burnie

GLEN BURNIE SUSTAINABLE COMMUNITY AREAS



Map 13
Neighborhood Revitalization Area – Severn

ODENTON-SEVERN SUSTAINABLE COMMUNITY AREAS



SP-25 Priority Needs

Priority Needs

**Table 63
Priority Needs Summary**

1	PRIORITY NEED NAME	AFFORDABLE HOUSING – OWNER
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	
	Associated Goals	Homeownership Opportunities Promote Fair Housing
	Description	The affordable homeownership priority involves several strategies targeted to homeowners including (i) increasing homeownership opportunities through programming, (ii) increasing the supply of affordable homeownership units; (iii) improving the quality of existing affordable homeownership units; (iv) improving accessibility of homeownership units; and (v) marketing affordable homeownership opportunities to protected classes within the County and implement local and regional fair housing activities.
	Basis for Relative Priority	Providing homeownership opportunities has always been a means for creating strong, vibrant, diverse and inclusive communities. Often lower incomes prevent many households from fully benefiting from homeownership opportunities, including difficulties in purchasing a first home, maintaining their properties, and making their properties accessible, or preventing foreclosure. Therefore, the County establishes owner-occupied affordable housing as a high priority. Strategies to address this priority will include assisting with overcoming the obstacles low and moderate income households face when purchasing a home, preventing foreclosure, and strategies to maintain the affordable housing stock. These strategies will address the cost burden and affordability issue by providing zero interest loans for purchasing or rehabilitating homes, making accessibility modifications, and providing the education and resources to help low income residents take advantage of homeownership as a wealth building activity.
2	PRIORITY NEED NAME	AFFORDABLE HOUSING – RENTAL DEVELOPMENT
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	Communities of Opportunity
	Associated Goals	Rental Housing Opportunities

		Promote Fair Housing
	Description	The rental development priority involves increasing the supply of affordable rental housing and improving the quality and affordability of existing small scattered site rental units and large multifamily affordable rental communities for low and moderate income households. Strategies include (i) increasing the supply of affordable rental units, (ii) improving and preserving the existing stock of affordable rental housing, and (iii) creating and maintaining accessible rental housing units. Additionally, the goal is to implement local and regional fair housing activities such as fair housing testing and enforcement activities to ensure all residents can access housing.
	Basis for Relative Priority	Affordable rental housing continues to be a high priority need in the County. A variety of rental housing options allow people to live, as well as work in their community, and promotes diversity and enhances the quality of life. Review of both the <i>Needs Assessment</i> and the <i>Market Analysis</i> chapters highlight the abilities of lower income households to find affordable housing. According to CHAS data, 8,708 low income renters earning 80 percent and below AMI pay more than 50 percent of their income for housing. Those with the lowest incomes bear the greatest cost burden as 4,349 renters earning 30 percent and below AMI pay more than 50 percent of their income for housing. The data demonstrates the County has a strong need for affordable housing programs that can alleviate some of the cost burden on the most vulnerable families. There is a great need to not only stabilize and improve the existing supply of affordable rental units, but also a great need to expand the supply of quality affordable and accessible rental units.
3	PRIORITY NEED NAME	AFFORDABLE HOUSING – RENTAL ASSISTANCE AND SERVICES
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Chronic Homelessness Veterans Unaccompanied Youth 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	Communities of Opportunity
	Associated Goals	Rental Housing Opportunities Promote Fair Housing
	Description	The rental assistance and services priority involves (i) expanding, maintaining, and creating new tenant based rental subsidy programs to increase housing options for income eligible households with an emphasis on accessing units in COOs; (ii) implementing support services and programs to help tenants successfully access and retain housing; (iii) marketing affordable opportunities to protected classes within the County; and (iv) implementing local and regional fair housing activities such as fair housing testing and enforcement activities to ensure all residents can access housing.
	Basis for Relative Priority	Rental assistance is also a high priority need in the County for the same reasons as rental development. Rental assistance programs directly addresses affordability and cost burden issues for low income households. Additionally, according to the <i>Rental Needs Assessment</i> , almost 21 percent of renter households pay more than 50 percent of their income on housing costs, while 46 percent of renter households pay more than 30 percent of their income on rent. In addition, as of November 2019, the Housing Commission administers and manages 1,891 Housing Choice Vouchers with a wait list of over 8,854 households.

4	PRIORITY NEED NAME	AFFORDABLE HOUSING – PUBLIC HOUSING
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Neighborhood Revitalization Area – Brooklyn Park Neighborhood Revitalization Area – Glen Burnie Neighborhood Revitalization Area – Severn Communities of Opportunity
	Associated Goals	Rental Housing Opportunities
	Description	Improving the housing owned and/or managed by the Housing Commission is a high priority. Activities addressing this need include improving the quality of existing public housing units in order to ensure the availability of quality affordable rental housing units that are accessible and inclusive. Other strategies include increasing the supply of housing owned and/or managed by the Housing Commission in order to increase the supply of affordable housing.
	Basis for Relative Priority	The stabilization of the supply of housing owned and/or managed by the Housing Commission is a high priority need in the County. As of November 2019, the Housing Commission had a total 22,549 unduplicated households on its wait list for all public housing units, privately owned assisted housing managed by the Housing Commission, and housing vouchers. The high numbers of households waiting for either public housing or housing vouchers reveal a great deal about the extent of need for housing assistance and the importance of stabilizing, as well as increasing the supply of housing owned and/or managed by the Housing Commission.
5	PRIORITY NEED NAME	SPECIAL NEEDS – HOUSING
	Priority Level	High
	Population	Elderly Frail Elderly Chronic Homelessness 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	
	Associated Goals	Homeownership Opportunities Rental Housing Opportunities Promote Fair Housing
	Description	The special needs housing priority involves (i) increasing the supply of affordable housing for persons with special needs; (ii) improving the quality of existing housing for persons with special needs; (iii) promoting housing options for persons with special needs by making accessibility alterations to homes, both renter and homeownership units; and (iv) implementing support services and programs to help elderly and other special needs populations retain and sustain their housing.
	Basis for Relative Priority	Affordable housing for the special needs populations remains a high priority need. For the most part, the private market does not respond to the specialized housing needs of individuals with special needs. Without affordable alternatives, these individuals may remain in institutions, nursing homes, with aging relatives, or they may become homeless. There are a significant number of persons with disabilities and elderly households who have mobility or issues currently in existing housing or on a wait list for subsidized or supported housing. Strategies to address this need include developing new affordable housing options for the

		special needs population, as well as helping providers of special needs services maintain and improve their housing stock.
6	PRIORITY NEED NAME	SPECIAL NEEDS – FACILITIES AND SERVICES
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children 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	
	Associated Goals	Sustainable Communities Economic Opportunities
	Description	The facilities and services for the special needs population priority involves both the support of programs, which provide services for the elderly or for persons with disabilities to enable them to age in place. This priority also supports the efforts to maintain and/or develop facilities, which provide community based services, with a focus on promoting independence, to persons with disabilities and the elderly.
	Basis for Relative Priority	Given the aging population and the needs of the elderly and the frail elderly including those with disabilities, supporting their needs remain a top concern of the County. Providers continue to notice an increase in the need for complex services to assist the elderly so they may “age in place.” These issues affect elderly living in single family homes, apartment complexes, and independent living communities. As the elderly population tends to live on a fixed income, a greater percentage of the elderly population has a lower income than the overall population. They also frequently require a higher level of health care and related costs, all of which compete for their limited financial resources. There remains a need for programs, which help the severely cost burdened and frail elderly, remain in housing of their choice. Without additional support, these elderly households may be forced to move to nursing homes, which are far costlier. Additionally, based on consultation with service providers in the County, vocational and day programs for the disabled and elderly are needed. There is a need for new senior centers in the Neighborhood Revitalization areas in the County. The need for improvements at the facilities that provide supportive employment and job development for special needs populations was also reported. Similarly, like the population as a whole, the developmentally disabled population is also aging, necessitating the need for facilities that can accommodate specialized day programs for the elderly. While housing remains a top priority of the County for the use of federal entitlement dollars, funds may be used to help maintain and/or develop facilities providing services to individuals with disabilities and the elderly. Priority will be given to projects serving residents in the Neighborhood Revitalization Areas.
7	PRIORITY NEED NAME	HOMELESS – PREVENTION
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly

		Chronic Homelessness Veterans Persons with Mental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Prevent and End Homelessness
	Description	The homelessness prevention priority focuses on preventing homelessness by providing the resources and diversion strategies to individuals and families at risk of losing their homes. Strategies include preventing homelessness and improving the homelessness response system, which includes expanding the coordinated entry system to include a continuum of services and support, including diversion and prevention services.
	Basis for Relative Priority	As indicated in the <i>Needs Assessment</i> chapter, according to CHAS data, a total of 8,708 renters earning 80 percent and below AMI pay more than 50 percent of their income for housing. If an unanticipated emergency or other difficulty occurs, these households are most at risk of losing their housing. Preventing homelessness in the first place is a key strategy for ending homeless in the County.
8	PRIORITY NEED NAME	HOMELESS – HOUSING
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Chronic Homelessness Veterans Persons with Mental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Rental Housing Opportunities Prevent and End Homelessness
	Description	This activity involves efforts to increase and sustain permanent supportive housing opportunities for the homeless, including the chronically homeless and to rapidly return people experiencing homelessness to stable housing. Strategies include increasing and sustaining housing opportunities for the homeless.
	Basis for Relative Priority	Affordable housing for the homeless is a high priority need as indicated in the <i>Needs Assessment</i> chapter. Across the board, when service providers and advocates are asked, the need for additional new permanent supportive housing for homeless persons is a top priority. Based on data from the County Homeless Management Information System (HMIS) for the Fiscal Year 2019, 815 adults and children experienced homelessness and obtained either emergency shelter or transitional housing bed. Shelters and short term housing programs alone cannot solve the problem of homelessness. The problem can only be solved by increasing the supply of permanent supportive housing units affordable to various homeless subpopulations including veterans, families identified as high shelter/service utilizers, families residing in motels, and other special needs populations.
9	PRIORITY NEED NAME	HOMELESS – SHELTER AND SERVICES
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children

		Elderly Chronic Homelessness Veterans Persons with Mental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Prevent and End Homelessness
	Description	The homeless shelter and services priority focuses on the need to maintain and expand interim housing option, including emergency shelter and interim housing, as well as provide a continuum of comprehensive services for the homeless. Strategies include maintaining and enhancing emergency shelter and interim housing options and improving the homelessness response system.
	Basis for Relative Priority	The cost of homelessness is high, both to the County and to those who experience the loss of stable housing. Once homeless, a family has a harder time maintaining support systems. Children may miss school for long periods of time. Parents may have a difficult time remaining employed, or if unemployed, may be unable to secure a new job without a permanent address. Therefore, ensuring a continuum of shelter and effective services is a high priority for the County.
10	PRIORITY NEED NAME	NON-HOUSING COMMUNITY DEVELOPMENT – PUBLIC SERVICE
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Public Housing Residents
	Geographic Areas Affected	Neighborhood Revitalization Area – Brooklyn Park Neighborhood Revitalization Area – Glen Burnie Neighborhood Revitalization Area – Severn
	Associated Goals	Homeownership Opportunities Sustainable Communities
	Description	The non-housing community development – public services priority supports initiatives that improve the quality of life for low and moderate income persons and households, with priority given to communities within the designated Neighborhood Revitalization Areas and Housing Commission owned or managed communities.
	Basis for Relative Priority	The census data indicates there is a large number of low and moderate income households located in the Neighborhood Revitalization Areas and in the Housing Commission managed communities. Residents in these areas will benefit from programs that improve their quality of life and help them address social issues. Programs such as after school programs and summer programs to keep children and youth positively engaged during non-school hours, as well as support services, will increase the ability of residents to gain and maintain employment and financial well-being. Over the next five years, the County will target its limited CDBG public service dollars to programs serving low and moderated income residents in the Neighborhood Revitalization Areas.
11	PRIORITY NEED NAME	PUBLIC HOUSING – SERVICES
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly

		Public Housing Residents
	Geographic Areas Affected	Neighborhood Revitalization Area – Brooklyn Park Neighborhood Revitalization Area – Glen Burnie Neighborhood Revitalization Area – Severn
	Associated Goals	Sustainable Communities
	Description	The public housing services priority supports increased supportive services for residents living in properties owned and/or managed by the Housing Commission enabling them to improve the quality of their lives.
	Basis for Relative Priority	Residents living in properties owned and/or managed by the Housing Commission are generally a very vulnerable population, with a variety of financial, health or personal issues. The County recognizes that children and elderly residents are most in need of supportive service programs. To help youth succeed, the County will support programs providing educational and recreational opportunities, such as partnerships with the Boys & Girls Clubs of Annapolis and Anne Arundel County, Inc., which provide programs on site to these housing communities. Further, the County will support programs for elderly residents in need of services to help them age in place and avoid being institutionalized prematurely and unnecessarily.
12	PRIORITY NEED NAME	ECONOMIC OPPORTUNITIES
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents
	Geographic Areas Affected	Neighborhood Revitalization Area – Brooklyn Park Neighborhood Revitalization Area – Glen Burnie Neighborhood Revitalization Area – Severn
	Associated Goals	Economic Opportunities
	Description	The economic opportunities priority supports programs and services that promote independence. The focus will be on helping low and moderate income County residents achieve financial and economic independence through better access to employment opportunities and support services. Some activities that may be supported include (i) GED Prep and ESOL classes; (ii) workforce development support programs; (iii) transportation services and support; (iv) child care services; and (v) day and vocational facilities for persons with special needs.
	Basis for Relative Priority	<p>Anne Arundel Economic Development Corporation (AAEDC) was established by the County in 1993. The role of the AAEDC is to provide economic development leadership for the County by building alliances with regional partners, recruiting new employers, supporting existing employers, and providing loans to new and expanding businesses. Because the AAEDC uses County funds in efforts to create new jobs and maintain current jobs, federal housing and community development funds are not needed for these purposes.</p> <p>As reported in the <i>Market Analysis</i> chapter, there is a need for upskilling of the workforce in the County. While the unemployment rate in the County hovered around three percent in 2019, there are still over 10,000 people who cannot find employment. Many low income persons, including those with special needs, cannot easily gain employment because they lack the appropriate training or employment readiness skills. Furthermore, while low wage employment is the first step into the workforce for many, it seldom pays enough to fully lift a family into economic independence. The County focuses its community development funding on supportive services designed to develop job ready candidates who possess the basic knowledge, technical skills and behavioral attributes needed to gain meaningful employment in the County; as well as provide them with the social support needed for successfully maintaining employment. Services include job related programs such as education and job training, behavioral skills training, English Speakers of Other Languages courses, job placement assistance to</p>

		unemployed and underemployed low income residents, as well as related services including affordable child care and transportation. Additionally, the County supports the efforts of providers of services for the special needs populations to maintain day and vocational facilities to provide services and opportunities for enhancement. Priority for federal housing and community development funds will be for services or programs serving the designated Neighborhood Revitalization Areas.
13	PRIORITY NEED NAME	HISTORIC
	Priority Level	Low
	Population	Extremely Low Low Moderate Non-Housing Community Development Other
	Geographic Areas Affected	Neighborhood Revitalization Area – Brooklyn Park Neighborhood Revitalization Area – Glen Burnie Neighborhood Revitalization Area – Severn Communities of Opportunity
	Associated Goals	Sustainable Communities
	Description	The Historic priority seeks to preserve culturally and historically significant structures serving minority communities.
	Basis for Relative Priority	The County recognizes there are particular low and moderate income minority communities within the County with cultural ties to historical resources. These communities often have very limited funds for the upkeep and maintenance of their historically significant resource. While this is not high priority need, it is important to the County to preserve these fragile communities when possible.

Narrative

The County priority needs align with the County vision statement and prioritizes the limited housing and community development resources for the stabilization and expansion of affordable housing. Affordable housing has been identified as the highest priority need.

SP-30 Influence of Market Conditions

Influence of Market Conditions

**Table 64
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)	With high market rate rents and long waiting lists for assisted housing units and housing choice vouchers, it has become imperative for the County to utilize tenant based rental assistance (TBRA) as an affordable housing option for its lower income residents. The median gross rent for Anne Arundel County increased 30 percent from \$1,195 in 2007 to \$1,567 in 2017, while the median household income only increased 23 percent from \$75,325 in 2007 to \$92,575 in 2017, causing the rental market to become cost burdened for the County’s most vulnerable population. Lower income residents have not found much relief with the Housing Commission, as the wait lists for assisted housing and housing vouchers had a combined 22,549 households as of November 2019. TBRA will be essential in meeting the needs of lower income residents, as they will allow residents the freedom and flexibility to live in existing housing communities.

AFFORDABLE HOUSING TYPE	MARKET CHARACTERISTICS THAT WILL INFLUENCE THE USE OF FUNDS AVAILABLE FOR HOUSING TYPE
TBRA for Non-Homeless Special Needs	<p>The housing market for the non-homeless special needs population presents additional challenges. In addition to facing high rental rates, or long public housing and voucher wait lists, the special needs populations also must find housing that allows them to manage their disability. Many of the newer communities in the County are being built according to accessibility standards and even have a number of units for residents with disabilities; however, these units are not affordable. By providing TBRA, the special needs population will be able to utilize these units while decreasing the portion of their rent obligations.</p>
New Unit Production	<p>The County has a very strong rental and homeownership market, making it difficult for lower income residents to find affordable housing. Over the past decade, rental rates have continued to rise and housing prices have returned to their pre-recession levels. With the rising costs of housing, many of the County’s population has become cost burdened; that is, paying more than 30 percent of their household income on housing costs.</p> <p>By producing new affordable housing units, the County can meet the needs of its lower income population and alleviate the burden of rising housing costs. The County will strive to have these new housing communities built in COOs where there is access to public transportation, high performing schools, and employment opportunities.</p>
Rehabilitation	<p>An older housing stock and substandard housing conditions confirm the need for property rehabilitation and accessibility modification. Forty-eight percent of the housing stock in the County was built before 1980. Older housing stock tends to have a higher rate of substandard housing conditions and a higher risk of lead-based paint hazards, highlighting the need for rehabilitation to bring these units up to existing building codes, accessibility requirements, and energy efficiency. According to 2011 – 2015 ACS data, 35,324 homeowner units and 19,264 rental units in the County had at least one deficient housing condition. Housing cost burdened households with extremely low income may defer home maintenance leading to the deterioration of their homes.</p> <p>The Property Rehabilitation and Accessibility Modification Programs have been instrumental in reducing the number of housing units with substandard conditions and rehabilitating older homes as these programs offer loans to lower income households whose homes are found to contain violations of health, occupancy, and other codes that endanger the health and welfare of the households.</p>
Acquisition, including preservation	<p>To help combat rising housing costs which have kept many lower income working County residents from owning a home, funding to acquire existing properties or vacant land will be instrumental in developing affordable housing units. New affordable homes can be developed on vacant land, while existing units can be rehabilitated to meet current building codes. In addition, the County will focus on preserving its existing supply of affordable rental units including its public housing communities.</p>

SP-35 Anticipated Resources

Introduction

During the five year period covered by the *Anne Arundel County Consolidated Plan: FY 2021—FY 2025*, approximately \$1,078,334,982 in federal and County resources, including funds generated from the sale of Low Income Housing Tax Credits (LIHTC), is estimated to be allocated to housing and community development activities in Anne Arundel County. These funds, estimated and outlined in detail herein, are a combination of entitlement grants, program income, required local match dollars, Continuum of Care award funds, Housing Choice

Voucher funds, and Housing Counseling Grant funds. Additionally, the County is planning for five LIHTC affordable rental projects to be completed in the next five years.

ACDS administers the majority of these federal funds on behalf of the County and works closely with other County agencies, State agencies and nonprofit providers. The Housing Commission administers the Housing Choice Voucher Program for the County. The County works diligently toward leveraging all of its federal dollars with other sources of funds. The County regularly works with local elected officials, legislators at the federal and State levels, the State housing finance agency, and private developers to leverage funding with non-federal and non-entitlement sources for housing and community development projects within the County.

**Table 65
Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation \$	Program Income \$	Prior Year Resources \$	Total \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$2,121,924	\$550,000	\$14,256	\$2,686,180	\$9,401,630	Community Development Block Grant (CDBG) funds is a flexible program that provides communities the resources to address housing and community development needs.
HOME	public - federal	Acquisition Homebuyer Assistance Homeowner Rehab Multifamily Rental New Construction Multifamily Rental Rehab New Construction for Ownership TBRA	\$769,970	\$700,000	\$0	\$1,469,970	\$5,144,895	HOME Investment Partnerships Program (HOME) provides communities with the resources to fund a wide range of activities including building, buying, and/or rehabilitation affordable housing for rent or homeownership or providing direct rental assistance to low-income people.
ESG	public - federal	Conversion and Rehab for Transitional Housing Financial Assistance Overnight Shelter Rapid Re-housing (rental assistance) Rental Assistance Services Transitional Housing	\$177,268	0	0	\$177,268	\$620,438	Emergency Solution Grant (ESG) funds provide communities with flexible funds to address the needs of the homeless.

Chapter Four: Strategic Plan

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation \$	Program Income \$	Prior Year Resources \$	Total \$		
Competitive McKinney-Vento Homeless Assistance Act	public - federal	Rapid Re-housing (rental assistance) Rental Assistance Services TBRA Other	\$2,385,199	0	0	\$2,385,199	\$8,348,197	Competitive McKinney-Vento Homeless Assistance Act funds are applied for annually to support programs serving the homeless in Anne Arundel County. Funds are used to provide permanent supportive housing, case management, and transitional housing to homeless families and individuals.
LIHTC	public - federal	Acquisition Housing Multifamily Rental New Construction Multifamily Rental Rehab	\$28,909,786	0	0	\$28,909,786	\$867,729,358	Funds generated from Low Income Housing Tax Credits will be used to develop and preserve affordable rental housing.
Public Housing Capital Fund	public - federal	Housing	\$4,500,000	0	0	\$4,500,000	\$8,800,000	Funds used to maintain the Housing Commission public housing communities.
Other	public - federal	Housing TBRA	\$21,300,000	0	0	\$21,300,000	\$98,500,000	The Housing Commission administers the Housing Choice Voucher program which provides tenant based rental assistance.
Other	public - federal	Services TBRA	\$538,458	0	0	\$538,458	\$1,884,603	Housing Opportunities for Persons With AIDS (HOPWA) funds are used for tenant based rental assistance for persons with AIDS.

Chapter Four: Strategic Plan

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation \$	Program Income \$	Prior Year Resources \$	Total \$		
Other	public - local	Acquisition Admin and Planning Homebuyer Assistance Homeowner Rehab Housing Multifamily Rental New Construction Multifamily Rental Rehab TBRA	\$270,000	0	0	\$270,000	\$954,000	County funds are provided to meet the required HOME match.
Other	public - local	Homebuyer assistance Housing Multifamily rental new construction Multifamily rental rehab Services TBRA	\$3,270,000	0	0	\$3,270,000	\$11,445,000	County funds are provided for homeownership counseling, financial literacy, and foreclosure prevention counseling programs, rental housing development, TBRA program and supportive services, fair housing activities, and neighborhood specific activities.

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

The County gives priority to projects where there is owner equity or a commitment of private or other public financing. For example, the County will allocate HOME Investment Partnerships Program (HOME) and local match funds to the Rental Housing Production Program. These funds will support the acquisition and rehabilitation or new construction of affordable multifamily housing. Typically, these projects cost millions of dollars and leverage equity raised from federal LIHTC, State funds and private dollars.

The County also applies for State funds whenever the opportunity arises. For example, Baltimore Regional Neighborhood Initiative (BRNI) funds have been awarded to ACDS to acquire and rehabilitate units in Brooklyn Park area. These funds have been leveraged with County general funds, CDBG funds, and State Lead-Based Paint Program funds. ACDS, on behalf of the County, also applies for State Homelessness Solutions Program (HSP) funds in order to enhance and increase resources for the homeless population in the County.



Photograph by Arundel Community Development Services, Inc.
Brooklyn Park, MD,

ACDS offers a HOME and/or CDBG funded program which provides mortgage assistance to income eligible first time homebuyers. This program leverages both State and private funds through the Maryland Mortgage Program or private financing.

ACDS also administers the Homeownership Counseling and Foreclosure Prevention Counseling Program. The County funds provided for these programs are leveraged with State and federal dollars. ACDS has been awarded competitive federal Homeownership Counseling Program funds, Maryland Homeownership Counseling Fund monies, and National Foreclosure Mitigation Counseling Program funds. ACDS also administers the Video Lottery Terminal (VLT) Fund which are awarded to nonprofit organizations and community associations. These funds

are frequently used to supplement federal and State funds, such as for Sarah's House Family Shelter at Ft. Meade.

The Property Rehabilitation Program leverages State funds through the Maryland Special Loans Program. In addition, homeowners in certain neighborhoods can obtain up to \$25,000 in State Lead-Hazard Reduction Grant Program funds to eliminate lead-based paint hazards from their homes.

The County also ensures all of the federally required match funds are being provided, and in many cases, exceeds the requirement. The HOME program requires every one dollar in federal funds expended be matched by the County with at least \$.25 in local funds. The County will meet this obligation through the allocation of general funds. The Emergency Solutions Grant Program (ESG) also requires a local match. The County will ensure this requirement is met by requiring subrecipients of ESG funds to meet the match requirement on an annual basis. The County exceeds these requirements by investing approximately \$3 million in additional general funds into housing and community development programs each year, as well as waiving or reducing impact or connection fees for the production of certain types of affordable units.

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

One of the best ways to reduce the cost of new housing is to reduce the cost of land, as land is one of the largest and most critical cost factors in housing construction. As land prices rise, those costs are passed on to purchasers in the form of higher housing prices. The County owns surplus land, which provides an opportunity for a creative approach using underutilized government owned property for the construction of new housing. When the County surpluses residentially zoned property and makes it available for new home construction, it provides an opportunity to greatly reduce the cost of building a home and makes that home available at a much lower cost to first time homebuyers. This program has been very successful in the past, and the County will continue to seek opportunities to provide no cost land for new affordable housing construction.

Discussion

Anne Arundel County works diligently toward leveraging all of its federal dollars with other sources of funds. The County regularly works with local elected officials, legislators at the federal and State levels, the State housing finance agency, and private developers to leverage funding with non-federal and non-entitlement sources for housing and community development projects. The County has invested general funds into housing and community development programs to complement federal and State resources. In addition, subrecipients of federal CDBG public service funds and Continuum of Care (CoC) program funds use private

foundations, United Way, and private fundraising, as well as volunteers and in-kind services to fully fund their programs.

SP – 40 Institutional Delivery Structure

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

**Table 66
Institutional Delivery Structure**

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Anne Arundel County	government	planning	jurisdiction
Arundel Community Development Services, Inc.	subrecipient	economic development homelessness non-homeless special needs ownership planning rental neighborhood improvements public facilities public services	jurisdiction
Housing Commission of Anne Arundel County	pha	planning public housing rental	jurisdiction
Anne Arundel and Annapolis Coalition to End Homelessness	continuum of care	homelessness planning	jurisdiction

Assess of Strengths and Gaps in the Institutional Delivery System

Anne Arundel County is governed by an elected County Executive and County Council. The County Council is the legislative body of Anne Arundel County government and approves all policy and budgetary actions. The County Executive, representing the executive branch of government, appoints the Chief Administrative Officer and other heads of executive agencies in order to implement the policies and budgets as approved by the County Council. The Chief Administrative Officer oversees ACDS who is responsible for administering housing and community development funds, including CDBG, HOME, ESG, HOPWA and CoC, and related activities in Anne Arundel County. ACDS, which was created by the County in 1993 and is governed by a 13 member Board of Directors, has over 25 years of experience administering federal funds, as well as directly implementing housing and community development activities. In addition to acting as an affordable housing developer and providing direct services, such as homeownership counseling, mortgage assistance, and property rehabilitation, ACDS works closely with partners such as the Housing Commission and the Homelessness Coalition to plan and administer federal funds to support the work of a large network of nonprofit organizations, Community Housing Development Organizations (CHDOs) and affordable housing developers. This network provides housing and services to low and moderate income households and

persons who are homeless, have a developmental disability, are mentally ill, are diagnosed with HIV/AIDS or have a substance use disorder.

The nonprofit organizations and developers who the County has historically relied upon to provide these critical services are experienced in meeting the needs of the low and moderate income population as listed and described in some detail here in *Chapter 1*. These organizations are not listed in this section, as subrecipients are selected on an annual basis through the County's housing and community development process, when applications are submitted and carefully reviewed and considered.



Photograph by The Light House

While ACDS has taken on the role of developing affordable, scattered site rental and homeownership units, the County does not have many active community development corporations or community based development organizations. This is mainly due to the suburban nature of the low and moderate income communities in the County.

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

**Table 67
Homeless Prevention Services Summary**

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

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 has a continuum of services available for the homeless and those at-risk of homelessness including prevention, outreach, supportive services, emergency shelter and transitional and permanent housing. These services are coordinated by the Homeless Coalition in an effort to ensure the various needs of individuals who are homeless or at-risk of

homelessness within the County are being met. The Homeless Coalition consists of over 50 County and City of Annapolis agencies, concerned citizens, nonprofit homeless service providers, private nonprofit organizations serving the special needs population, as well as others with interests and roles in ending homelessness in the County. The Homeless Coalition holds open monthly board/leadership meetings, which focus on topics related to homelessness, including affordable housing, education, mental health and substance use, and workforce development. There are quarterly Coalition meetings, which provide training on evidence-based practices such as trauma-informed care or Housing First, and other relevant topics such as harm reduction using Naloxone or policy advocacy. The Homeless Coalition has various subcommittees that meet to discuss relevant topics including coordinated entry, shelter, and homelessness diversion.

Given the importance of coordinating services not only at the County level (e.g. evaluating gaps, development of new resources) but also at the individual level, the Homeless Coalition hosts a monthly case managers meeting where case management staff come together to discuss program access, new resources, and share best practices and to link homeless clients to services. The Homeless Coalition also has monthly meetings focused on special homeless populations including youth, chronically homeless, and veterans. Additionally, the County hosts an annual Homeless Resource Day, which offers a wide array of services to persons who are homeless including but not limited to medical, dental, eye care, veterans services, applying for benefits, help obtaining identification, birth certificates, food mainstream benefits, legal services, haircuts and credit counseling.

Finally, the County has a coordinated entry system for both its shelter system and permanent supportive housing programs. Clients are assessed for shelter using a universal assessment tool at (i) the County Department of Social Services (DSS) in Glen Burnie or Annapolis; (ii) Light House in Annapolis; and (iii) Arundel House of Hope in Glen Burnie. DSS staff offers after-hour phone assessments.

The Homeless Coalition selected the VI-SPDAT as its primary assessment tool, which is incorporated into the CoC HMIS system. The assessment tool helps program staff identify the barriers each family or individual faces and directs them to the appropriate level of services. For example, if a family is homeless with few barriers, they may be referred to homeless prevention or a rapid re-housing program, whereas persons who are chronically homeless with the highest vulnerability are prioritized for permanent supportive housing.

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.

The County has a comprehensive and coordinated coalition of providers who offer a wide array of services to County residents. The biggest gap in the County service delivery system for

special needs persons and those experiencing homelessness is the need for additional permanent supportive housing, especially for households who are extremely low income and/or have special needs. This gap has proven difficult to address given the cost and lack of affordable housing in the County and the declining dollars available to address the need.

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.

The County improved its institutional structure and service delivery system by a creating a coordinated entry system, improving its homelessness response system and focusing on homelessness prevention. The Homeless Outreach Team and Crisis Response Team reaches clients least likely to apply for assistance such as chronically street homeless and persons with mental illness. The Crisis Response Team provides 24/7 days a week referrals for accessing homelessness assistance resources. The coordinated entry system is well-advertised and easily accessed by providers. The Outreach Team is conducted with a person-first approach, focused on client choice, sensitivity to client experiences, and clear coordinated entry policies so the client understands the process. The Homeless Coalition also developed the Bricks and Mortar CRICT Team (BRICKIT), an interagency team that functions as a collaboration of community partners and County agencies, dedicated to providing homeless families and individuals with the resources necessary to re-route their lives towards success. Providers are working together to collectively deliver services to address priority need populations, including the chronically homeless and the special needs populations.

SP-45 Goals Summary

Goals Summary Information

**Table 68
Goals Summary**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homeownership Opportunities	2020	2024	Affordable Housing	Neighborhood Revitalization Area - Brooklyn Park Neighborhood Revitalization Area - Glen Burnie Neighborhood Revitalization Area - Severn Communities of Opportunity	Affordable Housing – Owner Special Needs – Housing Non-Housing Community Development - Public Service	CDBG: \$4,410,000 HOME: \$1,012,500 County - General: \$1,845,000 County-Match: \$337,500	<i>Public service activities for low and moderate income housing benefit:</i> 2,975 households assisted <i>Homeowner housing rehabilitated:</i> 200 household housing unit

Chapter Four: Strategic Plan

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
								Direct financial assistance to homebuyers: 60 households assisted
2	Rental Housing Opportunities	2020	2024	Affordable Housing	Neighborhood Revitalization Area - Brooklyn Park Neighborhood Revitalization Area - Glen Burnie Neighborhood Revitalization Area – Severn Communities of Opportunity	Affordable Housing - Rental Development Affordable Housing – Rental Assistance and Services Affordable Housing - Public Housing Special Needs – Housing Homeless - Housing	CDBG: \$3,784,482 HOME: \$4,558,379 County - General: \$5,609,250 County-Match: \$756,000 HOPWA: \$2,423,061	Public service activities other than low and moderate income housing benefit: 175 Persons Assisted Public service activities for low and moderate income housing benefit: 125 households assisted Rental units constructed: 250 household housing unit Rental units rehabilitated: 362 household housing unit Tenant-based rental assistance /rapid re-housing: 200 households assisted
3	Prevent and End Homelessness	2020	2024	Homeless		Homeless – Housing Homeless - Shelter and Services Homeless - Prevention	CDBG: \$765,000 HOME: \$450,000 ESG: \$737,879 Competitive McKinney-Vento Homeless Assistance Act: \$10,233,554	Public service activities other than low and moderate income housing benefit: 3,500 persons assisted Tenant-based rental assistance /rapid re-housing:

Chapter Four: Strategic Plan

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
							County - General: \$4,824,000	860 households assisted <i>Homeless person overnight shelter:</i> 1,500 persons assisted <i>Homelessness prevention:</i> 550 persons assisted
4	Sustainable Communities	2020	2024	Non-Housing Community Development	Neighborhood Revitalization Area – Brooklyn Park Neighborhood Revitalization Area – Glen Burnie Neighborhood Revitalization Area – Severn	Special Needs - Facilities and Services Non-Housing Community Development - Public Service Public Housing – Services Historic	CDBG: \$607,500 County - General: \$157,500	<i>Public service activities other than low and moderate income housing benefit:</i> 1,830 persons assisted <i>Other:</i> 1 other
5	Economic Opportunities	2020	2024	Non-Housing Community Development		Special Needs - Facilities and Services Economic Opportunities	CDBG: \$116,100	<i>Public service activities other than low and moderate income housing benefit:</i> 320 persons assisted
6	Promote Fair Housing	2020	2024	Fair Housing		Affordable Housing – Owner Affordable Housing - Rental Development Affordable Housing-Rental Assistance and Services Special Needs - Housing	County - General: \$193,500	<i>Other:</i> 1 other
7	Administration of Federal Funds	2020	2024	Administration			CDBG: \$2,404,728 HOME: \$593,987 ESG: \$59,828 County - General: \$2,085,750	<i>Other:</i> 1 other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
							County-Match: \$121,500 HOPWA: \$100,962 CoC: \$499,842	

Goal Descriptions

GOAL 1 – HOMEOWNERSHIP OPPORTUNITIES

Increase and sustain affordable homeownership opportunities that are accessible and inclusive for low to moderate income County residents.

Strategies

- Increase homeownership opportunities through programming.** Increase sustainable homeownership and wealth building opportunities through programming for first time homebuyers and protected classes. Examples include:

 - Homebuyer and credit counseling
 - Foreclosure prevention counseling
 - Down payment, closing cost, and mortgage write down assistance
- Increase supply of affordable homeownership units.** Increase supply of quality affordable owner occupied housing in inclusive communities. Examples include:

 - Affordable financing for acquisition and construction
 - Utilization of County owned surplus land
 - Land use incentives and requirements such as inclusionary zoning policies and workforce housing incentives
- Improve the quality of existing affordable homeownership units.** Improve and maintain existing stock of affordable units through affordable financing and project management for improvements. Examples include:

 - Property rehabilitation for homeowners
 - Energy efficiency improvements for homeowners
 - Acquisition/rehabilitation program for homebuyers
 - Disaster mitigation activities

4. **Improve accessibility of homeownership units.** Facilitate improvements through affordable financing and project management and promote activities that support the elderly and those with disabilities to remain in their homes. Examples include:
 - Accessibility Modifications Program for Homeowners
5. **Market affordable homeownership opportunities to protected classes within the County.** Ensure homeownership programs and opportunities are affirmatively marketed throughout the County and to protected classes with limited income, including minorities and persons with special needs. Examples include:
 - Direct mailings and email marketing
 - Attendance at outreach events, festivals, community meetings and informational sessions hosted by groups representing and/or serving the protected classes

GOAL 2 – RENTAL HOUSING OPPORTUNITIES

Promote and expand affordable quality rental housing opportunities that are accessible and inclusive.

Strategies

4. **Increase the supply of affordable rental units.** Encourage the development of new rental units, with priority given to project for families in communities of opportunity where affordable rental may be lacking. Examples include:
 - Low interest financing programs
 - PILOT Agreements
 - County surplus land
 - Land use incentives and requirements such as inclusionary zoning policies, workforce housing incentive and allowances for housing for elderly of modest means
5. **Improve and preserve the existing stock of affordable rental housing.** Finance the renovation of existing affordable housing developments, including public housing, as well as smaller, scattered site developments. Examples include:
 - Scattered site rental development through acquisition/rehabilitation
 - Low interest financing
 - Rental Assistance Demonstration (RAD) Program
 - Disaster mitigation activities
6. **Create and maintain accessible rental housing units.** Provide financing and project management to develop group homes and make accessibility modifications or other improvements to existing group homes and rental units serving persons with disabilities and older adults. Examples include:

- Accessibility Modifications Program for Renters
 - Group Home Rehabilitation Program
 - Group Home Acquisition/Rehabilitation Program
 - New group home development
 - Ensure a portion of units in large rental developments can serve persons with disabilities
7. **Expand, maintain and create affordable rental opportunities.** Support demand side subsidies and programs that allow low income families and persons with special needs to afford market rate rental units, with an emphasis on accessing units in communities of opportunity. Examples include:
- Tenant Based Rental Assistance for low income families and individuals, including the homeless
 - Tenant Based Rental Assistance for persons with HIV/AIDS
 - Tenant Based Rental Assistance for persons with disabilities, including mental illness and substance abuse disorders
 - Explore higher rent payments for utilization in communities of opportunity
8. **Implement support services and programs that help tenants access and retain housing.** Services may be geared to help homeless families and individuals, extremely low income families, persons with disabilities including mental illness and substance abuse, and returning citizens. Examples include:
- Case management and housing location assistance
 - Landlord outreach and mitigation to encourage acceptance of vouchers for hard to house clients
 - Congregate services for older adults
9. **Market affordable rental opportunities to protected classes within the County.** Ensure affordable rental units and tenant based rental assistance are affirmatively marketed throughout the County to the protected classes within the County and rental units and programs are provided in adherence to the County fair housing laws. Examples include:
- Affirmative marketing requirements for subrecipients
 - Fair housing training for property managers
 - Tenant/landlord information and fair housing resource line

GOAL 3 – PREVENT AND END HOMELESSNESS

Prevent and end homelessness by providing a comprehensive homelessness response system.

Strategies

5. **Prevent homelessness.** Provide financial assistance and counseling to households who are at risk of losing their homes; provide financial assistance to households to obtain new housing if they can no longer stay where they currently reside. Examples include:
 - Eviction prevention assistance
 - First month rent and security deposit assistance
 - Financial coaching
 - Referral services
6. **Increase and sustain housing opportunities for the homeless.** Maintain and expand the supply of permanent supportive housing options, rapid re-housing assistance, and necessary support available to homeless individuals and families to get them quickly re-housed; maintain and expand the supply of permanent supportive housing and related services for chronically homeless individuals. Examples include:
 - Tenant Based Rental Assistance
 - Rapid re-housing programs
 - Case management services
 - Development of permanent supportive housing units
7. **Maintain and enhance emergency shelter and interim housing options.** Develop and maintain emergency shelters serving individuals and families, and victims of domestic violence as a temporary and safe housing option with the purpose of those served becoming quickly re-housed and economically secure. Examples include:
 - Maintenance and enhancement of existing shelters
 - Operating support for emergency shelters and interim housing options
8. **Improve the Homelessness Response System.** Expand the Coordinated Entry System to include a continuum of services and support, including diversion and prevention services, entry into shelters, and permanent housing. Offer a variety of supportive services to assist homeless individuals and families maintain their housing. Support and enhance the capacity for the community to end homelessness through data, coordination, and planning. Examples include:
 - Operating support for day programs
 - Case management
 - Mental health programs
 - Employment, education and training services, life skills and workplace training
 - Child care programs
 - Financial coaching
 - Outreach programs

- Homeless Management Information Systems (HMIS), coordinated entry and assessment, and planning activities.

GOAL 4 – SUSTAINABLE COMMUNITIES

Create sustainable, vibrant, inclusive communities by investing in revitalization projects, facilities and programs serving low income communities throughout the County, with priority given to communities in the designated Neighborhood Revitalization Areas.

Strategies

1. **Support initiatives that improve quality of life for communities.** Fund projects, facilities and programs that improve the quality of life for low and moderate income individuals and families, with priority given to communities within the designated Neighborhood Revitalization Areas and Housing Commission managed communities. Examples include:
 - Community facilities
 - Revitalization of blighted structures
 - Projects and programs to support positive youth development
 - Projects and programs to support older adults
 - Preservation of historic structures in minority communities
2. **Create initiatives which support the ability of the County to respond to natural disasters and infectious diseases.** Fund projects and programs that will mitigate the impact of natural diseases and infectious diseases on the low and moderate income residents and communities.

GOAL 5 – ECONOMIC OPPORTUNITIES

Support programs, facilities and projects providing opportunities for low and moderate-income persons, including those with special needs, to gain skills, economic stability and independence in order to be productive members of the community, with a priority for services located within the designated Neighborhood Revitalization Areas.

Strategy

Promote Independence. Assist programs and services that help low and moderate income County residents achieve financial and economic independence through better access to employment opportunities and supports. Examples include:

- GED Prep and ESOL courses
- Workforce development support programs
- Transportation services and support
- Child care services
- Day and vocational facilities for persons with special needs

GOAL 6 – PROMOTE FAIR HOUSING

Promote and further fair housing throughout the County and the region and improve access to housing opportunities for members of the protected classes.

Strategy

Implement the local and regional fair housing. Examples may include:

- Support for fair housing testing and enforcement activities
- Fair housing outreach and education
- Support for a regional fair housing coordinator

GOAL 7 – ADMINISTRATION OF FEDERAL FUNDS

Funds used for the planning and administration of federal CDBG, HOME, ESG, HOPWA and CoC programs and County funded programs.

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.

The County estimates 260 income eligible homeowners will be assisted during the five year period; of these, it is estimated 60 will be moderate income households and 200 will be low income households. The County estimates 169 income eligible renter households will be assisted during the five year period; of these, it is estimated 20 households will be of extremely low income and 149 households will be low income. The County also estimates 84 special needs persons will be assisted during the five year period; of these, it is estimated 44 will be extremely low income households, and 40 will be low income households. Finally, the County estimates it will serve 188 extremely low income homeless households and 217 low income homeless households during the five year period.

SP-50 Public Housing Accessibility and Involvement

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

In 1991, the Housing Commission was required to complete a Section 504 Assessment and report the findings to HUD. The Housing Commission completed this Needs Assessment and as a result, modifications to existing public housing communities and units were completed to meet basic threshold requirements between 1992 and 1993. The Housing Commission received a Fair Housing/Section 504 Assessment by HUD in 2005. This was a full assessment of all communities, as well as policies and programs. All the recommendations from this assessment were completed by the Housing Commission between 2006 and 2007 and the agency was found to be in compliance with all Section 504 indicators at the conclusion of the

review. Although the Housing Commission is not currently under a Section 504 Voluntary Compliance Agreement, it has completed two additional Physical Needs Assessments, one in 2010 (independent contractor) and one in 2011 (by HUD). Some additional modifications were identified which will be incorporated into future modernization projects.



Photography by Housing Commission of Anne Arundel County. Freetown Village Redevelopment

Utilizing the Rental Assistance Demonstration Program (RAD), the Housing Commission will convert all of its public housing communities to project based rental assistance. Acting as Developer, the agency has partnered with consultants, architecture and engineering firms and investors to complete all of the enhancements. Currently, redevelopment of Meade Village is anticipated to commence in Summer 2020 and projected to add 24 new units serving households earning up to 80 percent AMI. Freetown Village was completed in September 2019 and added 36 new units serving households up to 80 percent AMI.

Financial plans for Pinewood Village, Pinewood East, Glen Square and Stoney Hill communities are expected to be completed in 2021 for renovations to begin later that year through 2024. Existing renovations plans will include energy efficient systems, upgraded kitchens and bathrooms, and new flooring and windows.

Activities to Increase Resident Involvement.

The Housing Commission encourages its public housing residents to become involved in the management of their communities. Resident Councils operate at each of the public housing communities, providing a forum for residents to express their concerns and needs at monthly meetings. A 14 member Resident Advisory Board meets quarterly with key staff, providing a conduit for communicating information, sharing ideas, and ensuring resident concerns are clearly identified, analyzed and evaluated for service. In addition, the Housing Commission has a resident serve on their Board of Commissioners.

Residents are also encouraged to provide feedback about their housing quality and communities. The Capital Fund Program is reviewed with residents and updated annually through personal interviews and group meetings with residents.

In addition, regular surveys are conducted of residents from each public housing community to assess opinions regarding common spaces and individual units. The results are used as a tool in setting priorities and establishing maintenance services, resident services and management improvements.

Residents whose goal is homeownership are encouraged to take part in the Homeownership Voucher Program, which allows residents who are ready for homeownership to use their vouchers toward a mortgage payment. Interested participants are referred to the Homeownership Counseling Program and the Mortgage Assistance Program administered by ACDS. Residents can also participate in the Housing Commission Family Self Sufficiency Program giving them access to services such as childcare, transportation, remedial education, job training, treatment and counseling for substance abuse, and credit counseling. Other services are offered onsite by the Boys & Girls Clubs of Annapolis and Anne Arundel County and Anne Arundel Workforce Development Corporation.

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

No.

Plan to remove the ‘troubled’ designation.

Not Applicable.

SP-55 Barriers to Affordable Housing

Barriers to affordable housing.

As previously described, the County has a very strong demand for housing, which ultimately affects pricing. The median price for a homeownership unit and the average rent continues to increase at a rate higher than household income. As demand stays strong and costs continue to rise, meeting the housing needs for lower income residents will continue to be a challenge. With the projected job growth and growth in the number of households in the County, a slowdown is not foreseen over the next five years.

When building residential units, a developer has four cost elements to contend with, as described below.

Public policy can affect land cost through its local land use controls, especially through the zoning designation. Historically, the County’s coastal location and the significant amount of land located in environmentally sensitive and rural areas has led to strict land use policies. The County includes over 533 miles of shoreline and approximately 19 percent of its land is designated as critical areas by the State. In addition, the County continues to prioritize

environmental stewardship and land preservation, as demonstrated by the fact that 36.5 percent of the total land area is categorized as agricultural, park, recreational and open space land use in the County.

The County can provide opportunity for increased zoning in its designated growth and transition area, but it is somewhat limited. These land use conditions, in addition to the strong demand for residential units, drives up the cost of land.

The delivery of affordable housing is affected by a number of procedure, policies and regulations instituted at all levels of the development process. The procedures, policies and regulations create site constraints, affecting the number of units the development is able to produce. In addition, there are various fees such as impact fees and water and sewer connection charges ultimately affect the cost of development. The other constraint often cited by the development community is the Adequate Public Facility requirement, especially the requirement for adequate school capacity. While these regulations and fees have reasonable justifications, including environmental protection and ensuring adequate infrastructure such as school capacity, this regulatory framework can have a notable effect on cost and ability to build.



Hammerlee House, Glen Burnie, MD. Serves low income elderly

High construction costs are also a barrier to affordable housing. When the housing bubble burst in 2007/2008, a large number of construction workers lost their jobs. Many left the construction field for another field and have never returned. An even more significant issue is the cost of building materials, which is almost 50 percent of the construction cost. The recent spike and ongoing volatility in material pricing is tied to trade policy disputes involving lumber, steel and aluminum. The dearth of skilled laborers and the high cost of material directly affect the industry's ability to produce affordable units. As these two issues are not affected by local public policy, providing low cost financing is one of the only ways local jurisdictions can have a positive impact on this condition.

Strategy to remove or ameliorate the barriers to affordable housing.

In response to these barriers, the County recently passed a Workforce Housing Bill (54-19). This new provision allows an increase in density up to 22 units per acre as a conditional use in

R-5, R-10, and R-15 residential zones, as well as in commercial, light industrial zones, and mixed-use zones, in exchange for affordable units. This expansion has created additional land available for the development of workforce housing serving homeowners with incomes 100 percent AMI and below and renters with incomes 60 percent AMI and below. This provision also provides a 50 percent reduction on water and sewer connection fees, furthering the incentives available for the creation of affordable housing. Since the law was adopted in the Fall of 2019, several developers have expressed interest in developing workforce housing.

In addition, Housing for Elderly of Moderate Means law allows multifamily housing serving low income seniors earning 80 percent AMI and below, with 60 percent of the units available to elderly earning 60 percent AMI and below, to be developed up to densities of 22 units per acre as a conditional use in R-2, R-5, R-10, R-15, and R-22 residential zones and C-1, C-2 and C-3 commercial zones. To further reduce development costs, the County has adopted legislation waiving water and sewer fees, a significant cost, for multifamily housing units for elderly persons of moderate means.

The County also waives impact fees for housing serving households earning 120 percent AMI and below developed by a nonprofit organization. The County also continues to provide Payments-in-Lieu of Taxes (PILOTs) agreements as a financial incentive for developers building affordable rental housing.

Finally, the County has recently convened a workgroup to explore the current Adequate Public Facility. The workgroup is exploring measures that could lessen these requirements for affordable housing development. The County will continue to implement these policies and continue to explore additional measures to expand incentives for affordable housing development in the County.

SP-6o Homelessness Strategy

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

The County has a coordinated entry system for both its shelter system and permanent supportive housing programs. Clients are assessed for shelter using a universal assessment tool at (i) DSS in Glen Burnie or Annapolis; (ii) the Light House in Annapolis; and (iii) Arundel House of Hope in Glen Burnie. DSS staff offers after-hour phone assessments. Agencies place clients on a single list for the three County shelters.

The County has three outreach teams, which includes the DSS Homeless Outreach Team, the County Mental Health Agency Crisis Response Team and the People Encouraging People Assertive Community Treatment (ACT) Program. All of these teams place a priority on

reaching clients least likely to apply for assistance. The Outreach Team works with the community to identify and outreach to any homeless person residing outdoors. The Outreach Team works to identify needs and assist homeless individuals to obtain services and housing. Both the Crisis Response Team and ACT target homeless individuals diagnosed with a mental illness. The Crisis Response Team and ACT receive referrals from the police, hospitals, and shelters when a homeless person is in crisis. Also, Arundel House of Hope and the Light House provide outreach services and case management, a day shelter, meals, and links to mainstream resources.

The Homeless Coalition also developed the BRICKIT team, where County agencies and community partners work to provide homeless families with the resources necessary to re-route their lives towards success. The providers work together to collectively deliver services to address priority needs. DSS with support from the Homeless Coalition also hosts an annual Homeless Resource Day which allows service providers to successfully reach out to the homeless and those at-risk of homelessness. This event is well publicized to the entire community. The Homeless Resource Day allows service providers to offer their services in a concentrated manner on one day, as well as to set up appointments for follow-up visits. Bus tokens are provided to allow participants to access these follow-up appointments.

Addressing the emergency and transitional housing needs of homeless persons.

The County has 51 year round and 90 seasonal emergency shelter beds for individuals, and 78 year round emergency beds for families. Additionally, there are 32 emergency shelter beds available for survivors of domestic violence. Typically, emergency shelters provide temporary housing for up to 90 days, along with three meals,



Arundel House of House Winter Relief Program

case management, life skills, training, housing search assistance and other support services. The rotating cold weather shelter operated by Arundel House of Hope, called the Winter Relief Program, provides transportation, meals, and temporary housing between the hours of 5:00 p.m. and 7:00 a.m. from November through April. Local shelters and the City of Annapolis provide additional freezing weather beds. All of the year round, seasonal, and overflow freezing weather beds are available for use by chronically homeless persons in the County. The County has six transitional housing beds for individuals and nine transitional housing beds for families. Transitional housing provides temporary housing and intensive supportive services

for up to two years. There is generally a shortage of emergency shelter beds for both families and individuals in the County, especially during the summer months when the rotating shelter and freezing weather beds are unavailable.

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

The County is committed to ending chronic homelessness by providing client-focused outreach to the population and developing affordable, safe housing options. The Homeless Coalition has embraced the Housing First Model as its strategy for ending chronic homelessness. As part of the development of the coordinated entry process, the Homeless Coalition adopted VI-SPDAT as its assessment tool and incorporated it into the HMIS system. The VI-SPDAT is a nationally accepted and recommended survey tool, which evaluates and ranks each homeless individual or families based on a number of risk factors and generate a centralized list of most vulnerable, chronically homeless individuals and families. Those who are ranked as chronically homeless with the highest vulnerability are given priority on the coordinated wait list for all of the federally funded permanent supportive housing programs in the County.

The County also uses a rapid re-housing strategy for homeless families. The rapid re-housing program include the ESG funded programs housing approximately 10 families per year; CoC funded program housing approximately 16 families per year; and the Maryland Homelessness Solutions funded program housing approximately 10 families per year. Additionally, the United Way of Central Maryland funds a prevention and diversion program, including a rapid re-housing strategy, for families in the County. The rapid re-housing strategy is limited by the availability of funds. The County emergency family shelter also works to help families increase their income so that they can afford stable permanent housing.

Additionally, the County seeks to end veteran homelessness. Arundel House of Hope (AHOH) operates Patriot House, a Veterans Affairs (VA) per diem-funded transitional housing program. Many graduates of this program increase their income and are able to afford unsubsidized housing. The County also operates a HOME and County funded program called the Operation Home Program which provides case management, housing search assistance, and tenant based rental assistance to homeless veterans. The County has a veteran by-name list and meets monthly via phone or in-person to discuss the status and housing options for those on the list. An outreach social worker from the VA MD Health Care Systems, staff from the regional SSVF program, the homeless coordinator, staff from all of the shelters and other providers in the County attend this monthly meeting.

The Homeless Coalition is committed to reducing returns to homelessness and reducing emergency shelter recidivism. Approximately 15 percent of individuals and families return to homelessness over a 12-month period. This is due in part to the high cost of housing in the County and the difficulty of low income individuals finding units affordable without a subsidy. However, those who enter CoC funded permanent housing seldom return to shelter. The County strategy to reduce recidivism is to develop an array of housing resources including permanent supportive housing, rapid re-housing, and other permanent housing resources, as well as to target this population with intense case management. In the Local Fiscal Year 2020 budget, the County provided local funding for a rental assistance program to address the affordability issues faced by many homeless families.

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.

One of the key strategies for ending homelessness in the County is to prevent individuals from becoming homeless in the first place. A number of County agencies assist households in avoiding homelessness by providing financial assistance to prevent eviction, as well as to help with preventing the disconnection of utilities. The County uses CDBG, FEMA, State, and private funds to provide homelessness prevention assistance. Additionally, the United Way funds a prevention and homeless diversion program. The County has several strategies, depending on the population being served, to prevent individuals being discharged from a publicly funded institution – such as foster care, hospitals, mental health programs, and/or jail – from becoming homeless. The County works to ensure children leaving the foster care system do not become homeless. Approximately 15 children age out of foster care in any given year in the County. The goal is to make sure every child has a permanent supportive connection before they age out of care in the County. As policy, if youth leave after the age of 18, they may return until the age of 21 and receive after care assistance including housing.

Although there are no publicly funded hospitals or health care facilities in the County, the two privately funded hospitals work with DSS to help ensure individuals leaving these facilities are not released to homelessness. The Health General Article, 10-809 Annotated Code of Maryland, prohibits discharges from state facilities to homelessness. The Baltimore Washington Medical Center in Glen Burnie, a quasi-public/private hospital, employs case workers to work with patients exiting the hospital. Anne Arundel Medical Center, a privately funded hospital in Annapolis, also employs social workers to link patients to services prior to discharge. Each facility is required to prepare a written discharge plan. The inpatient hospital social worker or treatment team complete a needs assessment upon entry into the facility and develop a treatment plan that addresses needs such as mental health, housing, substance abuse, job skills, and life skills. Priority for services, such as mental health treatment and housing, is given to

those exiting State hospitals. The County Mental Health Agency also employs aftercare service workers who provide the local link between psychiatric hospitals, residential treatment facilities and community resources to ensure effective discharge planning.

The County makes every effort to prevent individuals exiting the County Detention Centers from becoming homeless. The Detention Centers provide case management, including discharge planning, to all individuals sentenced for a time period of greater than seven days. All detainees meet with a case manager within a week of their arrival to complete a needs assessment. Detainees are referred to internal GED training; job training, drug treatment, and other life skills type courses in order to prepare for their exit from the detention center. Detainees with mental illness are referred to the State funded Mental Health Jail Project, which link inmates to services and housing upon discharge from the jail. The Detention Center hosts on-site Community Service Fairs to help link in-mates to programs, services and housing options upon release.

SP-65 Lead-Based Paint Hazards

Actions to address lead-based paint hazards and increase access to housing without lead-based paint hazards.

Through strict adherence to the policies and procedures, the County has greatly reduced the lead-based paint (LBP) risks associated with housing units built prior to 1978 and, thus, has significantly increased the access and availability of lead safe and lead free housing for low and moderate income County households. The federally funded Property Rehabilitation and Repair Programs, Acquisition and Rehabilitation Program and Accessibility Modification Program are administered by ACDS in accordance with the Lead Safe Housing Rule (LSHR) 24 CFR, Part 35 that implements the Residential Lead-Based Paint Hazard Reduction Act of 1992, also known as Title X. Before any construction activities are undertaken, ACDS requires a qualified Risk Assessor to properly test each applicable residence for the existence of LBP and prepare a risk assessment report which dictates the required methods for addressing the LBP hazard.

Residential units with peeling or flaking paint are not eligible to be purchased through the federally funded Mortgage Assistance Program unless noted LBP hazard deficiencies are corrected following proper lead safe work practices and a passed LBP clearance report.

LBP in countywide residential rental units are addressed through the enforcement of the State of Maryland Reduction of Lead Risk in Housing Law that requires owners of rental properties to register their units with Maryland Department of the Environment (MDE), distribute specific educational materials to prospective tenants and to meet specific LBP hazard reduction standards. In addition, all contractors performing lead paint abatement activities must be certified by the Federal Environmental Protection Agency (EPA), trained by a MDE accredited/licensed training provider, and accredited to perform lead paint activities.

Residential housing in the County is governed by the Property Maintenance Code, which requires exterior wood surfaces to be treated or be protected from the elements and decay and all exterior surfaces, including soils, be free of peeling, flaking and blistering paint.

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

Through the County adherence to the LBP policies and procedures and diligent oversight of federally funded programs by ACDS designed to assist low and moderate income households, the incidence of housing related lead poisoning has been greatly reduced for children under 18 years of age who reside in the housing stock built prior to 1978. Through ongoing and extensive screening programs testing the blood of children at high risk for lead exposure, the County is able to accurately assess the results of its LBP hazard reduction strategy. Based on the latest data from the Childhood Blood Lead Surveillance in Maryland Annual Report (October 2019) released by the Maryland Department of the Environment (MDE), of the 9,573 children tested in the County in 2018, seven children had elevated blood lead levels over 10 (the CDC's "blood lead level of concern"). This is a very slight increase from the five children identified as having elevated blood levels in 2012; however, the 2018 test was administered to a larger population. Both sets of results represent a significant decrease from data based on testing in 1998 which reported a total of 104 children with elevated blood lead levels.

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

The low incidence of lead poisoning identified in the County can be attributed to the (i) County and the State of Maryland housing policies and procedures enacted through the Reduction of Lead Risk in Housing Law; (ii) training and accreditation requirements for housing contractors, and (iii) the enforcement of the Property Maintenance Code. In addition, ACDS administration of the federal and State funded programs in accordance with all applicable federal and State LBP regulations ensures the older housing stock is being renovated and made available to low and moderate income households, safe from the existence of LBP hazards and the associated health risks.

SP-70 Anti-Poverty Strategy

Jurisdiction goals, programs and policies for reducing the number of poverty-level families.

Over six percent or 32,246 of County residents lived below poverty level in 2017 as defined by the U.S. Census Bureau. Poverty impacts all aspects of an individual's life and is caused by a myriad of complex factors which in turn make ending poverty a difficult task. Primarily, it is a function of income, which is related to opportunity, education, job training, and employment. Therefore, the primary anti-poverty strategy is to create and foster employment and economic opportunities for low income residents in the County.

The responsibility for implementing strategies to foster employment and economic opportunity is shared and coordinated among various government agencies, service providers, and other organizations. However, DSS is the agency primarily tasked with assisting residents who fall below the poverty line. DSS partners with the Anne Arundel Workforce Development Corporation and the Community Action Agency on a number of efforts to assist County residents with moving beyond poverty. The Community Action Agency administers an Early Head Start Program and provides case management to low income families. The Y of Central Maryland offers 12 Head Start programs throughout the County. In addition, Anne Arundel Community College and the Opportunities Industrialization Center of Anne Arundel County (OIC) provide courses and programs to enhance employment skills.

The Anne Arundel County Family Support Center, operated by Maryland Family Network and DSS, is located in Annapolis. The Center provides a wide range of programs including (i) education and employment readiness, (ii) adult education and GED prep, (iii) programs for parents, young fathers, and children, and (iv) a teen parent alternative high school program.

DSS also operates a Community Resource Center and a Customer Service Center in Glen Burnie and Annapolis. These Centers offer one-stop access to community services. Not only can residents access traditional income support programs such as Temporary Cash Assistance (TCA) or Food Stamps, they can also access Jobs Work Arundel, an employment program operated by Anne Arundel Workforce Development Corporation. Jobs Work Arundel helps Temporary Assistance for Needy Families (TANF) recipients increase their self-sufficiency through barrier removal, skills and certifications training, essential skills development, and work experience placement that leads to employment. The Community Resource Center provides space for community partners such as the Anne Arundel County Literacy Council and Blessed in Tech Ministries, which both provide life skills and job readiness training for persons who are low income or experiencing homelessness.

How are the jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing Plan.

One of the goals of the Consolidated Plan is to increase economic development opportunities by supporting programs and services that help the low and moderate income residents achieve financial and economic independence. Activities funded with CDBG funds over the next five years include financial literacy training, job training, education, affordable childcare, and transportation programs.

Additionally, the County will use its federal funds for projects and programs providing maximum benefit to extremely low, low, and moderate income households. These funds will leverage other public and private resources to facilitate programs providing education, job training, child care, homeless services and other programs necessary for helping an individual or family move out of poverty. Further, the federal entitlement funds will directly support the

overall anti-poverty strategy by providing affordable housing for persons at or below the poverty level.

SP-8o Monitoring

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.

The standards governing the monitoring of activities are those set forth in the various HUD monitoring guidebooks for each covered program including CDBG, HOME, ESG, HOPWA, and Continuum of Care 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, subrecipient and third party contracting, financial management and audits, allowable costs based on cost principles, program income and program disbursements, records maintenance and activity status reporting. Monitoring reviews 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, HOME, ESG, HOPWA and Continuum of Care and other federal housing and community development programs.

The monitoring standards and procedures adopted by Anne Arundel County provide an ongoing mechanism for evaluating its effectiveness in implementing the goals and strategies identified in the Consolidated Plan. The Monitoring Plan for the County highlights (i) the County's role in monitoring ACDS; and (ii) focuses on the role of ACDS in monitoring the activities, projects, programs and subrecipients funded with federal housing and community development monies.

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