ANNAPOLIS, MARYLAND

CONSOLIDATED PLAN
FY2011 - 2015

and

FY2011 Annual Action Plan Submission

JULY 1, 2010 – JUNE 30, 2011

SUBMITTED TO:

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

BALTIMORE FIELD OFFICE

City of Annapolis, MD
FY2011-2015 Consolidated Plan

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Five-Year Consolidated Housing and Community Development Strategic Plan

Executive Summary

This Five-Year Consolidated Housing and Community Development Strategic Plan (CP) outlines the City's priorities for investment of housing and community development funds for the CP period of 2011 to 2015. Three national goals serve as the overall framework for the use of housing and community development resources and guide this Plan.

- **Provide decent housing**, including, assisting homeless persons obtain affordable housing; assisting persons at risk of becoming homeless; retention of affordable housing stock; increase the availability of affordable permanent housing in standard condition for low income households, increasing the supply of supportive housing for persons with special needs (including persons with HIV/AIDS); and providing affordable housing that is accessible to job opportunities.

- **Provide a suitable living environment**, including, improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and revitalization of deteriorating neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.

- **Expand economic opportunities**, including, job creation and retention; establishment, stabilization and expansion of small businesses (including micro-businesses); provision of public services concerned with employment; provision of jobs for low income persons; increasing availability of mortgages at reasonable rates; financing for low income persons using non-discriminatory lending practices, access to capital and credit for activities that promote the long term economic and social viability of the community; and empowerment and self sufficiency of low income persons to reduce generational poverty in federally assisted housing and public housing.

The Five Year CP for the City of Annapolis will serve the following functions:

- A planning document that enables the City of Annapolis to view its HUD funding, not in isolation, but as one tool in a comprehensive strategy to address housing, community development, and economic development needs.
- An application for CDBG Program funds under HUD's formula grant.
- A strategy document followed in carrying out HUD programs.
- An action plan that provides a basis for assessing performance in carrying out use of CDBG Program funds.

Preparation of the Five Year Consolidated Housing and Community Development Plan

The City of Annapolis Department of Planning and Zoning, which administers the CDBG program, is the lead agency for preparing the CP under the direction of the City's Housing and Community Development Committee. In agreement with the regulations published at 24 CFR Part 9, the City's CP consists of the following:

- A housing market analysis that describes the City's general demographic characteristics and the significant housing characteristics.
- A housing and homeless needs assessment that estimates the number and type of households in need of housing assistance.
- A Strategic Plan indicating the general priorities for allocating investments for the next five years.
- An Action Plan that describes the use of resources over the Fiscal Year from July 1, 2010 to June 30, 2015.

The CP collected information through analysis of data from the Census Bureau, use of data from the State of the Cities Data Systems: CHAS Data 2000 (prepared by HUD), distributing a Housing and Supportive Services Questionnaire to various City agencies and service providers, conducting focus group meetings and conducting follow-up interviews with some of the agencies.

This CP will serve as a blueprint for use of entitlement funds by the City of Annapolis for the five-year period. The CP will give the City guidance for use of its entitlement funds and will coordinate the use of other resources by other City departments. The CP will also provide a blue print for developers, the Housing Authority of the City of Annapolis, non-profits, and other groups for funding projects and activities in Annapolis.

The primary federal funding sources in the FY2011-2015 Consolidated Plan are the Community Development Block Grant (CDBG) funds. This program aims to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low and moderate-income levels. Funds is available for a wide array of activities, including: housing rehabilitation, homeownership assistance, construction, or rehabilitation of public facilities and infrastructure, removal of architectural barriers, public services, rehabilitation of commercial or industrial buildings, loans, or grants to businesses, construction of new housing, and assistance to homeless persons and families.

Focus of the Plan

As required by the federal government, the identification of needs and the adoption of strategies to address those needs must focus primarily on low and moderate-income (LMI) individuals and households. The CP must also address the needs of persons with "special needs", such as persons with disabilities, homeless individuals and families, and public housing residents.

Summary of Citizen Participation Process

In agreement with 24 CFR 91.115(e) Annapolis has adopted a Citizen Participation Plan describing the citizen participation requirements of its CDBG program. The Citizen Participation Plan is on file at the City's Department of Planning and Zoning. The primary goals of the Citizen Participation Plan are:

- to provide for and encourage citizens to participate in the development of the CP, emphasizing participation by low and moderate-income residents;
- give citizens timely and reasonable access to meetings and information relating to the use of funds;
- give citizens information regarding the amount of funds, type of activities, and anticipated benefits to be achieved;
- provide technical assistance to groups seeking program funding;
- hold public hearings to obtain citizens' views; and
- give citizens reasonable advance notice and opportunity to comment on proposed program actions and activities.

The City conducts at least three public hearings annually to review the status of activities undertaken during the program year, to invite ideas on the proposed Consolidated and Action Plans, and to provide the public access to staff persons most knowledgeable about the CDBG program. Both the CP and the Annual Action Plan are subject to a public hearing and a 30-day public comment period. The City of Annapolis has followed these procedures in advertising the amount of financial assistance expected and the range of activities proposed for the fiscal year, including the estimated benefits for low and moderate-income populations.

The City made copies of the draft CP available for public review and comment for 30 days and posted it on the City's website, *www.annapolis.gov.* The draft CP was available at the following locations, in accordance with Annapolis' Citizen Participation Plan:

- Department of Planning and Zoning
  145 Gorman Street
  Annapolis, MD 21401

- Housing Authority of the City of Annapolis
  1217 Madison Street
  Annapolis, MD 21403

- Anne Arundel County Public Library
  1410 West Street
  Annapolis, MD 21401

The required Public Needs Hearing occurred on February 1, 2010. The required Consolidated Plan and Action Plan hearings occurred on April 5, 2010 and May 10, 2010. Both hearings took place in the City Hall. The hearings happened in accordance with the City's Citizen Participation Plan, which is provided in Appendix B. Public notices for the hearings appeared in *The Annapolis Capital Newspaper*, a copy of which is included in Additional Information – Appendix C. Notices also appeared in the Annapolis City Hall and on the City's website, *www.annapolis.gov*.

Efforts Made to Broaden Public Participation

The City begins preparing the Consolidated and Annual Action Plans by mailing its CDBG application and application guidelines to approximately sixty community organizations. The application guidelines contain information on the CDBG Program, the budget and selection process, the Consolidated Plan goals and objectives, and the public hearing schedule. In addition, the City posted a legal ad announcing the opening of the program, and posted the meeting on its web site (*www.annapolis.gov*) and in City Hall.

The City's Housing and Community Development Committee, which is responsible for

planning and implementing the City's housing and community development projects, held a first public hearing on February 1, 2010. The purpose of this hearing was to solicit from the organizations their priorities for investment in FY2011 and their proposed programs for prospective funding. The following six organizations participated in the public hearing:

- Arundel Lodge, Inc.
- Community Action Agency (CAA)
- Centro de Ayuda (Center of Help)
- OIC Job Readiness Center
- OHLA
- Restoration Community Development Corporation (RCDC)

Additionally the City consulted with the Housing Authority of the City of Annapolis, the Anne Arundel and Annapolis Homeless Community Partnership, and Arundel Community Development Services, Inc. (ACDS).

In addition to public hearings, the City's Housing and Community Development Committee meets monthly to address the City's housing and community development issues. All meetings are open to the public, and the meeting agenda appears on the City's web page and in City Hall.

Priority Needs and Strategies

The City of Annapolis is committed to allocating funds that serve the needs of the lowest income and most disadvantaged residents. Households with incomes less than 80% of the area median income, particularly those with extremely low incomes (less than 30% of area median income), are particular priorities. The City has also identified special needs individuals as among those who face the greatest challenges and who should receive high priority in the expenditure of federal funds, including at-risk children and youth, low-income families, the homeless and persons threatened with homelessness, and persons with disabilities. The following needs address this priority:

- Affordable housing;
- Homeless prevention programs;
- Decent job creation and improved economic opportunities; and
- Supportive services to maintain independence.

By focusing on these needs, Annapolis seeks to address community concerns such as:

- A need for additional affordable housing to address the growing gap between housing costs and local incomes;
- Programs that improve recreational facilities and services, particularly in low-income areas;
- A network of shelter, housing, and support services to prevent homelessness, move the homeless to permanent housing and independence, and eliminate chronic homelessness;
- Programs that promote economic development, create decent jobs, and increase the job skills level of potential employees; and
- Supportive services that increase the ability of seniors, persons with disabilities, and others with special needs to live independently and avoid institutions.

The CP requires Annapolis to address specifically needs and proposed strategies in the following four areas: housing, homelessness, special needs, and community development.

Housing Needs and Strategies

High housing costs reduce economic opportunities, access to jobs and services, and the ability of lower income households, including persons with disabilities, to live in the communities and neighborhoods of their choice. The affordability gap results in a concentration of lower income households in older neighborhoods that have higher levels of substandard housing and overcrowding.

HUD regulatory requirements are restricted to assisting households at 80% of the area median income or lower. Given the current economic conditions and traditional housing market in the City, homeownership costs remain high. As a result, Annapolis continues to focus its CDBG funds to support activities across the housing spectrum seeking to increase and improve the existing housing stock, increase homeownership, particularly among low income and first time homebuyers, and affirmatively further fair housing.

Priority Housing Needs

- *Providing assistance to low income homeowners for housing rehabilitation:* In addition to improving health and safety, preservation protects the investment of low-income property owners and may promote historic preservation. Among LMI homeowners in Annapolis, CHAS Data 2000 reported that a majority (59%) had a housing problem.

- *Preserve and expand the supply of affordable rental and owner-occupied housing through acquisition with rehabilitation and/or new construction:* The creation of new housing in Annapolis, through either substantial rehabilitation or construction, is expensive. While the rate of homeownership in Annapolis has increased from 47.8% in 1990 to 58.1% in 2008, these rates are still significantly below both those in Anne Arundel County and Maryland. Homeownership in the City is particularly low among minority households, with African Americans only comprising approximately 20% of homeowners.

- *Provide opportunities for first-time homebuyers:* While housing costs in Annapolis continue to increase, there is housing within the affordability range of low and moderate-income households. To expand the supply of affordable for-sale housing, the City has adopted a Moderately Priced Dwelling Units Ordinance (MPDU), which is applicable to new developments containing ten or more dwelling units. Although this creates an affordable housing inventory, economic conditions and poor credit history still affect LMI households.

- *Support housing counseling for first-time low-income homebuyers for homeownership and other issues:* Potential low-income homebuyers have credit problems that reduce their ability to qualify for mortgages. First time buyers also need assistance with learning to work with a realtor, understanding lending terms, and how to how to budget and manage their money.

Homeless Needs and Strategies

The recognition that homelessness results from more than simply a lack of affordable housing, although providing housing is the ultimate objective, is the basis of the City's priorities for ending homelessness. The housing and services for the homeless and at-risk of homelessness are available through a collaborative of service providers, many of whom participate in the Annapolis/Anne Arundel County Continuum of Care (CoC).

Priority Homeless Needs

The Annapolis/Anne Arundel County Continuum of Care has identified the following strategies for addressing homeless needs in Annapolis and throughout its service area. The following goal statements represent priority objectives for the homeless population in Anne Arundel County developed through the Continuum of Care:

- Establish a baseline of the number of chronically homeless persons through homeless population counts;
- Focus on ways to ensure that the chronically homeless and "traditionally underserved individuals" can access supportive permanent housing and services;
- Prevent individuals at high risk of becoming chronically homeless and continue to ensure adequate discharge planning for individuals exiting from institutions;
- Engage chronically homeless persons in the community through continued operation and expansion of the current homeless mobile outreach team;
- Improve linkages to mainstream resources and supportive services, which includes ensuring that case management services are provided to chronically homeless persons as a component of all shelter and transitional housing programs; and
- Maintain emergency shelter and transitional housing programs to ensure that individuals can access interim housing and services, and receive short-term relief in the form of transportation vouchers.

The City of Annapolis determined that the following homeless needs and strategies have a high priority and will be the emphasis of CDBG funding:

- *Continue financial support to homeless shelter programs:* While housing for the homeless is available, there continues to be the need for funds to operate the housing. The City recognizes the need to provide financial assistance to nonprofit organizations such as Annapolis Area Ministries for operation of Light House Shelter in Annapolis.
- *Continue support for prevention of homelessness:* Households, particularly those that are low and moderate income and living paycheck to paycheck, can lose their housing due to a crisis that requires significant out of pocket funds. These households often need limited assistance with rent to avoid homelessness. The City recognizes the need to provide financial resources to public and nonprofit agencies offering homelessness prevention services to households at-risk of becoming homeless.

Non-Homeless Special Needs

The City of Annapolis determined that the primary non-homeless special needs population was the physically and developmentally disabled populations. Although there are significant populations of both the elderly and public housing residents that require affordable housing, there are a reasonable number of units to accommodate a significant percentage of these groups. Developmentally and physically disabled individuals, however, have far less accessible housing available to them as a percentage of total need. The City of Annapolis will work towards providing supportive housing and services for various non-homeless special needs populations, while concentrating on those with the greatest need.

Community Development Needs and Strategies

The City of Annapolis' non-housing community development needs reflect the City's goals of enhancing the economic environment, upgrading public facilities, and supporting public service efforts.

Priority Community Development Need

Based upon outreach efforts, the following community development needs were determined to have a high priority and will be the emphasis of CDBG funding:

- *Providing improvement of construction of recreational facilities serving low and moderate income neighborhoods:* public facilities in Annapolis are important to supporting the safety and livability of neighborhoods, as well as providing spaces that bring the community together;

- *Supporting public services that promote family stability and address the needs of children, youth, and families:* to ensure that individuals and households can sustain themselves and live independently through programs including mentoring, job skills, and computer training for LMI households and individuals;

- *Providing support and technical assistance for neighborhood revitalization:* effective community revitalization in Annapolis requires comprehensive strategies involving physical, social, and economic solutions. Improved infrastructure supports economic activity, which in turn bolsters the local housing market and public facilities; and

- *Supporting economic development and creation of decent jobs:* positions in Annapolis' fastest-growing employment industry, food and drinking establishments, provide an average income that barely covers living expenses for workers. In addition, there is a need to retain existing businesses and attract new businesses that provide decent paying jobs.

Funding to Implement the Plan

Several potential funding sources are available to implement the strategies contained in the FY2011–2015 Consolidated Plan. These sources include, but are not limited to:

- Federal CDBG funds covered under the Consolidated Plan;
- Program income;
- State funds provided under various programs, such as Department of Housing and Community Development grants;
- County funds, such as the Anne Arundel County Mortgage Assistance Program

The main obstacle to meeting community needs is inadequate resources for programs that could address these needs. State and federal funding sources for housing and community development programs are competitive and appear limited for the immediate future.

Evaluation of Past Performance

The City of Annapolis prepared a Consolidated Annual Performance and Evaluation Report (CAPER) for FY2009 (July 1, 2008 to June 31, 2009). This CAPER was the fourth of the prior five-year period and reported the FY2009 accomplishments of Annapolis' CDBG Program.

During FY2009, the City of Annapolis received $339,698 in CDBG funds (and $182,335.68 in program income). Expenditures were more than the grant funds received. In the FY2009 program year, as well as throughout the five-year planning period, most activities were on schedule. Grant disbursements were timely and actual expenditures did not differ substantially from letter of credit disbursements. The City met its major goals and successfully leveraged additional funds to carry out its housing and community development objectives.

A variety of activities in the following eligible categories used CDBG funds:

• Public Services		$50,925
• Public Facilities		$135,609
• Housing Rehabilitation		$304,751
• Administration		$2,734
	Total	**$494,019**

In FY2009, all CDBG funds expended for activities met one of the national objectives as defined under the CDBG regulations. In FY2009, CDBG-funded activity expenditures totaled $494,019, with 100% benefiting low and moderate-income persons.

INTRODUCTION

Purpose of the Consolidated Housing and Community Development Strategic Plan

The City of Annapolis Maryland has prepared a Five-Year Consolidated Housing and Community Development Plan (CP) to implement federal programs that fund housing and community development activities within the municipality. This document represents a five-year strategy for Federal Fiscal Years 2010 through 2014 (local fiscal years 2011 through 2015) covering a five year period beginning July 1, 2010 and ending June 30, 2015. The City of Annapolis will submit this CP to the U.S. Department of Housing and Urban Development (HUD) for approval.

The overall goals of the housing and community development and planning programs covered by this Five-Year CP are to provide decent housing, create and sustain a suitable living environment, and expand economic opportunities, primarily to benefit low and moderate-income persons. Under the Consolidated Plan regulations, HUD combined the applications and reporting requirements for four formula-based Federal grant programs: Community Development Block Grants (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA). By combining the process for the grant programs, HUD intended that communities develop a comprehensive vision that encompasses affordable housing, adequate infrastructure, fair housing, enhancement of civic design, combined with human development, and a continuum of care for helping the homeless. Although, the City of Annapolis only receives CDBG funds, the Five-Year CP process requires the City of Annapolis to state in a single document its plan to pursue its goals for all housing, community development, and planning programs. HUD will evaluate the Five-Year CP and Annapolis's performance against these goals. This CP also encompasses the FY2011 application for the CDBG Program.

Consistency with the CP is also a prerequisite to receiving funds under the following Federal programs:

- HOME Investment Partnerships Program
- Emergency Shelter Grant Program
- Low Income Housing Preservation
- Section 202 - Supportive Housing for the Elderly
- Section 811 - Supportive Housing for Persons with Disabilities
- Supportive Housing Program
- Section 8 Moderate Rehabilitation - Single Room Occupancy (SRO) Housing
- Shelter Plus Care
- HOPE VI - Revitalization of Severely Distressed Public Housing
- Youthbuild - Hope for Youth
- John Heinz Neighborhood Development
- Lead-Based Paint Hazard Reduction
- Regulatory Barrier Removal Strategies and Implementation
- Competitive HOPWA grants

The Housing Authority of the City of Annapolis (HACA) is required to obtain a letter of consistency with the City of Annapolis's Five-Year CP as part of its Agency Plan submission to HUD.

The Five-Year CP for the City of Annapolis will serve the following functions:

- A planning document that enables the City of Annapolis to view its HUD funding, not in isolation, but as one tool in a comprehensive strategy to address housing, community development, and economic development needs;
- An application for CDBG Program funds under HUD's formula grant;
- A strategy document to be followed in carrying out HUD programs; and
- An action plan that provides a basis for assessing performance in carrying out use of CDBG Program funds.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low-income families and/or racial/minority concentration) in which assistance will be directed.

2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) 91.215(a)(1) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs 91.215(a)(2). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

3. Identify any obstacles to meeting underserved needs 91.215(a)(3).

1. Geographic Areas in which Assistance will be Directed

Priority CDBG funding areas in Annapolis include areas where there is a majority of low and moderate-income (LMI) persons. The following narrative describes the characteristics of these areas.

Description of the Geographic Area

Annapolis is among the ten most populous cities in the state of Maryland, the state capital, and the county seat of Anne Arundel County, Maryland, with a population of 34,281 (according to the 2008 estimates). It is situated on the Chesapeake Bay at the mouth of the Severn River, 26 miles (42 km) south of Baltimore and about 29 miles (47 km) east of Washington D.C. Annapolis is part of the Baltimore-Washington Metropolitan Area.

Census results from 1990, 2000, and 2008 estimates generate the following observations: Annapolis is more racially diverse than Anne Arundel County but less so than the state of Maryland. This is the result of a dramatic increase in diversity within the state of Maryland during the years studied, coupled with decreasing diversity within the City of Annapolis.

Between 1990 and 2000, the racial minority share of Annapolis' population rose from 35.4% to 37.0%, an increase of 1,510, or 12.9%. Most of this increase was in the number of persons who describe their race as "Other", and those who describe themselves as "two or more races," which was not documented in the 1990 Census. Between 2000 and 2008, the number of minorities in Annapolis fell from 13,248 to an estimated 11,067, a decrease of 2,181. Details appear in the following table.

Persons of Hispanic origin may be of any race. Between 1990 and 2000, Hispanics increased 288.8% from 588 representing 1.8% of the population, to 2,286 representing 6.4% of the population. Statistics for 2008 were inconclusive, as the sample population was too small to make estimates. Details appear in the following table.

Population by Race and Hispanic Origin, 1990-2008

Location	Total Population	Persons of One Race										Persons of Two or More Races*		Persons of Hispanic Origin**	
		White		Black		American Indian / Alaskan Native		Asian / Pacific Islander		Other					
		#	%	#	%	#	%	#	%	#	%	#	%	#	%
1990															
Maryland	4,781,468	3,393,964	71.0%	1,189,899	24.9%	12,972	0.3%	139,719	2.9%	44,914	0.9%	---	---	125,102	2.6%
Anne Arundel County	427,239	365,953	85.7%	50,525	11.8%	1,292	0.3%	7,675	1.8%	1,794	0.4%	---	---	6,815	1.6%
Annapolis***	33,187	21,449	64.6%	11,009	33.2%	53	0.2%	472	1.4%	204	0.6%	---	---	588	1.8%
2000															
Maryland	5,296,486	3,391,021	64.0%	1,468,243	27.7%	15,651	0.3%	211,743	4.0%	96,773	1.8%	113,055	2.1%	227,105	4.3%
Anne Arundel County	489,656	397,893	81.3%	65,280	13.3%	1,533	0.3%	11,632	2.4%	4,007	0.8%	9,311	1.9%	13,191	2.7%
Annapolis***	35,806	22,558	63.0%	11,026	30.8%	71	0.2%	580	1.6%	817	2.3%	754	2.1%	2,286	6.4%
2008															
Maryland	5,618,250	3,438,069	61.2%	1,615,169	28.7%	14,066	0.3%	279,996	5.0%	158,112	2.8%	112,838	2.0%	358,504	6.4%
Anne Arundel County	510,778	399,891	78.3%	74,455	14.6%	1,055	0.2%	15,620	3.1%	7,060	1.4%	12,697	2.5%	21,522	4.2%
Annapolis***	34,281	23,214	67.7%	8,168	23.8%	81	0.2%	767	2.2%	1,526	4.5%	525	1.5%	---	---

* Persons of Two or More Races were not documented in the 1990 Census

** Data regarding the Hispanic populations in Annapolis in 2007 cannot be displayed because the number of sample cases is too small.

*** For consistency, Annapolis as a CDBG Place designation was used for 1990, 2000, and 2008, although statistics for this designation do not coincide with statistics based on census tracts.

Source: 1990 U.S. Census, SF1 (P1,P8,P10); Census 2000, SF3 (P6,P7); and 2006-08 American Community Survey 3-Year Estimates (B02001,B03002)

Concentration of Minority and Hispanic Persons

The following table presents population by race and Hispanic origin by census tract for the 50,905[1] residents in Annapolis in 2000. HUD defines areas of racial or ethnic concentration as geographical areas where the percentage of minorities or ethnic persons is at least 10 percentage points higher than in the City overall.

In the City of Annapolis, minority persons comprised 30.0% of the population. More specifically, Blacks comprised 24.2% of the population (34.2% threshold), Asians comprised 1.7% (11.7% threshold), and all other minority groups combined comprised 4.0% (14.0% threshold). In Annapolis, two census tracts meet the criteria for areas of racial concentration. They include:

- Census Tract 7025 – 56.3%
- Census Tract 7064.02 – 41.8%

In addition, persons of Hispanic origin represented 5.5% of the population in the City of Annapolis. Therefore, an area of ethnic concentration includes the census tracts where the percentage of Hispanics is 15.5% or higher. There was one census tract in Annapolis that fits this criterion:

- Census Tract 7064.01 – 18.3%

[1] Because Annapolis is not large enough to qualify as a County Subdivision for U.S. Census purposes, City population information was obtained through the "CDBG Place" designation. Because they do not exactly coincide, this resulted in different data than the totals produced by summation of census tract data.

Population by Race and Hispanic Origin, 2000

Geography	Total population	White		Racial Minority						Hispanic Origin	
				Black		Asian / Pacific Islander		Other / Two or More Races		#	% of Total Population
		#	%	#	%	#	%	#	%		
Anne Arundel County, Maryland	**489,656**	**397,893**	**81.3%**	**65,280**	**13.3%**	**11,632**	**2.4%**	**14,851**	**3.0%**	**13,191**	**2.7%**
Annapolis, Maryland	**50,905**	**35,625**	**70.0%**	**12,343**	**24.2%**	**879**	**1.7%**	**2,058**	**4.0%**	**2,815**	**5.5%**
Census Tract 7025	5,251	1,721	32.8%	2,954	56.3%	134	2.6%	442	8.4%	584	11.1%
Census Tract 7026.01	5,709	4,762	83.4%	812	14.2%	34	0.6%	101	1.8%	123	2.2%
Census Tract 7026.02	5,754	4,829	83.9%	789	13.7%	42	0.7%	94	1.6%	103	1.8%
Census Tract 7061.01	3,625	2,616	72.2%	845	23.3%	64	1.8%	100	2.8%	43	1.2%
Census Tract 7063	7,828	6,283	80.3%	1,292	16.5%	99	1.3%	154	2.0%	171	2.2%
Census Tract 7064.01	5,698	3,771	66.2%	1,214	21.3%	196	3.4%	517	9.1%	1,040	18.3%
Census Tract 7064.02	3,288	1,752	53.3%	1,375	41.8%	55	1.7%	106	3.2%	54	1.6%
Census Tract 7065	4,337	2,689	62.0%	1,379	31.8%	68	1.6%	201	4.6%	262	6.0%
Census Tract 7066	5,151	3,541	68.7%	1,455	28.2%	25	0.5%	130	2.5%	142	2.8%
Census Tract 7067	4,264	3,661	85.9%	228	5.3%	162	3.8%	213	5.0%	293	6.9%

Source: Census 2000, SF3 (P6,P7)

Low and Moderate Income Areas

The following table presents information regarding low and moderate-income (LMI) persons in Annapolis. LMI persons, as determined by HUD, have incomes at or below 80% of the median family income (MFI). In its 2009 estimates, HUD determined there were 15,165 LMI persons in Annapolis, equivalent to 42.1% of the population for whom this rate was determined. HUD reported that the FY2009 MFI in Annapolis was $82,100.

HUD defines an LMI census tract as one in which 51% or more of the population have incomes of 80% or less of MFI. According to these criteria, eight of the City's 27 block groups qualify as LMI areas. The following chart details all census tracts that include qualifying LMI areas.

Low-Moderate Income persons by Census Tract, 2009

Census Tract	Block Group	Number of LMI Persons	% LMI Persons
7025.00	1	339	**41.9%**
	2	2,062	**64.0%**
7026.01	1	673	**26.9%**
7026.02	1	8	**32.0%**
7061.01	1	471	**39.3%**
	2	681	**92.5%**
	3	303	**21.7%**
7063.00	1	291	**23.8%**
	2	727	**32.7%**
	3	1,413	**59.3%**
	4	385	**30.4%**
7064.01	1	967	**42.2%**
	2	773	**39.7%**
	3	661	**52.9%**
7064.02	1	394	**36.8%**
	2	1,199	**56.1%**
7065.00	1	428	**57.2%**
	2	162	**23.0%**
	3	453	**30.2%**
	4	356	**26.5%**
7066.00	1	96	**13.6%**
	2	421	**24.6%**
	3	387	**60.3%**
	4	253	**28.5%**
	5	1,167	**97.5%**
7067.00	1	95	**16.9%**
	3	-	**0.0%**

Source: U. S. Department of Housing and Urban Development

Concentrations of LMI Persons, Minority Persons, and Hispanics

Seven census tracts have at least one LMI block group, with none of those tracts having all block groups as LMI areas. Of the seven census tracts with LMI block groups, three are areas of minority/Hispanic concentration. They are:

- Census Tract 7025
- Census Tract 7064.01
- Census Tract 7064.02

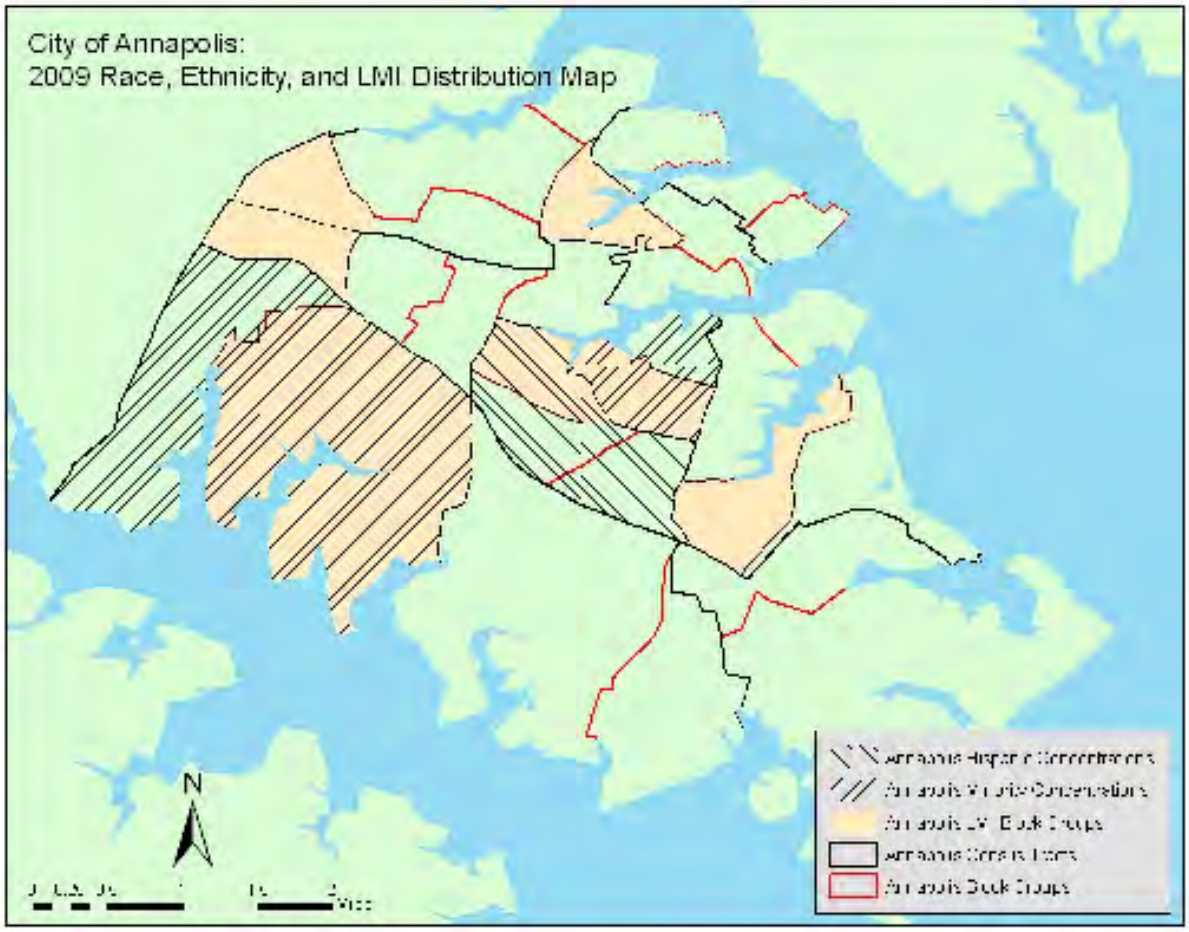
2. Basis for Allocating Investments

The intent of Federal CDBG funds is to provide low and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration.

The City will base its selection of projects on the following criteria:

- Meets the statutory requirements of the CDBG program;
- Meets the needs of LMI residents;
- Focuses on low and moderate-income areas or neighborhoods;
- Coordinates and leverages resources;
- Responds to expressed needs;
- Is sustainable and/or has long-term impact; and
- Demonstrates measurable progress and success

The City invests its CDBG funds in targeted areas in Annapolis. The following map describes the distribution of the areas in Annapolis with an LMI majority and ethnic concentrations. Because 70% of the City's CDBG funds must benefit low and moderate-income persons, the City will spend a significant portion of its CDBG funds in these areas. The neighborhoods that received priority attention were Eastport, Parole, and Clay Street. These neighborhoods are small, cohesive geographic areas, which have the highest minority concentration, the highest number of people below the poverty level, and the greatest housing rehabilitation needs.



3. Obstacles to Meeting Underserved Needs

The primary obstacle to meeting underserved needs is the limited resources available to address identified priorities. The City of Annapolis collaborates with other public agencies and nonprofit organizations, when feasible, to leverage resources and maximize outcomes involving housing and community development activities. In addition, several other obstacles to meeting underserved needs include:

- *Increased need for affordable housing and supportive services resulting from economic downturn:* while budgets for projects are often thin in good economic conditions, the recent economic downturn has exacerbated these issues and concerns.

- *High cost of housing in Annapolis:* in addition to the community implications of the recent economic downturn, owner-occupied housing in the City is prohibitively expensive, due to the limited supply of land and high demand. This results in a lack of homeownership opportunities and limited opportunities for new affordable unit construction.

Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.

2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.

3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

   *Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

1. Lead Agency

The Five-Year CP process is in accordance with Title I of the Cranston-Gonzalez National Affordable Housing Act and pursuant to the requirements of HUD. The City designated the Department of Planning and Zoning, which administers the CDBG program, as the lead agency for preparing the CP under the direction of the City's Housing and Community Development Committee.

2. Significant Aspects of the Process

The City of Annapolis engaged the services of Mullin & Lonergan Associates, Inc. to serve as consultant to the project. The project schedule includes a goal of submitting the adopted CP to HUD on or before May 15, 2010.

The City made the decision to encourage a high level of agency consultation in an effort to demonstrate its commitment to identifying priority needs and engaging the participation of citizens, public agencies, and nonprofit organizations in a positive and collaborative manner. A list of stakeholders and affordable housing providers includes public agencies and private nonprofit organizations, whose missions include the provision of affordable housing and human services to LMI households and persons. These stakeholders participated in completing specific provider-type surveys held for developing the CP.

The CP uses reliable data from sources such as the U.S. Census Bureau, HUD's State of the Cities Data System (CHAS data tables), the National Low Income Housing Coalition, the local real estate multi-list service database, municipal departments, and several planning documents produced by or on behalf of Annapolis. These include the City's FY2006-10 CP and FY2010 Action Plan, recent CAPER reports, the 2009 Annapolis Comprehensive Plan, among other items.

Additionally, public and private agencies, which are stakeholders in the process, completed written questionnaires to provide data on special needs populations such as the elderly, youth, persons with HIV/AIDS, public housing residents, persons with disabilities, and the homeless. Copies of the written questionnaires sent to the various entities are included in Additional Information — Appendix C.

The required Public Needs Hearings occurred on February 1, 2010 at City Hall. The community voiced a number of concerns and issues regarding the need for more funding in light of the current economic times. A summary of these comments is included in Appendix C and the Minutes of the hearing are on file in the Department of Planning and Zoning. A draft of the Consolidated Plan for FY2011-2015 and the Annual Plan for FY2011 was on public display for 30 days beginning March 23, 2010 and ending April 23, 2010. The City held two public hearings on the Consolidated Plan and Action Plan. The first hearing was held on April 5, 2010 before the Housing and Community Development Committee, which oversees the City's housing and community development programs and activities. The second public hearing was held on May 10, 2010 before the Annapolis City Council. The Council adopted the CP and 1st Year Action Plan at that meeting.

3. Jurisdiction's Consultations

The citizen participation process was an essential component in the development of the CP. The process solicits maximum participation from public agencies, nonprofit organizations, financial institutions, and the public to ensure that those most affected by the City's community planning and development programs would be involved in the planning process.

Annapolis solicited ideas and had discussions with many public, nonprofit, and private organizations during the planning process. The City conducted several focus meetings and discussion groups during November 2009. The meetings covered a wide range of topics such as homelessness, economic development, public services, public and affordable housing, and special needs populations. The group discussions provided a variety of citizen opinion and formed the foundation of the strategies and objectives of the CP. Staff held meetings in City Hall with the following organizations:

- Homes for America
- Center of Help
- Office of Youth and Community Affairs
- Eastport Civic Association
- Eastport Girls Club
- ARC of Anne Arundel County
- Bywater Mutual Homes
- Arundel Community Development Services
- OIC Job Readiness Center
- Community Action Agency
- Anne Arundel County Department of Social Services
- Stanton Center
- Housing Authority of the City of Annapolis (HACA)
- Anne Arundel County Office of Minority Affairs
- City of Annapolis Department of Transportation
- Restoration Community Development Corporation

Additionally the City consulted in depth with the Housing Authority of the City of Annapolis, Annapolis Department of Transportation, the Annapolis/Anne Arundel County Continuum of Care, the Maryland Department of the Environment, Maryland Department of Health and Mental Hygiene, Arundel County Health Department Office on Aging, Community Action Agency, and Arundel Community Development Services. Finally, the City of Annapolis consulted with both State and local lead-based paint agencies on the City's needs.

In agreement with 24 CFR 91.100(4), the City of Annapolis notified the adjacent units of government that it was completing this CP. Copies of the letters are contained in Appendix B of this document. The City of Annapolis has sent a copy of the completed CP to the State

of Maryland and Anne Arundel County.

Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.

2. Provide a summary of citizen comments or views on the plan.

3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

1. Summary of Citizen Participation Process

In agreement with 24 CFR 91.115(e) Annapolis has adopted a Citizen Participation Plan describing the citizen participation requirements of its CDBG program. The Citizen Participation Plan is on file at the City's Department of Planning and Zoning. The primary goals of the Citizen Participation Plan are:

- to provide for and encourage citizens to participate in the development of the CP, emphasizing participation by low and moderate-income residents;
- give citizens timely and reasonable access to meetings and information relating to the use of funds;
- give citizens information regarding the amount of funds, type of activities, and anticipated benefits to be achieved;
- provide technical assistance to groups seeking program funding;
- hold public hearings to obtain citizens' views; and
- give citizens reasonable advance notice and opportunity to comment on proposed program actions and activities.

The City conducts at least three public hearings annually to review the status of activities undertaken during the program year, to invite ideas on the proposed Consolidated and Action Plans, and to provide the public access to staff persons most knowledgeable about the CDBG program. Both the CP and the Annual Action Plan are subject to a public hearing and a 30-day public comment period. The City of Annapolis has followed these procedures in advertising the amount of financial assistance expected and the range of activities proposed for the fiscal year, including the estimated benefits for low and moderate-income populations.

The City made copies of the draft CP available for public review and comment for 30 days and posted it on the City's website, *www.annapolis.gov*. The draft CP was available at the following locations, in accordance with Annapolis' Citizen Participation Plan:

- Department of Planning and Zoning
  145 Gorman Street
  Annapolis, MD 21401

- Housing Authority of the City of Annapolis
  1217 Madison Street
  Annapolis, MD 21403

- Anne Arundel County Public Library
  1410 West Street
  Annapolis, MD 21401

The required Public Needs Hearing occurred on February 1, 2010. The required Consolidated Plan and Action Plan hearings occurred on April 5, 2010 and May 10, 2010. Both hearings took place in the City Hall. The hearings happened in accordance with the City's Citizen Participation Plan, which is provided in Appendix B. Public notices for the hearings appeared in *The Annapolis Capital Newspaper*, a copy of which is included in Additional Information – Appendix C. Notices also appeared in the Annapolis City Hall and on the City's website, *www.annapolis.gov*.

2. Summary of Citizen Comments

The City of Annapolis held public hearings on April 5, 2010 and May 2010 on the draft CP. The City received no comments at the hearings. The Housing and Community Development Committee voted to recommend the CP to the City Council for adoption at the May 10, 2010 City Council Meeting. One person submitted written comments during the 30-day public comment period. The comments are included in Appendix C.

3. Summary of Efforts Made to Broaden Public Participation

The City begins preparing the Consolidated and Annual Action Plans by mailing its CDBG application and application guidelines to approximately sixty community organizations. The application guidelines contain information on the CDBG Program, the budget and selection process, the Consolidated Plan goals and objectives, and the public hearing schedule. In addition, the City posted a legal ad announcing the opening of the program, and posted the meeting on its web site (*www.annapolis.gov*) and in City Hall.

The City's Housing and Community Development Committee, which is responsible for planning and implementing the City's housing and community development projects, held a first public hearing on February 1, 2010. The purpose of this hearing was to solicit from the organizations their priorities for investment in FY2011 and their proposed programs for prospective funding. The following six organizations participated in the public hearing:

- Arundel Lodge, Inc.
- Community Action Agency (CAA)
- Centro de Ayuda (Center of Help)
- OIC Job Readiness Center
- OHLA
- Restoration Community Development Corporation (RCDC)

Additionally the City consulted with the Housing Authority of the City of Annapolis, the Anne Arundel and Annapolis Homeless Community Partnership, and Arundel Community Development Services, Inc. (ACDS).

In addition to public hearings, the City's Housing and Community Development Committee meets monthly to address the City's housing and community development issues. All meetings are open to the public, and the meeting agenda appears on the City's web page and in City Hall.

4. Explanation of Comments Not Accepted

The City of Annapolis has not received any comments at the public hearings. It did receive written comments during the 30-day comment period. However, the comments were neither favorable nor unfavorable, but observations on the contents of the plan.

Institutional Structure (91.215 (i))

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

2. Assess the strengths and gaps in the delivery system.

3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

1. Institutional Structure

PUBLIC INSTITUTIONS

Annapolis City Government

The City of Annapolis is the clearinghouse and facilitator for the activities described by this Plan. As the local unit of government, the City of Annapolis is empowered to apply for and administer CDBG funds and other grants. The City of Annapolis also supports other activities by providing certifications of consistency with the Consolidated Plan. The following describes the City's institutional structure for administration of its entitlement program:

Department of Planning and Zoning

With guidance from the City's Housing and Community Development Committee, the Department of Planning and Zoning oversees the administration of the CDBG entitlement program. The Department of Planning and Zoning also applies for and administers other funding sources, ensuring efficient integration and administration of all resources.

The Department is responsible for the following:

- Program management and oversight;
- Inter-Department/Agency Coordination;
- Subrecipient contract administration and monitoring;
- Program evaluation;
- Report preparation and submission;
- Public education and participation;
- Special project development;
- Consolidated Plan preparation, monitoring, and evaluation;

- Housing programs; and
- Community Revitalization initiatives.

The daily oversight of activities for all programs and initiatives comes under the management of the Chief of Community Development. In addition to community development and housing support, City staff assists subrecipients of grants and loans and assists with leveraging other funds that support their activities. The Department of Planning and Zoning is also responsible for all current and long-range planning for development, redevelopment, community development, and preservation activities within the City. In this capital city, the Department of Planning and Zoning: 1) prepares necessary plans, studies, and programs to implement the City's Comprehensive Plan; 2) administers and enforces the City's zoning ordinance and subdivision regulations including the Moderately Priced Dwelling Units Ordinance; and 3) engages in special studies and projects impacting on future growth, development and quality of life.

Other City agencies that participate with housing, community development, and economic development in Annapolis are as follows:

- Department of Neighborhood and Environmental Programs addresses issues related to quality of life through its two divisions: 1) Code Enforcement is responsible for licensing, permitting, and inspections relating to all facets of code enforcement including, but not limited to, construction, rental housing, zoning, construction trades, and wastewater pretreatment; 2) Environmental Programs is responsible for the enhancement of the environment through projects and programs including, but not limited to, urban forest, "Clean Air Initiates", "Keep It Clean" campaign, storm water management, and trail systems.

- The Mayor's Office has several staff persons that are responsible for ensuring quality of community related programs and services to Annapolis City residents. The Director of Services serves as the City's ADA Coordinator, oversees the Mayor's Office of Youth and Community Affairs and Coordinators of Special Projects, Grants and Boards and Commissions and represents the Mayor on issues related to other programs serving low-income residents and the homeless. This office provides residents with a gateway to connect to all social services and financial support being provided by Local, State, and federal government agencies, as well as private and charitable agencies, and helps to facilitate the development of programs to empower communities to strengthen families and neighborhoods. In addition to human services, the Mayor's office has Grants Administration Officer who is responsible for managing the entire grant cycle for incoming and outgoing funding streams. The Grants Administration Officer works with each Department on all incoming and out going grant resources, to ensure that they align with the administrations mission and vision for Annapolis.

- Department of Recreation and Parks, Stanton Community Center, is the hub of activity and community involvement for the Clay Street neighborhood and offers a myriad of services to neighborhood youth and families and other low and moderate-income residents. The Center has many programs such as computer classes, After-School Homework Club, Start the Initiative in Reading (STAIR), Friday Night Out, Friday Night Splash, Basics Program, Kids of Honor Program, Chess Class for Beginners, Save Adolescents for Empowerment (SAFE), a Youth Indoor Soccer League, Preschool physical education classes, Tiny Tots Play Time, a Co-ed Basketball League, a Boys Basketball League, Competitive Cheering and the Wellness Center, sponsored by the Anne Arundel Medical Center (AAMC). The Wellness Center provides free medical services, such as health screening, health risk appraisals, nutrition counseling and information, and diabetes and exercise information.

- Department of Economic Affairs helps strengthen the City's economy by:

    - Recruiting new businesses and employers to the City;
    - Creating jobs for Annapolis residents;
    - Retaining existing businesses and employers;
    - Managing local revitalization projects and redevelopment ventures; and
    - Working to improve the area's business climate.

- Office of Youth and Community Affairs provides residents with a gateway to connect to all social services and financial support provided by Local, State, and federal government agencies, as well as private and charitable agencies, to facilitate the development of programs to empower communities to strengthen families and neighborhoods.

- Housing and Community Development Committee oversees all the housing and community development activities in the City. The Committee has seven members, including the members of the Aldermanic Housing and Human Welfare Committee, the Chair of the Housing Authority or his/her designee, and three residents who have a demonstrated interest in advancing housing and community development activities in the City. These members recommend all CDBG projects to the City Council before they are included in the annual Action Plan. In addition, the Committee may exercise all of the powers and functions of redevelopment and urban renewal when needed.

The Housing Authority of the City of Annapolis is an important housing provider primarily assisting extremely low-income households. The Mayor appoints HACA's Board and the Chairman of the Board is a member of the City's Housing and Community Development Committee. HACA hires its own staff and handles all its contracting, procurement, and management issues. Housing activities provided by HACA are as follows:

- Public housing units
- Section 8 rental assistance
- Homeownership opportunities for residents in public housing
- Housing for elderly not in need of supportive services
- Housing for disabled persons

County and State Government

Anne Arundel County provides and shares its resources and programs with the City and has a role in the City's Consolidated Plan. Various human services providers, including the Departments of Social Services, Aging and Disabilities, Health and the Partnership for Children, Youth, and Families, administer the contributions.

Maryland Department of Environment's Lead Poisoning Prevention Program serves as the coordinating agency of statewide efforts to eliminate childhood lead poisoning. MDE assures compliance with mandatory requirements for lead risk reduction in rental units built before 1950; maintains a statewide listing of registered and inspected units; and, provides blood-lead surveillance through a registry of test results of all children tested in Maryland. The Lead Program also oversees case management follow-up by the Anne Arundel County Health Department for children with elevated blood-lead levels; certifies and enforces performance standards for inspectors and contractors working in lead hazard reduction; and performs environmental investigations for lead poisoned children. The Lead Program provides oversight for community education to parents, tenants, rental property owners, homeowners, and health care providers to enhance their role in lead poisoning prevention.

The Maryland Department of Housing and Community Development provides numerous funding opportunities for housing and community development projects including the following programs:

- Maryland Housing Rehabilitation Program - Single Family (MHRP-SF)
- Lead Hazard Reduction Grant and Loan Program
- Weatherization Assistance Program (WAP)
- Accessible Homes for Seniors Program
- Rental Allowance Program (RAP)
- Homeownership for Individuals with Disabilities Program
- Emergency Shelter Grant Program (ESG)
- Group Home Financing Program (GHFP)
- Shelter and Transitional Housing Facilities Grant Program (STHGP)
- Maryland Affordable Housing Trust (MAHT)
- Low Income Housing Tax Credits
- Partnership Rental Housing
- Neighborhood BusinessWorks
- Community Legacy
- Emergency Shelter Grants
- Main Street Maryland

The Federal Government

The U.S. Department of Housing & Urban Development (HUD) provides entitlement grant funds through the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Housing Opportunities for Persons with HIV/AIDS (HOPWA), and Emergency Shelter Grant (ESG). Aside from CDBG funds, any money from these federal programs received by nonprofits or the City comes through the State and County governments.

PRIVATE NONPROFIT ORGANIZATIONS

Nonprofit housing developers and community-based nonprofit organizations represent an important part of the institutional structure for affordable housing and community development in Annapolis. The community-based organizations operate either geographically or programmatically. Some of the city's nonprofit organizations limit their efforts to a small geographic area, such as a neighborhood, for maximum impact. The focus tends to be on a particular type of housing (e.g. new units for small families) or on meeting a particular need (e.g. rehabilitation of existing units for very LMI households). The City has only one nonprofit housing developer (Homes for America) located in the city. Landex and Community Preservation and Development Corporation have headquarters outside the city but own, operate, and/or rehabilitate both public housing and project-based Section 8 properties in Annapolis. The City works with the following organizations:

- Homes for America
- Landex Corporation
- Community Preservation and Development Corporation
- Habitat for Humanity of the Chesapeake
- Old Fourth Ward Community Association
- Bowman Community Development Corporation
- Newtowne Community Development Corporation
- YWCA
- Family Support Center
- Annapolis Area Ministries

- Arundel Lodge, Inc.
- OIC Job Readiness Center
- ARC of Anne Arundel County
- Restoration Community Development Corp.
- Annapolis Senior Center
- Volunteer Center of Anne Arundel County
- Planning Action Committee
- Business and Workforce Exchange
- Center of Help
- Organization of Hispanic and Latin Americans
- Community Action Agency
- We Care and Friends
- Town Pines Court Homeowners Association
- Clay Street Public Safety Team

PRIVATE INDUSTRY

For-Profit Developers

Nonprofit housing providers account for a significant percentage of the affordable housing units created in Annapolis; for-profit developers provide the remaining majority. These range from small property owners with individual buildings of three or more units to investors/developers with projects of 10 to 20 or more units. Recently, HACA contracted with Pennrose Development, a for-profit developer, to demolish and rebuild two public housing developments (164 units), Obery Court and College Creek Terrace. In 2004, the City of Annapolis adopted a Moderately Priced Dwelling Units (MPDU) Ordinance that is applicable to developments containing ten or more dwelling units. The MPDU requires that at least 12% of the units in for-sale residential developments, and at least six percent of the units in for-rent residential developments, be affordable to households at 100% and below of the median income for the MSA. A more detailed description of this program is included in the Barriers to Affordable Housing section.

Financial Institutions

Like many other Maryland communities, Annapolis has observed the closing or relocation of many local banks and financial institutions. In many cases, much larger institutions with no local ties to the community have replaced these local lenders. The City will attempt to take an aggressive role in challenging these lenders to participate to a greater degree in providing credit on reasonable terms for lower income residents, and to fulfill their obligations under the federal Community Reinvestment Act. Lending institutions work in the City and region to provide financing for special programs that support and supplement community development, economic development, and housing activities in the City of Annapolis and include:

- Federal Home Loan Bank
- SunTrust
- Commerce First Commercial
- Bank of Annapolis
- M&T Bank
- Wachovia/Wells Fargo
- Bank of America

- BB&T Bank
- PNC Bank
- Severn Savings

2. Strengths and Gaps in the System of CP Administration

The major gap remains scarce resources and limited staff to operate effective programs. Coordination through the above listed organizations assists with networking, ensuring minimal overlap of missions and facilitating more efficient resource use. The following table provides a description of strengths and weaknesses associated with agencies involved in the administration of the program process.

Assessment of Institutional Strengths & Weaknesses

Agency	Strength	Weakness
Public		
Department of Planning and Zoning	• Coordination of programs • Capacity to conduct varied activities • Technical expertise	• Limited resources • Limited staff
Housing Authority for the City of Annapolis	Housing for extremely low income, including elderly and disabled	• Limited resources • Limited Staff
City and County Agencies	One-stop resource for many social service, education, and employment resources	• Limited resources • Limited staff
States Agencies (DHCD, MDE)	Varied programs to address varied housing and community development needs	• Limited resources
Nonprofit		
Nonprofit Organizations	Support services	• Long-term financial stability • Limited resources
Private		
Banks, Lenders	Underwriting, funding, servicing	• Aversion to risk • Timeliness • Rate Variation

3. Strengths and Gaps in the Delivery System for Public Housing

HACA administers public housing in the City of Annapolis. The Public Housing Authority, under the direction of the Executive Director, is responsible for all aspects of the Consolidated Plan dealing with public housing, and for administration of the City's Housing Choice Voucher program. The Authority is an independent agency under the direction of a Board of Commissioners, whose members the Mayor appoints. While its day-to-day operations are independent of those of City government, HACA works closely with the Department of Planning and Zoning and

other agencies to meet the City's low-income housing needs. The Executive Director of HACA is part of the Mayor's Cabinet and meets monthly with the Mayor and city department heads.

The City will provide strong leadership and planning to coordinate activities and functions and facilitate communication between City departments and their staffs. Through public meetings and hearings on projects and applications for funding, the City of Annapolis will continue to provide a forum where private and public entities can discuss community development, housing, and other issues.

The City will consider its activities in relation to Federal, State and County agencies to ensure that all-available programs are considered. The City will consider opportunities to work with County and local non-profit agencies to coordinate efforts to provide necessary services. These coordinated efforts will provide affordable housing opportunities to low and moderate income persons.

Coordination

The City of Annapolis has sole responsibility for formulating and administering its community development, housing, and economic development programs. Annapolis's entitlement program is administered in agreement with its Citizen Participation Plan adopted in agreement with 24 CFR 91.115(e). The Citizen Participation Plan implements HUD's goals of providing for citizen input in the community development program.

The City of Annapolis continues to interact with the various public and nonprofit institutions that provide housing and supportive services to low and moderate income residents. Although the agencies are independent of one another, they work together to ensure that their programs and services are coordinated and that residents are served. The City's primary means of connecting and networking with housing and service providers in Annapolis is through the following organizations:

- County Continuum of Care Planning Group (bi-monthly)
- Anne Arundel Affordable Housing Coalition (quarterly)
- City Housing and Community Development Committee (monthly)
- Clay Street Community Development Corporation (weekly)
- ACDS (monthly)
- HACA (weekly)
- County HOPWA planning group (quarterly)
- AACEOC, Community Action Partnership (monthly)
- Clay Street Public Safety Team (weekly)

The Chief of Community Development is available to offer technical assistance and assistance with developing applications for funding. The Chief of Community Development also is a member of the Clay Street Public Safety Team and is assisting with organizing the Town Pines Court Home Owner's Association.

The City will provide strong leadership and planning to coordinate activities and functions and facilitate communication between City departments and their staffs. Through public meetings and hearings on projects and applications for funding, the City of Annapolis will continue to provide a forum where private and public entities can discuss community development, housing, and other issues.

The City will consider its activities in relation to Federal, State and County agencies to ensure that all-available programs are considered. The City will consider opportunities to work with County and local non-profit agencies to coordinate efforts to provide necessary services. These coordinated efforts will provide affordable housing opportunities to low and moderate income persons.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

The City of Annapolis conducts annual monitoring reviews to determine whether its programs are in accordance with its Consolidated Plan in the following manner. While other City agencies will be responsible for day-to-day implementation in various program areas, and other organizations may act as sub-grantees in carrying out specific projects, the Department of Planning and Zoning will monitor the progress of these participating agencies and organizations in carrying out activities and achieving objectives described in the CP. The Department of Planning and Zoning completes the reviews, as this department is responsible for the administration of grant funds.

Monitoring of Housing Programs

- The Department of Planning and Zoning will continue to require and conduct a review of quarterly reports submitted by the housing agencies and organizations.
- The Department of Planning and Zoning will review and approve bills before payment on an ongoing basis.
- The Department of Planning and Zoning will meet and discuss figures and goals of the program on an ongoing basis.
- The Department of Planning and Zoning will conduct an annual assessment of the program's progress.

Monitoring of Community Development Programs

- The Department of Planning and Zoning will review and approve bills before payment on an ongoing basis.
- The Department of Planning and Zoning will meet and discuss figures and goals of the programs with other Department Heads and Administration.
- The Department of Planning and Zoning will conduct an annual assessment of the programs' progress.

An in-depth description of Annapolis' monitoring procedures for grantees receiving funds from the City is in Appendix B.

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.

2. Identify any obstacles to meeting underserved needs.

1. Basis for Assigning Priorities

In light of the limited amount of CDBG and other housing development funds available to the City of Annapolis, the City cannot address all of its housing needs over the next five years. Therefore, the City must establish priorities to ensure that it directs scarce resources to the most pressing housing needs.

The City developed a multi-step process to establish the priorities for the City. First, the City collected and grouped data relative to each need into one of four major categories: housing needs, homeless needs, non-homeless special needs, and non-housing community development needs. Second, the City of Annapolis consulted with a diverse group of public agencies, nonprofit organizations, and community development entities to determine the needs as perceived by the consumers of these groups.

Finally, analyzed data established priorities (relative to the expenditure of CDBG funds) using the following definitions:

- **High** priorities are those activities that the City WILL fund;
- **Medium** priorities are those activities that the City MAY fund but only after high priorities have been funded; and
- **Low** priorities are those activities that the City will NOT fund; however, the City will consider providing certifications of consistency and supporting applications submitted for non-City funds by other entities.

Medium and low priority activities are still important and not seen as unnecessary. Rather, it may be that those needs may have other, more appropriate funding sources. The City has identified a limited number of priorities to provide a focus for activities that it will fund in the next five years. If the City does not receive a high priority proposal during the local CDBG application process, it may fund a medium priority project. Sufficient number of medium priority needs exist to ensure that the City spends funds in a timely manner.

The CP process developed identified priorities by:

- Weighing the severity of the need among all groups and sub-groups;
- Analyzing current social, housing, and economic conditions;
- Analyzing the relative needs of low and moderate income families;
- Assessing the resources likely to be available over the next five years; and
- Evaluating input from focus group sessions, interviews, service provider surveys, City department staff, and public hearings.

2. Obstacles to Meeting Underserved Needs

The primary obstacle to meeting underserved needs in Annapolis is the limited financial resources available to address identified priorities. For example, the amount of CDBG funds available under the 15% Public Service cap is consistently and significantly less than the amount requested to meet local goals. Thus, many worthwhile projects receive financing at lower levels due to the ceiling on these funds.

Intensifying the impact of limited funding is the current increase in local home foreclosures, increased unemployment, increased homelessness and risk of homelessness, and the need for increased supportive services for the growing population negatively affected by the economy and finding itself with fewer resources. Annapolis, along with most communities, has fewer resources available to address these issues as local governments face reductions in general fund and non-federal revenues, and mandated financial obligations.

Finally, the cost of housing in the City of Annapolis is a significant obstacle. In a city where the median sales price of a one- to four-bedroom single family home was $367,635 in the fourth quarter of 2009, it becomes very expensive to create new affordable housing opportunities. A relative absence of developable land for new housing construction compounds this situation.

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.

2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

1. Estimated Number of Housing Units that Contain Lead-Based Paint

HUD has made the elimination of housing units containing lead-based paint a priority. The Center for Disease Control (CDC) recognizes the poisoning of children from contact with lead-based paint as a major public health problem. According to the CDC, lead is the number one environmental health hazard to American children. The CDC estimates that 10-15% of all preschoolers in the United States are affected. Lead poisoning causes IQ reductions; reading and learning disabilities; decreased attention span; hyperactivity and aggressive behavior. The federal government banned lead-based paint from residential paint in 1978. All homes built prior to that time may contain lead-based paint.

Using data provided by HUD, it is possible to approximate the number of housing units that may have lead-based paint and contain LMI households. The significance of this data is that LMI owner households who are cost-burdened may not have the resources to abate lead-based paint in their homes. LMI renter households may not

even be aware that their leased units contain lead-based paint, or they may be hesitant to ask their landlord to abate the problem for fear of eviction or having their rent increased. The following table represents the number of housing units estimated to contain lead-based paint by income level of households. This data compares against the number of units built before 1970 to estimate the number of units that potentially have lead-based paint and contain LMI households.

Estimated Number of Housing Units that Potentially Contain Lead-Based Paint and are Occupied by LMI Households

Housing Units by Affordability	Renter-Occupied Units	Owner-Occupied Units*	Total Units
0%-<30% of MFI			
Occupied Units	1,634	---	1,634
Built Prior to 1970	948	---	948
Estimated # of Units w/Lead-based Paint	**711**	---	**711**
30%-<50% of MFI			
Occupied Units	1,096	652	1,748
Built Prior to 1970	682	320	1,002
Estimated # of Units w/Lead-based Paint	**511**	**240**	**751**
50%-<80% of MFI			
Occupied Units	3,698	2,532	6,230
Built Prior to 1970	1,949	1,008	2,957
Estimated # of Units w/Lead-based Paint	**1,462**	**756**	**2,217**

* Note: HUD CHAS data is not available for housing units built from 1970-1978.

Source: U.S. Census Bureau; U.S. Department of HUD, SOCDS Data

In 2000, HUD estimated that as many as 3,679 housing units built prior to 1970 and occupied by LMI households contained lead-based paint. This number included 2,684 renter-occupied units and 996 owner-occupied units. The following analysis describes information illustrated in the table above.

<u>0-<30% of MFI:</u>
Of the 1,634 housing units occupied by extremely low-income households, HUD estimated that 948 (58.0%) were built prior to 1970. HUD also estimates that 711 housing units built prior to 1970 contain lead-based paint, which is about 43.5% of the housing stock affordable to households with incomes of less than 30% of the MFI.

<u>30–<50% MFI:</u>
Of the 1,748 housing units occupied by very low-income households, HUD estimated that 1,002 (57.3%) were built prior to 1970. HUD also estimates that 751 housing units built prior to 1970 contain lead-based paint, which is about 43.0% of the housing stock affordable to households with incomes between 30-50% of the MFI.

<u>50-<80% MFI:</u>
Of the 6,230 housing units occupied by low-income households, HUD estimated that 2,957 (47.5%) were built prior to 1970. HUD also estimates that 2,217 housing units built prior to 1970 contain lead-based paint, which is about 35.6% of the housing stock affordable to households with incomes between 50-80% of the MFI.

2. Proposed Actions to Reduce and Eliminate Lead-based Paint Hazards

The Maryland Department of the Environment manages a lead poisoning prevention program that forms the basis for the lead reduction and elimination strategy in Annapolis. The State has several on-going efforts to reduce risk of children's lead exposure and to detect lead exposure as follows:

- Under Maryland State Law "Lead Risk Reduction in Housing" owners of rental property built before 1950 must register their units with the Maryland Department of the Environment (MDE), distribute materials from MDE informing tenants of the hazards of lead-based paint, and meet specific lead paint risk reduction standards, in return for liability protection. The Law also requires landlords to perform lead hazard reduction treatments at each turnover in rental housing built before 1950. The protection also is available for owners of rental units built after 1950, if they choose to meet the requirements.
- Grants and loans for hazard reduction.
- Locally based outreach programs to parents, health care providers, and property owners.
- Targeted intensive outreach for blood lead testing for early detection and early intervention in at-risk areas.

Statewide, the following blood lead testing requirements are in effect:

- Mandatory blood lead testing at age one and two of children enrolled in Medicaid (Federal Early Prevention Screening and Detection Treatment or "EPSDT" requirements).
- Mandatory evidence of screening within 30 days of entry into daycare for newborn children to six years of age with either a blood-lead test or risk assessment questionnaire.
- Mandatory testing of children by age 12 months and by age 24 months living in an at-risk area.
- Recommendations for medical and public health follow-up based on the Centers for Disease Control and Prevention (CDC) guidance in "Screening Young Children for Lead Poisoning, Guidance for State and Local Public Health Officials" and "Managing Elevated Blood-Lead Levels Among Young Children: Recommendations from the Advisory Committee on Childhood Lead Poisoning Prevention.

Lead based paint hazard reduction continues to be integral in the City's housing policies and programs as follows:

- The guidelines for the City's Housing Rehabilitation Program comply with the lead based paint hazards at 24 CFR Part 35.
- CDBG staff test for lead contamination and include the containment of lead paint in all housing rehabilitation activities. Lead paint hazard reduction is an eligible rehabilitation activity funded by the Housing Rehabilitation Program.
- The City has hired a certified firm for testing, risk assessment, and clearance. All contractors working in the City's housing rehabilitation program are lead-based paint abatement certified.
- CDBG staff includes information regarding lead paint contamination in all its community outreach efforts.

- The Anne Arundel County Health Department keeps current with changing regulations and keeps updated lists of firms certified in testing and abatement of lead-based paint hazards.

HOUSING

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost- burden, substandard housing, and overcrowding (especially large families).

2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.

1. Estimated Housing Needs: Demographic Profile and Overview of Housing Needs

Annapolis is among the ten most populous cities in the state of Maryland, and the county seat of Anne Arundel County, Maryland, with a population of 34,281 (according to the 2008 estimates). It is situated on the Chesapeake Bay at the mouth of the Severn River, 26 miles (42 km) south of Baltimore and about 29 miles (47 km) east of Washington D.C. Annapolis is part of the Baltimore-Washington Metropolitan Area and is the state capital.

Annapolis' population growth has been similar to that of Anne Arundel County and Maryland over the past several decades, although the changes have been less dramatic. The City has seen an overall growth of 53.1% or 12,421 persons during the 40 years from 1960 to 2000. By comparison, Anne Arundel County has grown 137.0% and Maryland has grown 70.8%. The following table displays population changes since 1960.

Population Trends, 1960-2000

	Maryland		Anne Arundel County		Annapolis	
	Pop.	% Change	Pop.	% Change	Pop.	% Change
1960	3,100,689	---	206,634	---	23,385	---
1970	3,922,399	**26.5%**	297,539	**44.0%**	30,095	**28.7%**
1980	4,216,975	**7.5%**	370,775	**24.6%**	31,740	**5.5%**
1990	4,781,468	**13.4%**	427,239	**15.2%**	33,187	**4.6%**
2000	5,296,486	**10.8%**	489,656	**14.6%**	35,806	**7.9%**

Source: U.S. Census Bureau; Annapolis Comprehensive Plan

The tables below reports annual population estimates since 2000. The City of Annapolis experienced population declines during three times, although only two decreases were significant. The changes in population in Annapolis each year were always less than 1% of the previous year's total. In the eight years studied, there was a total population gain of 555 (1.5%). Information about this growth, as well as the relative growth of Anne Arundel County and Maryland, is included in the following table.

Population Estimates, 2000-2008

	Maryland		Anne Arundel County		Annapolis	
	Pop.	% Change	Pop.	% Change	Pop.	% Change
2000	5,310,451	---	491,331	---	35,969	---
2001	5,375,659	**1.2%**	496,881	**1.1%**	36,070	**0.3%**
2002	5,439,327	**1.2%**	502,267	**1.1%**	36,294	**0.6%**
2003	5,495,009	**1.0%**	505,000	**0.5%**	36,291	**0.0%**
2004	5,538,989	**0.8%**	508,132	**0.6%**	36,329	**0.1%**
2005	5,575,552	**0.7%**	509,414	**0.3%**	36,291	**-0.1%**
2006	5,602,258	**0.5%**	509,037	**-0.1%**	36,477	**0.5%**
2007	5,618,899	**0.3%**	510,507	**0.3%**	36,623	**0.4%**
2008	5,633,597	**0.3%**	512,790	**0.4%**	36,524	**-0.3%**

Source: U.S. Census Bureau, 2008 Population Estimates

The city of Annapolis contains 10 census tracts, as detailed in the following table.

Population by Census Tract, 2000

Geography	Total population
Anne Arundel County, Maryland	**489,656**
Annapolis, Maryland*	**35,838**
Census Tract 7025	5,251
Census Tract 7026.01	5,709
Census Tract 7026.02	5,754
Census Tract 7061.01	3,625
Census Tract 7063	7,828
Census Tract 7064.01	5,698
Census Tract 7064.02	3,288
Census Tract 7065	4,337
Census Tract 7066	5,151
Census Tract 7067	4,264

* For consistency with other pop. measurements, City figure is based on CDBG Place designation; therefore, census tract numbers do not equal City total

Source: Census 2000, SF3 (P1)

Households

As of 2000, Annapolis contained 15,231 households. Of these:

- 3,891 (25.5%) had children under the age of 18 living with them;
- 5,703 (37.4%) were married couples living together;
- 2,446 (16.1%) had a female householder with no husband present; and
- 1,527 (10.0%) were non-family households.

Single individuals account for 32.2% of all householders.

The number of households in Annapolis increased 8.3% from 14,058 in 1990 to 15,231 in 2000. Current estimates for 2008 show a decrease to 14,707, which amounts to a total gain of 4.6% since 1990. Persons per household has steadily decreased, dropping from 2.36 in 1990 to 2.34 in 2000, and again to 2.24 in 2008. On average, households in Annapolis are smaller than those in Anne Arundel County, as shown in the following table.

Persons per Household, 1990-2008

	1990	2000	2008 (est.)
Maryland	2.73	2.67	2.69
Anne Arundel County	2.86	2.74	2.70
Annapolis	2.36	2.34	2.24

Source: Census 1990 SF3 (DP-1), Census 2000 SF3 (H16), 2007 American Community Survey

Income and Poverty

Adjusted to 2007 dollars, the median household income in Annapolis increased from $58,506 in 1990 to $61,569 in 2000, and increased again to $72,173 in 2007. This amounts to a net 23.4% increase during those 17 years.

The increase in the City's median household income parallels the shift in the distribution of households by income – a decreasing percentage of lower income households, coupled with an increasing proportion of more affluent households. The following table illustrates this trend.

Household Income, 1990-2008

	1990		2000		2008	
	Total	% of Total	Total	% of Total	Total	% of Total
Less than $10,000	1,678	11.9%	1,405	9.2%	1,030	7.0%
$10,000 to $14,999	898	6.4%	652	4.3%	511	3.5%
$15,000 to $24,999	2,307	16.4%	1,716	11.3%	1,285	8.7%
$25,000 to $34,999	2,042	14.5%	1,636	10.7%	1,046	7.1%
$35,000 to $49,999	2,626	18.7%	2,330	15.3%	1,357	9.2%
$50,000 to $74,999	2,588	18.4%	3,051	20.0%	2,214	15.1%
$75,000 to $99,999	1,033	7.3%	1,937	12.7%	1,761	12.0%
$100,000 to $149,999	623	4.4%	1,508	9.9%	2,852	19.4%
More than $150,000	263	1.9%	996	6.5%	2,651	18.0%
Total	**14,058**	**100.0%**	**15,231**	**100.0%**	**14,707**	**100.0%**
Median Household Income (Actual)	$35,516		$49,243		$72,173	
Median Household Income (Adjusted)*	$58,506		$61,569			
* Adjusted to 2008 dollars						

Source: 1990 U.S. Census, SF3 (P080,P080A); Census 2000, SF3 (P52,P53); 2005-2007 American Community Survey 3-Year Estimates (B19001,B19013)

The number of persons living below poverty level in Annapolis decreased 22.0% between 1990 and 2008. This decrease occurred even though the City's population increased 3.3% over the same period. In 1990, there were 3,966 persons below the poverty line, which was 12.1% of all persons for whom poverty was determined. By 2000, this number rose to 4,477, accounting for 12.7% of persons for whom poverty was determined. Statistics across the county and state followed similar trends: the percentages of persons living below poverty level rose between 1990 and 2000, and then declined from 2000 to 2008.

Persons with Incomes Below Poverty Level, 1990 - 2008

	1990		2000		2008 (est.)	
	Persons Below Poverty Level	% Below Poverty Level	Persons Below Poverty Level	% Below Poverty Level	Persons Below Poverty Level	% Below Poverty Level
Annapolis	3,966	**12.1%**	4,477	**12.7%**	3,094	**9.3%**
Anne Arundel County	18,391	**4.5%**	24,335	**5.1%**	21,891	**4.5%**
Maryland	385,296	**8.3%**	438,676	**8.5%**	440,951	**8.0%**

Source: 1990 U.S. Census, SF3 (P117); Census 2000, SF3 (P87); American Community Survey 3-Year Estimate (B17001)

Cost Burden and Other Housing Problems

The following provides an estimate of the number and type of households in need of housing assistance. The review considers needs for the households according to the following categories:

- Extremely low-income households (income less than 30% of MFI)
- Very low-income households (income between 30% and 50% of MFI)
- Low-income households (income between 50% and 80% of MFI)
- Households with income above 80% of MFI (moderate, middle, and high-income households)

The description of housing needs contained in this part includes discussion of cost burden and severe cost burden, overcrowding, and substandard housing conditions experienced by income category. The City has three categories of housing quality:

- *Standard* – Condition of housing which meets all applicable local and state codes for habitation;
- *Substandard but Suitable for Rehabilitation* – Condition of Housing which does not meet local and state housing codes, corrections of which are a financially feasible alternative to demolition; and
- *Substandard and Not Suitable for Rehabilitation* – Dwelling units that are in such poor condition as to be neither structurally nor financially feasible for rehabilitation

Estimated Housing Needs of Extremely Low, Very Low, and Low Income Households

Using CHAS Data 2000, the following table indicates renter and owner households with any housing problem. As defined by CHAS Data 2000, any housing problem includes: 1) a cost burden greater than 30% of income, and/or 2) overcrowding, and/or 3) units without complete kitchens or plumbing facilities. The table also identifies cost-burdened households. Cost burden distinguishes between households paying from 30% to 50% of their income on housing and households paying more than 50%. Households paying more than 50% of income are severely cost-burdened.

Much of the data reported in this portion of the Annapolis CP was from CHAS Data 2000. CHAS Data 2000 is a special tabulation prepared for HUD by the Census Bureau. HUD reports that the Census Bureau uses a special rounding scheme on special tabulation data. As a result, there may be discrepancies between the data reported by CHAS Data 2000 and the data reported by Census Summary File 3, which is the source of much of the data in other parts of the CP.

Households with Housing Problems by Household Income, 2000

Income Category of Household	Total Households	Any Housing Problems*		Cost Burden				Other Housing Problems**	
				30% or Higher		50% or Higher			
		Total	%	Total	%	Total	%	Total	%
Renter Households									
Extremely Low (0-30% MFI)	1,563	1,069	68.4%	964	61.7%	660	42.2%	105	6.7%
Very Low (30%-50% MFI)	1,111	715	64.4%	647	58.2%	188	16.9%	69	6.2%
Low (50%-80% MFI)	1,444	640	44.3%	570	39.5%	65	4.5%	69	4.8%
Above 80% MFI	3,233	369	11.4%	175	5.4%	3	0.1%	194	6.0%
Total Renters	**7,351**	**2,793**	**38.0%**	**2,356**	**32.0%**	**916**	**12.5%**	**437**	**5.9%**
Owner Households									
Extremely Low (0-30% MFI)	433	339	78.3%	329	76.0%	300	69.3%	10	2.3%
Very Low (30%-50% MFI)	454	299	65.9%	299	65.9%	170	37.4%	0	0.0%
Low (50%-80% MFI)	1,008	483	47.9%	459	45.5%	120	11.9%	24	2.4%
Above 80% MFI	6,063	831	13.7%	770	12.7%	85	1.4%	61	1.0%
Total Owners	**7,958**	**1,952**	**24.5%**	**1,857**	**23.3%**	**675**	**8.5%**	**95**	**1.2%**
Total All Households	**15,309**	**4,745**	**31.0%**	**4,213**	**27.5%**	**1,590**	**10.4%**	**532**	**3.5%**

*Any Housing problems: Cost burden greater than 30% of income, and/or overcrowding, and/or without complete kitchen or plumbing facilities.

** Other Housing problems: Overcrowding, and/or without complete kitchen or plumbing facilities.

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

As shown in the table above, CHAS Data 2000 reports there are 15,309 households in Annapolis. Of these households, 7,351 are renters (48.0%) and 7,958 (52.0%) are homeowners.

Notably:

- There are 4,745 households (31.0%) with housing problems.
- Of the 15,309 total households, 6,013 (39.3%) are low income, with annual incomes at or below 80% of the median family income (MFI). Lower income households are most likely to have housing needs due to limited resources.
- 2,793 renter households (38.0% of total renter households) are experiencing housing problems. Renters comprise 58.9% of the 4,745 households with a housing problem.
- Of the 7,351 renter households, 4,118 (56.0%) have incomes classified as low, very low, or extremely low. Of the 2,793 renter households with a housing problem, 2,424 (86.8%) have incomes at or below 80% of MFI.
- There are 1,952 owner households (24.5%) with a housing problem. Owners comprise 41.1% of the 4,745 households with a housing problem.
- Of the 7,958 owner households, 1,895 (23.8%) have incomes classified as low, very low, or extremely low. Of the 1,952 owner households with a housing problem, 1,121 (57.4%) are low income.

Information is also available regarding cost burden by income category. According to 2000 CHAS data 4,213 households (27.5%) pay 30% or more of their income for housing. Of the total households, 1,590 (10.4%) pay more than 50% of their income for housing. The following information is also evident from the data in the table above.

- Of the 7,351 renter households, 2,356 (32.0%) are cost-burdened. Renters make up 55.9% of the 4,213 cost-burdened homes.
- Of the 7,958 owner households, 1,857 (23.3%) are cost-burdened. Owners make up 44.1% of the 4,213 cost-burdened homes.
- In total, Annapolis has 1,996 extremely low-income households. Of these, 1,293 (64.8%) are cost-burdened. Furthermore, 960 (48.1%) of the 1,996 households pay 50% or more of their income for housing costs.
- In total, the City has 1,565 very low-income households. Of these, 946 (60.4%) are cost-burdened. In addition, 358 (22.9%) of the 1,565 pay 50% or more of their income for housing costs.
- Annapolis has 2,452 low-income households. Of these, 1,029 (42.0%) are cost-burdened. Additionally, 185 (7.5%) of the 2,452 pay 50% or more of their income for housing costs.
- Finally, the City has 9,296 households with income above 80% MFI. Of these, 945 (10.2%) are cost-burdened. Moreover, 88 (0.9%) of the 9,296 pay 50% or more of their income for housing costs.

Cost-burdened renters need decent, affordable housing. Extremely low-income households have the greatest need for continued assistance in the form of a subsidy or an affordable unit. Very low-income and low-income renters with a housing problem need assistance with supportive services, such as childcare, health care, and/or transportation services. Assistance with supportive services reduces demands on their incomes, freeing up income to pay for housing. Very low income and low-income renters provided assistance with other services might be able to

save money for use towards a down payment and closing costs on an owner unit. Because the majority of the low-income renters are experiencing cost burden, all would benefit from improved economic opportunities. To take advantage of higher-skilled jobs that pay more and provide the potential for advancement, there will be the need for education and job training.

Low-income owners who are cost-burdened need assistance with maintenance and upkeep of their units so that they do not deteriorate. Low-income owner also need assistance with supportive services that reduce the competing demands on their limited incomes. Finally, low-income owners would benefit from improved economic opportunities.

Through use of the CHAS Data 2000, it is possible to calculate households by household income with "Other Housing Problems." Other housing problems exclude cost burden but include overcrowding, in addition to lack of complete kitchen and/or plumbing facilities. The previous CHAS table identifies the following characteristics about other housing problems in Annapolis:

- Of the 4,745 households with housing problems, 532 (3.5% of all households) are classified as "other" housing problems.
- Of the 532 households with "other" housing problems, 277 (52.1%) are low income, with annual incomes at or below 80% of MFI.
- In addition, 243 (87.7%) of the 277 low-income households classified as "other" housing problems are renters.

Estimated Housing Needs of Elderly Households, Small Households, Large Households and All Other Households

This section considers housing needs based on type of households. For the purposes of this section, elderly households are one- or two-person households, where either person is 62 years of age or older. Small households consist of two to four persons, and large households have five or more persons. "All other" households are those that do not fall into one of the three previous categories.

The following table shows the 7,351 renter households reported in Annapolis by CHAS Data 2000. The households appear by household type and income category. The table also shows the 2,793 renter households with a housing problem, as previously reported, by household type and income category.

Renter Households by Household Type and Income with Any Housing Problems, 2000

	Total	Elderly Households			Small Households			Large Households			All Other Households		
		Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
Extremely Low (0%-30% MFI)	1,563	350	185	52.9%	620	420	67.7%	158	144	91.1%	435	320	73.6%
Very Low (30%-50% MFI)	1,111	199	114	57.3%	465	255	54.8%	93	43	46.2%	354	304	85.9%
Low (50%-80% MFI)	1,444	254	155	61.0%	435	150	34.5%	60	35	58.3%	695	300	43.2%
Above 80% MFI	3,233	295	10	3.4%	1,070	135	12.6%	189	104	55.0%	1,679	119	7.1%
Total Renters	**7,351**	**1,098**	**464**	**42.3%**	**2,590**	**959**	**37.0%**	**500**	**326**	**65.2%**	**3,163**	**1,044**	**33.0%**

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

The following characteristics emerge from the table:

- There are 1,098 elderly renter households, which is 14.9% of the total renters. Of these, 803 (73.1%) are low income. Additionally, 464 (42.3%) of the total elderly households have a housing problem. Of these 464 households, 454 (97.8%) are low income.
- There are 2,590 (35.2%) small households. Of these, 1,520 (58.7%) are low income. In addition, 959 (37.0%) of the total small households have a housing problem. Of the small households with housing problems, 824 (85.9%) are low-income.
- There are 500 (6.8%) large rental households in the City. Of these, 311 (62.2%) are low income. Furthermore, 65.2%, or 326 of the total large households, have a housing problem. Of the large households with housing problems, 222 are low income. These low-income large households with housing problems comprise 44.4% of the total large households.
- The remaining 3,163 households in the City are "all other" households. Of these, 1,484 (46.9%) are low income. In addition, 1,044 (33.0%) have a housing problem. Of the 1,044 "all other" households with a housing problem, 925 (88.6%) are low income.

While "all other" households experience the largest number of housing problems, a greater percentage of large households (65.2%) has a housing problem, particularly among those that are low income. Low-income larger households could be overcrowded and need assistance with obtaining a larger unit.

The following table shows the 7,958 owner households reported in Annapolis by CHAS Data 2000. The households appear by household type and income category. The table also shows the 1,950 owner households with a housing problem, as previously reported, by household type and income category.

Owner Households by Household Type and Income with Any Housing Problems, 2000

	Total	Elderly Households			Small Households			Large Households			All Other Households		
		Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
Extremely Low (0%-30% MFI)	433	215	140	65.1%	65	65	100.0%	14	14	100.0%	139	120	86.3%
Very Low (30%-50% MFI)	454	244	134	54.9%	100	75	75.0%	50	40	80.0%	60	50	83.3%
Low (50%-80% MFI)	1,008	375	85	22.7%	340	210	61.8%	33	23	69.7%	260	165	63.5%
Above 80% MFI	6,063	1,210	90	7.4%	3,254	420	12.9%	430	95	22.1%	1,169	224	19.2%
Total Owners	**7,958**	**2,044**	**449**	**21.9%**	**3,759**	**770**	**20.5%**	**527**	**172**	**32.6%**	**1,628**	**559**	**34.4%**

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

The following characteristics emerge from the table:

- There are 2,044 elderly owner households, which is 25.7% of the total owners. Of these, 834 (40.8%) are low income. Additionally, 449 (21.9%) of the total elderly households have a housing problem. Of these 449 households, 359 (80.0%) are low income.
- There are 3,759 (47.2%) small households. Of these, 505 (13.4%) are low income. In addition, 770 (20.5%) of the total small households have a housing problem. Of the small households with housing problems, 350 (45.5%) are low-income.
- There are 527 (6.6%) large owner households in the city. Of these, 97 (18.4%) are low income. Furthermore, 32.6%, or 172 of the total large households, have a housing problem. Of the large households with housing problems, 77 (44.8%) are low-income. These low-income large

households with housing problems comprise 14.6% of the total large households.

- The remaining 1,628 households in the city are "all other" households. Of these, 459 (28.2%) are low income. In addition, 559 (34.4%) have a housing problem. Of the 559 "all other" households with a housing problem, 335 are low income.

While small households experience the largest number of housing problems, a greater percentage of "all other" households (34.4%) have a housing problem, particularly among those that are low income.

Estimated Housing Needs for Persons with HIV/AIDS

Anne Arundel County receives HOPWA funds through the Baltimore Eligible Metropolitan Statistical Area. The Housing Commission of Anne Arundel County administers a Rental Subsidy Program to assist with housing costs. Assisted households pay rent based on their income (under the same formula as residents of public housing or Section 8 assisted housing, i.e. 30% of their adjusted income). Assistance can be used Countywide. Referrals must come through Health Department case managers. The program also assists with security deposits for those who have exhausted all other methods and resources. The program offers clients supportive services by the Housing Commission's Supportive Services Coordinator, including referrals to County agencies. Assistance is available for persons with AIDS and those with HIV without a diagnosis of AIDS. Currently, assistance through the Rental Subsidy Program is available for 25 households.

Estimated Housing Needs for Persons with Disabilities

The 2008 American Community Survey reported disability status for civilian, non-institutionalized persons aged five and over. The enumeration excludes institutionalized disabled persons, which consists of persons under formally authorized, supervised care or custody in institutions. As defined by the Census Bureau, a disability is a physical, mental, or emotional condition lasting at least six months that can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering.

In 2000, there were an estimated 33,070 civilian, non-institutionalized persons aged five and over in Annapolis. Of those, 5,421 (16.4%) reported a disability.

The following is a list of housing opportunities for persons with disabilities in Annapolis:

- There are 32 accessible rental units assisted by local, State, or federally-funded programs.
- The Maryland Department of Aging reports that there are 19 assisted living facilities containing 515 beds. The Department of Aging defines assisted living as a residential- or facility-based program for individuals who have a physical or cognitive impairment and who need help with one or more activities of daily living. Assisted living provides senior adults with housing and supportive services and may include health related services. This housing option enables seniors to remain in a home-like setting in their communities. Six of the assisted living facilities provide

financial assistance on a limited basis through the Medicaid Waiver Program.

- The Maryland Department of Aging reports that there are five licensed nursing homes with 429 beds, including space for persons enrolled in Medicaid.
- Arundel Lodge has 26 supervised group homes in the city housing 79 persons with mental illness. Supportive services include counseling, social rehabilitation, 24 hour crisis intervention, and case management.
- The City of Annapolis offers assistance for adaptive modifications and accessibility improvements through its Housing Rehabilitation Program.

Estimated Housing Needs for Victims of Domestic Violence

Anne Arundel County identifies victims of domestic violence as a special needs population. The Maryland Network against Domestic Violence reported that 1,354 individuals were victims of domestic violence in the County in Local FY2007; and, that during the Local FY2007, the County's Circuit Court granted 224 temporary protective orders and 134 final protective orders. Many of these victims need some type of temporary or permanent safe housing.

In Anne Arundel County, two organizations provide domestic violence shelters and supportive services:

- YWCA of Annapolis & Anne Arundel County operates a shelter in the county. This organization provides counseling for survivors and children; a batterer's program; and ex parte legal services, as well as divorce and custody advocacy.
- The Maryland Coalition against Sexual Assault (MCASA) is an organization that primarily provides counseling and advocacy. The agency also provides services to secondary victims (family and friends of victims of sexual assault) and hospital accompaniment.

Estimated Housing Needs for Families on the Public Housing and Section 8 Waiting Lists

According to HACA, there are 138 families on the City's Housing Choice Voucher waiting list. HACA has closed the list and projects about a two-year wait for applicants. Most of the applicants (87.1%) for Housing Choice Vouchers are families, and most families in the public housing system request two- and three-bedroom units.

Of the applicants on the Section 8 and public housing lists, a majority are extremely low income, 71.0%, and 65.1%, respectively. Additionally, 23.9% and 22.0%, respectively, are very low income, while 5.1% and 13.0% are low-income, respectively. Blacks comprise the most represented racial group on the Section 8 waiting list, accounting for more than three-quarters (75.4%) of the waiting list, and are the majority (76.0%) of the public housing waiting list.

2. Disproportionately Greater Housing Problems

Using CHAS Data 2000, the following considers the housing needs for all households in comparison to the households by race in Annapolis. Also considered are the housing needs of Hispanic households in comparison to all households. The review

serves to consider disproportionately greater need. 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 that category as a whole.

There are 4,014 renter households with incomes at or below 80% of MFI. The following table compares the percentage of households with housing problems for White non-Hispanic, Black non-Hispanic, and Hispanic households. CHAS Data 2000 did not contain complete information about other races. The data table reports the following characteristics for Annapolis.

- 58.4% of all low-income renters have a housing problem. Black non-Hispanic renters report instances of problems at lower rates (49.1%), while Hispanic renters report instances of problems at significantly higher rates (83.9%).
- There are 445 low-income elderly renter households with a housing problem, which is 56.7% of all LMI elderly households. There are 140 Black non-Hispanic households and no Hispanic households in this category. At 35.9%, Black non-Hispanic households reported problems at rates significantly lower than average.
- There are 996 low-income small and large renter households with a problem, 56.3% of total households in this category. Of these, Hispanic households (90.0%) have a significantly higher concentration of reported problems.
- There are 1,459 "other" LMI renter households, of which 904 or 62.0% reported a housing problem. White non-Hispanic households reported the highest rate of problems: 620 of the total 930 LMI households, or 66.7%, had a housing problem.

Renter Households with Income at or Below 80% of MFI with Any Housing Problem by Race of Household and Hispanic Origin, 2000

	Households 0%-80% of MFI										
	Total	% w/ a Housing Problem	Elderly Households			Small and Large Households			All Other Households		
			Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
White non-Hispanic	1,660	69.0%	395	305	77.2%	335	220	65.7%	930	620	66.7%
Black non-Hispanic	2,230	49.1%	390	140	35.9%	1,335	686	51.4%	505	270	46.4%
Hispanic	124	83.9%	-	-	0.0%	100	90	90.0%	24	14	58.3%
Total	**4,014**	**58.4%**	**785**	**445**	**56.7%**	**1,770**	**996**	**56.3%**	**1,459**	**904**	**62.0%**

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

There are 1,818 owner households with incomes at or below 80% of MFI. The following table compares the percentage of households with housing problems for White non-Hispanic, Black non-Hispanic, and Hispanic households. CHAS Data 2000 did not contain complete information about other races. The data table reports the following characteristics for Annapolis.

- 59.1% of all low-income owners have a housing problem. Black non-Hispanic owners report instances of problems at slightly higher rates (60.2%), while Hispanic owners report instances of problems at slightly lower rates (57.6%).
- There are 330 low-income elderly owner households with a housing problem, which is 41.8% of all LMI elderly households. There are 100

Black non-Hispanic households and no Hispanic households in this category. At 44.4%, Black non-Hispanic owner households reported problems at rates slightly higher than average.

- There are 410 low-income small and large owner households with a problem, 70.8% of total households in this category. Of these, White non-Hispanic and Hispanic households have slightly higher rates of reported problems, at 78.3% and 78.9%, respectively.
- There are 449 "other" LMI owner households, of which 334 or 74.4% reported a housing problem. Black non-Hispanic owner households reported the highest rate of problems: 140 of the total 180 LMI households, or 77.8%, had a housing problem.

Owner Households with Income at or Below 80% of MFI with Any Housing Problem by Race of Household and Hispanic Origin, 2000

	Households 0%-80% of MFI		Elderly Households			Small and Large Households			All Other Households		
	Total	% with a Housing Problem	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
White non-Hispanic	1,120	58.5%	555	230	41.4%	300	235	78.3%	265	190	71.7%
Black non-Hispanic	665	60.2%	225	100	44.4%	260	160	61.5%	180	140	77.8%
Hispanic	33	57.6%	10	-	0.0%	19	15	78.9%	4	4	100.0%
Total	**1,818**	**59.1%**	**790**	**330**	**41.8%**	**579**	**410**	**70.8%**	**449**	**334**	**74.4%**

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.

2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.

4. Identify any obstacles to meeting underserved needs.

Note: The required Housing Needs Table (formerly HUD Table 2A) is included in Additional Information – Appendix A.

1. Priority Housing Needs and Activities

The Housing Needs Assessment conducted for the CP identified the following priority housing needs:

- Extremely low-income households (below 30% of median) experience the highest degree of housing problems. Specifically within this group, 964 (61.7%) renter households were paying more than 30% of income on housing costs while another 660 (42.2%) households were paying more than 50% of income on housing costs. Among homeowners, 329 (76.0%) households were paying more than 30% and another 300 (69.3%) were paying more than 50% on housing costs.
- Very low income households (between 30% and 50% of median) also experience significant cost burden. Of these, 647 (58.2%) renter households paid more than 30% of income on housing costs. Among homeowners, 299 (65.9%) households paid more than 30% and another 170 (37.4%) paid more than 50% of income on housing costs.

- "All other" renter households consisting of two to four members are the most affected by housing problems. Of these, 1,044 "all other" renter households experience housing problems compared to elderly households (464), small households (959) and large household types (326).

- Among homeowners, housing problems affected small households more than any other group. Of this group, 770 small homeowners had housing problems compared to elderly households (449), large households (172) and "all other" household types (559).

To address these housing needs and priorities, the City of Annapolis will undertake the following activities over the next five years:

- Providing assistance to low income homeowners for house rehabilitation. This will consist of providing deferred loans to assist with code deficiencies, weatherization improvements, treatment of lead paint, adaptive modifications, and accessibility improvements;
- Preserving and expanding the supply of affordable for-sale and rental housing through acquisition with rehabilitation and/or new construction. Identify both existing substandard housing units suitable for rehabilitation and vacant in-fill sites suitable for new construction as an appropriate strategy to expand and preserve affordable housing for home ownership;
- Provide opportunities for first-time homebuyers. This includes the provision of subsidies for closing costs to first-time homebuyers; and
- Support housing counseling for first-time low-income homebuyers for homeownership and other housing issues. Provide assistance to appropriate HUD-certified counseling agencies to prepare households for the responsibilities of home ownership by offering training sessions on credit repair, budgeting, working with a real estate agent, mortgage financing, mortgage products, home inspections, avoiding default, and fair housing rights.

2. Basis for Determination

The regional high-cost market severely influences the cost of housing in Annapolis. According to *www.trulia.com*, the median sales price of a one- to four-bedroom single-family in Annapolis was $367,635 in the fourth quarter of 2009. According to the Maryland Association of Realtors, the median sales price for a home in Anne Arundel County was $275,000 in February 2010. Compared to prices in the county, housing in Annapolis is significantly more expensive. Consequently, the demand for

affordable sales units far exceeds the number of units available and on the market in an affordable price range. Through the City's planned initiatives, more homebuyers that are eligible can achieve ownership within their financial means.

3. Basis for Assigning Priority

The CP process developed identified priorities by:

- Weighing the severity of the need among all groups and subgroups;
- Analyzing the current social, housing, and economic conditions;
- Analyzing the relative needs of LMI families;
- Assessing the resources likely to be available over the next five years; and
- Evaluating input from focus group sessions, interviews, service provider surveys, municipal departmental staff and public hearings

4. Obstacles to Meeting Underserved Needs

The primary obstacle to meeting underserved needs in Annapolis is the limited financial resources available to address identified priorities. As a result, many worthwhile projects receive funding at lower levels due to the ceiling on these funds. Intensifying the impact of limited funding is the current increase in local home foreclosures, increased unemployment, increased homelessness, and risk of homelessness, and the need for increased supportive services for the growing population negatively affected by the economy and finding itself with fewer resources. Annapolis, along with most communities, has fewer resources available to address these issues as local governments face reductions in general fund and non-federal revenues, and mandated financial obligations.

Finally, the cost of housing in the City of Annapolis is a significant obstacle. In a city where the median sales price of a one- to four-bedroom single-family home was $367,635 in the fourth quarter of 2009, it becomes very expensive to create new affordable housing opportunities. A relative absence of developable land for new housing construction further compounds this situation.

Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.

2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).

3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

Note: The required Housing Market Analysis Table is included in Additional Information – Appendix A.

1. Characteristics of the Housing Market

The rate of growth in Annapolis' housing stock, like the City's population growth throughout the last decade, has been inconsistent. In 1990, there were 15,252 total housing units in Annapolis, 14,061 (92.9%) of which were occupied. Of the occupied units, 6,716 (47.8%) were owner-occupied. The housing inventory rose to 16,192 in 2000, of which 49.1% were owner-occupied. During that decade, the number of vacant properties dropped substantially from 1,191 to 886 units, a decrease of 25.6%. Vacant properties represented 7.8% of all units in 1990, decreasing to 5.5% in 2000.

The U.S. Census' 2008 American Community Survey estimates that the housing stock in Annapolis increased to 16,749 units by 2008, with most of the increase occurring in owner-occupied and vacant properties. Between 1990 and 2008, owner-occupied units increased 27.1% from 6,716 units to 8,539 units; in 2008, these units represented 58.1% of the City's housing inventory. Between 2000 and 2008, the number of renter-occupied units fell from 7,345 to 6,168, a decrease of 16.0%.

HUD's State of the Cities Data System maintains data on local building permits. As shown in the table below, there have been significantly more single-family permits than multi-family permits since 2000, except for 2005, the year in which the City issued the most multi-family permits.

Residential Building Permits Issued, 2000-2008

Units by Structure Type	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Single-Family (attached or	130	92	101	147	101	84	67	32	15	**769**
Multi-Family	2	52	10	-	32	223	18	0	0	**337**
Total	**132**	**144**	**111**	**147**	**133**	**307**	**85**	**32**	**15**	**1,106**

Source: U.S. Department of Housing and Urban Development, SOCDS Building Permits Database

The 2000 Census reported that there were 21,067 housing units in Annapolis, of which 14,229 (67.5%) were single-family attached or detached units. An additional 6825 of the units (32.4%) were contained in multi-family structures of two or more units. The following table provides a review of units per structure for the City, County, and State.

Units per Structure, 2000

	Total Units	Single-Family units (detached and attached)	Multi-Family Units				Mobile Home, Trailer, or Other
			2 to 4	5 to 9	10 or more	Total	
Maryland	2,145,283	1,549,084	108,885	120,188	325,041	554,114	42,085
Anne Arundel County	186,937	151,959	4,891	7,390	18,793	31,074	3,904
Annapolis	21,067	14,229	1,293	1,973	3,559	6,825	13

Source: Census 2000, SF3 (H30)

Occupancy and Tenure of Housing Units

In 2000, Annapolis contained 15,306 occupied housing units and 886 vacant units, a vacancy rate of 5.5%. This represents a slight decrease in vacancy from 1990, when the U.S. Census reported 1,191 vacant units and a vacancy rate of 7.8%. However, the 2008 estimates indicate the number of vacancies has increased 130.5% since 2000 to 2,042 in 2008, resulting in a vacancy rate of 12.2%.

Annapolis' homeownership rate is lower than the state and county rate. The 2000 Census reported that 7,948 (51.9%) of the City's 15,306 occupied housing units were owner-occupied. In 1990, the City's homeownership rate was 47.8%. The rate of owner-occupancy in Anne Arundel County was 72.9% in 1990 and 75.5% in 2000, and the rate of owner-occupancy statewide was 65.0% in 1990 and 67.7% in 2000. The following table reviews occupancy and tenure for Annapolis' housing units in 1990, 2000, and 2009.

Occupancy and Tenure, 1990-2008

	Housing Units		Owner Occupied		Renter Occupied		Vacant	
	Total	Occupied	Total	% of Occupied	Total	% of Occupied	Total	% of Total
1990	15,252	14,061	6,716	47.8%	7,345	52.2%	1,191	7.8%
2000	16,192	15,306	7,948	51.9%	7,358	48.1%	886	5.5%
2008	16,749	14,707	8,539	58.1%	6,168	41.9%	2,042	12.2%

Source: 1990 U.S. Census, SF3 (H004,H008); Census 2000, SF3 (H6,H7); 2006-08 American Community Survey 3-Year Estimates (B25002,B25003)

The following table breaks down occupancy and tenure for all census tracts falling within the City's municipal limits.

Occupancy and Tenure, 2000

	Housing Units		Owner Occupied		Renter Occupied		Vacant	
	Housing units: Total	Housing units: Occupied	Occupied housing units: Owner occupied	% of Occupied	Occupied housing units: Renter occupied	% of Occupied	Housing units: Vacant	% of Total
Annapolis city, Maryland	**16,192**	**15,306**	**7,948**	**51.9%**	**7,358**	**48.1%**	**886**	**5.5%**
Census Tract 7025	1,814	1,718	998	58.1%	720	41.9%	96	5.3%
Census Tract 7026.01	2,206	2,148	1,767	82.3%	381	17.7%	58	2.6%
Census Tract 7026.02	2,411	2,172	1,980	91.2%	192	8.8%	239	9.9%
Census Tract 7061.01	1,808	1,673	710	42.4%	963	57.6%	135	7.5%
Census Tract 7063	4,520	4,122	2,014	48.9%	2,108	51.1%	398	8.8%
Census Tract 7064.01	2,259	2,212	1,204	54.4%	1,008	45.6%	47	2.1%
Census Tract 7064.02	1,604	1,498	632	42.2%	866	57.8%	106	6.6%
Census Tract 7065	1,947	1,825	1,072	58.7%	753	41.3%	122	6.3%
Census Tract 7066	2,235	2,166	1,320	60.9%	846	39.1%	69	3.1%
Census Tract 7067	263	249	28	11.2%	221	88.8%	14	5.3%

Source: Census 2000, SF3 (H6,H7)

The following tables show housing tenure in Annapolis in 2000 by race and ethnicity of the householder. In Annapolis, White households own their homes at a rate of 78.1%. Black non-Hispanic households and Hispanic households own their homes at far lower rates at 20.3% and 1.1%, respectively.

Owner Occupancy by Race/Ethnicity of Household, 2000

	Total Occupied Units	Total Owners	White	% of Total	Black	% of Total	Hispanic	% of Total
Maryland	1,980,859	1,341,596	1,005,058	74.9%	268,864	20.0%	27,791	2.1%
Anne Arundel County	178,670	134,922	119,609	88.7%	11,615	8.6%	1,660	1.2%
Annapolis	15,306	7,948	6,211	78.1%	1,617	20.3%	84	1.1%

Source: Census 2000, SF3 (H11,H12)

Renter Occupancy by Race/Ethnicity of Household, 2000

	Total Occupied Units	Total Renters	White	% of Total	Black	% of Total	Hispanic	% of Total
Maryland	1,980,859	639,265	328,855	51.4%	255,969	40.0%	26,975	4.2%
Anne Arundel County	178,670	43,748	31,035	70.9%	10,005	22.9%	1,420	3.2%
Annapolis	15,306	7,358	4,363	59.3%	2,640	35.9%	379	5.2%

Source: Census 2000, SF3 (H11,H12)

Median Housing Sales Price

According to *www.trulia.com*, the median sales price for a one- to four-bedroom home in Annapolis during the fourth quarter of 2009 was approximately $367,635. The same source indicates that in January of 2010 the median sales price for a single-family home in Anne Arundel County was approximately $297,400. Compared to the rest of the county, recent housing prices in Annapolis are not affordable.

Rental Rates

The National Low Income Housing Coalition provides annual information on the Fair Market Rent (FMR) and affordability of rental housing in each county in the United States. In Anne Arundel County, the Fair Market Rent (FMR) for a two-bedroom

apartment is $1,013. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn $3,377 monthly or $40,520 annually. Assuming a 40-hour workweek, 52 weeks per year, this level of income translates into a Housing Wage of $19.48.

In Anne Arundel County, a minimum wage worker earns an hourly wage of $6.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 127 hours per week, 52 weeks per year. Alternatively, a household must include 3.2 minimum wage earner(s) working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

The estimated average wage for a renter in Anne Arundel County is $14.31 an hour. o afford the FMR for a two-bedroom apartment at this wage, a renter must work 55 hours per week, 52 weeks per year. On the other hand, working 40 hours per week year-round, a household must include 1.4 worker(s) earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Supplemental Security Income (SSI) payments for an individual are $637 in Anne Arundel County. If SSI represents an individual's sole source of income, $191 in monthly rent is affordable, while the FMR for a zero-bedroom studio is $747.

Housing Condition – Age of Unit, Lacking Complete Facilities, Year Built

Using indicators of housing deficiency available from the 2000 Census, the following provides an overview of the condition of the housing stock in Annapolis. A structure's age represents the amount of time a unit has been in the housing inventory and the duration of time over which substantial maintenance is necessary. In the absence of routine maintenance, older housing becomes substandard. The age threshold used to signal a potential deficiency is 50 years or more. The 2000 Census reported that 3,255 owner properties and 2,462 renter properties existed prior to 1960.

The Census Bureau defines complete plumbing facilities as hot and cold-piped water, a bathtub or shower, and a flush toilet. Units without complete plumbing facilities generally indicate substandard housing conditions. Among owner units in Annapolis, only 8 (0.1%) lacked complete plumbing in 2000. There were 71 (1.0%) renter units lacking complete plumbing.

Overcrowding exacerbates general wear and tear sustained by a housing unit. The threshold for defining living conditions as overcrowded is having more than one person per room (1.01 persons or more). In 2000, there were 104 (1.3%) owner-housing units and 465 (6.3%) renter units with more than one person per room.

The following tables summarize owner-occupied and renter-occupied deficiency types in the City, compared to the County and State.

Housing Quality Indicators among Owner-Occupied Units, 2000

	Total Owner-Occupied Units	Units Older than 50 Years		Units Lacking Complete Facilities		Overcrowded Units	
		#	%	#	%	#	%
Maryland	1,341,594	276,985	20.6%	4,401	0.3%	21,534	1.6%
Anne Arundel County	134,922	32,702	24.2%	271	0.2%	1,358	1.0%
Annapolis	7,948	3,255	41.0%	8	0.1%	104	1.3%

Source: Census 2000, SF3 (H20,H36,H48)

Housing Quality Indicators among Renter-Occupied Units, 2000

	Total Renter-Occupied Units	Units Older than 50 Years		Units Lacking Complete Facilities		Overcrowded Units	
		#	%	#	%	#	%
Maryland	639,265	213,280	33.4%	4,632	0.7%	49,660	7.8%
Anne Arundel County	43,748	10,848	24.8%	271	0.6%	2,190	5.0%
Annapolis	7,358	2,462	33.5%	71	1.0%	465	6.3%

Source: Census 2000, SF3 (H20,H36,H48)

Vacant For-Sale Units Affordable to LMI Households

CHAS Data 2000 provided data on the number of dwelling units that were vacant and for-sale or for-rent to households by income category. While this dataset is very dated, there is no other current source for this information. The City recognizes that current housing market conditions make this data obsolete for all practical purposes. However, HUD requires the inclusion and use of this data in the CP.

CHAS Data based on the 2000 Census reported 53 vacant for-sale units in Annapolis. The following table lists the number of vacant for-sale units that are affordable to extremely low, very low, and low-income households.

Vacant For-Sale Units Affordable to Households with Incomes at or below 80% MFI, 2000

Unit Size	Number Affordable to Households with		
	0-30% of Median	31%-50% of Median	51%-80% of Median
0-1 Bedroom	NA	---	---
2 Bedrooms	NA	4	15
3 Bedrooms	NA	4	30
Total	**NA**	**8**	**45**

Source: HUD SOCDS CHAS Data 2000

Of the 53 units:

- There were no sales units available and affordable to households below 30% of MFI.
- There were 8 units (15.1%) available and affordable to households with incomes between 31% and 50% of MFI.
- There were 45 units (84.9%) available and affordable to households with incomes between 51% and 80% of MFI.

Vacant For-Rent Units Affordable to LMI Households

CHAS Data 2000 also reported that there were 1,289 vacant for-rent units in the City. The following table lists the number of vacant for-rent units that are affordable to extremely low, very low, and low-income households.

Vacant For-Rent Units Affordable to Households with Incomes at or below 80% MFI, 2000

Unit Size	Number Affordable to Households with		
	0-30% of Median	31%-50% of Median	51%-80% of Median
0-1 Bedroom	4	---	65
2 Bedrooms	15	25	1,110
3 Bedrooms	40	10	20
Total	**59**	**35**	**1,195**

Source: HUD SOCDS CHAS Data 2000

Of the 1,289 units:

- There were 59 (4.6%) units available and affordable to households below 30% of MFI.
- There were 35 units (2.7%) available and affordable to households with incomes between 31% and 50% of MFI.
- There were 1,195 units (92.7%) available and affordable to households with incomes between 51% and 80% of MFI.

2. Number and Targeting of Assisted Units

In Annapolis, the following statistics describe facilities receiving assistance under various HUD programs:

- Five facilities with 259 units in the Project Based Section 8 program;
- Two Facilities with 304 units in the HUD 236 program

From FY2011-15, AHA expects to lose no units.

3. Impact of Housing Market on Use of Funds

The National Low Income Housing Coalition (NLIHC) compiles analyses on fair market rent (FMR) using information compiled from HUD data and U.S. Census Bureau statistics. In 2008, the annual median income needed to afford rent in a two-bedroom house in Anne Arundel County at fair market rent was $40,520. The estimated median household income (MHI) for renters in Anne Arundel County was $52,100, meaning a renter household would need 78% of its MHI to be able to afford a two-bedroom apartment at fair market rent. The rent affordable at MHI for renters in the county was $1,302, which would enable them to rent a three-bedroom apartment, which has a FMR of $1,301. Thirty-nine percent of renters in the county were not able to afford a two-bedroom apartment at FMR. The table below indicates some of the fair market rent statistics presented by the NLIHC.

In Annapolis, this disparity is even worse. The median household income for renters in 2008 was $45,441, indicating that a renter household would need 89.2% of its

MHI to be able to afford a two-bedroom apartment at FMR. The rent affordable at MHI for renters in Annapolis was $1,013. In 2008, 53.6% of the rental units in Annapolis had contract rents greater than $1,000, indicating that housing was unaffordable in the majority of housing units throughout the City.

From this data, it is evident that affordable housing is a major issue in Annapolis, and one towards which program funds should be directed. Housing funds appropriated from CDBG grants will help bridge some of the financial gap for this large percentage of households in Annapolis, while making housing more affordable for those making less than the median household income in Annapolis.

Fair Market Rent Statistics in Anne Arundel County, 2009					
Housing Classification	FMR	Needed to Afford FMR			
		Annual Income	% of Family AMI	Work Hrs/Wk at Min. Wage	Work Hrs/Wk at Mean Renter Wage
Zero-Bedroom	$748	$29,920	36%	88	38
One-Bedroom	$868	$34,720	42%	102	45
Two-Bedroom	$1,037	$41,480	51%	122	53
Three-Bedroom	$1,315	$52,600	64%	154	68
Four-Bedroom	$1,532	$61,280	75%	180	79

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

1. Priorities and Objectives

The City of Annapolis will invest its entitlement funds to create new and preserve existing affordable housing for households below 80% of median income in targeted neighborhoods. Towards this end, the City has established the following housing priorities and objectives:

- ***Priority Activity #1*:** Provide assistance to low income homeowners for house rehabilitation. This objective will consist of providing deferred loans to assist with code deficiencies, weatherization improvements, treatment of lead paint, adaptive modifications, and accessibility improvements. The five year objectives are:

  - Assist **20** homeowners

- ***Priority Activity #2*:** Preserve and expand the supply of affordable housing through acquisition with rehabilitation and/or new construction. Identify both existing substandard housing units suitable for rehabilitation and vacant in-fill sites suitable for new construction as an appropriate strategy to expand and preserve affordable housing for home ownership. The five year objectives are:

- Rehabilitate at least **5** units for homeownership; and
- Continue aggressive code enforcement

➢ ***Priority Activity #3*:** Provide opportunities for first-time homebuyers. This includes the provision of subsidies for closing costs to first-time homebuyers. The five year objectives are:

- Assist **5** LMI households with first-time home buying assistance

➢ ***Priority Activity #4*:** Support housing counseling for first-time low-income homebuyers for homeownership and other housing issues. Provide assistance to appropriate HUD-certified counseling agencies to prepare households for the responsibilities of home ownership by offering training sessions on credit repair, budgeting, working with a real estate agent, mortgage financing, mortgage products, home inspections, avoiding default, and fair housing rights. The five year objectives are:

- Assist **500** LMI households

2. Funds Reasonably Expected to be Available

The City of Annapolis has identified a wide range of resources to allocate in order to support the City's affordable housing initiatives. A summary of these resources, focusing on housing, is included below:

Federal Programs

- Community Development Block Grant (including program income)
- Section 8 Housing Choice Voucher
- Section 202 Supportive Housing for the Elderly
- Public Housing HOPE VI Grants
- Public Housing Capital Funds
- Tax Credit Assistance Program (TCAP)
- Low Income Housing Tax Credits
- New Market Tax Credits
- Economic Development Administration Public Works Program

State Resources

- State Low Income Housing Tax Credits
- Affordable Housing Program
- Maryland Mortgage Program
- Homeless Housing Assistance Program
- Maryland Housing Rehabilitation Program
- HOME Options Program
- Community Legacy Program
- Maryland Housing Rehabilitation Program - Single Family (MHRP-SF)
- Lead Hazard Reduction Grant and Loan Program
- Weatherization Assistance Program (WAP)
- Accessible Homes for Seniors Program
- Rental Allowance Program (RAP)
- Special Needs Housing
- Homeownership for Individuals with Disabilities Program

- Emergency Shelter Grant Program (ESG)
- Group Home Financing Program (GHFP)
- Shelter and Transitional Housing Facilities Grant Program (STHGP)
- Maryland Affordable Housing Trust (MAHT)

Anne Arundel County Resources

- Housing Implementation Funds
- New Homes Land Acquisition Funds
- Mortgage Assistance Program
- Housing Counseling
- Foreclosure Prevention

Private Resources

- Federal Home Loan Bank

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

Public Housing in Annapolis

The Housing Authority of the City of Annapolis (HACA) is the largest provider of assisted housing in the City, owning 1,104 assisted-rental housing units. These public housing units are 17.9% of the 6,168 rental housing units in the City identified by the 2008 American Community Survey.

HACA plays an important role in maintaining and managing housing for low-income households in the community. HACA's housing program serves as the major source of housing for extremely low-income households in the City of Annapolis. Nine of the ten public housing developments are available to both family households and elderly households with Glenwood high-rise serving only elderly and disabled persons.

The public housing developments located in Annapolis are as listed in the following table. The table lists facilities according to location (by census tract) and number of units in the building(s). Three of the public housing developments – Newtowne Twenty, Eastport Terrace, and Harbour House – are located in census tracts that have high concentrations of minority/Hispanic residents.

Public Housing Inventory in the City of Annapolis, 2010

Facility	# of Units	Census Tract	Target Population	# of Bedrooms					Overall Condition	Planned Strategy*
				0-BR	1-BR	2-BR	3-Br	4-BR		
Newtowne Twenty	78	7025	Family	0	0	0	78	0	Poor	D/R
Robinwood	150	7026.02	Family	0	0	0	126	24	Fair - Poor	MR
College Creek Terrace	108	7061.01	Family	0	42	50	16	0	Poor	D/R
Obery Court	56	7061.01	Family	0	10	22	16	8	Very Good	N
Bloomsbury Court	51	7061.01	Family	0	15	15	21	0	Very Good	N
Eastport Terrace	84	7064.02	Family	0	17	43	13	11	Poor	D/R
Harbour House	273	7064.02	Family	0	79	179	15	0	Fair - Poor	MR
Annapolis Gardens	100	7066	Family	0	10	62	13	15	Poor	R
Glenwood High Rise	154	7066	Elderly	90	58	6	0	0	Fair - Poor	MR
Bowman Court	50	7066	Family	0	0	14	36	0	Poor	R
TOTAL	**1,104**			**90**	**231**	**391**	**334**	**58**		

* D/R = Demolition/Redevelop, MR = Major Rehabilitation, N = No Action Necessary, R = Currently being rehabbed

Source: HACA, 2010

Condition of Units/Restoration/Revitalization Needs of Projects within Annapolis

The table above indicates the condition of the developments and the strategies planned for each. Of the 10 public housing developments, two are in very good condition (Bloomsbury Square and Obery Court) and two are currently undergoing major rehabilitation (Annapolis Gardens and Bowman Court). HACA began demolition a portion of College Creek Terrace, which will be redeveloped in two phases beginning in 2011.

The remaining five developments are in poor condition (Robinwood, Glenwood High-rise, Newtowne Twenty, Harbour House, Eastport Terrace). HACA will continue to fund maintenance of the units in support of maintaining the quality. HACA annually spends $1.5 million on physical improvements to the structures and plans to either rehabilitate or redevelop the five properties as funds become available.

Section 504 Review Needs within Annapolis

HACA reports that it has completed a Section 504 Needs Assessment that complies with HUD requirements.

Public Housing Waiting List

HACA closed the family public housing waiting list as of November 2008, and there is a two-year wait for public housing units. As of December 2009, there were 907 applicants on this waiting list. The table below shows that the majority of those on the list (65.0%) are extremely low-income families, with more than one-third being families with children (38.0%). The racial breakdown of those on the waiting list shows that 76.0% are Black, while statistics are not available for persons of Hispanic origin. Nearly two-thirds (64.2%) of those on the list are waiting for a one- or two-bedroom housing unit. As noted in the previous table, current rehabilitation efforts at several public housing developments will increase the number of available units.

HACA Public Housing Waiting List

	# of Families	% of Total
Waiting List Total	**907**	
Extremely Low Income (<30% AMI)	590	**65.0%**
Very Low (>30% to ≤50% AMI)	200	**22.1%**
Low (>50% to ≤80% AMI)	117	**12.9%**
Families with Children	345	**38.0%**
Elderly Families	18	**2.0%**
Families with Disabilities	27	**3.0%**
Race/Ethnicity		
White	136	**15.0%**
Black	689	**76.0%**
Other	72	**7.9%**
Hispanic	N/A	**---**
Bedroom Size (Requested)		
Efficiency	32	**3.5%**
1 Bedroom	368	**40.6%**
2 Bedroom	214	**23.6%**
3 Bedroom	223	**24.6%**
4+ Bedroom	61	**6.7%**

Source: HACA, Five-Year & Annual Plan 2009

Housing Choice Voucher Program (formerly Section 8)

The Housing Choice Voucher Program (formerly Section 8) provides rental assistance to help low income persons afford decent and safe rental housing. The Department of Housing and Urban Development (HUD) funds the programs, and public housing agencies administer them throughout the country.

The Housing Choice Voucher program issues a rental voucher to participants who is then free to locate a dwelling unit suitable to the family's needs and desires in the private rental market. Once the family selects a unit, HACA must inspect the unit before initial leasing and at least annually thereafter to ensure that the unit meets HUD Housing Quality Standards (HQS). Once the unit passes the housing standards inspection, the agency will enter into a Housing Assistance Payment (HAP) Contract with the Owner who leases the unit to the family. Thereafter, HACA pays a portion of the rent, the HAP, to the owner on behalf of the family.

Current participants in the Housing Choice Voucher Program may choose to participate in Housing Authority's Family Self Sufficiency Program, which offers employment and other case-managed services designed to promote economic self-sufficiency.

HACA has been authorized 240 Section 8/Housing Choice Vouchers. The HCV program makes payments to a private landlord on behalf of an eligible household. HACA must inspect the unit to determine that it meets certain housing quality standards. As of December 2009, 259 Housing Choice Vouchers were in use. Of these, 204 (78.8%) are extremely low income, 18.9% are very low income, and 2.3% are low income. One- to two-person elderly households account for 43

(16.6%) of the families on the Housing Choice Voucher waiting list.

Housing Choice Voucher Waiting List

As of January 2010, 140 families are on the HACA Housing Choice Voucher waiting list. As of that date there was a two-year wait for applicants to get on the list, which is closed. Of those applicants, 70.7% are extremely low income, 24.3% are very low income, and 5.0% are low income. The racial group most represented on the waiting list is Black applicants, who comprise 67.9% of the waiting list, and an additional 24.3% are White.

Housing Choice Vouchers Waiting List

	# of Families	% of Total
Waiting List Total	**140**	
Extremely Low Income (<30% AMI)	99	**70.7%**
Very Low (>30% to ≤50% AMI)	34	**24.3%**
Low (>50% to ≤80% AMI)	7	**5.0%**
Families with Children	63	**78.8%**
Elderly Families	7	**8.8%**
Families with Disabilities	10	**12.5%**
Race/Ethnicity		
White	34	**24.3%**
Black	95	**67.9%**
Other	0	**0.0%**
Bedroom Size (Requested)		
1 Bedroom	23	**16.4%**
2 Bedroom	56	**40.0%**
3 Bedroom	41	**29.3%**
4+ Bedroom	18	**12.9%**

Source: HACA, Five-Year & Annual Plan 2009

The Homeownership Program

The Homeownership Supportive Services Program (HSSP) aims to help individuals reach the goal of homeownership. Having a mind, desire, and commitment to achieve the goal of homeownership is the first step in the preparation process. The HSSP offers many tools that help individuals prepare for homeownership. In partnership with local housing counseling agencies and lenders, the services offered include:

- Housing counseling
- Personal budget preparation
- Developing a savings plan
- Choosing a lender
- The mortgage process

Privately Assisted Rental Housing in Annapolis

The Maryland Department of Housing and Community Development's Affordable/Accessible Housing Registry identifies 1,064 other rental-housing units in the City of Annapolis available for low and moderate-income households. Local, State, or federally funded programs assist these units. The assisted rental units represent 17.3% of the 6,168 rental housing units identified in the City by the 2008 American Community Survey. In combination with the public housing units, more than one-third (37.3%) of the rental housing units in the City are available for low-income households.

The other assisted rental housing units are not as widely disbursed as the public housing units are. Almost two-thirds of the other assisted rental housing units are concentrated in census tract 7025.

Inventory of Other Assisted Rental Housing, 2010

Development	Census Tract	Total Units
Bywater Mutual Homes	7025	76
Bywater Townhouse II	7025	230
Woodside Gardens	7025	144
Homes at the Glen	7025	56
Bay Forest Senior Apartments	7026.02	120
Timothy House & Gardens	7061.01	81
Bay Ridge Gardens	7063	198
Admiral Oaks	7066	159
Total		**1,064**

Source: Maryland DHCD Affordable/Accessible Housing Registry

The City of Annapolis does not anticipate removal of any of the above listed assisted rental housing units from the pool of affordable housing units for low-income households over the next five years.

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.

2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))

3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

1. Maintenance of Housing and a Suitable Living Environment

Concerning maintaining a suitable living environment for its residents, HACA strives to maintain high quality management and operation of its public housing programs and units. HACA uses various HUD-devised manuals and industry best practices in implementing its management and maintenance policies including Admissions and Continued Occupancy Handbook, PH Maintenance Plan Document, FSS Action Plan, Public Housing Assessment System Manual, Section 8 Administrative Plan, Housing Inspection Manual, Section 8 and Voucher Program Master Book, and HUD Handbook 7420.7.

As mentioned in the previous discussion of rehabilitation needs, two developments are in excellent condition, five developments in poor condition, and two developments are undergoing major rehabilitation. Moreover, HACA has begun the process to demolish and redevelop the tenth property. HACA will continue to fund maintenance of the units in support of maintaining the quality of housing. HACA annually spends $1.5 million on physical improvements to the structures.

HACA's strategy for revitalization of its properties consists of forming public/private partnerships with for profit and nonprofit developers. Financing for the rehabilitation or redevelopment comes from using Low Income Housing Tax Credits and state financing through the Maryland Department of Housing and Community Development. HACA has used this strategy with the five properties that have been completed or are underway and plans to continue the same plan for the remaining five properties as funds become available. HACA's goal is to have all its properties in excellent condition.

2. Public Housing Resident Participation

The Housing Authority has resident councils at its developments in the City. The

resident councils continue to offer input on management operations, modernization needs, family self-sufficiency programs, and the homeownership program through formal public hearings and during formation of its annual Agency Plan. All public housing residents can participate in homeownership programs offered by the City of Annapolis provided they can qualify for a mortgage. HACA completed a Resident Opportunities and Self-Sufficiency (ROSS) Grant homeownership program.

The City of Annapolis Mayor's Office and HACA have jointly fund the position of Community Engagement Specialist for the purpose strengthening communication and develop problem-solving partnerships among HACA administration, Board of Commissioners, the City of Annapolis administration and City Council and residents of HACA communities.

HACA has approximately 1,200 youth under 16 years of age residing in public housing. This group needs positive role models interacting with them in the various communities. Therefore, the City has made a major commitment to HACA concerning youth recreation in both the new Pip Moyer Recreation Center and the Stanton Community Center, which is in the Clay Street neighborhood.

The City Department Recreation and Parks is providing youth programs at the new city recreation center. The center offers the following programs for HACA residents:

- jazz/hip hop dance class
- rock climbing lessons
- older adult walking program
- 17 and under Summer Basketball League
- floor hockey
- volleyball
- indoor soccer

The City is also working with Pennrose Development, the co-owner of Obery Court and College Creek Terrace with HACA. Pennrose will financially support the Stanton Center's 17 and Under Summer Basketball League. This program requires participation in life skill development courses. HACA will provide the transportation. Pennrose is currently conducting interviews with all 50 families relocating back to Obery Court and expects to complete the interviews by June 30, 2010 to determine needs (including educational and recreational). They will help HACA promote resources and recreation opportunities such as the 17 and under Basketball League, Summer Enrichment Camp, Dafina, after school homework club, nutrition cooking classes and Summer Teen Camp, which are programs held at the Stanton Community Center. HACA and the City will work closely with Pennrose on community outreach to promote programs and Pennrose will reserve portion of their monthly newsletter to include Stanton Center news/programs. The City prepared the Harbor House Ball field for the upcoming season.

3. Troubled Status

HUD has designated HACA as a troubled agency because of the physical conditions of its properties only. As mentioned previously, the authority continues to work towards improving the physical conditions of its properties by either substantial rehabilitation or redevelopment of its properties. The City has consistently supported HACA's applications to the Maryland Department of Housing and Community Development and provided a local contribution to the project in the form of PILOT

agreements. The City has also provided financial assistance through its CDBG program and the state Community Legacy Program.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

1. Public Policy Impacts on Affordable Housing

The City of Annapolis does not impose regulatory barriers to affordable housing. The major problem is excess demand in combination with favorable market conditions that have resulted in large increases in housing costs. The increases have severely reduced the number of units affordable to low and moderate income households in Annapolis. Saving for a down payment and closing costs limits the ability of renter households in purchasing units in the City. In addition, households are unable to qualify for mortgages because of credit problems.

Since 2000, housing prices have increased considerably in the City. The number of homes valued at less than $200,000, which are in the affordability range of households at 80% of MFI, continues to shrink. As housing costs have increased, fewer landlords have been willing to accept Section 8 vouchers because market rents are higher than Fair Market Rents (FMR). The City remains a popular place to live due to its convenient location and quality of life. Continued demand, further heightened by relatively low interest rates, in combination with very limited land for new development, will continue to put upward pressure on housing costs in Annapolis. Besides increased housing costs, the major barriers to affordable housing, particularly among low-income households, are inability to qualify for mortgages because of credit problems, the need to save for a down payment and closing costs while paying rent, and rent increases that exceed increases in wages.

Through its Zoning Ordinance, Annapolis regulates land use and development in the City. The land development regulations do not impose regulatory barriers to affordable housing. A review of the Zoning Ordinance shows the following:

- There are no locally-administered impact fees;
- The City enforces the International Building Code (IBC). The IBC has handicap accessibility guidelines supporting development of housing that removes impediments to the disabled;

- The permitted residential lot sizes are varied with opportunities for small lots accommodating a variety of households;
- A variety of residential types are permitted including single-family detached, duplexes, townhouses, and apartments, which supports housing opportunities for varied income groups;
- Permitted densities range from moderate to high, supporting the production of varied housing, including lower cost housing;
- There are no restrictions placed on household living arrangements that would prevent non-related individuals from living together, supporting the sharing of housing by households for economic reasons. The lack of restrictions also supports the siting of group homes for occupancy by the disabled outside of institutional settings; and
- There are no minimum building size requirements in excess of local housing or health codes supporting healthy living standards; The City enforces the International Building Code. The IBC has handicap accessibility guidelines supporting development of housing that is accessible, removing impediments to the disabled.

2. Strategy to Remove or Ameliorate Negative Effects of Public Policies

In recognition of the financial barriers that limit affordable housing opportunities among low-income households, the City of Annapolis has devised a strategy for expanding housing opportunities as follows:

- Offer closing cost and mortgage write-down assistance through a First-Time Homebuyer Program. All participants in the program are required to attend homeownership-counseling classes that educate first-time homebuyers on the mechanics of the home purchase process including budgeting, resolving credit issues, and negotiating the contract. The City has used CDBG funds to support the Housing Counseling Program at the Community Action Agency, which has HUD-certified instructors. ACDS, also HUD certified, provides homeownership counseling services to City residents
- Provide assistance with improvements through its Housing Rehabilitation Program.
- Continue to work with nonprofit housing providers providing assistance with acquisition and rehabilitation of units sold to low and moderate income first-time homebuyers. Homes for America has used the assistance provided by the City to leverage over $900,000 in HOME funds to provide homeownership to low and moderate income households in Annapolis.
- Providing funds to the Community Action Agency to support the agency's Home Ownership Counseling Program that educates first-time homebuyers on the mechanics of the home purchase process including budgeting, resolving credit issues, and negotiating the contract. HUD-certified instructors teach the program. Successful completion of the program is required from all households receiving assistance from the City through its homeownership programs. CAA's counselors are also available to assist renters.
- Adopting a Moderately Priced Dwelling Units Ordinance that is applicable to developments containing ten or more dwelling units. The MPDU requires that at least 12% of the units in for-sale residential developments, and at least six percent of the units in for-rent residential

developments, be affordable to households at 100% of the median income for the MSA. To ensure the long-term affordability of the units, for-sale units require affordability controls for up to 10 years from initial occupancy and for-rent units require 20 years. In exchange for the set-aside, the City permits a density bonus beyond the minimum density in the zone. The density bonus is 15% in for-sale housing and 10% in for-rent housing. There is also an expedited review process. The City adopted the MPDU ordinance in 2004. The city currently has 18 rental MPDUs and development applications before the City have the potential to create 60 affordable for-sale units. MPDU represents a considerable effort by the City to expand affordable housing stock through the private market.

- The City's Fair Housing Ordinance is equivalent to both the state and federal law. The City added the following protected classes to its Fair Housing Ordinance: disability, familial status, sexual orientation, marital status, sex, lawful income.

To facilitate and guide quality development, the Department of Planning and Zoning, with the assistance of the Department of Public Works, created *Sailing Through Annapolis Permitting A Guidebook to the Development Process*. By clearly identifying the process and permitting requirements in the City, the guidebook assists with simplifying the regulatory process, and indirectly reduces housing costs.

The City also participates as a member of the Anne Arundel Affordable Housing Coalition, the Anne Arundel Continuum of Care Planning Group, and the HOPWA Planning Group, which are responsible for funding decisions that affect residents of Annapolis.

The City of Annapolis has a Human Relations Commission, which enforces the fair housing law and handles formal complaints. The Human Relations Commission continued to provide information on fair housing in their public events. There are no court orders, consent decrees, or sanctions against the City of Annapolis from HUD or any other organization regarding housing and related services.

The City of Annapolis will continue to foster and maintain affordable housing throughout the city.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. 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.

Note: The required Homeless Needs Table (formerly HUD Table 1A) is included in Additional Information – Appendix A.

The City participates in the Anne Arundel County planning process that seeks to ensure the needs of persons who are homeless within the County are being met through the provision of a continuum of services including prevention, outreach and assessment services, supportive services, emergency shelters, transitional housing, and permanent housing. ACDS, with support from the Anne Arundel County Department of Social Services (DSS), coordinates the Continuum of Care Planning Group, which is responsible for developing the Continuum of Care Plan for Anne Arundel County.

The Planning Group, called the Anne Arundel and Annapolis Community Partnership to End Homelessness (Homeless Community Partnership), is a collaborative and well-coordinated community based organization consisting of County and City of Annapolis agencies, concerned citizens, nonprofit homeless service providers, private nonprofit organizations serving special needs clientele, as well as others with interests and roles in ending homelessness in the County. The Homeless Community Partnership has continually assisted the County in submitting successful applications for federal funds and developed new programs and services to address the needs of the County's homeless population.

Nature and Extent of Homelessness

According to the 2010 Point-in-Time Survey, there were 400 total people identified in the Annapolis/Anne Arundel County CoC region as homeless, with 129 of these individuals being unsheltered.

Anne Arundel County Continuum of Care - Homeless Count, 2010

	Sheltered		Unsheltered	Total
	Emergency Shelter	Transitional Housing		
Households With Children	18	20	0	38
Persons in Households With Children	67	67	0	134
Persons in Households Without Children	123	14	129	266
Total Homeless Persons in Households	**190**	**81**	**129**	**400**

Source: Point-in-Time Survey, January 27, 2010

All persons entering the homeless assistance system in Anne Arundel County undergo an assessment by the County Department of Social Services. The January 2010 Point-in-Time Survey categorized the people interviewed into subpopulations in the Annapolis/Anne Arundel County region as follows:

2010 Continuum of Care Point-in-Time Homeless Subpopulations

	Sheltered	Unsheltered	Total	% Pop.
Chronically Homeless	50	20	70	**36.3%**
Severely Mentally Ill	27	0	27	**14.0%**
Chronic Substance Abuse	59	0	59	**30.6%**
Veterans	5	0	5	**2.6%**
Persons with HIV/AIDS	8	0	8	**4.1%**
Victims of Domestic Violence	24	0	24	**12.4%**
Unaccompanied Youth Under 18 years of age	0	0	0	**0.0%**
TOTAL	**173**	**20**	**193**	**100.0%**

Source: January 27, 2010 Point-in-Time Survey

The chronically homeless accounted for more than one-third (36.3%) of those interviewed. Chronic homelessness is defined as a continuous year of homelessness either on the street, in a shelter, or in a place not fit for human habitation (or a combination of these places) OR four or more episodes of homelessness over a three-year period. The Continuum of Care application indicates that providers have noted that a significant percentage of homeless adults (including those with children) have either a severe mental illness and/or a chronic substance abuse diagnosis. Of those homeless individuals interviewed, 30.6% reported chronic substance abuse and 14.0% reported severe mental illness.

During the 2008 Point-in-Time count, Anne Arundel County recorded information on the race and ethnicity of its sheltered homeless population. Several statistics emerge from the data. The following table illustrates the racial and ethnic demographics of homeless persons utilizing the County's emergency and transitional housing programs. The table is based on data collected through the County's HMIS. The majority of homeless individuals are White, while the majority of homeless families are Black.

The data shows that homeless families utilizing homeless shelters and transitional housing programs are a predominately non-White and ethnically non-Hispanic population. Sixty-four percent of persons in families in emergency shelter and 67% of persons in families in transitional housing are Black. Fifty-one percent of

homeless individuals are White, non-Hispanic; 63% of those residing in transitional shelters are White, non-Hispanic. Given that only 20.4% of the total County's population is minority, the number of persons who are homeless and from a minority group is a far greater percentage across all homeless categories than the percentage of the minority population in the County as a whole.

Demographic Characteristics of Sheltered Homeless Persons

	Emergency Shelters		Transitional Housing	
	Persons in HHs w/o Children	Persons in HHs w/ Children	Persons in HHs w/o Children	Persons in HHs w/ Children
Total	153	450	32	138
Ethnicity				
Non-Hispanic	93%	95%	100%	92%
Hispanic	3%	5%	0%	4%
Unknown	4%	0%	0%	4%
Race				
White, non-Hispanic	51%	24%	63%	18%
White, Hispanic	0%	0%	0%	0%
Black	44%	64%	34%	67%
Asian	0%	2%	0%	4%
American Indian/Alaska Native	0%	0%	0%	0%
Native Hawaiian/Pacific Islander	0%	0%	0%	0%
Several Races	3%	11%	3%	7%
Unknown	2%	0%	0%	5%

Source: Anne Arundel County FY2011-15 Consolidated Plan

The 2009 Continuum of Care Exhibit 1 Homeless Inventory for the Annapolis/Anne Arundel County region (Appendix B) lists 18 homeless related facilities: four emergency shelters, five transitional housing facilities, and nine permanent supportive housing developments.

The table below demonstrates the Housing Inventory Chart for the Annapolis/Anne Arundel County region. It provides data on the number of beds currently located in the region ready to meet the needs of homeless persons and families. A total of 475 year-round beds exist in the region, including temporary shelter, longer-term transitional ones, and permanent housing with supportive services. Emergency shelter housing comprises the largest percentage (42.9%) of the available units.

Annapolis/Anne Arundel County CoC - Summary of Beds Reported

	Units for HHs w/ Children	Beds for HHs w/ Children	Beds for HHs w/o Children	Total Year-Round Beds	Seasonal	Chronically Homeless Beds
Emergency Shelter	39	106	98	**204**	101	58
Transitional Housing	24	77	22	**99**	N/A	10
Permanent Supportive Housing	38	93	79	**172**	N/A	51
TOTAL	**101**	**276**	**199**	**475**	**101**	**119**

Source: 2009 Continuum of Care

The table below describes Anne Arundel County's unmet homeless needs. Although there are currently over 350 year-round beds available for the homeless in the

region, there is still not enough housing to meet needs. Based on this table, an additional 281 total year-round beds are required to meet the needs of the homeless population in Anne Arundel County. This total includes the need for 43 emergency shelter beds, 18 transitional housing beds, and 220 permanent supportive housing beds. Homeless individuals require 161 total beds; for homeless families, the need includes 120 total beds and 40 total units. The City of Annapolis recognizes the magnitude of the need for additional homeless facilities and will continue to support the efforts of the CoC.

Anne Arundel County 2009 CoC - Unmet Homeless Needs

	All Year-Round Beds/Units				Total Seasonal Beds	Overflow Beds
	Beds for Households w/ Children	Units for Households w/ Children	Beds for Households w/o Children	Total Year-Round Beds		
Emergency Shelters						
	0	0	43	43	0	0
Transitional Housing						
	0	0	18	18		0
Permanent Supportive Housing						
	120	40	100	220		0
Safe Havens						
	0	0	0	0		0

Source: 2009 E-HIC Continuum of Care

Persons Threatened with Homelessness

The number of persons "at risk" of becoming homeless is difficult to estimate at any point in time. Those threatened with eviction, unemployment, foreclosure, or termination of utilities could become homeless when they no longer have a cushion against the perils of life. Most commonly, it is when a family lives paycheck to paycheck without any savings for emergencies. Households are "at-risk" if only one lost paycheck, a small rent increase, one stint of mental or physical illness, or a temporary layoff from work can cause loss of housing. A common scenario is eviction from rental housing occurring due to nonpayment of rent. Unemployment or underemployment results in lack of sufficient income to meet the costs of food, housing, transportation, and child care.

Additionally, individuals or families who fall into one or more of the following categories are most likely to become homeless:

- Persons leaving institutions such as mental hospitals or prisons
- Young adults aging out of the foster care system
- Households with incomes less than 30% of the median family income
- Households paying in excess of 50% of income for housing costs
- Victims of domestic violence
- Special needs populations such as persons with HIV/AIDS, disabilities, drug and/or alcohol additions
- Single parent households who are unemployed
- Large low income families
- Renters facing eviction
- Homeowners facing foreclosure

The Community Action Agency reports an increase in the number of requests for emergency financial assistance. Through May of FY2009, the County Department of Social Services also assisted 504 families and individuals with eviction prevention and/or utility cut off assistance through their emergency services division. The child welfare (FIA) division of DSS were assisted an additional 233 families with eviction prevention and utility payments through the end of May 2009. Additionally, Anne Arundel County the Third Annual Homeless Resource Day on March 27, 2010, during which the County provided a wide array of services to approximately 460 persons, including single adults and families with children. Many of the families were in "doubled-up" housing conditions, living on the edge financially, and in need of stable, affordable housing.

The Anne Arundel County Public School's Homeless Coordinator reported that during the 2008-2009 school year, 906 homeless children received support services through the schools. The majority of these children and their families do not stay in the County's homeless shelter but live doubled-up, in motels, and move from family to friend due to the limited shelter capacity.

Finally, last year, Lighthouse Shelter, operated by Annapolis Area Ministries, Inc. (AAMI) provided safe and clean shelter to 147 homeless men and women, nine families, and 19 children. The current 113-year old building accommodates only 18 beds, forcing AAMI to turn away 500 people who were homeless. At present, they have a 200-person waiting list, which includes 43 children. However, Annapolis Area Ministries is constructing a 65-bed facility with a drop in center. Construction is underway and AAMI anticipates facility completion by fall 2010.

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.

2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

Note: The required Homeless Needs Table (formerly HUD Table 1A) is included in Additional Information – Appendix A.

1. Homeless and Homeless Prevention Priorities

Emergency shelters and transitional housing provide the core of homeless services in Annapolis. Through these programs, families and individuals learn basic life skills that enable them to live independently. There are many services provided to support families as they prepare to leave shelter and transitional housing, as well as once they live independently. Of note, however, are several services that provide a safety net:

- The Community Action Agency is the designated anti-poverty agency for Anne Arundel County. They have an annual operating budget of nearly $5 million. Their mission is to help individuals and families living at and near poverty income levels improve their economic conditions and become self-sufficient. They have four divisions including: (1) Empowerment Services (Housing, Case Management, and Micro-enterprise); (2) Energy Services; (3) Children (Early Head Start, Head Start, and Extended Day), and (4) Youth Services (Annapolis Youth Services Bureau).
- Provide used "road ready" cars to homeless families and individuals, helping to increase their access to better housing, jobs, and services.
- Preventing homelessness by providing case management, budget counseling, and eviction prevention funds

HUD awarded Anne Arundel County federal stimulus money in 2009 to create a Homelessness Prevention and Rapid Re-housing Program (HPRP). ACDS, Inc. applied for state funds specifically for the City of Annapolis and received $300,000 for spending within two years towards preventing 90 households from becoming homeless and helping people who are already homeless to move quickly into permanent housing. The income criterion for program eligibility is 50% of the AMI. The HPRP will provide a comprehensive and coordinated system of care, including a

central intake for eligibility screening and assessment and the use of multiple agencies for housing support, case management, and services. All clients must meet, at a minimum, the requirements set forth by HUD's Homelessness Prevention and Rapid Re-Housing Program (i.e. income and homeless eligibility). At minimum, participants must be employed or employable, have a history of stable independent housing, must have the ability to maintain housing within three to six months of receiving subsidy, be willing to develop a case plan, and to work with a case manager at least bi-monthly for three to six months. The program will be open to families with children and individuals who can meet the minimum requirements described above. The program will serve those who: are doubled up as a secondary tenant; have young children; have a prior episode of homelessness or who are currently homeless; are under the age of 24 and were in foster care at some point; were evicted from public or assisted housing in the past; or have experienced domestic violence in the past.

The HPRP program description recognizes that due to the high cost of housing in Anne Arundel County and the City of Annapolis, the program will not be able to serve those with very limited incomes who would be unable to maintain or afford their housing without ongoing subsidy. Nor will the program serve the chronically homeless, those with a history of non-compliance, or those with a severe or persistent mental illness or addiction, which limits their ability to maintain financial independence after a short period of limited assistance.

Priority Homeless Strategies

As a complement to the strategy of the Homeless Community Partnership, the City of Annapolis will continue to work toward the overall goal of addressing needs of the homeless and ending chronic homelessness. The following describes the City's objectives and use of CDBG resources in addressing the objectives:

- ***Priority Activity #5:*** **Continue financial support to homeless shelter programs –** While housing for the homeless is available, there continues to be the need for funds to operate the housing. The City recognizes the need to provide financial assistance to nonprofit organizations such as Annapolis Area Ministries for operation of Light House Shelter in Annapolis. The City will support approximately 1,000 persons by June 30, 2015.

- ***Priority Activity #6:*** **Continue support for prevention of homelessness –** Households, particularly those that are low and moderate income and living paycheck to paycheck, can lose their housing due to a crisis that requires significant out of pocket funds. These households often need limited assistance with rent to avoid homelessness. The City recognizes the need to provide financial resources to public and nonprofit agencies offering homelessness prevention services to households at-risk of becoming homeless. The City will support approximately 1,000 households by June 30, 2015.

The City will continue to address the needs of the homeless and those at-risk of becoming homeless. To address the needs of this population, the City will support the following initiatives by providers:

- Supportive services particularly those cited as on-going needs including case management, substance abuse treatment, employment/job training, life skills training, childcare, and transportation.
- Transitional housing including facilities for individuals, general population and special population groups such as seriously mentally ill, chronic substance abusers and victims of domestic violence.
- Permanent affordable housing opportunities for individuals and families as well as for special population groups such as seriously mentally ill, dually diagnosed, and victims of domestic violence.
- Services for at-risk populations to prevent low and moderate-income individuals and families with children from becoming homeless.

2. Chronic Homelessness

HUD defines the term "chronically homeless" as unaccompanied individuals with disabilities who have been continually homes for 12 months or more or who have had four episodes of homelessness in a three-year period. In Anne Arundel County, 53 people were chronically homeless during the 2010 Point-in-Time survey count. Of those 53 individuals, 31 were receiving shelter services within the Anne Arundel County system, but a large percentage of the chronically homeless (40.3%) were unsheltered.

Several factors account for the persistence of the problem including the inherent difficulty of serving this unstable population, many of whom are seriously mentally ill or active substance abusers. The County's Plan to End Homelessness cites the following problems:

- **The difficulty for chronically homeless persons to access emergency and supportive service.** The County's year-round shelter and transitional housing programs are difficult to access because they require (at minimum): sobriety, a basic ability to live in a congregate setting, transportation, and willingness to work.
- **The lack of substance abuse treatment.** Neither the County nor adjacent jurisdictions have sufficient addiction treatment facilities to offer treatment on demand and this, in the experience of many providers, is desperately needed.
- **The lack of affordable housing options in Anne Arundel County.** The Community Partnership continues to look for ways to expand the pool of available rental subsidies with supportive services. However, there is also significant need for additional supportive housing options such as a SRO or a Safe Haven type of program for the homeless. Additionally, the County is exploring ways to remove the barriers to developing affordable housing as identified in the Removal of Regulatory Barriers to Affordable Housing questionnaire.

Activities undertaken for the chronic homeless include:

- The **Winter Relief program**, the County's rotating shelter**, increased its capacity** for 26 beds to serve 40 homeless individuals this year, including serving 10 women. The Winter Relief Shelter is a seasonal emergency shelter operated by Arundel House of Hope, Inc. and entirely supported by a volunteer effort. Each week from late October through April, a different Anne Arundel County church hosts the shelter. The program provides

transportation, meals, and temporary housing between the hours of 5:00 p.m. and 7:00 a.m. The Winter Relief emergency rotating shelter serves up to 60 homeless men and women that meet the HUD definition of a chronically homeless person.

- Applied for and received funding to continue the **Shelter Mental Health Assistance Program**, which provides mental health and substance abuse assessments to all individuals entering through the County's emergency and transitional housing programs.
- The Anne Arundel Mental Health Agency continued to **operate a Program of Assertive Treatment (PACT) team,** a mobile team, utilizing an assertive treatment modal, with its homeless outreach and engagement component.

The only county drop-in center for unsheltered homeless is in Glen Burnie at the Arundel House of Hope (Fouse Center). However, the new Light House Shelter (currently under construction) in Annapolis will have a drop in center.

Anne Arundel County's current five-year Consolidated Plan also establishes priority needs, objectives, performance measures, and expected units. In 2001, HUD established a goal of eliminating chronic homelessness in 10 years. The Homeless Community Partnership has developed and implemented a strategy to accomplish this goal in Anne Arundel County. The County's plan to end chronic homelessness is developed in conjunction with, and is fully incorporated with, the County's broader plan to end homelessness.

The vision guiding the chronic homeless strategy is to (i) enable chronically homeless persons to quickly access permanent housing, supportive services, and linkages to mainstream resources through active engagement; and (ii) to ensure adequate prevention through proper discharge planning and provision of interim housing and supportive services.

Specifically, the County will work to end chronic homelessness by (i) preventing individuals at high risk from becoming chronically homeless by ensuring adequate discharge planning for individuals exiting from institutions; (ii) promoting outreach in order to engage chronically homeless persons; (iii) improving linkages to mainstream resources and supportive services; (iv) maintaining housing programs to ensure individuals are provided housing and services; and (v) expanding permanent supportive housing options for at least 50 chronically homeless persons by the year 2012.

Further, several activities are designed specifically to serve the chronically homeless population and to work towards the goal of ending chronic homelessness. The County's Mental Health Agency continues to operate their outreach teams. These teams identify individuals with disabilities who are living on the street and then attempt to engage and build relationships with them. They help individuals apply for entitlements, access services for emotional illness and psychosocial needs, develop treatment plans, and work with local housing providers to help link clients to appropriate housing.

The County will also continue to target rental subsidies and support services to chronically homeless persons through (i) the Mental Health Agency's Supportive Housing Opportunity Program and Samaritan Housing Program, (ii) the Mental Hygiene Administration's Shelter Plus Care Program, (iii) the Anne Arundel

Partnership for Permanent Housing Program, and (iv) the HOPWA voucher program for individuals diagnosed with HIV/AIDS and the chronically homeless.

Arundel House of Hope (AHOH) will continue the operation of the Safe Haven, Safe Haven II, and WISH Programs. These group homes provide permanent housing and support services to chronically homeless individuals. The County will continue to apply for new permanent supportive housing for the chronically homeless in future applications for federal SHP funds.

AHOH will also continue operation of the Homeless Resource and Outreach Center, which will offer case management, day shelter, information and referral services, housing search, and links to mainstream resources. The Center will act as the Winter Relief Intake Center between November and April. The Winter Relief emergency rotating shelter serves a significant number of persons that meet the HUD definition of a chronically homeless person.

Additionally, Annapolis Area Ministries, Inc. is currently constructing a new shelter in the City of Annapolis expected to open in 2011. This new shelter will replace the existing 15 bed Light House Shelter. The new shelter will provide a drop in facility, food and clothing, job training, 45 year-round shelter beds for homeless individuals (many whom may be chronically homeless) and four apartments for homeless families. The drop in center will be designed to specifically address the needs of the chronically homeless.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

Anne Arundel County seeks to address the issue of homelessness in a comprehensive manner by providing a continuum of housing and services, including prevention, outreach and assessment, emergency and transitional shelter, permanent supportive housing, and essential supportive services. This section outlines all of the components of the County's Continuum of Care system currently in place to assist the homeless population, including the many subpopulations who are either homeless or at risk of becoming homeless.

Inventory of Existing Facilities

The table below shows the Housing Inventory Chart of the Annapolis/Anne Arundel County CoC region. It provides data on the number of beds located in the region ready to meet the needs of homeless persons and families. A total of 364 beds exist in the region, including shelter, longer-term transitional ones, and permanent housing with supportive services. The number of beds available during winter to

accommodate an overflow increased in 2009 to provide 83 beds. Family beds comprise the largest number of supported living environments.

Annapolis/Anne Arundel County CoC - Summary of Beds Reported

	Units for HHs w/ Children	Beds for HHs w/ Children	Beds for HHs w/o Children	Total Year-Round Beds	Seasonal	Chronically Homeless Beds
Emergency Shelter	39	106	98	**204**	101	58
Transitional Housing	24	77	22	**99**	N/A	10
Permanent Supportive Housing	38	93	79	**172**	N/A	51
TOTAL	**101**	**276**	**199**	**475**	**101**	**119**

Source: 2009 Continuum of Care

The 2009 Continuum of Care Exhibit 1 Homeless Inventories for the Annapolis/Anne Arundel County area is included in Appendix B. There are 18 homeless-related facilities, with four emergency shelters, five transitional housing facilities, and nine permanent supportive housing developments.

Emergency Shelters

As indicated in the following table, Anne Arundel County has 23 year-round beds and 50 seasonal emergency shelter beds for individuals, and 81 year-round beds for families with children. Typically, the emergency shelters provide temporary housing for up to 90 days, along with three meals, case management, life skills and training, housing search and other support services:

Emergency Shelters in Annapolis/Anne Arundel County

Program Information				All Year-Round Beds/Units						
Organization Name	Program Name	Participate in HMIS?	Target Population	Units for HHs w/ Children	Beds for HHs w/ Children	Beds for HHs w/o Children	Total Year-Round Beds	Seasonal Beds	Freezing Weather Beds	Chronically Homeless Beds
Annapolis Area Ministries, Inc.	Light House Shelter	Y	SMF, HC	2	7	15	**22**	0	6	5
Arundel House of Hope Inc.	Winter Relief	Y	SMF	0	0	0	**0**	50	15	50
Associated Catholic Charities, Inc.	Sarah's House Family Shelter	Y	HC, SF	26	60	6	**66**	0	10	3
YWCA	Arden House	N	DV	6	19	2	**21**	0	0	0
			TOTAL	**34**	**86**	**23**	**109**	**50**	**31**	**58**
Under Development										
Annapolis Area Ministries, Inc.	New Light House Shelter*	N	SMF, HC	5	20	45	**65**	0	0	0
			UNDER DEVELOPMENT TOTAL	**5**	**20**	**45**	**65**	**0**	**0**	**0**

* This facility is currently under development and is planned for completion in 2010.

Source: Anne Arundel County 2011-15 Five-Year CP

The following provides short descriptions of the Emergency Shelters for clients here in Anne Arundel County:

Light House Shelter – Annapolis Area Ministries, Inc. operates, the Light House Shelter, a 22-bed emergency shelter located in the City of Annapolis. The program provides five beds for women, 13 beds for men, and two apartments for families with children. Services include case management to assist guests obtain health, legal, welfare services and coaching to help them become financially independent, improve financial management, debt reduction, savings, job training, parenting, and other life skills. Annapolis Area Ministries, Inc. is in the process of developing the new Light House Shelter in the City of Annapolis. The new shelter will have 30 beds for men and 15 beds for women and five units for families.

Sarah's House Shelter – Associated Catholic Charities, Inc. operates Sarah's House Family Shelter, a 66-bed emergency shelter. Sarah's House provides an array of services aimed at assisting guests achieve independence. Services include shelter, three meals, case management, parenting classes and workshops, employment programs, licensed childcare, counseling, and transportation.

Winter Relief – Arundel House of Hope, Inc. (AHOH) operates the Winter Relief Shelter, a seasonal emergency shelter supported by an all-volunteer effort. The shelter is hosted by different Anne Arundel County Churches each week from late October through April. Services provide include meals and spiritual guidance. The program serves up to 60 homeless men and women. Intake for the shelter is at Arundel House of Hope's Resource and Day Center in Glen Burnie, where guests can receive additional services.

Arden House – The YWCA of Annapolis & Anne Arundel County operate Arden House, the County's Safe House for victims of domestic violence. Arden House has 21 beds and has a shared kitchen, family room, lending library, and children's play area. Services include counseling and case management and basic living resources.

Transitional Housing

As indicated in the following table, the County has 15 transitional housing beds for individuals and a maximum of 77 transitional housing beds for families (a total of 24 units). Transitional housing provides temporary housing and intensive supportive services for up to two years. The purpose of a transitional housing program is to help families and individuals gain the skills to be successful once they move to permanent housing.

Transitional Housing in Annapolis/Anne Arundel County

Program Information				All Year-Round Beds/Units				
Organization Name	Program Name	Participate in HMIS?	Target Population	Units for HHs w/ Children	Beds for HHs w/ Children	Beds for HHs w/o Children	Total Year-Round Beds	Chronically Homeless Beds
Annapolis Area Ministries, Inc.	Anchor House	Y	HC	3	11	0	**11**	0
Arundel House of Hope Inc.	Fouse Center	Y	SM	0	0	10	**10**	10
Associated Catholic Charities, Inc.	Sarah's House Transitional	Y	HC	21	66	0	**66**	0
HAVEN	Our House	Y	SMF, HIV	0	0	5	**5**	0
			TOTAL	**24**	**77**	**15**	**92**	**10**
Under Development								
Arundel House of Hope Inc.	Transitional Housing for Homeless Veterans*	Y	SM, VET	0	0	7	**7**	0
			TOTAL UNDER DEVELOPMENT	**0**	**0**	**7**	**7**	**0**

* Arundel House of Hope is in the process of acquiring a site for the proposed facility.

Source: Anne Arundel County 2011-15 Five-Year CP

The following provides a short description of the Transitional Housing units in the County:

Anchor House – Annapolis Area Ministries, Inc. operates a three-unit transitional housing program for families in the City of Annapolis. Families are provided case management and are linked to established services and programs in the community. Staff works with guests on employment issues and permanent housing placements. Guests may stay up to two years in the program.

Sarah's House – Associated Catholic Charities, Inc. operates a 21-unit transitional housing program located on the edge of the Ft. Meade army base in Anne Arundel County. The program allows guests to stay up to 24 months and provides employment services, parenting classes and workshops, licensed childcare, case management, and counseling services.

Fouse Center – AHOH operates a 10-bed transitional housing program for men experiencing homelessness in the County. Guests suffer from substance abuse, mental illness, health issues, and/or unemployment challenges; however, all guests must make a commitment to change their lives. In addition to housing and food, the program offers intensive support services such as case management, employment counseling, substance abuse and mental health support. Typically, guests stay at the Fouse Center for six months to one year.

Our House – HAVEN operates a five bed transitional housing program for homeless individuals diagnosed with HIV/AIDS. The program provides a supportive environment and appropriate services to assist each individual gain the ability to live independently.

Transitional Housing for Homeless Veterans – AHOH is in the process of acquiring a site to construct a seven bed transitional housing program for homeless veterans. Guests will be provided with intensive case management and linkage to VA services.

Permanent Supportive Housing

As indicated in the following table, the County has an inventory of 172 permanent supportive housing beds and is in the process of adding additional beds each year. The majority of new permanent supportive housing beds are targeted to chronically homeless individuals. All supportive housing programs provide intensive case management and support services. The following provides a short description of permanent supportive housing in the County.

SHOP Program/Samaritan Housing Program – Anne Arundel County Mental Health Agency operates both the SHOP and Samaritan Housing Program. Combined these programs provide tenant-based rental assistance for up to seven families and seven individuals diagnosed with a mental illness. Both programs provide intensive case management, counseling, and support services.

Anne Arundel Partnership for Permanent Housing - Arundel Community Development Services, Inc. (ACDS) coordinates and administers the Anne Arundel Partnership for permanent housing which provides tenant-based rental assistance with intensive case management and supportive services to families and individuals experiencing homelessness. All heads of households must also have a diagnosable disability. Operation of the program is subcontracted through a partnership between the Housing Commission of Anne Arundel County (Housing Commission), AHOH, and Community Residences, Inc. The program assists 11 families and 20 individuals, many of whom are chronically homeless.

Permanent Supportive Housing Facilities in Annapolis/Anne Arundel County

Program Information				All Year-Round Beds/Units				
Organization Name	Program Name	Participate in HMIS?	Target Population	Units for HHs w/ Children	Beds for HHs w/ Children	Beds for HHs w/o Children	Total Year-Round Beds	Chronically Homeless Beds
Anne Arundel County Mental Health Agency	SHOP Program	Y	SMF, HC	7	19	2	**21**	0
Anne Arundel County Mental Health Agency	Samaritan Housing Program	Y	SMF	0	0	5	**5**	5
Arundel Community Development Services, Inc.	Anne Arundel Partnership for Permanent Housing	Y	SMF, HC	11	24	20	**44**	9
Housing Commission of Anne Arundel County	Permanent Supportive Housing Program (SHP 1)	Y	SMF, HC	8	21	21	**42**	12
Arundel House of Hope Inc.	Safe Haven I	Y	SM	0	0	4	**4**	4
Arundel House of Hope Inc.	WISH HOUSE	Y	SF	0	0	5	**5**	5
Arundel House of Hope Inc.	Safe Haven II	Y	SM	0	0	4	**4**	4
Maryland Mental Hygiene	Shelter Plus Care I & II	Y	SMF, HC	12	29	14	**43**	12
Annapolis Area Ministries, Inc.	Willow House	N	SF	0	0	4	**4**	0
			TOTAL	**38**	**93**	**79**	**172**	**51**

Source: Anne Arundel County 2011-15 Five-Year CP

Permanent Supportive Housing Program (SHP I) – The Housing Commission operates the Permanent Supportive Housing Program. This program provides tenant based rental assistance, case management, and supportive services to approximately eight families and 21 individuals. Participants must have a diagnosed disability, as well as meet HUD's definition of homelessness to eligible for the program.

Safe Haven I & II and WISH Program - AHOH operate the Safe Haven I, Safe Haven II, and WISH Programs. These programs provides each participant, who must meet HUD's definition for a chronically homeless person, with a private room with a shared bathroom, kitchen, and other living space as well as intensive case management and support services. A resident manager lives on-site and provides ongoing support and oversight of the program.

Shelter Plus Care I & II – The Maryland Mental Hygiene Administration administers the Shelter Plus Care Programs, which provides tenant-based rental assistance and supportive services to 26 households diagnosed with mental health issues. The Anne Arundel County Mental Health Agency operates the program locally, on behalf of the State, and provides intensive case management and supportive services.

Willow House – Annapolis Area Ministries, Inc. operates Willow House, a permanent supportive housing program in the City of Annapolis. The program provides private rooms and a shared living environment, supportive services, education, and assistance for four homeless women.

Beds Dedicated to Chronic Homeless

Out of the 172 units of permanent supportive housing available within Anne Arundel County, 51 (29.7%) of the units are reserved for the chronically homeless. None of the beds in Willow House, Annapolis' only permanent supportive housing facility, are reserved for the chronically homeless.

Prevention and Outreach Activities

Many social service agencies in Annapolis and throughout Anne Arundel County provide benefits to very low and low-income individuals and families in order to prevent homelessness. Some of these organizations also serve the needs of those who have already become homeless. A listing from the 2009 CoC application is in Appendix B. The two major organizations that provide services in Annapolis are Annapolis Area Ministries, Inc. (described above) and the Community Action Agency.

The Community Action Agency is the designated anti-poverty agency for Anne Arundel County. They have an annual operating budget of nearly $5 million. Their mission is to help individuals and families living at and near poverty-income levels improve their economic conditions and become self-sufficient. They have four divisions including: (1) Empowerment Services (Housing, Case Management, and Micro-enterprise); (2) Energy Services; (3) Children (Early Head Start, Head Start, and Extended Day), and (4) Youth Services (Annapolis Youth Services Bureau). The Community Action Agency has a staff of 88 full-time employees and eight part-time employees.

The Community Action Agency operates the Housing and Empowerment Services program whose purpose is to: (1) educate low to moderate income residents of Anne Arundel County and the City of Annapolis as to the benefits of homeownership; (2) provide counseling to renters as they face eviction and offer them information and emergency funding assistance to prevent them from losing their rental housing; (3) provide emergency financial assistance in times of crisis to prevent utility turn off; and (4) provide a case management component that assists with household budgeting, employment issues, and referrals to other community resources. Four employees staff the Housing and Empowerment Services division.

Other organizations provide many services to homeless or at-risk residents, including but not limited to counseling, case management, life skills training, financial literacy classes, and victim advocacy. These services help residents develop skills and knowledge to transition into permanent supportive housing or independent living and to gain steady employment. The ultimate goal of providing supportive services is self-sufficiency.

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.

2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.

3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.

4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.

5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

1. Homelessness

The County's vision as developed by the Homeless Community Partnership is to end and prevent homelessness by creating an environment with: (1) an adequate supply of affordable permanent housing; (2) comprehensive supportive services including linkages to mainstream resources; (3) community support; and (4) a collaborative mechanism to ensure that this vision becomes a reality.

The CoC's Plan to End Homelessness identified the following goals:

- Continue to support and enhance the operation of interim housing programs;
- Continue to provide essential services such as case management, counseling, literacy, job training, childcare, and transportation to support homeless persons transition quickly from interim housing to permanent housing, as well as to maintain permanent housing placement;
- Ensure all homeless persons are linked to mainstream resources for which they are eligible;
- Increase case management staff awareness of available County resources;
- Provide tenant-based rental vouchers for a minimum of 25 new disabled individuals and families over the next two years;
- Increase supply of rental affordable housing targeted to low income households (<30% AMI) by 10 units;
- Develop educational and public awareness of the issues of homelessness and the lack of affordable housing in the County;
- Complete a County-wide needs assessment of the homeless population that provides baseline data;
- Advocate for the use of mainstream County Housing and Urban Development funds to ensure homeless persons benefit; and
- Develop a Conversion Plan focused on converting the current system of managing homelessness to one of elimination of homelessness through prevention, re-housing, and supportive services.

Homeless families face a host of obstacles in their attempt to obtain affordable housing. Weak employment skills and work history make hiring difficult for any job other than entry-level minimum wage. Public transportation is often limited, making a car and the accompanying expense of insurance and maintenance a necessity. Other obstacles to stability include affordable, safe childcare and poor credit. Many homeless individuals attempt to find affordable housing within the county with little success. The primary reason cited for failure was lack of affordable housing, but bad credit and other obstacles were other responses.

2. Chronic Homeless Strategy

The Anne Arundel and Annapolis Community Partnership to End Homelessness adopted a strategy in 2004 to end chronic homelessness by 2012. The Partnership met many of the objectives of this six-part strategy, and a new planning initiative is underway. Elements of the current plan include:

- Continue to develop a Ten-Year Strategic Plan to End Chronic Homelessness.
- Prevent individuals at high-risk of becoming chronically homeless and continue to ensure adequate discharge planning for individuals exiting from institutions.
- Outreach and engage chronically homeless persons in Anne Arundel County.
- Improve linkages to mainstream resources and supportive services.
- Maintain housing programs to ensure that individuals receive housing and services.
- Maintain and expand permanent supportive housing options for at least 100 chronically homeless persons by the year 2012.

The Anne Arundel and Annapolis Community Partnership to End Homelessness has been implementing a strategy to add beds to its permanent housing inventory for the chronically homeless. In order to provide new beds for the chronically homeless, the Partnership coordinates among the County homeless providers who target and serve this population. Over the next 12 months, the CoC will add at least four permanent supportive housing units for the chronically homeless through the following action steps: 1) the Mental Health Agency staff will fully utilize tenant-based rental vouchers awarded in the 2008 SHP competition; 2) Arundel House of Hope staff will apply for four new beds through the SHP; and 3) Housing Commission of Anne Arundel County staff will continue to give priority to one new chronically homeless person in the SHP-funded rental assistance programs when leasing new units. The Partnership expects completion of the full development of all 10 new beds to within next 12 to 24 months.

Over the next 10 years, the Anne Arundel and Annapolis Community Partnership to End Homelessness plans to create and maintain an inventory of a minimum of 60 permanent supportive housing beds for the chronically homeless. The Partnership will add an average of two to four new permanent housing beds for the chronically homeless on an annual basis. The Partnership's strategy involves: 1) continuing to apply for two to four beds through the SHP competition on an annual basis; 2) continuing to seek other funds, such as HOME funds or State funds, to provide rental assistance or develop group housing; and 3) continuing to give priority to chronically homeless persons in SHP and S+C-funded, tenant-based rental assistance programs.

3. Homelessness Prevention

The Plan to End Homelessness, created in 2004, addressed two goals for ending homelessness that relate to prevention:

- Continue to prevent persons from entering the homeless system; and
- Continue to improve discharge planning to reduce referral and discharge to shelters.

These goals became the basis for efforts over the past years and the formation of the Homeless Prevention and Rapid Re-Housing Plan.

The Anne Arundel and Annapolis Community Partnership to End Homelessness will implement the HPRP-funded program, which focuses on homelessness prevention, shelter diversion, and rapid re-housing. The Partnership will also investigate ways to continue to fund this program after the HPRP program ends. The Partnership will work to ensure that homeless households with children obtain housing quickly and have the support services necessary to remain housed. HPRP funds will help families quickly find housing after becoming homeless over the next two years. Additionally, the Partnership will continue to work to increase the number of permanent affordable housing units available to homeless and other low-income families.

In the next 12 months, the Partnership will implement the HPRP program, focusing on homelessness prevention and shelter diversion. The CoC will rapidly re-house homeless families through use of HPRP funds. This project is a coordinated effort between ACDS and CoC members. Use of Community Development Block Grants, as well as other public and private funds, will prevent additional families from becoming homeless. The Anne Arundel and Annapolis Community Partnership to End Homelessness hosted a Homeless Resource Day in 2010 that gathered services in

one location and marketed this day to families currently doubled up with families and friends or at risk of losing their housing, to ensure that they received resources and services. As a contingency, the Partnership will provide intensive services to those currently homeless so they can quickly obtain and maintain their housing once they leave the shelter.

Through appropriate discharge planning, the CoC will pursue homeless prevention. The Anne Arundel and Annapolis Community Partnership to End Homelessness is proactive in addressing alternatives to discharging institutionalized persons to shelters.

4. Institutional Structure

As mentioned above, the City of Annapolis is part of the Annapolis/Anne Arundel Continuum of Care. Arundel Community Development Services, Inc. (ACDS) is the lead entity responsible for coordinating and facilitating the planning process and preparing the County's annual application for funding under the Continuum of Care SuperNOFA. ACDS, a nonprofit corporation, is under contract with Anne Arundel County to administer federal housing and urban development (HUD) grant programs.

Anne Arundel and Annapolis Partnership to End Homelessness (Homeless Community Partnership) leads the County's fight against homelessness. Partnership membership is open to any person, agency, or group committed to ending homelessness within the County. The Partnership includes representatives from (i) State, County, and the City of Annapolis agencies that administer mainstream resources, (ii) shelter and nonprofit service providers, (iii) members of the County's Affordable Housing Coalition, (iv) the FEMA Board, (v) representatives from organizations serving individuals diagnosed with HIV/AIDS, and (vi) formerly homeless persons, advocates, and others with roles, interests, and responsibilities in addressing issues associated with homelessness in the County. The Partnership is in the process of developing a new Five Year Plan to End Homelessness.

The Steering Committee's role is to develop meeting agendas, invite speakers, facilitate discussions, develop policies and procedures, recruit new members, and manage the overall homeless continuum of care planning process. The Steering Committee generates many new initiatives, including initial planning for the next strategic planning effort, Homeless Resource Day, and homeless awareness events. The Steering Committee consists of elected co-chairs, ACDS representatives, and committee chairs.

In addition, many organizations serve on committees and working groups. Committees include:

- the Strategic Planning and Evaluation Committee which is responsible for development of the County's Strategic Plan to End Homelessness and 10-Year Plan to End Chronic Homelessness, identifying gaps in services, researching best practices, and ensuring ongoing dialogue about effective discharge planning and the enhancement of homeless prevention services;
- the HMIS and Data Collection Committee which is responsible for overseeing the implementation of the County's HMIS system, including establishing procedures and ensuring data standards are met, monitoring compliances, reviewing quarterly APRs data, performance measurement,

and providing on-going staff training. The group also helps organize the Point-in-Time count; and

- the Homeless Resources Committee which is responsible for improving the access to mainstream services and other resources for homeless persons and has coordinated the County-wide homeless resource day and is seeking to expand day services for the homeless and case manager training.

5. Discharge Policy

Foster Care Discharge Policy

The County's Department of Social Services (DSS) does not discharge children directly to homelessness or to County shelters. DSS continues to implement the Independent Living Preparation Program, Team Decision Making Procedures, and aftercare services. Through the Independent Living Preparation Program, caseworkers begin working with youth in the foster care system at age 14 to begin permanency planning. In addition to providing instruction in independent living skills, case managers assist their clients in applying for appropriate services, accessing education and training programs, searching for employment, and developing a community support network. Once the youth complete the program, they receive assistance in locating appropriate living arrangements. If a youth leaves the program, they are eligible to return for services as needed until they turn 24. Youth receive after-care services once they leave foster care. All youth must also participate in "Team Decision Making" meetings that discuss discharge planning. DSS has worked with the County Housing Commission to apply for housing choice vouchers dedicated to youth aging out of foster care. Another service provider is the County Partnership for Children, Youth, and Families, which works to ensure care of foster children is coordinated among various public and private agencies.

Health Care Discharge

There are no publicly funded hospitals or health care facilities in the County. However, the two privately funded hospitals have agreed to work with the Department of Social Services, on behalf of the Annapolis/Anne Arundel County CoC, to help ensure individuals are not homeless upon release. The Baltimore/Washington Medical Center in Glen Burnie, a quasi-public/private hospital, employs six caseworkers to assist 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. If the hospital social workers are unable to locate suitable services or housing, they notify the Department of Social Services and they work with the individual to secure housing. Unless patients were homeless prior to entry, family and friends who can provide short-term housing receive the patient. Shelters receive patients only as a last resort.

Mental Health Discharge

Primary stakeholders responsible for implementing the mental health discharge policy include the County's Mental Health Agency, Housing Commission of Anne Arundel County, and Maryland Department of Human Resources. The Health General Article 10-809, Annotated Code of Maryland prohibits discharges from state facilities to homelessness. The inpatient hospital social worker or treatment team must complete a needs assessment upon entry into the hospital and develop a treatment

plan that addresses needs such as mental health, housing, substance abuse, job skills, and life skills. Each facility is required to prepare an aftercare plan before releasing an individual from the hospital. Anne Arundel County Mental Health Agency employs aftercare service workers that provide the local link between psychiatric hospitals, residential treatment facilities, and community resources to ensure effective discharge planning. Residential treatment facilities or patient's families received most discharged clients. Finally, in response to the Olmstead Decision, the County's Housing Commission uses County HOME funds to provide tenant-based rental assistance to 10 individuals discharged from institutionalized settings, such as a long-term living facility, into the community.

Correctional Institution Discharge

The County's CoC meets at least annually with the Superintendent of the Anne Arundel County Department of Detention Facilities to discuss discharge planning and to share knowledge of community resources. The main thrust of the County's discharge policy relies on the Detention Center's commitment to providing case management, mental health treatment, and substance abuse treatment to inmates while incarcerated. The County's Department of Detention Facilities provides case management, including discharge planning, to all individuals sentenced for a time period of greater than seven days in both of the County's jails. All detainees meet with a case manager within one week of their arrival to complete a needs assessment. At that time, they begin to create a re-entry plan (discharge plan). Internal programs provide detainees with GED, job training, drug treatment, and other life skills type courses. Mentally ill detainees go to the State of Maryland Mental Hygiene Administration-funded Mental Health Jail Project. The County has a coalition of churches, businesses, and County agencies called the Community Re-Entry Support Team (CREST) with a mission of helping detainees transition back into the community. Members of the CREST group participate in the County's CoC/Homeless Partnership meetings. Individuals exiting the Detention Center frequently reunite with family, go to halfway or sober houses, or a drug treatment program.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

NOT APPLICABLE. Although it does not receive Emergency Shelter Grants directly from the federal government, the City of Annapolis does apply though a competitive State program, and typically receives an average of $30,000 each year.

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.

2. Describe the basis for assigning the priority given to each category of priority needs.

3. Identify any obstacles to meeting underserved needs.

4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

   NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Note: The required Community Development Table (formerly HUD Table 2B) is included in Additional Information – Appendix A.

1. Priority Non-Housing Community Development Needs

The City of Annapolis' non-housing community development needs reflect the City's goals of enhancing the economic environment, upgrading the public infrastructure and public facilities, and supporting public service efforts.

The following are the overall goals by category:

Community Development/Planning Needs and Goals: Effective community revitalization in Annapolis requires comprehensive strategies. The rehabilitation of existing housing or the construction of new housing units without addressing the physical, social, and economic environment in which they are located does not always lead to revitalized neighborhoods.

Although the City's Clay Street Community Legacy Plan, developed in July 2001 for the Maryland Department of Housing and Community Development, only addresses one neighborhood, it encapsulates the community development needs as identified through extensive discussions with the neighborhood residents and organizations working in the community. The Plan focuses on four goals: 1) Improve the housing conditions and increase homeownership; 2) Recreate and revitalize the commercial and community core; 3) Improve public safety, facilities, and infrastructure; and 4) Strengthen community leadership.

So far, the City has received $1,223,975 in Community Legacy funds for the Clay Street neighborhood. These funds do not include other public and private investments made in the neighborhood. Within the neighborhood, community development needs included improvement and rehabilitation of the housing stock, commercial revitalization, streetscape improvements, and neighborhood patrols to reduce crime. The City will build on this progress through:

- Continuing to work with community groups and residents to initiate neighborhood revitalization strategies or support on-going neighborhood strategies. Support will include staff time and limited technical resources, such as research, mapping, and administrative support. Assistance will continue to target the Clay Street neighborhood.

Public Facility/Parks and Recreation Needs and Goals: The City has been working to link public facility improvements to the overall livability of the City. Public facilities in Annapolis are important to supporting the quality of life by providing spaces for provision of services and holding of events that bring the community together. They also support needs for open space and recreational needs in the urban setting.

In its previous Five-Year Consolidated Plan, the City identified the need to create three parks or playgrounds. The recently completed "Pip Moyer" recreation center highlights the kind of projects the City envisions bringing the community together and providing an important quality of life for its residents. Improving and increasing recreational facilities, particularly in lower-income neighborhoods, will promote this goal. The City will continue to support these community development needs by:

- Working with the Housing Authority of the City of Annapolis, to improve community parks and playgrounds.

Public Service Needs and Goals: There are varied public services available in the community to address human service needs. There continues to be service needs that are important to the long-term ability of persons to sustain themselves and in support of their ability to live independently. In its most recent CAPER (FY2009), the City targeted approximately 1,500 adults and youth for public services concerning employment, empowerment, and self-sufficiency. Funds provided to public service providers actually assisted nearly 2,800 clients, indicating there is still a significant need for these types of programs. The recent economic downturn has likely increased this need.

The City of Annapolis will continue to support innovative services that address outstanding needs that promote families. The City will continue to provide public services concerned with employment, empowerment, and self-sufficiency.

- Support varied public services. Outstanding service needs expected to be addressed include mentoring, job skills, computer training, and information, referral, for the Hispanic community and all low and moderate-income persons.

2. Basis for Assigning Priorities

The CP process developed community development priorities by:

- Weighing the severity of the need among all groups and subgroups
- Analyzing the current social, housing, and economic conditions
- Analyzing the relative needs of LMI families
- Assessing the resources likely to be available over the next five years, and
- Evaluating input from focus group sessions, interviews, service provider surveys, municipal departmental staff and public hearings

3. Obstacles to Meeting Underserved Needs

In support of implementation of community development plans Annapolis has used its HUD entitlement funds to institute objectives outline City plans. The City of Annapolis has continuously sought public and private resources to leverage its entitlement funds in assisting with implementation of policies and programs to create the vision. Despite the available resources, obstacles remain in achieving the planning goals as follows:

- Limited resources; and
- Increasing costs to complete projects

4. Specific Short- and Long-Term Objectives

The City of Annapolis has identified the following non-housing priorities over the next five years:

Public Facilities Improvements (including parks)

Public facilities in Annapolis are important to supporting the quality of life by providing spaces for provision of services and holding of events that bring the community together. They also support needs for open space and recreational needs in the urban setting. The City will continue to support these community development needs.

- **Long-Term Goals:** The City of Annapolis will continue to improve community spaces in the city, including community centers, parks, and public art projects to enhance the environment. In response to demands from its citizens, the City has created three policies towards improving existing public facilities and developing new ones, which include completing a Citywide network of pathways, selective and strategic expansion of the parks system, and support for structured and informal recreation.

- **Short-Term Goals:** The City of Annapolis will work with HACA and nonprofit groups to improve community parks and playgrounds, as well as the safety and liveability of neighborhoods.

  - ***Priority Activity #7*:** Over the next five years, the City will support improvement or construction of recreational facilities serving LMI neighborhoods, with a goal of improving **5** parks or playgrounds

Public Services

The City of Annapolis will continue to improve public services for residents of Annapolis through improved infrastructure, and increased attention to business development, particularly in the downtown area. The City also plans to work closely with a number of community organizations that provide counseling services and youth programs such as day care and after-school programs, as well as programs regarding transportation for seniors and the disabled.

- **Long-Term Goals:** The City will continue to support initiatives that increase liveability and neighborhood stability for residents. The City will also promote ongoing efforts to foster the link between education and increased economic opportunities. The City will also continue to support organizations that offer programs structure to provide such improvements in decent job creation and business growth.

- **Short-Term Goals:** The City will support projects that help improve the safety and livability of neighborhoods, as well as the mobility and accessibility for all residents of Annapolis. The City will support programs that address the needs of youth and promote neighborhood and family stability. In addition, the City will foster a stronger sense of community through public engagement.

    - ***Priority Activity #8:*** The City will support programs that **annually** assist **30** children with mentoring, **100** persons with office skills training, and **1,000** persons with information and referral.
    - ***Priority Activity #9:*** Support job creation and economic development by assisting **5** microenterprises.

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.

2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

1. Goals, Programs, and Policies for Reducing the Number of Poverty-Level Families

Poverty is a function of income related to education, job training, and employment. The City of Annapolis remains committed to addressing the needs of its citizens who live at or below the poverty level. The presence of poverty and the related social and economic problems are a destabilizing element in many City neighborhoods. The City, in conjunction with the public and private agencies and institutions,

provides extremely low and low-income households with the opportunity to gain the knowledge and skill, as well as the motivation, to become fully self-sufficient.

Community Action Agency, located in the heart of the City in the Inner West Street Corridor, is the designated anti-poverty agency. Community Action Agency provides Annapolis Youth Services Bureau, Case Management, Early Head Start, Fuel Fund, Head Start, Housing Counseling/Rental Assistance, Maryland Energy Assistance Program, and Senior Services.

- The Community Action Agency is the designated anti-poverty agency for Anne Arundel County. They have an annual operating budget of nearly $5 million. Their mission is to help individuals and families living at and near poverty income levels improve their economic conditions and become self-sufficient. They have four divisions including: (1) Empowerment Services (Housing, Case Management, and Micro-enterprise); (2) Energy Services; (3) Children (Early Head Start, Head Start, and Extended Day), and (4) Youth Services (Annapolis Youth Services Bureau).
- Provide used "road ready" cars to homeless families and individuals, helping to increase their access to better housing, jobs, and services.
- Preventing homelessness by providing case management, budget counseling, and eviction prevention funds

HUD awarded Anne Arundel County federal stimulus money in 2009 to create a Homelessness Prevention and Rapid Re-housing Program (HPRP). ACDS, Inc. applied for state funds specifically for the City of Annapolis and received $300,000 for spending within two years towards preventing 90 households from becoming homeless and helping people who are already homeless to move quickly into permanent housing. The HPRP will provide a comprehensive and coordinated system of care, including a central intake for eligibility screening and assessment and the use of multiple agencies for housing support, case management, and services.

The program will be open to families with children and individuals who can meet the minimum requirements described above. The program will serve those who: are doubled up as a secondary tenant; have young children; have a prior episode of homelessness or who are currently homeless; are under the age of 24 and were in foster care at some point; were evicted from public or assisted housing in the past; or have experienced domestic violence in the past.

The HPRP program description recognizes that due to the high cost of housing in Anne Arundel County and the City of Annapolis, the program will not be able to serve those with very limited incomes who would be unable to maintain or afford their housing without ongoing subsidy. Nor will the program serve the chronically homeless, those with a history of non-compliance, or those with a severe or persistent mental illness or addiction, which limits their ability to maintain financial independence after a short period of limited assistance.

Additionally, the City of Annapolis is proposing a Section 3 program for the upcoming year.

2. Estimated Reduction in the Number of Poverty-Level Families

Poverty is a function of income. Factors that affect income include education, job training, and employment. The City of Annapolis, by itself, has very little control

over the factors that cause poverty. Such factors include unemployment, substance abuse issues, and lack of transportation options to get to and from work, to name a few.

To address poverty, the City will continue to work with the County to pursue resources and innovative partnerships to support the development of affordable housing, rental assistance, homelessness prevention, emergency food and shelter, health care, children's services, job training and employment development, and transportation.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

NOT APPLICABLE.

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

1. Priorities and Objectives

The City of Annapolis has a goal of assisting persons with special needs who are not homeless with housing and supportive needs. In support of the goal, the City has established the following objective and strategy for achieving the goal.

- ***Priority Activity #10:*** Assist supportive housing providers.

  - **Basis for Priority:** Because the City is the urbanized area of the County, with services, transportation, and an inventory of affordable housing, persons with special needs continue to reside in the City. Persons with special needs continue to need assistance to ensure they receive safe and decent housing.

  - **Obstacles to Meeting the Priority:** There are limited resources available to the City for meeting underserved housing and supportive service needs of the special needs persons. Collaborative efforts initiated by service providers will require assistance. Escalating land and property values in Annapolis have

limited the provision of housing by service providers making it more difficult to address needs, particularly in combination with limited resources.

Use of Funds Reasonably Expected to Be Available to Address Objective

The City will assist in the provision of housing options for persons with special needs by providing funding for alterations to housing units for persons who have achieved independence, and by providing financial assistance to supportive housing providers.

- **Proposed Accomplishment**: Over the next five years, the City anticipates that **20** units housing **60** persons with mental illness will be rehabilitated.

The City of Annapolis will also consider providing certifications of consistency for providers who offer housing and supportive services as identified through consultations in development of this CP. In furtherance of the goal, the City's Housing Rehabilitation Program allows use of funds to assist with modifications of owner-occupied housing for household members with long-term disabilities. The accomplishments projected to be achieved by the Housing Rehabilitation Program are identified in Section B of this Part.

2. Federal, State, and Local Sources Available to Address Special Needs and Priorities

It is increasingly difficult for the City of Annapolis to fund non-homeless special needs projects due to the limited amount of funding the City receives annually to support housing and community development initiatives, as well as the increasing amount of basic community needs resulting from current economic conditions. However, other resources are available on the federal, state, and local levels that area organizations can solicit to help provide affordable housing opportunities and supportive services to Annapolis' non-homeless special needs populations.

There are several resources available to support non-homeless special needs housing initiatives, including HUD Section 202 housing funds (elderly projects), HUD Section 811 housing funds (housing for people with disabilities), Section 8 tenant- and project-based rental assistance, Low Income Housing Tax Credits (LIHTC), Federal Home Loan Bank funds, funds from private foundations and other private entities, public housing funds, and other state and federal resources.

The City of Annapolis relies on area organizations, such as Anne Arundel County Department of Social Service, The Anne Arundel County Commission on Disability Issues, Community Action Agency, Catholic Social Services, Salvation Army, Center of Help, and Housing Authority of the City of Annapolis to provide many services to the non-homeless special needs populations. The City will continue to support the efforts of these organizations and other organizations that provide housing and supportive services to non-homeless special needs individuals in Annapolis.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.
   *****Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.

2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.

3. Describe the basis for assigning the priority given to each category of priority needs.

4. Identify any obstacles to meeting underserved needs.

5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

1. Need for Supportive Housing

Persons with special needs include the elderly and frail elderly, persons with severe mental illness, persons with developmental and physical disabilities, persons suffering from drug and alcohol addiction, public housing residents, and persons living with HIV/AIDS. Many persons with such special needs also have very low incomes. It is very difficult to determine the number of individuals with special needs in the City of Annapolis. Interviews with area organizations that serve special needs populations and completed surveys from service providers helped identify the unmet needs data in this section of the CP.

Supportive housing is living units that provide a planned services component with access to a wide range of services needed for the resident to achieve personal goals. Various populations with special needs require supportive housing. Some individuals need supportive housing because they are unable to undertake the activities of daily

living without assistance. The following sections describe needs of the City's special needs subpopulations.

Elderly and Frail Elderly

When a person has one or more limitations on activities of daily living, he or she may need assistance to perform routine activities such as bathing and eating. Therefore, elderly persons needing supportive housing are "frail." Elderly persons typically need housing assistance for financial reasons or for supportive service to complete their daily routines. Supportive housing is needed when an elderly persons is both frail and very low income. Elderly persons that are living on fixed, very low incomes also need affordable housing options.

The 2000 Census reports that there were 4,276 persons age 65 and over in Annapolis. Of the total elderly population, 2,035 (47.6%) was age 75 and over. Of the total elderly population, 4,251 were non-institutionalized; the characteristics of this group are as follows:

- 1,572 (37.0%) reported that they had a long-lasting disability (six months or more). Of these, 817 (52.0%) reported that they had two or more long-lasting disabilities.
- 325 (20.7%) of the 1,572 elderly with a disability reported that they had a self-care disability that limited their ability to dress, bath, or get around inside their home without assistance. Of these, 190 (58.5%) disability were age 75 and over.
- 657 (41.8%) of the elderly with a disability reported that their disability limited their ability to go outside their home alone to shop or visit a doctor's office. Of these, 441 (67.1%) were age 75 and over.
- 265 (16.9%) of the elderly with a disability had incomes below the poverty level.

CHAS Data 2000 reports on elderly households in the City of Annapolis with mobility and self-care disabilities. As defined by CHAS Data 2000, mobility and self-care limitations are 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching lifting, or carrying; and/or 2) a physical, mental or emotional condition lasting more than six months that creates difficulty with dressing, bathing, or getting around inside the home. CHAS Data 2000 provides the information by income category and reports on those with a housing problem. The data distinguishes by age identifying elderly and extra elderly as follows:

- Elderly are one or two member households, where either person is 62 to 74 years.
- Extra elderly are one or two member households, either person 75 years or older.

CHAS Data 2000 reports the following:

- Of 3,142 elderly households, 895 (28.5%) have a mobility and self-care limitation. Of these, 460 (51.4%) are age 75 and over.
- Of the households with a mobility and self-care limitation, 315 (35.2%) have a housing problem.
- Of the households with limitations and housing problems, 285 (90.5%)

have income at or below 80% of MFI.

Elderly Households with a Mobility and Self-Care Limitation - 2000

	Total Elderly Households	Households with Mobility & Self-Care Limitation				
		62 - 74 Years	75 & Older (extra elderly)	Total	With Any Housing Problem	
					#	% of HHs with a Limitation
Renter Households						
LMI (0-80% MFI)	803	190	150	340	150	**73.2%**
Above 80% MFI	295	60	35	95	10	**10.5%**
Total	**1,098**	**250**	**185**	**435**	**160**	**53.3%**
Owner Households						
LMI (0-80% MFI)	834	80	155	235	135	**57.4%**
Above 80% MFI	1,210	105	120	225	20	**8.9%**
Total	**2,044**	**185**	**275**	460	**155**	**33.7%**
All Elderly Households	**3,142**	**435**	**460**	**895**	**315**	**35.2%**

Source: HUD State of the cities Data System: CHAS Data 2000

To identify any particular unmet housing needs of the elderly, the City of Annapolis contacted the Anne Arundel County Department of Aging regarding any outstanding or unmet needs by the elderly. The Department of Aging did not identify any particular unmet needs among the elderly in Annapolis. The needs of the elderly are commonly as follows:

- Housekeeping and home maintenance assistance, including minor home repairs, are the most needed supportive housing services;
- Adaptive modifications that allow them to remain in their homes as their physical conditions change;
- Older persons who live alone are at greater risk of health problems since they have a greater tendency not to eat correctly, have nobody to monitor their daily activities and variations in their health, and may be unable to respond to medical emergencies. The 2000 Census reported 1,415 persons age 65 and older living alone in the City;
- For people age 75 and over, the need for medical and other types of professional care rises sharply as evidenced by the large number of the elderly age 75 and over with self-care and go-outside the home disabilities;
- As people live longer, there will be more people in need of care because of dementia or other illnesses that diminish their mental capacity. Census 2000 reports that there were 419 non-institutionalized persons age 65 and over with a mental disability in Annapolis. Of those, 265 (63.2%) were age 75 and over; and
- The need for personal care and assistance with daily living is increasing. As baby boomers age and families grow smaller, there are more elderly people who need support and assistance and fewer family members to fill the traditional role of providing care. Where there are no family members to provide direct care, public and nonprofit agencies will need to be increasingly creative in finding means to help the elderly remain in the community.

Mentally Ill

Severe mental illness includes the diagnosis of psychoses and major affective disorders such as bipolar disorder and major depression. The condition must be chronic, meaning it has existed for at least one year, to meet the HUD definition for a disability. The number of mentally ill individuals is unknown at this time.

Developmentally Disabled

The 2000 Census reports on the non-institutionalized population with a mental disability. The Census defines mental disability as an emotional condition that makes it difficult to learn, remember, or concentrate. The base definition of developmental disability is an IQ score of less than 70. The following table identifies persons with a mental disability in Annapolis. Additional facts about the population are as follows:

- Of the 698 working-age adults between the ages of 16 and 64 with a mental disability, 431 (61.7%) were not employed.
- Of the 419 elderly persons with a mental disability age 65 and over, 265 (63.2%) were age 75 and over.

Non-Institutionalized Persons Age 5 and Over with a Mental Disability, 2000

Non-Institutionalized Population	W/ Mental Disability		Age								
			5-15			16-64			65+		
			Total Population	W/ Mental Disability		Total Population	W/ Mental Disability		Total Population	W/ Mental Disability	
	#	%		#	%		#	%		#	%
33,070	1,404	**4.2%**	4,675	287	**6.1%**	24,144	698	**2.9%**	4,251	419	**9.9%**
Source: Census 2000											

Arundel Lodge operates group homes for persons diagnosed with mental illness and somatic/physical issues. The organization reports that there are generally 75 to 100 persons in need of supportive housing. Because Arundel Lodge rents many of its units, the rising rents in the City have severely strained its resources. To better control its costs, Arundel Lodge would like to buy additional units in the City. The wait for housing is typically up to a year and a half. Arundel Lodge also reports the need for assistance with rehabilitation of its housing stock in the City.

Physically Disabled

Physically disabled individuals usually require modifications to their living space, including the removal of physical barriers. Generally, adapting residential units for use by wheelchair-bound persons or persons with hearing or vision impairments is possible. It is difficult to identify private rental units that have been adapted.

Census 2000 reported on non-institutionalized, disabled persons age five years and older, and excludes institutionalized disabled persons, who are persons under formally authorized, supervised care or custody in institutions. The Census clarifies that a disability is a long-lasting condition lasting six months or more. The following information describes the disabled population in Annapolis:

- In 2000, there were 33,070 non-institutionalized persons age five and over in Annapolis. Of these, 5,676 (17.2%) reported a disability. Another 2,432 persons (42.8%) reported two or more types of disability.

- There were 3,772 working-age persons between the ages of 16 and 64 with a disability. Of these, 2,527 (67%) had an employment disability, or a condition that limits the ability to work; in addition, 1,282 (50.7%) of the working-age persons with an employment disability were unemployed.
- There were 584 (10.3%) disabled persons with a self-care disability. Over half were non-elderly.
- In 2000, 1,679 (29.6%) of the disabled persons had incomes below poverty level.
- HACA reports that there are 131 households on its public-unit wait list that have a member with a disability, and 323 households on its Section 8 wait list that have a member with a disability.

Persons with Alcohol and Other Drug Addictions

According to the National Institute on Alcohol Abuse and Alcoholism (NIAAA), the definition of alcohol abuse is causing failure to fulfill major role obligations at work, school, or home; interpersonal social and legal problems; and drinking in hazardous situations. Alcohol dependence, also known as alcoholism, involves impaired control over drinking, compulsive drinking, preoccupation with drinking, tolerance to alcohol, and withdrawal symptoms.

There is no specific data available regarding the number of persons in the City of Annapolis or the region who are in need of housing assistance due to problems with substance abuse. A 2002 study prepared by the NIAAA, completed through a survey done by the Census Bureau as part of the 2000 Census, found that 4.7% of adults abused alcohol and 3.8% were alcohol-dependent. The study found that alcohol disorder rates are highest among men and people aged 18 to 44. Alcohol abuse is more prevalent among Whites than among Hispanics, Blacks, and Asians.

In-patient drug and alcohol treatment are lacking, requiring increasing reliance on outpatient treatment that is not as effective for persons with chronic substance abuse. The Community Action Agency estimates the need for supportive housing for up to 30 persons with alcohol and other drug additions in the community.

Persons Diagnosed with HIV/AIDS

The Maryland Department of Health Mental Hygiene maintains a registry of reported cases of persons with HIV and persons with AIDS. The information is only available by County of residence. As of the end of September 2004, there were 379 persons in Anne Arundel County with HIV and 406 persons living with AIDS. The Department does not report information for the demographic characteristics of persons with AIDS by county. However, it does report that Statewide, 82% of persons with HIV/AIDS are black, 65% are male, and 70% are between the ages of 30 - 49 years old. The incidence among women, however, is increasing at a greater rate than among men.

ACDS has conducted focus group meetings to assist with preparing its needs assessment. Participants indicate there are sufficient supportive services and short-term rental assistance. Assistance is available for just 25 households. In addition, ACDS, Inc. reported that there is no need for additional transitional housing for persons with HIV/AIDS. Among low and moderate-income persons with HIV/AIDS there continues to be a need for decent, permanent affordable rental housing. As of 2004, there were 80 persons on the wait list for assistance from the Rental Subsidy

Program administered by the Housing Commission of Anne Arundel County. The wait list has been constant in recent years.

Public Housing Residents

The public housing and Section 8 wait lists shown in the Needs of Public Housing section indicate that the need for assisted rental housing is greatest among extremely low-income households and families with children. The greatest need is for affordable one- and two-bedroom units to meet the needs of families.

Housing Authority of the City of Annapolis continues to provide varied services to its residents. Other organizations also work with residents of public housing. From their perspectives, the greatest need of public housing residents is job readiness and improved job skills to assist with employment in higher wages jobs.

HACA continues to provide varied services to its residents. HACA reports that about public housing resident employment of 41%, but the average wage is approximately $9,000 per year. The households need improved job skills to assist with employment in higher wages jobs.

2. Priority Housing and Supportive Service Needs

The non-homeless special needs populations in the City of Annapolis have a wide range of service needs, including transitional housing, supportive housing, counseling, case management, transportation to health care facilities and employment, and more. Data and information used to determine priority supportive housing and supportive service needs of the non-homeless special needs populations in the City derives from responses to surveys distributed by organizations that serve these special needs populations. In addition, from interviews and focus group sessions conducted with organizations that serve special needs populations provided information.

Several priorities identified were common across the various subcategories of special needs populations. For example, one priority need identified was more affordable and accessible housing. Another need recognized was supportive housing facilities with adequate case management components. Access to health care and employment opportunities were common priorities for all special needs populations. These populations need access to dental appointments, doctor appointments, employment centers, and job training and placement services.

Annapolis' Priority Need Levels for Special Needs Populations

Special Needs Population	Priority Need Level (**H**igh, **M**edium, **L**ow)	Unmet Need	Goal
Elderly & Frail Elderly*	**L**	205	
Persons with Mental Illness	**H**	100	25
Physically Disabled*	**M**	280	
Persons with Alcohol/Drug Addictions	**M**	30	
Persons with HIV/AIDS	**M**	80	

* Based on CHAS 2000 data, low and moderate-income households with mobility and self-care limitations with a housing problem in Annapolis

3. Basis for Assigning Priority

Citizen input and a variety of consultations and meetings helped establish priorities for the special needs non-homeless populations. The following definitions characterize the priorities:

- **High** priorities are those activities that WILL be funded with federal funds.
- **Medium** priorities are those activities that MAY be funded with federal funds, but only after high priorities have been funded.
- **Low** priorities are those activities that will NOT be funded with federal funds by the City; however, the City will consider providing certifications of consistency and supporting applications submitted for non-County funds by other entities.

The priorities categorized as Medium and Low priority activities are still important and are necessary in the City of Annapolis. Rather, those needs may have other, more appropriate funding sources. The City of Annapolis has identified a limited number of priorities to provide a focus for funding activities over the next five-year period. If there are no proposals for high priority activities received during the local application process, a medium priority project may receive funding. There are a sufficient number of medium priority needs to ensure that funds can be spent in a timely manner.

4. Obstacles to Meeting Underserved Needs

There are limited resources available to the City for meeting underserved housing and supportive service needs of the special needs persons. Financial assistance will require collaborative efforts initiated by service providers. Escalating land and property values in Annapolis have limited the provision of housing by service providers making it more difficult to address needs, particularly in combination with limited resources.

5. Inventory of Existing Facilities and Services

There are several organizations serving the residents of the City of Annapolis that provide special needs populations with housing and supportive services. The following are a few of these organizations:

- *Anne Arundel County Dept. of Social Services – Annapolis:* provides access to Medical Assistance, Food Stamps, Temporary Cash Assistance (TCA), Purchase of Care and Disability Entitlement Advocacy Program (DEAP). Also administers programs for elder and child abuse, and domestic violence, among others.
- *The Anne Arundel County Commission on Disability Issues:* proudly serves the community by promoting disability awareness, advising the County Executive and County Council on disability policy and legislation, and works to enhance the lives of individuals with disabilities.
- *Americans with Disabilities Act Office:* Coordinates and serves as a resource for Anne Arundel County Government programs and facilities to ensure accessibility and compliance with the Americans with Disabilities Act, as well as other private sector ADA and Federal Fair Housing issues. Staff support and participate in the Anne Arundel County Commission on Disability Issues.
- *MAP/Senior Information and Assistance:* offers "one-stop shopping" to senior citizens and adults with disabilities in Anne Arundel County and those concerned with their needs, welfare, and questions. Serves as a gateway to support services for seniors and adults with disabilities. It also acts as an advocate for the senior and educates the public about senior issues and available resources.
- *Anne Arundel County Dept. of Aging and Disabilities/Housing Program:* Regulates assisted housing program homes that provide shelter, meals, services, and help with activities of daily living, and administers federal- and state-subsidized support to residents of these facilities. Provides technical assistance to consumers and providers, and offers information to consumers about all senior housing options. Housing Assistance counsels persons 62 and older and their families about all available housing options. Regulates group assisted living facilities and provides information about regulations and senior housing needs to providers and consumers, and administers the group senior assisted housing subsidy program.
- *Anne Arundel County Dept. of Social Services/Annapolis:* Provides access to Medical Assistance, Food Stamps, Temporary Cash Assistance (TCA), Purchase of Care and Disability Entitlement Advocacy Program (DEAP). Also administers elder and child abuse, domestic violence and many other programs.
- *Community Action Agency of Anne Arundel County:* Provides services and opportunities that eliminate the causes and conditions of poverty in Anne Arundel County. The programs available to income-eligible residents include housing assistance, nutrition assistance, WIC, Headstart, legal aid and homeownership, reverse mortgage counseling, and employment counseling for youth and adults.
- *Catholic Charities:* Provides human services to people of all faiths and races in Maryland. The organization offers services in four main areas: children and families, seniors, community, and people with developmental disabilities. Senior services include provision of housing, congregate housing services, assisted living, and information and referral.

In addition, special needs facilities and services include:

- **Case management services.** All of the shelters and housing programs offer comprehensive case management to their clients. The Department of Social Services, Community Action Agency, the Health Department, the

Targeted Case Management (TCM) program of the Mental Health Agency, and the Veterans Administration all offer case management. All of the organizations seek to ensure that individuals receive all the supportive and mainstream services for which they are eligible.

- **General Counseling:** The YWCA provides low-cost or free counseling to low income women.
- **Life skills:** All of the shelters, as well as the Community Action Agency, provide life skills training as part of their services.
- **Alcohol and drug abuse treatment**: Providers include the Health Department, Samaritan House, Chrysalis House, Damascus House, and Hope House. Light in Action recently initiated a program to provide substance abuse treatment services for persons with HIV, many of whom are homeless.
- **Mental health treatment**: Individuals and families residing at the Fouse Center, Light House Shelter, Anchor House, and Sarah's House receive mental health assessments as part of their initial intake through the Shelter Mental Health Assessment Program. The Mental Health Agency provides assertive treatment and case management services to those suffering with mental health issues.
- **Health Services:** The Anne Arundel County Health Department operates seven clinics offering services such as immunizations, pre-natal testing, x-rays, family planning, pregnancy/HIV/TB testing, maternity services, dental health, audio/vision testing for children, programs for teens and young adults, and the Women Infant and Children (WIC) programs. The Anne Arundel County Medical Center recently opened a volunteer dental clinic in the City of Annapolis.
- **AIDS-related treatment**: The Health Department, HIV/AIDS Volunteer Enrichment Network (HAVEN), Light in Action, and the Housing Commission operate programs for households with HIV/AIDS.
- **Education:** Opportunities Industrialization Center (OIC) provides GED and English for Speakers of Other Languages programs. The Anne Arundel Community College provides associate degrees in a variety of fields as well as a continuing education and workforce development programs. The Department of Social Services operates two Family Support Centers, which provide GED, job training, and parenting skills.
- **Employment assistance**: Anne Arundel Workforce Development Corporation operates the local one-stop shop that provides job training, GED prep, and job search services. Sarah's House Employment Program and the Food Service Certification Program trains residents to work in the food service industry.
- **Transportation:** Vehicles for Change provides used "road ready" cars to homeless families and individuals. The Department of Social Services and the City of Annapolis provide cab vouchers to homeless individuals and families.
- **Food:** Food is available at all shelters, including Annapolis Area Ministries, Salvation Army, Anne Arundel County Food Bank, Food Link, SPAN, SCAN, NEON, and Community Action Agency.

6. Justification of Use of HOME funds for Tenant Based Rental Assistance

Funds will not be used for TBRA.

Housing Opportunities for People with AIDS (HOPWA)

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.

2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.

3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).

4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.

5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.

6. The Plan includes the certifications relevant to the HOPWA Program.

NOT APPLICABLE.

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

NOT APPLICABLE.

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.