Five-Year Consolidated Housing and Community Development Plan

Federal Fiscal Year 2020 – 2024

Local Fiscal Year 2021 – 2025

Submitted to

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Prepared by:

Department of Planning and Zoning
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City of Annapolis

Five-Year Consolidated Housing and Community Development Plan

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Table of Contents

Executive Summary 5
ES-05 Executive Summary 5
The Process 13
PR-05 Lead & Responsible Agencies 13
PR-10 Consultation 14
PR-15 Citizen Participation 25
Needs Assessment 28
NA-05 Overview 28
NA-10 Housing Needs Assessment 29
NA-15 Disproportionately Greater Need: Housing Problems 38
NA-20 Disproportionately Greater Need: Severe Housing Problems 41
NA-25 Disproportionately Greater Need: Housing Cost Burdens 44
NA-30 Disproportionately Greater Need: Discussion 46
NA-35 Public Housing 48
NA-40 Homeless Needs Assessment 53
NA-45 Non-Homeless Special Needs Assessment 56
NA-50 Non-Housing Community Development Needs 59
Market Analysis 64
MA-05 Overview 64
MA-10 Number of Housing Units 65
MA-15 Housing Market Analysis: Cost of Housing 68
MA-20 Housing Market Analysis: Condition of Housing 71
MA-25 Public and Assisted Housing 75
MA-30 Homeless Facilities and Services 78
MA-35 Special Needs Facilities and Services 81

MA-40 Barriers to Affordable Housing 84

MA-45 Non-Housing Community Development Assets 86

MA-50 Needs and Market Analysis Discussion 95

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households 100

MA-65 Hazard Mitigation 101

Strategic Plan 103

SP-05 Overview 103

SP-10 Geographic Priorities 105

SP-25 Priority Needs 107

SP-30 Influence of Market Conditions 112

SP-35 Anticipated Resources 113

SP-40 Institutional Delivery Structure 120

SP-45 Goals Summary 124

SP-50 Public Housing Accessibility and Involvement 128

SP-55 Barriers to Affordable Housing 130

SP-60 Homelessness Strategy 132

SP-65 Lead Based Paint Hazards 136

SP-70 Anti-Poverty Strategy 138

SP-80 Monitoring 140

Annual Action Plan 141

AP-15 Expected Resources 141

AP-20 Annual Goals and Objectives 147

AP-35 Projects 150

AP-38 Project Summary 152

AP-50 Geographic Distribution 161

AP-55 Affordable Housing 163

AP-60 Public Housing 164

AP-65 Homeless and Other Special Needs Activities 169

AP-75 Barriers to Affordable Housing 174

AP-85 Other Actions 174

AP-90 Program Specific Requirements 180

Appendix 182

SF 424 and Certifications 182

Consultation and Citizen Participation 183

Maps 184

Executive Summary

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

1. Introduction

The City of Annapolis, Maryland is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD's) Community Development Block Grant (CDBG) Program. The CDBG Program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended; 42 U.S.C.-530.1 et seq. (Source: www.hudexchange.info/programs/cdbg-entitlement)

In compliance with HUD regulations, the City of Annapolis has prepared this Federal Fiscal Year (FFY) 2020-2024 Five-Year Consolidated Plan for the period of July 1, 2020 through June 30, 2024. This consolidated plan is a strategic plan for implementing the City's CDBG Program for housing, community, and economic development activities. The Community Development Division of the Planning and Zoning Department is the administering agency of the CDBG program for the City of Annapolis.

The Five-Year Consolidated Plan establishes the city's goals for the next five (5) year period and outlines the specific initiatives the city will undertake to address its needs and objectives by promoting: the rehabilitation and construction of decent, safe, and sanitary housing that is affordable and accessible; homeownership, homeless prevention, rapid rehousing, homeless operations and support services; a suitable living environment; public community facility and infrastructure improvements; public safety and services; revitalization; fair housing; and economic opportunities principally benefitting low- and moderate-income persons.

In conjunction with developing the new Five-Year Consolidated Plan HUD requires that the city update its Analysis of Impediments to Fair Housing Choice (AI). The city is participating in the Baltimore Metropolitan Council's Regional Analysis of Impediments to Fair Housing Choice. The AI participants are: City of Annapolis and the Housing Authority of the City of Annapolis; Anne Arundel County and the Housing Commission of Anne Arundel County; City of Baltimore and the Housing Authority of Baltimore City;

Baltimore County and Office of Housing; Harford County and the Havre de Grace Housing Authority; and Howard County and the Howard County Housing Commission.

This Five-Year Consolidated Plan is a collaborative effort of the City of Annapolis, Anne Arundel County, the community at large, social service agencies, housing providers, community development agencies, and economic development groups. The planning process was accomplished through a series of public meetings, stakeholder interviews, resident surveys, statistical data, and review of the City's Comprehensive Plan and other community plans.

Maps:

Included in this Plan in the Appendix Section are the following maps that illustrate the demographic characteristics of the City of Annapolis:

1. Population Density by Block Group
2. Percent White Population by Block Group
3. Percent Minority Population by Block Group
4. Percent Population Age 65+ by Block Group
5. Housing Density by Block Group
6. Percent Owner-Occupied Housing Units by Block Group
7. Percent Renter-Occupied Housing Units by Block Group
8. Percent Vacant Housing Units by Block Group
9. Low/Moderate Income with Minority Percentage by Block Group

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

The following six (6) priorities and associated goals/strategies have been identified by the City of Annapolis for the period of FFY 2020 through FFY 2024 for the Community Development Block Grant (CDBG) Program. These priorities were based on a needs assessment, market analysis, and information gained through the public participation process.

A. HOUSING PRIORITY – (High Priority)

Increase the amount of decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers that is affordable to low- and moderate-income persons and families by improving the quality of the existing housing stock, increasing the supply of affordable housing and increasing opportunities for homeownership.

Goals	Strategies	Unit Measure
HS-1 Improve the Quality of Existing Homeowner Housing	Continue to provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.	Homeowner Housing Rehabilitated: 15 Household Housing Unit
HS-2 Improve the Quality of Existing Affordable Rental Units	Provide support to affordable housing developers/owners, and public housing authorities to rehabilitate housing units that are rented to low- and moderate-income tenants.	Rental Units Rehabilitated: 154 Household Housing Units - Morris Blum; 78 Household Housing Units - Newtowne-Twenty; and 150 Household Housing Units - Robinwood
HS-3 Increase the Supply of Decent Safe and Affordable Rental Units	Provide support for new construction of affordable rental units.	Rental Units Constructed: 42 Household Housing Units – Town Courts
HS-4 Increase Homeownership Opportunities	Provide funds to acquire and rehabilitate vacant buildings for homeownership for low- and moderate-income households. Provide settlement expense assistance to eligible households to purchase a home.	Direct Financial Assistance to Homebuyers: 20 Low-Moderate Households Homeowner Housing Added: 2 Household Housing Units

B. HOMELESS PRIORITY – (High Priority)

Provide housing and support services for homeless persons, and persons who are at-risk of becoming homeless.

Goals	Strategies	Unit Measure
HO-1 Continue Support for Outreach to Street Homeless	Provide funding for outreach workers that provide services to street homeless.	Other: 50 Persons Assisted
HO-2 Emergency Shelter and Services	Assist providers in the operation of housing and support services for the homeless by providing operating funds for shelter, services, and capital improvements.	Homeless Person Overnight Shelter: 2,000 Persons Assisted Public Services other than LMI housing benefit: 480 Persons Assisted

C. OTHER SPECIAL NEEDS PRIORITY - (High Priority)

Provide affordable housing, services, and facilities for persons with special needs and the disabled.

Goals	Strategies	Unit Measure
SN-1 Improve the Quality of Existing Special Needs Housing	Provide funds for the rehabilitation of existing buildings.	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 30 Household Housing Units

D. NON-HOUSING COMMUNITY DEVELOPMENT PRIORITY – (High Priority)

Improve the public and community facilities, infrastructure, public services, and the quality of life for all residents in the community.

Goals	Strategies	Unit Measure
CD-1 Improve the Quality of Community Facilities	Support improvement of public facilities serving low and moderate-income persons.	Public Facility or Infrastructure Activities other than Low/Moderate

		Income Housing Benefit: 200 Persons Assisted
CD-2 Maintain Support for Public Services	Support Vital Public Services concerned with assisting children and youth, providing persons with office skills training and job training, providing persons with information and referral and other services that promote family stability and self-sufficiency.	Public Services Other Than LMI Housing Benefit: 9,500 Persons Assisted

E. ECONOMIC DEVELOPMENT PRIORITY – (High Priority)

Increase employment and economic empowerment of low and moderate-income residents in the community.

Goals	Strategies	Unit Measure
ED-1 Employment	Support and encourage job creation, job retention, and job training opportunities.	Public Services Other Than LMI Housing Benefit: 75 Persons Assisted

F. ADMINISTRATION, PLANNING, AND MANAGEMENT PRIORITY – (High Priority)

Implement planning, administration, management, oversight of federal, state, and locally funded programs, and promoting fair housing.

Goals	Strategies	Unit Measure
AM-1 Administration	Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.	Other: 5 Other

3. Evaluation of Past Performance

According to the 2018 CDBG Year End Review letter, HUD's assessment has included reviews of the city's consolidated planning process, management of grant funds, progress in carrying out local policies and program activities, compliance with program requirements, the accuracy of performance reports, and accomplishments in meeting housing and community development objectives. HUD has determined that the city's overall progress is satisfactory and that Annapolis has the capacity to continue implementing and administering City's Consolidated Plan program activities in accordance with the applicable statutory requirements.

The City's Annual Action Plan (AAP) for Program Year (PY) 2018 was consistent with the goals and objectives established in the five-year plan, which addresses the city's housing, and community development needs. The PY 2018 AAP included the following key priority goals and objectives:

1. Continue to provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
2. Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.
3. Increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation of existing buildings and new construction.
4. Support improvement or construction of public facilities serving low- and moderate-income neighborhoods.
5. Support vital Public Services concerned with assisting children and youth, providing persons with office skills training and job training, providing persons with information and referral and other services that promote family stability and self-sufficiency.

HUD's review of the city's most recently submitted CAPER determined that Annapolis followed its five-year plan and the PY 2018 Annual Action Plan. The activities undertaken during the year were consistent with the goals, objectives, and priorities established in the five-year Consolidated Plan.

According to HUD, the City of Annapolis carried out its CDBG Program in a timely manner, in a manner consistent with the Consolidated Plan and Annual Action Plan, and in substantial compliance with program requirements. The city had no outstanding A-133 or OIG audit findings. During HUD's review of the City's PY 2019 Action Plan, HUD accepted the city's certification to affirmatively further fair housing. The city has no open compliance issues concerning other FHEO areas, Part 58 compliance, Davis-Bacon compliance, or other Federal requirements.

Each year the city prepares its Consolidated Annual Performance Evaluation Report (CAPER). This report is submitted within ninety (90) days after the start of the new program year. Copies of the CAPER are available for review at the City's Housing and Community Development Department.

The PY 2018 CAPER, which was the fourth CAPER for the PY 2015-2019 Five-Year Consolidated Plan, was approved by HUD in a letter dated 11/07/2019. In the PY 2018 CAPER, the city expended 100.00% of its CDBG funds to benefit low- and moderate-income persons. The city complied with the cap on public service (15% max) and administrative funding (20% cap) during the PY 2018 CAPER period. The city's expenditure ratio at the end of the PY 2018 CAPER period was 1.89, which is above the 1.5 expenditure ratio maximum. HUD noted that the city was making satisfactory progress toward meeting its timeliness standards.

The city did not make any substantial amendments to prior year Annual Action Plans during the previous plan year. The city did not make any changes to its Five-Year Priorities and Goals during the previous plan year.

4. Summary of citizen participation process and consultation process

The City of Annapolis has followed its Citizen Participation Plan in the planning and preparation of the Five-Year Consolidated Plan by holding three (3) public hearings and a 30-day comment period. The first public hearing on the needs of the community and its residents was held on November 13, 2019. This provided the residents, agencies, and organizations with the opportunity to discuss the City's CDBG Program and to provide suggestions for future CDBG Program priorities and activities. A second public Hearing was held on February 12, 2020 to allow applicants an opportunity to present their projects to the public. The third public hearing was held virtually due to the COVID-19 (Novel Coronavirus) pandemic on May 13, 2020 for public comments on the draft Five-Year Consolidated Plan and FFY 2020 Annual Action Plan.

A copy of the draft Five-Year Consolidated Plan and the FFY 2020 Annual Action Plan was placed on public display for review by the general public agencies and organizations in the community. A newspaper notice announcing that these documents were placed on public display was published in the "Capital Gazette," the newspaper of general circulation in the area. The "Draft Five-Year Consolidated Plan and the FFY 2020 Annual Action Plan" were on public display from April 1 until May 1, 2020 at the following locations:

- Electronic copies by request
- HACA, 1217 Madison Street, Annapolis, MD 21403
- City of Annapolis website, Annapolis.gov

In addition to the Citizen Participation Plan, a resident survey was prepared and advertised to residents through February 28, 2020. A copy was placed on the city's website. The results of the survey were used to help determine the goals and outcomes. A more detailed analysis and description of the citizen participation process is contained in Section PR-15, "Citizen Participation."

5. Summary of public comments

The City of Annapolis held its first public hearing on November 13, 2019 at 7:00 PM. Comments received at that public hearing are included in the attachments at the end of the Five-Year Plan. A second public hearing was held on February 12, 2020 to provide the applicants an opportunity to describe their CDBG applications. The Five-Year Consolidated Plan and FFY 2020 Annual Action Plan was placed on public display from April 1, 2020 to May 1, 2020. A third public Hearing was held virtually due to the COVID-19 (Novel Coronavirus) pandemic on May 13, 2020. Comments that were received at the third public hearing and display period are included in the attachments at the end of this Five-Year Plan.

The following needs were the most common needs discussed:

- Need for affordable housing
- Need for employment opportunities that pay a living wage employment
- Need for access to transportation
- Need for individualized supportive service and housing programs
- Need for comprehensive service referral network

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

All comments and views were incorporated into this plan.

7. Summary

The main goals of the Five-Year Consolidated Plan are to improve the living conditions of all residents in the City of Annapolis, create a suitable and sustainable living environment, and to address the housing and community development needs of the city's residents.

The Five-Year Consolidated Planning process requires that the city prepare in a single document its strategies and goals to address housing needs; establish and maintain a suitable living environment; and to encourage economic opportunities for every resident. The city will use the Consolidated Plan goals to allocate CDBG funds over the next five (5) years and to provide direction to its strategic partners, participating agencies, and stakeholder organizations to address the housing and community development needs of the low and moderate-income residents of the City of Annapolis. HUD will evaluate the city's performance based on the goals established in the Five-Year Consolidated Plan.

It should be noted that the Needs Assessment and Market Analysis were completed prior to the COVID-19 (Novel Coronavirus) pandemic. While the effects of the pandemic are still to be realized, it is the opinion of the City of Annapolis' Planning and Zoning Department Community Development Division that the Priority Needs and Goals are inclusive of the needs as a result of the pandemic. Should the Five-Year Consolidated Plan or FFY 2020 Annual Action Plan need to be substantially amended, the city will follow its Citizen Participation Plan to address the required changes.

The Process

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

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

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

Agency Role	Name	Department/Agency
City of Annapolis	Community Development Administrator	Planning and Zoning

Table 1 – Responsible Agencies

Narrative

The City of Annapolis' Planning and Zoning Department Community Development Division is the administrating agency for the CDBG program. This Division prepares the Five-Year Consolidated Plans, Annual Action Plans, Environmental Review Records (ERR's), the Consolidated Annual Performance Evaluation Reports (CAPER), monitoring, pay requests, contracting, and oversight of the programs on a day-to-day basis. In addition, the City of Annapolis has a private planning consulting firm available to assist the city on an as needed basis.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The City of Annapolis has sole responsibility for formulating and administering its community development, housing, and economic development programs. The city interacts with various public and non-profit 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:

- Annapolis and Anne Arundel County Partnership to End Homelessness (monthly)
- Anne Arundel Affordable Housing Coalition (quarterly)
- City Housing and Community Development Committee (monthly)
- Arundel Community Development Services (ACDS) (weekly)
- Housing Authority of the City of Annapolis (HACA) (weekly)
- Community Action Agency (monthly)
- Anne Arundel County Department of Social Services (DSS) (monthly)
- Light House Shelter (monthly)

The Community Development Administrator is available to offer technical assistance and assistance with developing applications for funding. The city will provide strong leadership and planning to coordinate activities and functions and facilitate communication between city departments and its staff. 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 taken into account. 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.

HACA is an important housing provider primarily assisting extremely low-income households. The Mayor and City Council appoint HACA's Board and the Chairman of the Board or his/her designee 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. Consultation with HACA occurred to obtain data on the public housing inventory and the Section 8/Housing Choice Voucher Program and to discuss HACA's plans for public housing development activities.

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

The City's Planning and Zoning Department acts as the single point of contact to coordinate efforts between public and assisted housing providers, as well as private and governmental health, mental health, and social service agencies. The City of Annapolis works with the following agencies to enhance coordination:

- **City of Annapolis Planning and Zoning Department -** Oversees the CDBG Program.
- **HACA -** Coordination with the Section 8 Housing Choice Vouchers and improvements to public housing communities.
- **Social Services Agencies -** Provides funds to improve services to low and moderate income persons.
- **Housing Providers -** Provides funds to rehabilitate and develop affordable housing and provide housing opportunities for low and moderate-income households.
- **Anne Arundel County Continuum of Care -** Oversees the Continuum of Care funds.

Collaboration and coordination with these entities will continue throughout the five-year period in order to capitalize on potential future funding opportunities, as well as potential project partnerships, that would result in increased benefits to low- and moderate-income households. Each year, as part of the CDBG application planning process, local agencies, and organizations are invited to submit proposals for CDBG funds for eligible activities. These groups participate in the planning process by attending the public hearings, informational meetings, and completing survey forms.

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

The City of Annapolis is a member of the Homeless Coalition. The Homeless Coalition is the Continuum of Care (CoC) for Anne Arundel County. The Homeless Coalition includes representatives from: (i) the State, County, and City of Annapolis agencies administering mainstream resources; (ii) shelter and nonprofit services providers; (iii) organizations representing individuals diagnosed with mental health disorders, substance abuse, HIV/AIDS; and (iv) formerly homeless persons, advocates, and others with roles, interests and responsibilities in addressing issues associated with homelessness in the County. The Homeless Coalition meets monthly and develops policies and procedures for operations, including the adoption of a Governance Charter.

The goals and strategies developed by the Homeless Coalition process served as the basis for the homeless goals within the strategic plan. The Homeless Coalition was an active participant in reviewing and finalizing all of the goals and strategies outlined in this Consolidated Plan. The City's Community Development Division is an active member of the Homeless Coalition and serves on the board of directors.

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

The City of Annapolis is a member of the Homeless Coalition, the County's CoC planning group, which is involved in determining the needs and setting priorities when allocating ESG funds, developing performance standards and evaluating outcomes, and developing policies and procedures for the administration of the Homeless Management Information System (HMIS). The Homeless Coalition Board meets monthly and the entire membership meets bi-monthly. The Homeless Coalition has developed procedures for the operation and administration of the HMIS system, which is funded with County general funds, state ESG funds and CoC funding. A committee, consisting of Homeless Coalition members currently utilizing the HMIS system, meets on a bi-monthly basis to review policies, update users on program changes and discuss other relevant issues associated with the use and management of the system. Currently, all grantees receiving ESG funds, as well as subrecipients receiving CoC funds, are required to enter data into the HMIS system. This HMIS data, which has been vetted and evaluated by the Homeless Coalition Board and membership, informs the allocation of ESG funds and directly influences the development of the goals and strategies outlined within the Consolidated Plan, as well as directs annual planning efforts.

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

1	**Agency/Group/Organization**	**Light House Inc.**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives of the Light House, Inc. were interviewed to discuss the homeless needs in the City of Annapolis.
2	**Agency/Group/Organization**	**Anne Arundel County Community Action Agency**
	Agency/Group/Organization Type	Services - Housing Services-Victims of Domestic Violence Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives of the Anne Arundel Community Action Agency were interviewed to discuss the non-homeless special needs individuals in the City of Annapolis.
3	**Agency/Group/Organization**	**Community Preservation & Development Corp**
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from the Community Preservation and Development Corporation were interviewed to discuss the housing needs in the City of Annapolis.

4	**Agency/Group/Organization**	**Arundel Community Development Services, Inc.**
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives of Arundel Community Development Services were interviewed to discuss the needs of low income individuals and the homeless in the City of Annapolis.
5	**Agency/Group/Organization**	**Seeds 4 Success**
	Agency/Group/Organization Type	Services-Children Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from Seeds 4 Success were interviewed in order to explain the needs of low- and moderate-income children in the City of Annapolis
6	**Agency/Group/Organization**	**Habitat For Humanity of the Chesapeake**
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives of Habitat for Humanity of the Chesapeake were interviewed to discuss their projects and the housing needs in the City of Annapolis.
7	**Agency/Group/Organization**	**Legal Aid Bureau**
	Agency/Group/Organization Type	Legal Services

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives of legal aid were interviewed in order for consultants and city personnel to understand the needs of their clientele which includes LMI residents of the City of Annapolis as well as residents of Public Housing in the city.
8	**Agency/Group/Organization**	**Center of Help, Inc.**
	Agency/Group/Organization Type	Services - Housing Services-Health Services-Education Services-Employment Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative of Center of Help was interviewed in order to discuss the needs of the Hispanic, and immigrant community members in the City of Annapolis.
9	**Agency/Group/Organization**	**Anne Arundel Department of Social Services**
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Child Welfare Agency Other government - County

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Anne Arundel County Department of Social Services personnel were interviewed in order to understand the needs of their clientele which include homeless individuals and other low- and moderate-income persons.
10	**Agency/Group/Organization**	**Anne Arundel Conflict Resolution Center**
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Executive Director of the Anne Arundel Conflict Resolution Center was interviewed to discuss the needs of low- and moderate-income residents in the City of Annapolis.
11	**Agency/Group/Organization**	**Housing Authority of the City of Annapolis**
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives of the Housing Authority of the city of Annapolis met with consultants and city personnel to discuss the Authority's clientele and plans moving forward.
12	**Agency/Group/Organization**	**Anne Arundel County Office of Planning & Zoning**
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives of Anne Arundel County's Office of Planning and Zoning were interviewed in order to explain the policies in place in the City of Annapolis and the effectiveness of various previous programs.

13	**Agency/Group/Organization**	**OIC of Anne Arundel County**
	Agency/Group/Organization Type	Services-Education Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Executive Director of Opportunities Industrialization Center was interviewed to give insight into the role that the organization plays in employment readiness programming for LMI residents of the City of Annapolis.
14	**Agency/Group/Organization**	**Boys And Girls Club Of Annapolis and Anne Arundel County**
	Agency/Group/Organization Type	Services-Children Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives of the Boys and Girls Club of Annapolis and Anne Arundel County were interviewed to explain the needs of their clientele which include LMI residents of the City of Annapolis.
15	**Agency/Group/Organization**	**Fields and Fields Treatment Center, LLC**
	Agency/Group/Organization Type	Housing Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives of the Fields and Fields Treatment Center, LLC were interviewed in order to understand the needs of those recovering from substance abuse disorders as well as other non-homeless special needs individuals in the City of Annapolis.

Table 2 – Agencies, groups, organizations who participated

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

All agency types were consulted and contacted during the planning process. Agencies were sent agency survey forms and contacted for additional input. See Appendix Section for meeting notes.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Anne Arundel and Annapolis Coalition To End Homelessness CoC	The Anne Arundel and Annapolis Coalition to End Homelessness CoC is the primary provider of housing and supportive services for the City of Annapolis homeless and at risk of being homeless population. The goals of the City and the CoC are complementary.
2019 City of Annapolis CDBG Annual Action Plan	City of Annapolis	The City of Annapolis completed the Annual Action Plan for the Federal Fiscal Year 2019 CDBG Program.
2009 Comprehensive Plan	City of Annapolis	The 2009 Comprehensive Plan was developed by the city to chart the city's direction for the next ten years, respond to relevant State law, and replace the 1998 Comprehensive Plan. The goals of the plans are complementary. The 2020 Comprehensive Plan is in development and will be available in Spring 2020.

Table 3 – Other local / regional / federal planning efforts

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

The lead planning and administrating agency for the City's CDBG program is the City of Annapolis Community Development Division. Coordination between the Department and other city departments is maintained to ensure the needs for affordable housing and community development are being met.

Cooperation extends beyond the city limits to the county and state level. Communication between the City's CDBG program and the County's CDBG program exist to ensure activities are coordinated and efficiently utilize federal funds. The City of Annapolis applies for funding through the Maryland Department of Housing and Community Development.

Additionally, the city participates in regional planning efforts that affect the city's housing and community development goals. For example, the city is participating in the Baltimore Metropolitan Council's Regional Analysis of Impediments to Fair Housing Choice. The AI participants are: City of Annapolis and the Housing Authority of the City of Annapolis; Anne Arundel County and the Housing Commission of Anne Arundel County; City of Baltimore and the Housing Authority of Baltimore City; Baltimore County and Office of Housing; Harford County and the Havre de Grace Housing Authority; and Howard County and the Howard County Housing Commission.

Narrative (optional):

City of Annapolis' Five-Year Consolidated Plan seeks to develop a viable community by promoting integrated approaches that provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons. The primary means toward this end is the development of partnerships among all levels of government and the private sector, including for-profit and non-profit organizations. The Annual Action Plan is an application for FFY 2020 CDBG funds under HUD's formula grant program. The Plans combined act as a strategic plan to be followed by the city in carrying out federal programs.

Consultations during the planning process included the following stakeholders:

- Housing Services and Assisted Housing
- Health Services
- Social and Fair Housing Services
- Continuum of Care
- Public and Private Agencies that address housing, health, social service, victim services, employment, and education needs
- Publicly Funded Institutions and Systems of Care that may discharge persons into homelessness
- Corrections Institutions
- Business and Civic Leaders
- Child Welfare Agencies concerned with lead poisoning
- Adjacent Units of general Local Government and Regional Government Agencies
- Broadband Internet Service Providers
- Natural Hazard Risk Assessors

Consultation with persons, especially low-income persons, living in areas designated by the local jurisdiction as a revitalization area, areas designated by either a local jurisdiction or as a slum and blighted area and areas where CDBG funds are proposed to be used.

The city prioritizes CDBG projects that benefit LMI households regardless of geography given the limited amount of eligible Census Tracts and Block Groups. The city has not designated any revitalization or blighted areas. Meetings, communications, and announcements are directed to areas and facilities in the city that serve LMI households to consult and educate the LMI population of their housing and community development needs. Additionally, consultations with stakeholders that serve the LMI eligible households were consulted on the prioritization of CDBG funding.

Consultation with residents of public and assisted housing developments (including any resident advisory boards, resident councils, and resident management corporations).

The City's Community Development Division works closely with HACA to address the housing and community development needs of HUD assisted housing residents. The Mayor appoints members to the Housing Authority's board and meets regularly with the board to discuss affordable housing and residents' needs. HACA's board holds monthly open meetings with opportunities for residents to discuss their housing needs. These needs are shared by the HACA board with the Mayor's Office.

PR-15 Citizen Participation

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

The City of Annapolis has followed its Citizen Participation Plan in the planning and preparation of the Five-Year Consolidated Plan. Three public hearings were held to discuss and assess the housing and community needs of the city and its residents. In addition, a survey was prepared and advertised to residents. A copy was also placed on the city's website. The results of the survey were used to help determine goals and outcomes.

The city held its first public hearing on the needs of the community and its residents on November 13, 2019. This provided the residents, agencies, and organizations with the opportunity to discuss the City's CDBG Program and to provide suggestions for future CDBG Program priorities and activities. A second public Hearing was held on February 12, 2020 to allow CDBG applicants an opportunity to present their projects to the public. The third public hearing was held virtually due to the COVID-19 (Novel Coronavirus) pandemic on May 13, 2020 for public comments on the draft Five-Year Consolidated Plan and FFY 2020 Annual Action Plan.

A copy of the "Draft Five-Year Consolidated Plan and the FFY 2020 Annual Action Plan" was placed on public display for review by the general public agencies and organizations in the community. A newspaper notice announcing that these documents were placed on public display was published in the "Capital Gazette," the newspaper of general circulation in the area. The "Draft Five-Year Consolidated Plan and the FFY 2020 Annual Action Plan" were on public display (from April 1st to May 1th, 2020) at the following locations:

- Electronic copies by request
- HACA, 1217 Madison Street, Annapolis, MD 21403
- City's website, Annapolis.gov

A resident survey was prepared and advertised to residents from October 30, 2019 through February 29, 2020. A copy was placed on the city's website. The results of the survey were used to help determine the goals and outcomes.

The FFY 2020-2024 Consolidated Plan was developed in conjunction with residents and organizations through the city's public participation process. Specific actions taken to encourage citizen participation during the development of the FFY 2020-2024 Consolidated Plan were public meetings, consultations, and a community survey.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Minorities, Persons with disabilities, Non-targeted/ broad community, Residents of Public and Assisted Housing	A public hearing was held on November 13, 2019 to discuss the Five-Year Consolidated Plan and Annual Action Plan.	Meeting minutes can be found in the appendix section of this Consolidated Plan.	All comments were accepted.	Not Applicable.
2	Public Meeting	Minorities, Persons with disabilities, Non-targeted/ broad community, Residents of Public and Assisted Housing	A public hearing was held on February 12, 2020 where CDBG Applications for CDBG funding were presented.	Meeting minutes can be found in the appendix section of this Consolidated Plan.	All comments were accepted.	Not Applicable.
3	Public Hearing	Minorities, Persons with disabilities, Non-targeted/ broad community, Residents of Public and Assisted Housing	A public hearing was held virtually due to the COVID-19 (Novel Coronavirus) pandemic on May 13, 2020 to discuss the Five-Year Consolidated Plan and the Annual Action Plan.	Meeting minutes can be found in the appendix section of this Consolidated Plan.	All comments were accepted.	Not Applicable.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Survey	Minorities, Persons with disabilities, Non-targeted/ broad community, Residents of Public and Assisted Housing	There were thirty-one (31) responses.	A summary of the survey can be found in the appendix section of this Consolidated Plan.	All comments were accepted.	https://www.surveymonkey.com/r/ANNACDBG

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Annapolis identified the following priority needs to be addressed in the Five-Year Consolidated Plan:

1. Affordable Housing Needs
2. Homeless Needs
3. Other Special Needs
4. Community Development Needs
5. Economic Development Needs
6. Administration, Planning and Management Needs

The city determined these needs based on consultations with various community stakeholders, area service agencies, government staff, community residents, as well as an analysis of demographic, economic and housing statistics.

The following section presents the priority needs identified as it pertains to:

- Housing Needs Assessment
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment
- Non-Housing Community Development Needs

Annapolis is part of the Anne Arundel County Homeless Coalition (CoC). Data and goals for the development for the Homeless Needs Assessment was obtained from Arundel Community Development Services, Inc.

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

Summary of Housing Needs

Based on a comparison of the 2005-2009 ACS and the 2011-2015 American Community Survey, the City of Annapolis had a 1% increase in its population. The total population increase was 446 persons living in 316 new households. The median income of the area increased by 1.2%. This increase in median income represents a change in nominal dollars and not a change in real dollars. To calculate the change in real dollars, the Consumer Price Index is used to calculate the inflation rate for a given period. Between 2009 and 2015, the cumulative inflation rate was 9.3%, meaning that the $71,293.00 median income in 2009 would be $78,085.92 if it were expressed in 2015 dollars. The median income in Annapolis has not increased at a rate greater than the rate of inflation.

According to the 2011-2015 ACS, 47% of renter households in the city paid monthly housing cost at exceeded 30% of their household income and 29.8% of owner households with a mortgage in the city had housing costs that exceeded 30% of their household income.

In the city, the demand for affordable housing units exceeds the current supply of affordable housing units for the very low-income and extremely low-income residents. Based on 2011-2015 ACS data, in 2015 it was estimated there were 1,704 households that make less than $20,000 per year in (less than 22% of household area median income) living in the city and 221 (13%) of these households are in housing units affordable to them (based on paying less than 30% of household income); leaving 1,483 (87%) households that are in need of affordable housing units.

Based on 2011-2015 ACS data, in 2015 it was estimated that there were 1,641 households with an annual income of $20,000 to $34,999 (22% to 39% of household area median income) living in the city and 347 (21.2%) of these households are living in a housing units affordable to them (based on paying less than 30% of household income) leaving 1,294 (78.8%) households in need of affordable housing units.

Based on 2011-2015 ACS data, in 2015 it was estimated that there were 1,641 households with annual household incomes between $35,000 to $49,999 (39% to 55.8% of household area median income) living in the city and 584 (35.6%) of these households are living in housing units affordable to those households (based on paying less than 30% of household income); this leaves a 1,057 (64.4%) families in need of affordable housing units.

Based on 2011-2015 ACS data, in 2015 it was estimated that there were 2,840 families with annual household incomes between $50,000 to $74,999 (55.8% to 83.7% of household area median income) living in the city and 1,420 (50%) of these households are living in housing units affordable to those households (based on paying less than 30% of household income); this leaves a 1,435 (50.6%) families in need of affordable housing units.

Based on 2011-2015 ACS data, in 2015 it was estimated that there were 7,937 families with annual household incomes over $75,000 (over 83.7% of household area median income) living in the city and 6,911 (90.5%) of these households are living in housing units affordable to those households (based on paying less than 30% of household income); this leaves a 726 (9.5%) families in need of affordable housing units.

To determine the city's housing needs the City of Annapolis assessed the city's supply of and demand for affordable housing. The city analyzed data provided by the U.S. Census Department and input provided through consultations. The following data sets were used:

1. 2010 U.S. Census
2. 2005-2009 American Community Survey (ACS)
3. 2011-2015 American Community Survey (ACS)
4. 2011-2015 Comprehensive Housing Affordability Strategy (CHAS)

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	38,394	38,840	1%
Households	15,464	15,780	2%
Median Income	$71,293.00	$72,214.00	1%

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

Table 5 - Housing Needs Assessment Demographics

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,020	1,610	2,245	1,615	8,290
Small Family Households *	740	560	795	655	3,175
Large Family Households *	60	50	345	160	365
Household contains at least one person 62-74 years of age	610	425	345	250	1,945
Household contains at least one person age 75 or older	255	305	210	150	750
Households with one or more children 6 years old or younger *	530	224	550	363	760
* the highest income category for these family types is >80% HAMFI					

HAMFI: Housing Urban Development Area Median Family Income

Data Source: 2011-2015 CHAS

Table 6 - Total Households Table

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	0	10	4	14	45	0	0	0	45
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	25	50	65	30	170	170	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	30	75	195	120	420	0	10	0	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	985	410	130	0	1,525	285	280	215	145	925
Housing cost burden greater than 30% of income (and none of the above problems)	135	180	750	245	1,310	110	145	325	200	780
Zero/negative Income (and none of the above problems)	65	0	0	0	65	80	0	0	0	80

Data Source: 2011-2015 CHAS

Table 7 – Housing Problems Table

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1040	530	395	155	2,120	330	290	215	145	980
Having none of four housing problems	400	530	930	780	2,640	110	265	700	535	1,610
Household has negative income, but none of the other housing problems	65	0	0	0	65	80	0	0	0	80

Data Source: 2011-2015 CHAS

Table 8 – Housing Problems 2

3. **Cost Burden > 30%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	560	350	360	1,270	55	50	155	260
Large Related	25	0	250	275	0	4	55	59
Elderly	395	200	120	715	290	310	155	755
Other	155	155	340	650	95	69	180	344
Total need by income	1,135	705	1,070	2,910	440	433	545	1,418

Data Source: 2011-2015 CHAS

Table 9 – Cost Burden > 30%

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	500	170	45	715	55	25	40	120
Large Related	10	0	0	10	0	4	55	59
Elderly	350	150	25	525	180	195	55	430
Other	125	125	60	310	95	65	70	230
Total need by income	985	445	130	1,560	330	289	220	839

Data Source: 2011-2015 CHAS

Table 10 – Cost Burden > 50%

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	40	125	220	140	525	0	10	0	0	10
Multiple, unrelated family households	15	0	35	0	50	0	0	0	0	0
Other, non-family households	0	0	0	10	10	0	0	0	0	0
Total need by income	55	125	255	150	585	0	10	0	0	10

Data Source: 2011-2015 CHAS

Table 11 – Crowding Information

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

According to the 2011-2015 American Community Survey (ACS), there were 15,779 households in 2015 in the City of Annapolis and 5,368 (34%) of all those were single person households. Single person households aged 65 and over comprised 1,951 (36.3%) of all single person households. Based on the ACS estimates, 36.3% of all persons living alone are seniors, and it is presumed that as they age in place, additional accommodations and supportive services will be necessary for this portion of the city's population. The city will need to assist in obtaining funding and collaborating with housing service and

senior support agencies to provide programs, activities, transportation and accommodations for its elderly population.

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

Disabled Population – Based on the CHAS Data and the 2011-2015 ACS Data, it is estimated that 50% of all disabled renters have a housing problem that includes cost burdened by 30% or another type of housing problem and 35% of disabled homeowners have a housing problem that includes cost burdened by 30% or another type of housing problem. From these estimates, it can be deduced that approximately 250 disabled renters have a housing problem and approximately 385 disabled homeowners have a housing problem. A breakdown of the types of disability as a percent of the entire population of Annapolis is as follows: hearing difficulty = 2.8%; vision difficulty = 1.7%; cognitive difficulty = 4.2%; ambulatory difficulty = 5.5%; self-care difficulty = 1.9%; and independent living difficulty = 4.5%.

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

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

What are the most common housing problems?

The largest housing problem in the City of Annapolis is affordability. According to the 2011-2015 ACS data, 47% of all renter households are cost burdened by 30% or more, and 26% of owner households with a mortgage are cost burdened by 30% or more.

In consultations, interviews and surveys, the lack of affordable accessible housing for the disabled is the largest unmet housing need and problem. The housing stock is older and most single-family residential structures are two stories in height and therefore are not accessible.

Another housing issue is the lack of permanent supportive housing for the homeless.

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

Based on the information provided by the U.S. Census data, lower income renter and owner households, elderly persons, single person households, large families, victims of domestic violence, dating violence, sexual assault and stalking, and persons with disabilities are more affected by these housing problems.

The elderly and disabled populations are the most affected by the high cost of housing in the City of Annapolis. The elderly and disabled are on fixed or limited incomes. The city needs more affordable and accessible housing that is decent, safe, and sound for the very low-income residents.

Another group affected by the lack of affordable housing is the homeless and persons at-risk of becoming homeless, including persons who are victims of domestic violence.

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

All homeless data and strategies are provided by Arundel Community Development Services, Inc. (ACDS), a nonprofit corporation dedicated to providing affordable housing and community development services in Anne Arundel County, including the City of Annapolis.

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

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

Homeless families by definition are extremely low income households lacking the income and support to obtain housing and services on their own. While efforts are made to link these families with employment

opportunities and other services, they remain more at-risk of recidivism. The county has several rapid re-housing programs funded through the Emergency Solution Grant Program, Continuum of Care Program, and State of Maryland Homelessness Solutions Program (HSP). These rapid re-housing programs provide short term rental assistance and work with families to increase employment and self-sufficiency. A case manager provides assistance linking families to services and can provide needed follow up support once they no longer receive rental assistances.

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

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

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

The high cost of decent, safe, and sanitary housing in the area creates instability and an increased risk of homelessness for lower income families in the area. Many families are living from paycheck to paycheck and are paying over 30% of their income for housing.

The other housing characteristic that adds to the instability is the lack of housing educational services. For example, residents need to be aware of predatory lending practices, the risk of purchasing a house through a “land contract,” the lack of knowledge on home maintenance, and financial planning and management of money for the operation of a home. The Community Action Agency and ACDS are HUD certified counseling agencies and provide housing educational services.

Discussion

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 to increase and improve the existing housing stock, increase homeownership, particularly among low income and first time homebuyers, and affirmatively further fair housing. The city will continue to provide assistance to low income homeowners for housing rehabilitation in an effort to

improve community health and safety, preserve the investment of low-income property owners, and to promote community stabilization.

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

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

Introduction

Housing needs disaggregated by racial and ethnic groups were analyzed to determine if a group disproportionately experienced a housing need as compared to the city's overall housing needs. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of housing problems. A housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1 person per room; and 4. housing cost burden is over 30%. The following tables evaluating the 2011-2015 CHAS and ACS data highlight disproportionate needs in the city.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,610	265	145
White	635	25	20
Black / African American	780	185	95
Asian	20	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	180	50	35

Data Source: 2011-2015 CHAS

Table 12 - Disproportionally Greater Need 0 - 30% AMI

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,145	465	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	545	180	0
Black / African American	400	290	0
Asian	10	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	165	0	0

Data Source: 2011-2015 CHAS

Table 13 - Disproportionally Greater Need 30 - 50% AMI

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,690	555	0
White	795	250	0
Black / African American	305	250	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	585	10	0

Data Source: 2011-2015 CHAS

Table 14 - Disproportionally Greater Need 50 - 80% AMI

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	740	870	0
White	485	435	0
Black / African American	70	280	0
Asian	15	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	175	110	0

Data Source: 2011-2015 CHAS

Table 15 - Disproportionally Greater Need 80 - 100% AMI

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

Discussion

As of 2015, the total number of White Households in the City of Annapolis was 10,950 (69.39%); the total number of Black/African American Households was 3,706 (23.48%); the total number of Asian Households was 180 (1.14%); the total number of American Indian or Alaskan Native households was 8 (.05%); and the number of Hispanic Households was 1,685 (10.67%).

In the City of Annapolis, the following groups were disproportionately affected by housing problems: 0-30% AMI Black/African American group; 30-50% AMI Black/African American group; 50-80% Hispanic/Latino group; and 80-100% Hispanic/Latino group. The Black/African American group accounted for 23.48% of total households yet had 48.44% of the housing problems in the 0-30% AMI income category and 34.93% of the housing problems in the 30-50% AMI income category. The Hispanic/Latino group accounted for 10.67% of the population and had 34.61% of the housing problems in the 50-80% AMI income category and 23.64% of housing problems in the 80-100% AMI income category.

In Anne Arundel County between 0-100% AMI, 60% of White households had one or more of the four housing problems, 68% of Black households had one or more of the four housing problems, 59% of Asian households had one or more of the four housing problems, 72% of American Indian/Alaskan Native households had one or more of the four housing problems, and 72% of Hispanic households had one or more of the four housing problems.

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

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

Introduction

Housing needs disaggregated by racial and ethnic groups were analyzed to determine if a group disproportionately experienced a housing need as compared to the city's overall housing needs. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of severe housing problems. A severe housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1 person per room; and 4. housing cost burden is over 50%. The following tables evaluating the 2011-2015 CHAS and ACS data highlight disproportionate needs in the city.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,370	510	145
White	560	100	20
Black / African American	615	355	95
Asian	20	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	180	50	35

Data Source: 2011-2015 CHAS

Table 16 – Severe Housing Problems 0 - 30% AMI

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	820	795	0
White	420	300	0
Black / African American	215	475	0
Asian	10	0	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	160	4	0

Data Source: 2011-2015 CHAS

Table 17 – Severe Housing Problems 30 - 50% AMI

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	610	1,630	0
White	225	830	0
Black / African American	35	520	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	355	240	0

Data Source: 2011-2015 CHAS

Table 18 – Severe Housing Problems 50 - 80% AMI

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	300	1,315	0
White	130	785	0
Black / African American	25	325	0
Asian	15	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	135	155	0

Data Source: 2011-2015 CHAS

Table 19 – Severe Housing Problems 80 - 100% AMI

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

As of 2015, the total number of White Households in the City of Annapolis was 10,950 (69.39%); the total number of Black/African American Households was 3,706 (23.48%); the total number of Asian Households was 180 (1.14%); the total number of American Indian or Alaskan Native households was 8 (.05%); and the number of Hispanic Households was 1,685 (10.67%).

In the City of Annapolis, the following groups were disproportionately affected by severe housing problems: 0-30% AMI Black/African American group; 50-80% Hispanic/Latino group; and 80-100% AMI Hispanic/Latino group. The Black/African American group accounted for 23.48% of total households yet had 44.89% of the severe housing problems in the 0-30% AMI income category. The Hispanic/Latino group accounted for 10.67% of the total households yet had 58.19% of the severe housing problems in the 50-80% AMI income category and 45.0% of severe housing problems in the 80-100% AMI income category.

In Anne Arundel County as a whole, 34% of households had one or more of the severe housing problems, 32% of White households had one or more of the severe housing problems, 33% of Black households had one or more of the severe housing problems, 37% of Asian Households had one or more of the severe housing problems, 33% of American Indian/Alaskan Native households had one or more of the severe housing problems, and 43% of Hispanic households had one or more of the severe housing problems.

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

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

Introduction:

Housing needs disaggregated by racial and ethnic groups were analyzed to determine if a group disproportionately experienced a housing need as compared to the city's overall housing needs. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of housing cost burdens. A housing cost burden is defined as household paying over 30% of household AMI on housing costs. The following tables evaluating the 2011-2015 CHAS and ACS data highlight disproportionate needs in the city.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	9,825	3,150	2,660	145
White	6,970	1,710	1,400	20
Black / African American	1,860	865	835	95
Asian	120	0	30	0
American Indian, Alaska Native	0	10	0	0
Pacific Islander	0	0	0	0
Hispanic	715	565	380	35

Data Source: 2011-2015 CHAS

Table 20 – Greater Need: Housing Cost Burdens AMI

Discussion:

In the City of Annapolis, there were no groups that were disproportionately impacted in terms of housing cost burden.

In the City of Annapolis, a total of 1,710 White households were cost burdened by between 30% and 50%, which was 54.28% of the total cases of households that were cost burdened. This number is below the 69.39% of total households the White category comprised. A total of 865 Black/African American households were cost burdened by between 30% and 50%, which is 27.46% of the total cases of households that were cost burdened. This number is above the 23.48% of total households the Black/African American category comprised. A total of 565 Hispanic households were cost burdened

between 30% and 50%, which is 17.9% of the total cases of households that were cost burdened. This number is above the 10.67% of total households the Hispanic category compromised.

In the City of Annapolis, a total of 1,400 White households were cost burdened by greater than 50%, which is 52.63% of the total cases of households that were cost burdened. This number is below the 62.7% of total households the White category comprised. A total of 835 Black/African American households were cost burdened by greater than 50%, which is 31.3% of the total cases of households that were cost burdened. This number is higher than the 23.48% of total households the Black/African American category compromised. A total of 380 Hispanic households were cost burdened by greater than 50%, which is 14.28% of the total cases of households that were cost burdened. This number is above the 10.67% of total households the Hispanic category comprised.

In Anne Arundel County, 17.9% of households were cost burdened by 30-50% and 12% are burdened by 50% or more. Among White households, 18.4% were burdened by between 30-50% and 13.2% were burdened by greater than 50%. Among Black households, 21.2% were burdened by 30-50% and 13.8% were burdened by 50% or more. Among Asian households 19.1% were burdened by between 30-50% and 1.7% were burdened by greater than 50%. Among American Indian and Alaskan Native households, 22.4% were burdened by 30-50% and 18.2% were burdened by greater than 50%. Among Pacific Islander households, 27.1% were burdened by 30-50% and 23.2% are burdened by greater than 50%. Finally, among Hispanic households 23.5% were burdened by 30-50% and 16.3% were burdened by greater than 50%.

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

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

According to the 2011-2015 American Community Survey, the racial composition of households in the City of Annapolis was 69.39% White, 23.48% African American/Black, 1.14% Asian, 0.05% American Indian or Alaskan Native. The Hispanic/Latino population was 10.67%. The following groups were disproportionately impacted in terms of a housing problem:

1. 0-30% AMI Black/African Americans
2. 30-50% AMI Black/African Americans
3. 50-80% AMI Hispanics/Latinos
4. 80-100% AMI Hispanics/Latinos

The following groups were disproportionately impacted in terms of a severe housing problem:

1. 0-30% AMI Black/African Americans
2. 50-80% AMI Hispanics/Latinos
3. 80-100% AMI Hispanics/Latinos

There were no groups that were disproportionately impacts in terms of housing cost burden.

When examining the percentage of each race or ethnic group with a housing problem or a severe housing problem, a different picture presents itself; that is, 65.57% of all Hispanics experienced a housing problem, while 41.95% of Black/African Americans, 22.46% of Whites, and 25.00% of Asians experienced one. Additionally, American Indian/Alaskan Native households faced housing problems, however it is unclear the percent that experienced housing problems as there was an estimated eight (8) American Indian/Alaskan Native households in Annapolis according to the 2011-2015 ACS data but ten (10) American Indian/Alaskan Native households experienced a housing problem according to the CHAS data.

These numbers are also skewed for severe housing problems, with 49.25% of Hispanics, 24.01% of Black/African Americans, 25.00% of Asians, and 12.19% of Whites experiencing severe housing problems. These numbers indicate that Hispanic or Black/African Americans are more likely to experience a housing problem. These numbers also indicate that Hispanics are more likely to experience a severe housing problem as compared to other racial or ethnic groups.

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

The greatest housing need in the City of Annapolis is for decent, safe, and sanitary housing that is affordable and accessible to all income levels, especially the very low income.

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

HUD defines an Area of Minority Concentration as, "A neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole; the neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole; or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceeds 50 percent of its population."

The most recent data available on the concentration of racial or ethnic minorities is the 2011-2015 ACS Estimates. According to this data, the City of Annapolis has a minority population of 37.9% of its total population. Based on the above HUD definition there are seven Block Groups in the City of Annapolis that qualifies as an Area of Minority Concentration with a percentage of minority persons over 20% of the city's minority percentage:

- Census Tract 7066.00 Block Group 5 (99%)
- Census Tract 7061.01, Block Group 3 (91%)
- Census Tract 7025.00, Block Group 1 (72%) and Block Group 3 (80%)
- Census Tract 7064.01 Block Group 1 (60%), Block Group 2 (68%), and Block Group 3 (77%)

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority of the City of Annapolis (HACA) strives to provide quality, affordable housing in safe, attractive communities for eligible families, the elderly, and person with disabilities based on need and income. HACA was founded in 1937 to provide affordable housing in the City of Annapolis for families who lacked the means to purchase or rent housing at market prices. HACA's mission is to achieve excellence by providing housing, and self-sufficiency opportunities, and by promoting customer satisfaction to enhance the quality of life for low, very low, and moderate-income residents. HACA is an independent agency chartered by the State of Maryland, funded by the U.S. Department of Housing and Urban Development under the direction of a Board of Commissioners who are appointed by the Mayor and City Council of the City of Annapolis.

The following data concerning the housing authority is provided by HUD's PIH Information Center.

Totals in Use

	Program Type								
				Vouchers					
							Special Purpose Voucher		
	Certificate	Mod-Rehab	Public Housing	Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	831	337	1	336	0	0	0

Table 21 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
				Vouchers				
							Special Purpose Voucher	
	Certificate	Mod-Rehab	Public Housing	Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	13,344	16,031	7,974	16,055	0	0
Average length of stay	0	0	10	3	0	3	0	0

Program Type								
				Vouchers				
							Special Purpose Voucher	
	Certificate	Mod-Rehab	Public Housing	Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program
Average Household size	0	0	2	3	6	3	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	208	35	0	35	0	0
# of Disabled Families	0	0	130	54	0	54	0	0
# of Families requesting accessibility features	0	0	831	337	1	336	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Data Source: PIC (PIH Information Center)

Table 22 – Characteristics of Public Housing Residents by Program Type

Race of Residents

Program Type									
				Vouchers					
							Special Purpose Voucher		
Race	Certificate	Mod-Rehab	Public Housing	Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	58	20	0	20	0	0	0
Black/African American	0	0	759	315	1	314	0	0	0
Asian	0	0	2	0	0	0	0	0	0
American Indian/Alaska Native	0	0	8	2	0	2	0	0	0
Pacific Islander	0	0	4	0	0	0	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Other	0	0	0	0	0	0	0	0	0

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

Data Source: PIC (PIH Information Center)

Table 23 – Race of Public Housing Residents by Program Type

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	20	3	0	3	0	0	0
Not Hispanic	0	0	811	334	1	333	0	0	0

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

Data Source: PIC (PIH Information Center)

Table 24 – Ethnicity of Public Housing Residents by Program Type

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

HACA is Section 504 Compliant. HACA encourages residents and applicants to request reasonable accommodations defined as, any modification or change HACA can make to its apartments or procedures that will assist an otherwise eligible applicant or resident with a disability to take advantage of HACA's programs. On the Public Housing waiting list, 15% of the households are self-identified as disabled and on the Section 8 waiting list, 13% of the households are self-identified as disabled.

The waiting list for apartments in the HACA owned properties varies based on the property, the waiting list times are as follows:

- Bloomsburg Square: Average of 5 years for highest preference.
- Morris H. Blum Senior Apartments: Average of 2 years for highest preference.
- Eastport Terrace: Average of 2 years for highest preference.
- Harbour House: Average of 2 years for highest preference.

- Robinwood: Average of 2 years for highest preference.
- Newtowne Twenty's waitlist has been closed indefinitely as the property is undergoing constructive redevelopment as of October 2019.

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

According to HACA's waiting list totals, there are 2,509 households on the Public Housing waiting list and 999 households on the Housing Choice Voucher waiting list.

The Public Housing waiting list has the following characteristics:

- 51% are extremely low-income
- 8% are very low-income
- 3% are low-income
- 55% are families with children
- 0.36% are seniors
- 15% are families with disabilities
- 84% are Black
- 15.2% are White
- 1.59% are Hispanic
- 0.005% are American Indian
- 0.36% are Asian

The Housing Choice Voucher waiting list has the following characteristics:

- 49% are extremely low-income
- 10% are very low-income
- 4% are low-income
- 70% are families with children
- 18% are seniors
- 13% are families with disabilities
- 87% are Black
- 3% are White
- 0.8% are Hispanic
- 0.7% are American Indian
- 0.2% are Asian

Both waiting lists are closed.

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

HACA's waiting lists are disproportionately representative of the extremely low income population of the city. While there are similarities, such as the need for decent, safe, and sanitary housing that is affordable and accessible, the needs of the lowest income residents of the city are specific to the need for highly subsidized housing and related supportive services. Additional needs for these individuals include the need for additional supportive service opportunities, access to living wage employment, and transportation.

Discussion:

HACA is an important part of the city's housing strategy, especially for households that are low-income, very low-income, and extremely low-income. The City of Annapolis has identified that there is a need for affordable housing to address all households affected by housing problems, severe housing problems, and housing cost burdens. HACA is a very important contributor to addressing those housing needs. HACA plans to improve quality-assisted housing by renovating or modernizing units, as well as to develop new housing units through public private ventures.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The following homeless needs assessment was provided by data collected through the Homeless Coalition's Homeless Management Information System (HMIS) by county's homeless service providers, shelters, and transitional housing programs. Additionally, the Homeless Coalition conducts an annual point-in-time survey during the last week in January each year in order to prepare an estimate of persons experiencing homelessness on a given night. The estimate for the number of unsheltered homeless is based on this point-in-time count. The point-in-time survey date for the data used for this needs assessment was on January 30, 2019.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	79	2	338	256	258	130
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	165	59	712	579	555	130
Chronically Homeless Individuals	34	37	97	32	31	739
Chronically Homeless Families	0	0	0	0	0	0
Veterans	15	4	87	57	80	140
Unaccompanied Homeless youth	10	5	-	-	-	130
Persons with HIV	2	2	-	-	-	130

Data Source Comments: **Homeless Coalition's Homeless Management Information System (HMIS)**

Table 25 - Homeless Needs Assessment

Indicate if the homeless population is: Has No Rural Homeless

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

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

Nature and Extent of Homelessness: (Optional)

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

Data Source Comments: **Homeless Coalition's Homeless Management Information System (HMIS)**

Table 26 – Nature and Extent of Homelessness

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

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

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

The point-in-time count taken on January 30, 2019 showed 305 homeless persons – both in shelter and on the street. The 2019 PIT count shows a decrease of approximately 20% in the number of homeless persons from the previous year. Of those, 55% (167 persons) were identified as White and 38% (117 persons) were identified an African American. Only 2% (6 persons) were counted and identified as Hispanic. Given that only 25% of the total county population is minority, the percentage of homeless minority persons (45%) is a greater percentage across all homeless categories than the percentage of the minority population as a whole.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

As indicated previously, on January 30, 2019, 305 homeless persons were counted. Seventy-nine (79) persons in families with children were housed in emergency shelters and transitional housing programs and 165 single adults residing in shelter or transitional housing. A total of 61 individuals were identified as residing on the street, in cars, or living in other places not meant for human habitation. Of those counted, 71 individuals and no families were identified as chronically homeless. HUD defines a chronically homeless person as an individual or a family with an adult head of household who (i) is homeless and lives in a place not meant for human habitation, a safe haven, or in an emergency shelter; and (ii) has been homeless and living or residing in a place not meant for human habitation, a safe haven, or in an emergency shelter continuously for at least one year or on at least four separate occasions in the last three years; and (iii) can be diagnosed with one or more of the following conditions: substance use disorder, serious mental illness, developmental disability, post-traumatic stress disorder, cognitive impairments resulting from brain injury, or chronic physical illness or disability.

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

Discussion:

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

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

Introduction:

The groups to be addressed in this assessment include:

1. Elderly Persons (65 years and older)
2. Frail Elderly
3. Persons with mental, physical, and/or developmental disabilities
4. Persons with Alcohol or other Drug Addiction
5. Persons with HIV/AIDS and their families
6. Victims of domestic violence, dating violence, sexual assault, and stalking

The housing needs of each one of these groups were determined by consultations with social service providers and statistical information provided by social service providers and the U.S. Census.

Describe the characteristics of special needs populations in your community:

Elderly Persons (65 years and older) - According to the 2011-2015 American Community Survey, the elderly population represents 14.9% of the total population of the City of Annapolis. There is a high number of elderly households on a fixed income and a need for transportation and housing rehabilitation assistance.

Frail Elderly - According to the 2011-2015 American Community Survey 27.63% of the elderly population have a disability; 11.1% have a hearing difficulty, 3.3% have a vision difficulty, 9.5% have a cognitive difficulty, 16.5%, have an ambulatory difficulty, 6.6% have a self-care difficulty, and 13.8% have an independent living difficulty. There is a need for accessibility modifications to owner-occupied and renter-occupied housing units.

Persons with Mental, Physical, and/or Developmental Disabilities - According to the 2011-2015 American Community Survey, 10.2% of the population have a disability. Of the Under 18 Population, 3.06% have a disability. Of the 18-64 Population, 8.48% have a disability. For the 18-64 Age Population, 1.4% have a hearing difficulty, 1.8% have a vision difficulty, 3.3% have a cognitive difficulty, 4% have an ambulatory difficulty, 1.3% have a self-care difficulty, and 2.3% have an independent living difficulty. There is a need for accessible housing, employment opportunities, and supportive services. Additionally, the average Social Security Disability Insurance for a low income developmentally disabled resident is less than $800 per month.

Persons with Alcohol or other Drug Addiction - There is a need for additional supportive services, affordable housing, and employment opportunities.

Persons with HIV/AIDS and their families - The Maryland Department of Health and Mental Hygiene HIV/AIDS Surveillance Summary Report identified 1,358 people living with diagnosed HIV disease in Anne Arundel County as of the end of 2018; 70% of the diagnoses are Males. The rate of HIV was highest in Blacks at 56.8% of total cases. The largest age group affected was 50-59 year old's (30.7%). The most common mode of transmission was male to male sexual contact (46.7%). There were 40 reported HIV cases diagnosed in 2018, and 1,358 people living with diagnosed HIV in Anne Arundel County in 2018. (Source: https://phpa.health.maryland.gov/OIDEOR/CHSE/SiteAssets/Pages/statistics/Central-Region-HIV-Annual-Epidemiological-Profile-2018.pdf). The rate of HIV diagnoses in Anne Arundel County as of 2018 was 8.3 per 100,000 people (Source: https://phpa.health.maryland.gov/OIDEOR/CHSE/SiteAssets/Pages/statistics/Central-Region-HIV-Annual-Epidemiological-Profile-2018.pdf). There is a need for supportive services and affordable housing.

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

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

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

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

Based on an update to previous housing needs, the following housing and supportive service needs have been identified in interviews and meetings with social service agencies:

- **Elderly** – decent, safe, sanitary, accessible, and affordable owner and renter occupied housing units; recreational and health care services
- **Frail Elderly** – decent, safe, sanitary, accessible, and affordable owner and renter occupied housing units; in-home health care services and Meals on Wheels
- **Persons with Mental Illness** – permanent supportive housing; health care services
- **Developmentally Disabled** – decent, safe, sanitary, accessible, and affordable owner and renter occupied housing units; job training and recreational services

- **Physically Disabled** – decent, safe, sanitary, accessible, and affordable owner and renter occupied housing units; rehabilitation and accessibility services
- **Persons with Alcohol/Drug Addiction** – temporary and permanent supportive housing; health care counseling and job training
- **Persons with HIV/AIDS** – temporary and permanent supportive housing; health care counseling
- **Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking** – temporary and permanent supportive housing; counseling and health care services

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

The Maryland Department of Health and Mental Hygiene HIV/AIDS Surveillance Summary Report identified 1,358 people living with diagnosed HIV disease in Anne Arundel County as of the end of 2018; 70% of the diagnoses are Males. The rate of HIV was highest in Blacks at 56.8% of total cases. The largest age group affected was 50-59 year old's (30.7%). The most common mode of transmission was male to male sexual contact (46.7%). There were 40 reported HIV cases diagnosed in 2018, and 1,358 people living with diagnosed HIV in Anne Arundel County in 2018. (Source: phpa.health.maryland.gov/OIDEOR/CHSE/SiteAssets/Pages/statistics/Central-Region-HIV-Annual-Epidemiological-Profile-2018.pdf). The rate of HIV diagnoses in Anne Arundel County as of 2018 was 8.3 per 100,000 people (Source: phpa.health.maryland.gov/OIDEOR/CHSE/SiteAssets/Pages/statistics/Central-Region-HIV-Annual-Epidemiological-Profile-2018.pdf). There is a need for supportive services and affordable housing.

Discussion:

Special needs populations include the elderly, frail elderly, persons with mental, physical, and/or developmental disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and victims of domestic violence, dating violence, sexual assault, and stalking. While the City of Annapolis supports local service providers, the special needs population is primarily provided housing and supportive services through state, county and private non-profit housing and supportive service providers in the city.

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

Describe the jurisdiction's need for Public Facilities:

By 2030, the city anticipates an additional 1,850 households and 604,000 square feet of commercial space above and beyond growth currently in the development "pipeline." The impact of this growth on the adequacy of the main community facilities is described below:

Public Education: Annapolis is part of the Annapolis Feeder system of the Anne Arundel County Public School System (AACPS). Public schools located within the city include one middle school (Bates Middle) and nine elementary schools (Annapolis, Eastport, Georgetown, Germantown, Mills-Parole, Tyler Heights, Monarch Academy Annapolis, Hillsmere, and West Annapolis). Both the Annapolis Middle School and Annapolis High School are outside city limits. Other educational facilities located in the city include Adams Academy and the Phoenix Center, both of which serve students with special needs. The forecast growth would result in an additional 295 elementary school students, 165 middle school students, and 240 high school students. The service area for some of the schools Annapolis residents attend include areas of Anne Arundel County beyond city limits; therefore, the impact on schools cannot be fully determined until county growth is factored.

Maryland Hall for the Creative Arts serves the Annapolis region with a variety of educational offerings and visual and performing arts. The Anne Arundel Board of Education owns the Maryland Hall facility, although Maryland Hall is an independent entity. The new Performing and Visual Arts Magnet at Wiley H. Bates Middle School is developing an arts program and campus in partnership with Maryland Hall. The city supports the partnership of the Anne Arundel County Public Schools and Maryland Hall for the Creative Arts in this endeavor. The Visual and Performing Arts Magnet includes Annapolis High School. Higher education facilities in the Annapolis area include St. John's College and the United States Naval Academy. (Source: www.aacps.org/site/handlers/filedownload.ashx?moduleinstanceid=5507&dataid=29107&FileName=2019-20%20Magnet%20Information%20Guide.pdf)

Parks and Recreation: Annapolis owns and maintains over 200 acres of city parkland (Source: www.annapolis.gov/393/Parks-Trails). Also, available to city residents are community-level parkland and open spaces operated by the U.S. Naval Academy and Anne Arundel County totaling 1,217 acres. Using a reasonable parkland-planning standard of 6 acres per 1,000 population, the forecasted growth of 1,850 new households will generate a demand for 25 acres of improved parkland by 2030. The redevelopment of lands in the city, particularly within the Upper West Opportunity Area, provides opportunities to add parks and open space in close proximity to future residential areas. The city also owns and operates two neighborhood community centers: the Stanton Community Center and the Pip Moyer Recreation Center.

Libraries: The Anne Arundel County Public Library system consists of 16 branches serving more than 550,000 county residents. Two library branches serve the City of Annapolis: the Eastport-Annapolis Neck Library on Hillsmere Drive just south of the city boundary and the Annapolis Library which is temporarily located at the Monarch Academy on Capital Drive, the new Annapolis Library will be opening on April 29, 2020 on West Street. Future library needs will have to consider growth in the Upper Annapolis Neck area, not just from within Annapolis. The Anne Arundel County Public Library opened a new branch, Discoveries, at the Westfield Annapolis Mall in a 3,100 square-foot storefront. Anticipated city growth will increase library service requirements.

Public Water and Sanitary Sewer Services: The additional 1,850 housing units and 604,000 square feet of commercial space forecast by this Plan would demand an additional 544,000 gallons per day (gpd) of water capacity and 571,000 gpd of sewer capacity. The city water supply system and allocation of the wastewater (sewer) treatment system can accommodate the forecasted growth.

How were these needs determined?

These needs were determined from public input, interviews with city staff, and the City's Comprehensive Plan. The Comprehensive Plan is in the process of being updated and will be available in the Spring of 2020.

Describe the jurisdiction's need for Public Improvements:

One guiding principle of the Comprehensive Plan is that a city's economic vitality does not depend on the outward expansion of its borders. Growth will be directed primarily to four Opportunity Areas that lie almost entirely within the current city boundary. The Plan identifies three Community Character Types to describe the desired character of future development in the Opportunity Areas. Each of these types distinguish themselves from traditional zoning and land use categories by focusing as much on the character and the design of buildings as on their uses. These character types are identified as "Urban Commercial Character", "Urban Center Character" and "Urban Center Low Character".

Another principle of this Plan is that infill development should occur in a way that is consistent with existing community character. New development should be designed to fit into the existing community and help to serve the needs of its residents.

The eleven policy recommendations are:

1. Growth will be directed primarily to four Opportunity Areas: West Annapolis; south of Bay Ridge Road near Hillsmere; along Forest Drive near its intersection with Spa Road; and Upper West Street.
2. Infill development, redevelopment, and expansion outside of the four defined Opportunity Areas should be consistent with the character of the surrounding community.

3. Land areas devoted to light industrial and flex space will remain productive and sound for the operation of business.
4. Support the expansion of professional office space such that office employment and the services provided by office-based businesses are readily accessible to all residents.
5. Protect and promote the neighborhood commercial retail centers in the city.
6. Enhance the public realm of City Dock and its environs.
7. Acknowledging the importance of the Maritime industry to Annapolis' character, identity, and economy, strive to ensure the Maritime industry's sustained health and viability.
8. Continue to maintain stringent historic preservation requirements in the downtown area and protect and conserve neighborhoods utilizing the neighborhood conservation zoning designation.
9. Annapolis' rich cultural history and wealth of current historic and cultural offerings will be protected and enhanced.
10. Evaluate risks from sea level rise in decisions involving land use along the waterfront.
11. Through land use planning and economic development activities work to ensure the maintenance of the city's AA+ bond rating or better.

How were these needs determined?

These needs were determined from public input, interviews with city staff, and the City's Comprehensive Plan. The Comprehensive Plan is in the process of being updated and will be available in the Spring of 2020.

Describe the jurisdiction's need for Public Services:

Police: The Annapolis Police Department's 2020-2025 Strategic Plan identified the following goals:

Goal 1: Create security conditions which make people feel safe and enable a strong and cohesive community. Community Safety is the Department's number 1 priority. All our efforts, enforcements, community interaction, professionalism, technology and partnerships, are to obtain this goal.

- Objective 1: Deter and prevent crime, especially serious offenses.
- Objective 2: Improve clearance rates and timely apprehensions.
- Objective 3: Incorporate proven crime detection and crime solving technologies.
- Objective 4: Improve security of city infrastructure and people.
- Objective 5: Improve the free flow of vehicle traffic through the city.

Goal 2: Strengthen our efforts to earn public trust and cooperation. The Department recognizes that a positive relationship between the Department and the community is vital to a safe Annapolis. We will seek every opportunity to build a stronger relationship through mutual trust and cooperation between the Department and the citizens we serve.

- Objective 1: Increase community outreach events sponsored by the Department.

- Objective 2: Increase the level, content, and methods of communication with the community.
- Objective 3: Increase transparency and accountability to the public.
- Objective 4: Increase total youth involvement and opportunities within the Department.

Goal 3: Achieve and sustain organizational excellence. The Department recognizes organizational excellence underpins our mission success. We define excellence as being in full compliance with applicable laws, standards, guidelines, policies and directives; operating effectively; and satisfying the needs of those we serve.

- Objective 1: Stay ready for all internal and external compliance and certification inspections.
- Objective 2: Increase effectiveness.
- Objective 3: Improve customer satisfaction.

Goal 4: Strengthen our workforce. The Department recognizes that it is only as good as the people who make up the police force. That workforce must be sized appropriately, well administered, protected, trained, fit, and reflect our community's demographics.

- Objective 1: Recruit and retain the best and brightest, recognizing the power of diversity.
- Objective 2: Protect the safety and promote the health of the workforce.
- Objective 3: Develop personnel with benchmark training/education. mentoring, feedback and evaluation.
- Objective 4: Optimize career development opportunities.
- Objective 5: Increase staffing to meet the needs of the city.

Goal 5: Optimize Resource Management. The Department must ensure the most efficient use of resources it receives, expand sharing programs with law enforcement partners, seek contributions from grants and authorized private donations, and be ready to justify current and forecast increases to appropriated funding.

- Objective 1: Ensure efficient utilization of existing funding, personnel, equipment and
- infrastructure.
- Objective 2: Expand resource sharing initiatives with law enforcement partners.
- Objective 3: Increase funding from sources outside of city budget appropriations.
- Objective 4: Be prepared to justify current budget and requests for additional funding.

Fire and Emergency Services: The Annapolis Fire Department provides fire and disaster protection, emergency health care, as well as rescue and related services for the City of Annapolis and adjacent parts of Anne Arundel County. The department operates with three fire stations: the Forest Drive Station (Headquarters) near Parole, the Taylor Avenue Fire Station near West Annapolis, and the Eastport Fire Station on Bay Ridge Avenue.

The city has mutual aid agreements with Anne Arundel County and the Naval Academy to provide emergency response services. These relationships ensure efficient response time and service coverage throughout the Annapolis area. The Naval Academy operates the Naval Academy Fire Station (located on

the USNA Campus) and the North Severn Station (located on the north side of the Severn River). Anne Arundel County operates a Fire Station located on Jennifer Road, and a new fire station on Bay Ridge Road along the city's southern boundary.

Because Fire and Emergency Services are provided to an area larger than the city itself, service levels are impacted not only by development in Annapolis but also by development throughout the service areas. This Comprehensive Plan provides for little expansion of the city fire protection service areas. However, it does call for the redevelopment and/or intensification of some existing locations. In this regard, Annapolis has traditionally had few buildings exceeding four stories in height. This Plan proposes mixed-use development in some locations where only a single use development currently exists. It also promotes, in certain circumstances, building heights as tall as eight stories. Mixed uses and taller buildings require specialized fire apparatus and techniques. These requirements may be somewhat offset by the requirements that all new single-family construction be served by sprinkler systems.

Increased development within the city could increase response times. In planning for Fire and Emergency Services, it is appropriate to monitor response times and equipment capabilities and work within the mutual aid framework to ensure that response times and service levels remain adequate or are improved over time. If an additional fire station is indicated, the Annapolis Fire Department has suggested that a location along West Street between Taylor Avenue and Calvert Street should be considered.

How were these needs determined?

These needs were determined from public input, interviews with city staff, Annapolis Police Department Strategic Plan (2020-2025), and the City's Comprehensive Plan. The Comprehensive plan is in the process of being updated and will be available in the Spring of 2020.

Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Annapolis is an older, well-established city. The City of Annapolis has been increasing in population throughout its history, from a population of 10,047 in 1950 to a population of 38,394 in 2010 according to the census, and then 38,841 in 2015, according to ACS estimates. However, between 2011 and 2015 there has only been an increase of 717 (1.8%) according to the ACS (38,124 in 2011 and 38,841 in 2015). There has been a decrease in the number of total households and housing stock has accompanied this slight increase in population. In 2011, the City of Annapolis had 16,466 households and in 2015, the city had 15,779 households, which is a decrease of 4.35%.

Some of the city's housing stock is considerably older. Less than one-fifth of the housing stock (14.4%) was constructed prior to 1939 and another 14.8% was constructed between 1940 and 1959. Therefore, nearly one-third of the city's housing stock (29.2%) was built prior to 1960. However, the city has experienced continual growth in the past few decades with new single-family homes being built on the outskirts of the city; 20.1% of occupied housing units have been built since 2000.

According to the 2011-2015 American Community Survey Data, the city now has 8,210 owner-occupied housing units (52% of all occupied housing units) and 7,575 renter-occupied housing units (48% of all occupied housing units).

The condition of the housing stock is decent. Two-thirds of the housing stock was built prior to 1980, and lead-based paint concerns exist. Rehabilitation is needed before the older housing stock is unsalvageable. According to the ACS data for 2011-2015, there are 1,764 vacant housing units in the city, which is approximately 10.1% of all the housing units. This is higher than the housing vacancy rate of Anne Arundel County, which is 6.5%, but slightly lower than the statewide vacancy rate of 10.23%.

The median home value as of 2015 was $383,100 and the median contract rent was $1,295/month for the same period.

The City of Annapolis determined the funding priorities of its Strategic Plan by assessing the following market segments:

- Housing Market
- Facilities, Housing and Services for Homeless Persons
- Special Needs Facilities and Services
- Community and Economic Market

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

Introduction

According to the 2011-2015 ACS data, there are 17,549 total housing units. There are 15,779 occupied housing units (8,210 owner-occupied and 7,575 renter-occupied), which leaves 1,764 vacant housing units. The majority of the owner-occupied housing are three or more bedrooms (75%) of all owner-occupied houses). Approximately one-third (30%) of all renter-occupied households have three or more bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	6,985	40%
1-unit, attached structure	3,690	21%
2-4 units	970	6%
5-19 units	3,995	23%
20 or more units	1,905	11%
Mobile Home, boat, RV, van, etc.	4	0%
Total	**17,549**	**100%**

Data Source: 2011-2015 ACS

Table 27 – Residential Properties by Unit Number

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	260	3%
1 bedroom	165	2%	1,955	26%
2 bedrooms	1,905	23%	3,125	41%
3 or more bedrooms	6,140	75%	2,235	30%
Total	**8,210**	**100%**	**7,575**	**100%**

Data Source: 2011-2015 ACS

Table 28 – Unit Size by Tenure

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

There are 2,120 (or 42%) subsidized multifamily rental housing units in the City of Annapolis out of a total 5,046 multifamily rental housing units. Comparing subsidized units to all units, 18% are Public Housing units, 26% are Tax Credit/Housing Choice Voucher, and 0.4% are MPDU's. The following affordable multi-family rental housing units are available in the City of Annapolis:

Property	Total Units	Public Housing	Tax Credit/ Section 8	MPDU
Admiral Farragut	290	-	-	-
Admiral Oaks	159	-	159	-
Allen Apartments	98	-	-	-
Annapolis Gardens	150	-	150	-
Arundel Apartments	32	-	-	-
988 Spa	216	-	-	-
Annapolis Roads	282	-	-	-
Bay Shore Landing	303	-	-	-
Bay Forest Senior	120	-	120	-
Bay Ridge Gardens	198	-	198	-
Bloomsbury Square	51	51	-	-
Bywater I & II	306	-	230	-
College Creek Terrace/Obery	174	-	174	-
Eastport Terrace	84	84	-	-
Eagle Rock at Quiet Waters	237	-	-	-
Forest Hills	153	-	-	-
Gardens of Annapolis	106	-	-	-
Glenwood High Rise	154	154	-	-
Harbour House	273	273	-	-
Newtowne 20	78	78	-	-
Homes at the Glen	56	-	56	-
Bell at West	300	-	-	18
Robinwood	150	150	-	-
Homes at Monument	21	-	21	-
Bowman Place	60	-	60	-
Watergate Village	608	-	-	-
Wardour Bluffs	27	-	-	-
Westwinds/1029 Spa	210	-	-	-
Woodside Gardens	144	-	144	-
Bowman Commons	6	-	6	-
Total	**5,046**	**790**	**1,312**	**18**

Table 29 – Subsidized Housing

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

The City of Annapolis does not expect to lose any affordable housing units during the next five-year period.

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

The City of Annapolis has a sufficient supply of housing units by various types. There are 8,210 owner-occupied housing units, 7,570 renter-occupied housing units, and approximately 1,764 vacant units. Of the vacant units, approximately 538 are for rent and 242 are for sale. The problem is not the “availability” of units in the City of Annapolis; it is the “affordability” and the "quality" of affordable units in the city.

Describe the need for specific types of housing:

There is a need for affordable housing for lower income rental and owner occupied households, as well as accessible housing. The city has a healthy balance between renter and owner occupied housing. The number and type of units available are diversified. Housing affordability is the primary barrier to households finding decent, safe, and sanitary housing. The city plans to continue to its housing rehabilitation assistance for low-income and elderly homeowners and to encourage the development of additional affordable rental housing to address the need for additional affordable housing units.

The city requires that all market-rate apartment complexes accept Housing Choice Vouchers and other vouchers as a source of income. Income is a protected class under the City’s Fair Housing Ordinance.

The city has an inclusionary zoning program which requires developers of 10 or more units to provide moderately priced dwelling units (MPDU’s) for households with incomes equal to or less than of 100 percent of the area median family income adjusted for household size. This action is expected to increase the amount of affordable rental and for sale housing in the city.

Discussion

The ratio of owner occupied to renter occupied housing units is balanced at about 50% each. The goal of the City of Annapolis is to encourage home ownership and pride in the city. The city has been using its limited financial resources to encourage home ownership and help owner-occupied households rehabilitate their homes.

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

Introduction

The value of housing has decreased in the last six years in the City of Annapolis. In 2009, based on the 2005-2009 ACS the median home value was $418,60; which has decreased to $383,100 according to the 2011-2015 ACS data. This is a decrease of 8%. According to "RealtyTrac," the median list price of a home was $475,000 as of November 2019. There are currently 421 homes listed for sale, 947 homes recently sold, and 64 homes in some stage of foreclosure (default, auction or bank owned) according to "RealtyTrac" as of November 2019.

The median contract rent (RealtyTrac), however, increased by 27%. Median rent rose from $1,017/month to $1,295/month. Over 60% of all rental housing units were listed at above $1,000 per month. As of January 2020, according to Zillow.com there were 117 properties for rent that ranged from $1,050 to $5,500 per month.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	$418,600	$383,100	-8%
Median Contract Rent	$1,017	$1,295	27%

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

Table 30 – Cost of Housing

Rent Paid	Number	%
Less than $500	1,295	17%
$500-999	1,250	17%
$1,000-1,499	5,745	36%
$1,500-1,999	1,520	20%
$2,000 or more	765	10%
Total	**7,575**	**100.0%**

Data Source: 2011-2015 ACS

Table 31 - Rent Paid

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	790	No Data
50% HAMFI	1,420	140
80% HAMFI	2,895	730
100% HAMFI	No Data	1,420
Total	**5,105**	**2,290**

Data Source: 2011-2015 CHAS

Table 32 – Housing Affordability

Monthly Rent

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

Data Source Comments: U.S. Department of HUD, 2019 HOME Program Rents

Table 33 – Monthly Rent

Is there sufficient housing for households at all income levels?

According to CHAS data, 65.5% of owner-occupied housing units with occupants are making less than $75,000 in annual household income are housing cost burdened (paying more than 30% of their income). Renter housing is less affordable; 68.5% of occupied units are affordable to those whose incomes are less than the $75,000 a year (83% AMI).

A total of 1,710 White households were considered cost burdened by between 30% and 50%, which is 54.28% of the total cases of households that were cost burdened. This number is below the 69.39% of total households the White category comprised. A total of 865 Black/African American households were cost burdened by between 30% and 50%, which is 27.46% of the total cases of households that were cost burdened. This number is slightly above the 23.48% of total households the Black/African American category comprised. A total of 565 Hispanic households were cost burdened between 30% and 50%, which is 17.93% of the total cases of households that were cost burdened. This number is above the 10.67% of total households in the Hispanic category.

Based on the HUD CHAS data there is not sufficient housing for all income levels due to the cost over burden criteria for the following groups:

The following households have housing costs that are 30% to 50% of their AMI:

1. White households = 1,710 or 54.28% of households
2. Black/African American households = 865 or 27.46% of households
3. Hispanic households = 565 or 17.93% of households

A total of 1,400 White households were considered cost burdened by greater than 50%, which is 52.63% of the total cases of households that were cost burdened. This number is below the 69.39% of total households the White category comprised. A total of 835 Black/African American households were cost burdened by greater than 50%, which is 31.39% of the total cases of households that were cost burdened. This number is higher than the 23.48% of total households the Black/African American category comprised. A total of 380 Hispanic households were cost burdened by greater than 50%, which is 14.28% of the total cases of households that were cost burdened. This number is above the 10.67% of total households the Hispanic category comprised.

The following households have housing costs that are greater than 50% of their AMI:

1. White households = 1,400 or 52.63% of households
2. Black/African American households = 835 or 31.39% of households
3. Hispanic households = 380 or 14.28% of households

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

With an increasing population, rapid low-density development along its edges, and its proximity to Washington D.C., combined with the recreation opportunities presented by the Chesapeake Bay, it is doubtful that the change in home values will decrease and become more affordable. Similarly, the median rents for all bedroom sizes are higher than both the HOME High rents and the Fair Market Rents for the MSA. However, source of income is a protected class in Annapolis, which will enable many lower income families and individuals to have more housing choice. It is becoming increasingly difficult for low- and moderate-income residents to become homeowners.

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

According to "RentoMeter" (www.rentometer.com) as of January 2020, it is estimated that the Area Median Rent for an efficiency is $1,250; for a one bedroom apartment, $1,775 per month; for a two-bedroom apartment, $1,650 per month; for a three-bedroom apartment, $2,328 per month; and for a four bedroom, apartment $2,775 per month. These estimates are much higher than the HOME rents and Fair Market Rents for efficiencies, one, two, three and four bedroom apartments. The rental market forces in the city exert upward pressure on the cost of housing and negatively affect affordability for those below median income.

Discussion

The City of Annapolis has a very strong housing market. Affordability in the city has always been an issue and continues to be the primary housing problem affecting low- and moderate-income residents in the city.

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

Introduction

The City of Annapolis contains 5,352 housing units that were constructed prior to 1960, which is 30.4% of all the housing units in the city. Only 13.6% of the housing units were built within the last fifteen (15) years. Of all the 17,548 total housing units, 15,779 are occupied. Of the 15,779 occupied housing units in the city, 5,750 (36.44%) housing units have at least one "selected condition." In addition, 9,711 (61.5%) occupied housing units were built before 1980, and therefore have a potential lead-based paint hazard.

The City of Annapolis defines "Standard Housing" as a dwelling unit that is structurally sound, decent, safe, sanitary, and in good repair that complies with 24 CFR 5.703 "Physical condition standards for HUD housing that is decent, safe, sanitary and in good repair (DSS/GR)." The following housing quality definitions are used in the table below:

"Selected Housing Conditions:"

1. Over-crowding (1.01 or more persons per room)
2. Lacking a complete kitchen
3. Lack of plumbing facilities and/or other utilities
4. Cost overburden

"Substandard Condition:" Does not meet code standards, or contains one of the selected housing conditions.

"Suitable for Rehabilitation:" The amount of work required to bring the unit up to minimum code standards, and the existing debt on the property, together are less than the fair market value of the property.

"Not Suitable for Rehabilitation:" The amount of work required to bring the unit up to minimum code standard exceeds the fair market value of the property after rehabilitation work is complete.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,310	28%	3,440	45%
With two selected Conditions	35	0	330	4%
With three selected Conditions	60	1%	0	0
With four selected Conditions	0	0	0	0
No selected Conditions	8,805	71%	3,800	50%
Total	**8,210**	**100%**	**7,570**	**99%**

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%

Data Source: 2011-2015 ACS

Table 34 - Condition of Units

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	933	11%	1,140	15%
1980-1999	2,255	27%	1,745	23%
1950-1979	3,170	39%	3,395	45%
Before 1950	1,860	23%	1,295	17%
Total	**8,218**	**100%**	**7,575**	**100%**

Data Source: 2011-2015 CHAS

Table 35 – Year Unit Built

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	5,030	61%	4,960	62%
Housing Units build before 1980 with children present	998	12%	405	5%

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

Table 36 – Risk of Lead-Based Paint

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	387	129	516
Abandoned Vacant Units	75	25	100
REO Properties	135	45	180
Abandoned REO Properties	27	9	36

Alternate Data Source Name:
U.S. Census, 2011-2015 ACS
Data Source Comments:

Table 37 - Vacant Units

Need for Owner and Rental Rehabilitation

The city licenses and inspects all 8,000 plus rental units annually. Most of the rental units are considered in good condition. All Public Housing, Housing Choice Voucher properties are inspected twice per year; once by the city and once by HACA; project based units are excluded. The city's affordable housing stock is generally considered to be decent, safe, and sanitary.

However, there is a need for increased federal funds to provide financial assistance to lower income families and the elderly to rehabilitate their homes and retain their affordability status. A central focus of the City of Annapolis' CDBG Program is housing rehabilitation for low and moderate-income homeowners. The City of Annapolis' Community Development Division offers housing programs to promote maintenance of owner-occupied housing and rental housing for special needs populations, and to increase homeownership opportunities for all incomes. These programs are funded mostly through CDBG funds, in addition to state and local funds.

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

Based on the HUD estimates for Lead Based Paint and the high number of housing units build prior to 1980, it is estimated that over 10,200 housing units have lead based paint. Based on the 2011-2015 ACS data, 5,030 (61%) of owner-occupied housing units were built before 1980 and are at risk of lead-based paint hazards. And 4,960 (62%) of renter-occupied housing units were built before 1980 and are at risk of lead-based paint hazards. CHAS data estimates that there are 998 (12%) owner-occupied housing units with children present that were built before 1980 and may contain LBP hazards and 405 (5%) renter-occupied housing units with children present that were built before 1980 and may contain LBP hazards in the city. The Housing Rehabilitation Program includes lead-based paint abatement as part of the program.

Discussion

The city needs to continue to spend funds to rehabilitate homes and to construct new housing to replace the vacant and dilapidated units.

Narrowing the Digital Divide 91.210(a)(4)

In 2006, Annapolis Wireless Internet made Annapolis the first city in the U.S. to offer free wireless internet. The service allows people up to an hour of internet usage per month. This internet is not publicly funded, it is funded through private advertising revenue.

The city should strive to increase access to wireless internet, as after one hour of internet usage per month individuals must pay for additional time, which could be a barrier to LMI individuals.

Increasing Resilience to Natural Hazards 91.210(a)(5)

In 2018, the City of Annapolis Planning and Zoning Department released a Cultural Resource Hazard Mitigation Plan titled "Weather it Together." (Source: www.annapolis.gov/885/Weather-It-Together) The plan primarily focused on the threat of sea level rise on Annapolis's historic areas and resources.

The “Weather it Together” plan is focused on the impact of flooding and sea level rise on Annapolis and how to adapt to it. Sea level rise is a serious concern for the City of Annapolis as the city is on the water and is subject to flooding. The flooding has been increasingly problematic because while the magnitude of flooding has not necessarily increased, it is coming from seas that are substantially higher than historically common.

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

Introduction

HACA is an important housing provider primarily assisting extremely low-income households. The Mayor and City Council appoint 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:

1. Public housing units
2. Section 8 rental assistance
3. Homeownership opportunities for residents in public housing
4. Housing for elderly not in need of supportive services
5. Housing for disabled persons

HACA currently has 790 Public Housing units (946 including Annapolis Gardens and Obery) and 182 Housing Choice Vouchers used in the city. Both waiting lists are closed. The following data concerning the housing authority is provided by HUD's PIH Information Center.

Totals Number of Units

Program Type									
				Vouchers					
							Special Purpose Voucher		
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	-	-	1,013	384	-	-	0	0	0
# of accessible units	-	-	Not reported	-	-	-	-	-	-
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Data Source: PIC (PIH Information Center)

Table 38 – Total Number of Units by Program Type

Describe the supply of public housing developments:

Property Name	Number of Units	Year Built or Rehabbed	Population General Family or Elderly

Annapolis Gardens	150	1961	HACA General
Bloomsbury Square	51	1948	HACA General
College Creek Terrace/Obery Court III	61	2016	HACA General
Harbour House – Eastport Terrace	357	1953	HACA General
Morris H. Blum Senior Apartments	154	1976	HACA Elderly
Newtowne-Twenty**	78	1971	HACA General
Obery Court I*	50	2010	HACA General
Obery Court II*	63	2011	HACA General
Robinwood	150	1970	HACA General
TOTAL	**1,114**		

Data Source: Housing Authority of the City of Annapolis
*Housing Units owned/operated by another entity, but governed by a long-term lease with HACA
**Newtowne-Twenty is in the process of being redeveloped after a demolition of current buildings

Table 39 – Public Housing Units

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

HACA strives to maintain high quality management and operation of its public housing programs and units. HACA uses various HUD regulations and manuals 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, HUD Handbook 7420.7 and industry best practices.

The city licenses and inspects all rental units annually. Most of the rental units are considered in good condition. All Housing Choice Voucher properties are inspected twice per year; once by the city and once by HACA; project based units are excluded. The most recent Section Eight Management Assessment Plan (SEMAP) score for HACA was 70; which is standard.

HUD assesses the physical condition of all HUD related multifamily projects pursuant to its regulations. The table below lists the most recent inspection results.

Public Housing Condition

Public Housing Development	Average Inspection Score
Annapolis Gardens (2019)	86
Bloomsbury Square (2018)	83

Public Housing Development	Average Inspection Score
Morris H. Blum Senior Apartments (2018)	49
Harbour House – Eastport Terrace (2019)	48
Newtowne-Twenty (2019)	22
Obery Court I (2018)	82
Obery Court II (2018)	82
Robinwood (2019)	59
Average	**64**

Table 40 - Public Housing Condition

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

Using the Capital Fund Program funding, HACA will begin to fund exterior repairs to properties including projects to address erosion, sidewalks, parking lots and exterior walls. These activities will begin once the Housing Authority has undergone licensing for residential units, the Authority is currently identifying and completing repairs in residences including accessibility upgrades in common areas (laundry facilities and community centers).

HACA has weatherized and updated HVAC systems in Harbour House (273 units) and Eastport Terrace (84 units) with Maryland Energy Administration (MEA) grants through ACDS. Fifteen units were completed in Robinwood and additional MEA funds will be used to complete the updates to Robinwood.

The HACA has also recently gained approval from HUD for the demolition of residential buildings at Newtowne-Twenty, which will allow for the construction and redevelopment of the Public Housing Units at the site to begin.

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

HACA has resident councils at each of 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.

Discussion:

HACA is the primary provider of housing for the very low- and extremely low-income residents of the City of Annapolis. HACA assists individuals and families through its Public Housing communities and Section 8 Housing Choice Vouchers program.

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

Introduction

The City of Annapolis' homeless population is served by the Homeless Coalition. Arundel Community Development Services, Inc. (ACDS) is the lead Homeless Coalition agency. The Homeless Coalition provides homeless persons an array of comprehensive supportive services, including case management, alcohol and drug abuse treatment, mental health care, AIDS related treatment and services, educational and employment programs, childcare, transportation services, medical services, and food.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	110	27	9	69	0
Households with Only Adults	51	90	6	158	0
Chronically Homeless Households	0	0	0	70	0
Veterans	0	0	6	6	0
Unaccompanied Youth	0	0	0	0	0

Data Source: Housing Inventory County (HIC) from HMIS

Table 81 - Facilities and Housing Targeted to Homeless Households

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

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

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

Mental health services are available through a variety of organizations including Anne Arundel County Mental Health Agency, Community Residences, Inc., Arundel Lodge, OMNI House, Inc., and Supported Housing Developers. Services offered by these programs include hotline crisis intervention and service referrals, outpatient therapy, residential treatment programs, after- care services, consumer drop in centers, and vocational training and support. Health services are provided to the homeless through various programs. The County Health Department offers seven local clinics that provide more than 30 services including HIV/AIDS related services, and a free dental clinic at the Stanton Center. Arundel House of Hope also offers a free medical clinic.

Education and employment assistance are available at Sarah's House, Arundel House of Hope, Inc., and the Light House. Mainstream programs are offered by the Anne Arundel Community College, the County Workforce Development Corporation and Opportunities Industrialization. Center (OIC). Childcare vouchers are offered through the Department of Social Services (DSS) and an all-day Head Start Program is offered in various locations throughout the County. Finally, transportation support is offered to low income persons through the Vehicles for Change program, DSS and Workforce Development Corporation.

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

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

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

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

Blessed in Tech Ministries, Inc. - The organization provides 17 cold weather seasonal emergency shelter beds at the Stanton Center.

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

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

Patriot House - AHOH operates a 6-bed transitional housing program for homeless veterans and provides case management and linkage to VA services.

SHOP, Samaritan, and CHES Programs - The County Mental Health Agency operates programs that provide tenant based rental assistance for seven families and seven individuals diagnosed with a mental illness. The Samaritan Housing Program serves chronically homeless individuals.

Anne Arundel Partnership for Permanent Housing - ACDS coordinates and administers permanent supportive housing with case management and supportive services to 31 homeless households. Fifteen units are dedicated to the chronically homeless.

Permanent Supportive Housing Program (SHP I) - The Housing Commission provides tenant based rental assistance, case management, and supportive services to approximately eight families and 21 individuals. Participants must have a diagnosed disability.

Safe Haven I & II and WISH Program - AHOH provides supportive housing for eight chronically homeless persons, as well as intensive case management and support services.

Community Housing Program - AHOH also provides supportive housing for six chronically homeless persons in two shared housing units.

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

Housing First I & II Programs - People Encouraging People, Inc. operates programs that provide tenant based rental assistance and supportive services to a combined total of 13 chronically homeless individuals.

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

Introduction

The City of Annapolis has identified the priorities for services and facilities for the city's special needs population. This includes the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents.

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

The City of Annapolis will use the following strategies for the non-homeless special needs housing and supportive service needs. These strategies are based on the information obtained from housing providers and supportive service organizations, as well as statistical information provided in the Housing and Homeless Needs Section of this Five-Year Consolidated Plan.

Elderly and Frail Elderly Strategy: Promote housing opportunities and assistance to supportive service programs that serve the elderly and frail elderly in the city.

Through various housing programs, the City of Annapolis will continue to address the housing needs of elderly households and will support activities, including rehabilitation, new construction, accessibility improvements, which address these needs. Potential funding sources include CDBG, HOME, HUD Section 202, Section 8, State programs, LIHTC, FHL Bank, and private funds. The city will support the efforts of social and health care service providers who serve the elderly population. Potential funding sources include CDBG funds, state funds, federal funds, charitable contributions, and private foundations.

Persons with Disabilities Strategy: Promote housing opportunities and provide assistance to supportive service programs for persons with disabilities.

Both Census data and anecdotal information indicate a need for housing for persons with disabilities, especially accessibility. The city will continue to support activities that increase the supply of accessible units. Such activities may include the following: promote the availability of accessibility grants and loans through the city's housing improvement and new housing programs; and continue to work with agencies that serve persons with disabilities to identify and address this population's housing needs. The city will endorse and encourage applications for public funds (federal, state, and local) and private funds to increase the supply of accessible units and supportive services needs for persons with disabilities. Potential funding sources include CDBG, HOME, HUD Section 811, Section 8, FHL Bank, LIHTC, and private funds. The city will continue to encourage social service agencies to identify and address the supportive service needs of persons with disabilities.

Persons with Alcohol/Drug Addictions Strategy: Promote housing opportunities and supportive service needs of persons with alcohol/drug addictions.

The city will continue to encourage social service agencies to identify and address the housing and supportive service needs of persons with alcohol/drug addictions. The city will endorse applications for public funds (federal, state, and local) and private funds to address the housing and supportive service needs of this sub-population.

Persons with AIDS/HIV: Promote housing opportunities and supportive service needs of persons with AIDS/HIV.

The city will continue to encourage social service agencies to identify and address the housing and supportive service needs of persons with alcohol/drug addictions. The city will endorse applications for public funds (federal, state, and local) and private funds to address the housing and supportive service needs of this sub-population.

Public Housing Residents Strategy: Promote housing opportunities and supportive service needs for public housing residents.

The city will continue its partnership with HACA to explore new housing construction and housing rehabilitation opportunities, as well as further network local service providers to those public housing residents in need of supportive services. Potential funding sources include CDBG, HOME, HUD Section 202 and 811, HUD Public Housing financing, FHL Bank, LIHTC, State and private funds.

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

The Homeless Coalition and other special needs supportive housing providers receive referrals from case managers for individuals discharged from mental and physical health institutions.

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

The city will address the special needs of the non-homeless population to provide housing and supportive service supports to persons who are not homeless but who may or may not require supportive housing (i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and public housing residents). The city

will fund projects that undertake the housing, other special needs, community development, economic, and administration priorities identified in the Consolidated Plan.

The following goals will be addressed over the FFY 2020 to serve the needs of the special needs subpopulation:

- SN-1 Improve Quality of Existing Special Needs Housing - Provide funds for the rehabilitation of existing buildings.

The City is not a federal HOME entitlement community.

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

Not applicable.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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.

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

Introduction

The City of Annapolis is a developed and diverse center of economy and culture in a major metropolitan region. It is the location of government, maritime industries, finance, law and professional services, retail and wholesale trade, visual and performing arts, and tourism. The Land Use and Economic Development Plan for the City emphasizes:

- Directing growth to key redevelopment opportunity areas;
- Conserving the character of downtown and the City communities, including, where appropriate, their mixed-use business and residential character;
- Responding effectively to long term environmental challenges; and
- Encouraging economic growth with land use policies that retain and expand existing businesses and promote the emergence of new businesses in locations that provide optimal benefit to the community.

ECONOMIC DEVELOPMENT MARKET ANALYSIS

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	31	46	0	0	0
Arts, Entertainment, Accommodations	2,299	4,052	17	22	5
Construction	883	631	6	3	-3
Education and Health Care Services	2,657	3,445	20	19	-1
Finance, Insurance, and Real Estate	904	1,353	7	7	0
Information	287	326	2	2	0
Manufacturing	399	167	3	1	-2

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Other Services	917	2,008	4	11	4
Professional, Scientific, Management Services	2,174	3,099	16	17	1
Public Administration	0	0	0	0	0
Retail Trade	2,108	2,604	15	14	-1
Transportation and Warehousing	385	250	3	1	-2
Wholesale Trade	564	619	4	3	-1
Total	13,608	18,600			

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

Table 42 - Business Activity

Labor Force

Total Population in the Civilian Labor Force	21,600
Civilian Employed Population 16 years and over	20,455
Unemployment Rate	5.25
Unemployment Rate for Ages 16-24	17.14
Unemployment Rate for Ages 25-65	3.7

Data Source: 2011-2015 ACS

Table 43 - Labor Force

Occupations by Sector	Number of People
Management, business and financial	6,270
Farming, fisheries and forestry occupations	765

Occupations by Sector	Number of People
Service	1,979
Sales and office	4,340
Construction, extraction, maintenance and repair	1,220
Production, transportation and material moving	655

Data Source: 2011-2015 ACS

Table 44 – Occupations by Sector

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	12,120	63%
30-59 Minutes	4,980	26%
60 or More Minutes	2,105	11%
Total	**19,205**	**100%**

Data Source: 2011-2015 ACS

Table 45 - Travel Time

EDUCATION

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	1,550	175	785
High school graduate (includes equivalency)	3,175	190	1,000
Some college or Associate's degree	3,435	165	930

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Bachelor's degree or higher	8,260	255	820

Data Source: 2011-2015 ACS

Table 46 - Educational Attainment by Employment Status

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	145	300	285	355	185
9th to 12th grade, no diploma	435	785	415	370	570
High school graduate, GED, or alternative	1,045	1,160	965	2,240	1,245
Some college, no degree	1,335	1,205	1,010	1,410	1,080
Associate's degree	75	390	250	450	135
Bachelor's degree	725	1,735	1,470	2,320	1,170
Graduate or professional degree	4	930	1,250	1,760	1,410

Data Source: 2011-2015 ACS

Table 47 - Educational Attainment by Age

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	$20,149
High school graduate (includes equivalency)	$31,250
Some college or Associate's degree	$39,629
Bachelor's degree	$53,604
Graduate or professional degree	$74,375

Data Source: 2011-2015 ACS

Table 48 – Median Earnings in the Past 12 Months

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

Annapolis is the capital of the state of Maryland and home to the U.S. Naval Academy. The city includes distinctive neighborhoods, active business corridors, and a diverse population of residents. Identified in the City's Comprehensive Plan, the city prioritized future land use and economic growth to be directed primarily in the following four (4) Annapolis Opportunity Areas: West Annapolis; south of Bay Ridge Road near Hillsmere; along Forest Drive near its intersection with Spa Road; and Upper West Street.

According to the Maryland Department of Commerce Brief Economic Facts for Anne Arundel County "the county's economy is supported by a diverse set of economic drivers such as BWI Marshall Airport, the defense industry, world class private sector employers, and telecommunications, retail, and distribution operations. Its rapidly expanding defense industry is fueled by the presence of multiple federal agencies located at Fort George G. Meade. Ft. Meade is the center for cyber operations in the nation with the presence of U.S. Cyber Command, NSA and DISA." The top ten employers in the County are:

1. Ft. George G. Meade
2. Northrop Grumman
3. Southwest Airlines
4. Anne Arundel Health System
5. Live! Casino & Hotel
6. University of Maryland Baltimore Washington Medical Center
7. U.S. Naval Academy/Naval Support Activity
8. Booz Allen Hamilton
9. Anne Arundel Community College
10. Allegis Group

Describe the workforce and infrastructure needs of the business community:

The following are the workforce and infrastructure needs of the City of Annapolis economy:

- Future economic development strategies that bolster the city's position as a metropolitan center and home of government, retail business, and entertainment.
- New jobs and encourage people to reside in the city.
- Commercial redevelopment or a revitalization concept which will make appropriate use of the unutilized or underutilized areas for private redevelopment.
- Improved public safety throughout the city.

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

While there is a need for job training programs, funding limitations have required the city to research alternative and creative solutions for developing and adapting the local workforce. The city will continue to research alternative funding solutions and implement future programs through partnering with state and local jurisdictions, as well as stakeholder organizations.

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

The City of Annapolis depends on a handful of economic sectors that include public administration, retail, educational services, information and finance for its economic livelihood. These sectors, excluding public administration, account for approximately 40% of the jobs in Annapolis according to the 2015 ACS. Public Administration represents one of the top employer segments in Annapolis, which accounts for 9.9% of jobs in Annapolis. Notable employers in these sectors include the State of Maryland, Anne Arundel County, City of Annapolis, the U.S. Naval Academy and St. John's College.

Accommodation and food service establishments are also important aspects of the city's economy. Tourism is a major industry in Annapolis. Tourism brings more than $1.4 billion annually into Anne Arundel County, with more than 12,000 people employed in the industry. Although hospitality and related industries remain important sectors of the city's economy, few major entries to the market have caused significant growth in the sector. However, one can see this less as a sign of stagnation, but more as stability. The city continues to have growth with small restaurants and specialty food establishments. This sector employs 2,571 people and accounts for approximately 12.6% of those employed in Annapolis. (NOTE: This analysis was completed prior to the COVID-19 (Novel Coronavirus) pandemic.)

Higher Education is a central part of the city's economy. St. John's College, a private liberal arts school, was chartered in 1784. The United States Naval Academy is the next largest education institution in the city and offers diverse employment opportunities for area residents. The schools' employees, students, visitors and special events make a significant economic impact on the city's economy.

Annapolis has long had its economic base in federal, state, and local government, which is supported by its proximity to Washington, D.C. Also, Annapolis is becoming a draw for high-tech development. These companies typically concentrate in the areas of fiber optics, telecommunications, computer-related technologies, Internet-based services, medical equipment and supplies distribution, and environmental concerns.

The production of radar electronic equipment and underwater military devices, as well as research and development, and communications are the main industries in the city.

Growth in the technology sector is encouraged by the attraction of entrepreneurial talent constantly emerging from regional top-ranked educational institutions; proximity to high-technology organizations like the National Security Agency and Fort George G. Meade; the nearby natural setting offering a variety of outdoors opportunities; and a growing base of support systems and start-up companies developing everything from solar technologies to wireless applications.

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

Currently, the city has four job training programs that are offered by nonprofit organizations. First is a basic job skills program at OIC, which includes basic computer training, GED classes, and English as a Second Language classes. The Light House, Inc., which serves the homeless, provides training in janitorial training and culinary arts training. The culinary arts program has a catering business, which is developing into a successful food service business. The Light House, Inc. has developed a Bistro in its former homeless shelter where homeless persons will be trained in culinary arts and will operate the catering business. The second floor of the building includes four permanent housing apartments with supportive services for the students.

The Annapolis Workforce Development Corporation has identified the following four (4) industries as high growth industries that will need an increased workforce in the coming years in their "Workforce Innovation and Opportunity Act Local Plan" for Anne Arundel County (http://www.aawdc.org/sites/default/files/Local%20Plan%20Update%202019_0.pdf): Hospitality, IT, Transportation, and Construction.

These industries were identified as high growth areas of the County's economy, and as a focus of their plan for 2016-2020 as these industries will create the greatest occupational demand in the region:

- Hospitality: The subindustries include Accommodation and Food Services, Retail and Entertainment. The "In demand certifications" for this industry include Automotive Service Excellence, Casino Gaming License, Registered Dietitian, Certified Pharmacy Technician and other.
- IT: The subindustry in Annapolis includes: Professional/Scientific/Information Technology. "In demand certifications" include: Security Clearances, Project Management, CISSP, CISCO, Security +, IT Infrastructure Library, Network +.
- Transportation: The subindustries include: Transportation, Warehousing and Logistics. "In demand certifications" include CDL Class A, Environment Protection Agency Certification, Security Clearances.

- Construction: The subindustries include: Construction and Manufacturing. “In demand certifications” include: Security clearances, CISSP, SANS/GIAC, Project Management, Security +, Network+, OSHA.
- Healthcare: The subindustries include: Healthcare and Social Services. “In demand certifications” include: Registered Nurse, First Aid CPR, Basic Cardia Life Support, Certified Nursing Assistant, Nurse Practitioner, Caregiver, Phlebotomy.

A major need for all of these industries is job training programs that are accessible and available to LMI residents in the City of Annapolis so that these individuals will be able to gain certifications and other qualifications that will allow them to be more competitive for positions in these industries.

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

No

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

The 2016-2020 Annapolis Economic Development Strategic Action Plan identified the following goals Annapolis should focus its economic development efforts:

- Goal 1. Place - Grow and Promote a Vibrant City Economy Develop a business-friendly culture that fosters entrepreneurship and encourages an increase in the number and diversity of businesses that establish, maintain and expand in all communities in the City.
- Goal 2. Place - Preserve Community Character Protect and reinforce the traits unique to Annapolis’ character and heritage, recognizable in the historic downtown, the waterfront, vibrant cultural scenes and other special places, while expanding the commercial tax base and developing new employment opportunities, appropriate industries and desired quality of life in each of the City’s six distinctive commercial neighborhoods.
- Goal 3. Place - Move Toward a ‘Green’ Annapolis Protect the community’s natural resources and create a green and healthy living environment for Annapolis residents and visitors.
- Goal 4. Innovation - Enrich the Creative Economy Develop and support diverse authentic cultural experiences in a manner that establishes Annapolis as a world-class and unique cultural destination to the benefit of its citizens, its creative community, its business sector and its visitors; is sustainable for future generations; fosters economic, community and neighborhood revitalization; and preserves a sense of place.
- Goal 5. Innovation - Work Collaboratively Strengthen County, State, regional, national and international cooperation to ensure the City’s economic success.

- Goal 6. Access and Affordability - Provide Opportunity to a Diverse Population Recruit, attract, expand, and retain businesses that create local jobs and strive to increase the number of higher paying local jobs in a manner that ensures that the economic environment in Annapolis meets the interests and needs of a diverse population, including the wide range of ethnicities, incomes and ages in the community, as well as people with disabilities.
- Goal 7. Access and Affordability - Reduce Dependency on the Auto Expand Public Transportation to provide connections to major job centers, both inside and outside the City and when possible, make it reliable, fast, frequent and free.

(Source: Department of Planning & Zoning, Division of Economic Development https://www.annapolis.gov/598/Economic-Development)

Discussion

The City's Comprehensive Plan identified the following Land Use and Economic Development Plan Recommendations:

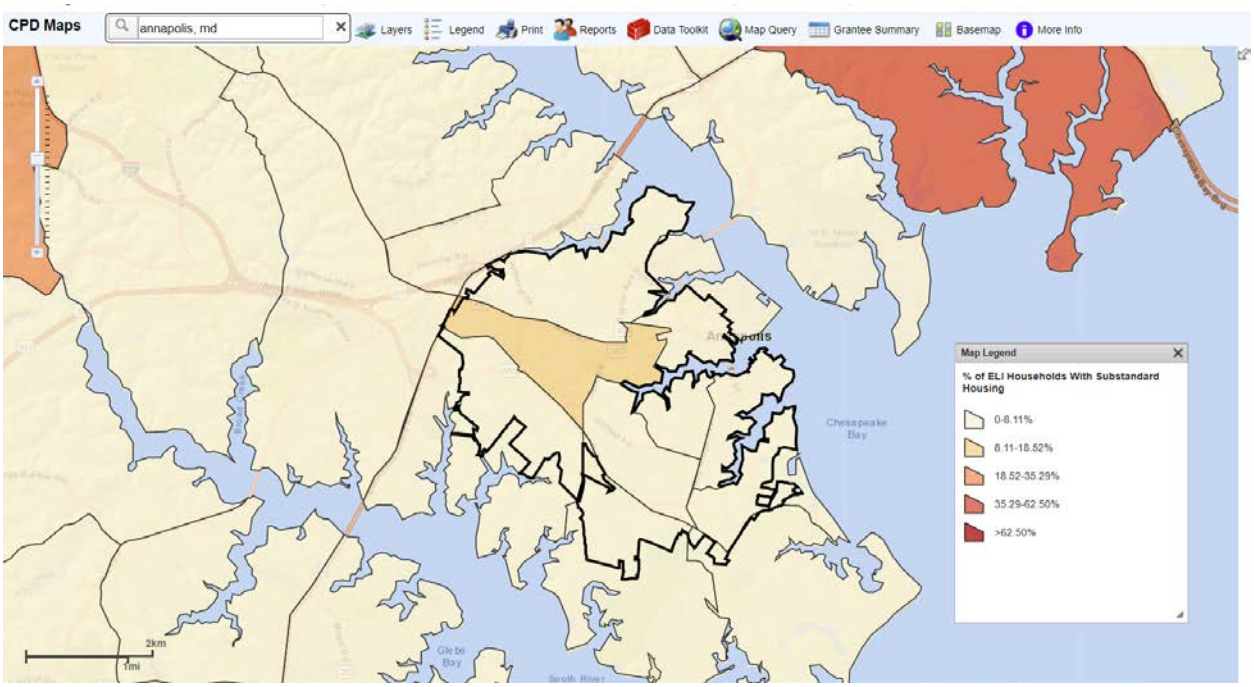
1. Growth will be directed primarily to four Opportunity Areas: West Annapolis; south of Bay Ridge Road near Hillsmere; along Forest Drive near its intersection with Spa Road; and Upper West Street.
2. Infill development, redevelopment, and expansion outside of the four defined Opportunity Areas should be consistent with the character of the surrounding community.
3. Land areas devoted to light industrial and flex space will remain productive and sound for the operation of business.
4. Support the expansion of professional office space such that office employment and the services provided by office-based businesses are readily accessible to all residents.
5. Protect and promote the neighborhood commercial retail centers in the city.
6. Enhance the public realm of City Dock and its environs.
7. Acknowledging the importance of the Maritime industry to Annapolis' character, identity, and economy, strive to ensure the Maritime industry's sustained health and viability.
8. Continue to maintain stringent historic preservation requirements in the downtown area and protect and conserve neighborhoods utilizing the neighborhood conservation zoning designation.
9. Annapolis' rich cultural history and wealth of current historic and cultural offerings will be protected and enhanced.
10. Evaluate risks from sea level rise in decisions involving land use along the waterfront.
11. Through land use planning and economic development activities work to ensure the maintenance of the city's AA+ bond rating or better.

MA-50 Needs and Market Analysis Discussion

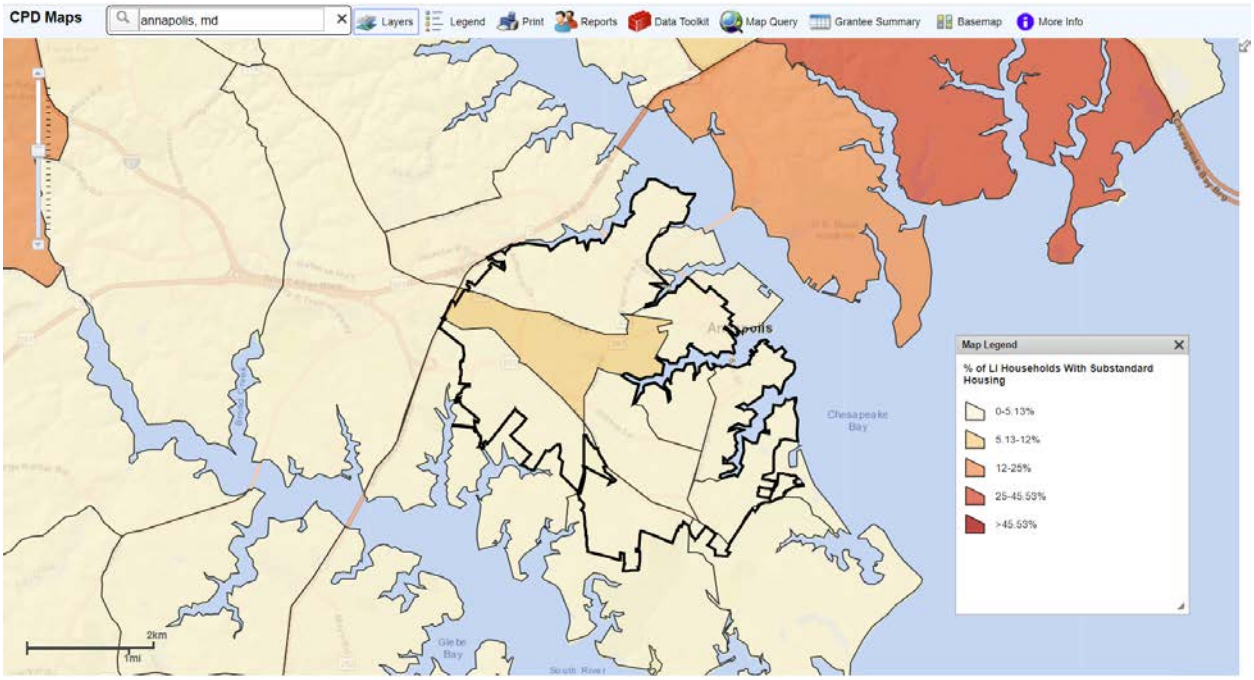
Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Below are maps for the locations of Extremely Low Income (ELI), Low Income (LI), and Moderate Income (MI) substandard housing conditions. Concentration is defined as any Census Tract that has above average severe housing problems as compared to the city as a whole.

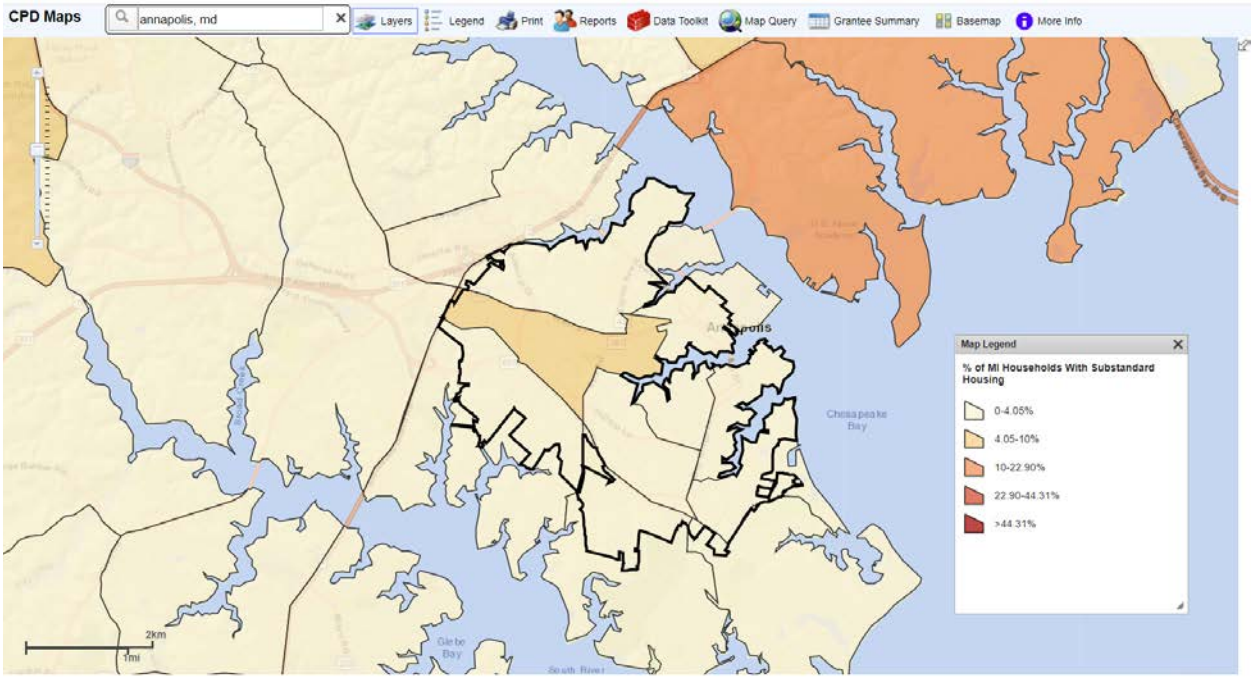
Extremely Low Income (ELI) Substandard Housing Conditions (Source: egis.hud.gov/cpdmaps)



Low Income (LI) Substandard Housing Conditions (Source: egis.hud.gov/cpdmaps)



Moderate Income (MI) Substandard Housing Conditions (Source: egis.hud.gov/cpdmaps)



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

A racial or minority household is defined as a household whose head characterizes his/herself as non-white. An area of racial/ethnic minority concentration is defined as any Census Tract where the percentage of minority-headed households is at least twenty percentage points greater than the percentage for the entire city. According to the 2011-2015 ACS Estimates, the City of Annapolis has a minority population of 37.9% of its total population and an area of minority concentration would have a minority concentration over 57.9%. There are seven block groups in the City of Annapolis that are identified as Areas of Minority Concentration: Census Tract 7066.00 Block Group 5 (99%); Census Tract 7061.01, Block Group 3 (91%); Census Tract 7025.00, Block Group 1 (72%) and Block Group 3 (80%); Census Tract 7064.01 Block Group 1 (60%), Block Group 2 (68%), and Block Group 3 (77%).

A low-income household is defined as a household whose income does not exceed 80% of the median income for the area, as determined by HUD, with adjustments for smaller or larger families. An area of low-income concentration is defined as any Census Tract or Block Group that has 51% or more low-income households. According to 2011-2015 ACS HUD Low and Moderate Income Summary Data, the following city Census Tracts and Block Groups have a low- and moderate-income population greater than or equal to 51%:

CENSUS TRACT	BLOCK GROUP	PERCENT LOW AND MODERATE INCOME
706600	5	100.00%
706101	3	77.61%
702500	4	70.22%
706401	2	65.87%
706402	2	60.28%
706401	3	59.49%
702601	5	58.10%
706301	2	51.05%

Table 49 – LMI Census Tracts and Block Groups

The city's overall low/mod percentage is 42.46%.

See the attached map in the Appendix for Census Tract Block Group concentration locations of racial or ethnic minorities and low-income households.

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

The areas identified have a larger percentage of multiple housing problems as compared to the city as a whole. In general, these areas exhibit higher rates of vacancy and renter-occupied units. In addition, the economic and demographic characteristics of the areas have higher levels of minorities and lower income levels.

The vacancy status of the block groups, according to the 2011-2015 ACS estimates are as follows:

- Census Tract 7025, Block Group 1 has a vacancy rate of 11.3%
- Census Tract 7025, Block Group 3 has a vacancy rate of 0%
- Census Tract 7061.01, Block Group 3 has a vacancy rate of 14.1%
- Census Tract 7064.01, Block Group 1 has a vacancy rate of 6.2%
- Census Tract 7064.01, Block Group 2 has a vacancy rate of 7.3%
- Census Tract 7064.01, Block Group 3 has a vacancy rate of 0%
- Census Tract 7066, Block Group 5 has a vacancy rate of 0%

Census Tract	Block Group	Minority Percentage	Population	% Individuals Below Poverty Level	% Households with Annual Income <$14,999
7066	5	99%	1,627	25.1%	19%
7061.01	3	91%	672	25.1%	38.5%
7025.00	1	72%	1,576	20.1%	5.2%
	3	80%	3,123	17.2%	14.3%
7064.01	1	60%	2,993	7.1%	2.3%
	2	68%	2,932	11.6%	4.7%
	3	77%	1,369	5.1%	0%

Data source: 2011-2015 ACS Data

Table 50 – LMI Census Tracts and Block Groups Characteristics

Are there any community assets in these areas/neighborhoods?

The areas identified with multiple housing problems, high minority concentrations, and high low- and moderate-income populations have a diverse housing stock of unit sizes and types. The existing infrastructure and quality of housing stock is in good shape. The areas also have close access to parks and community/recreational facilities, as well as being located close to essential city services such as police and fire protection.

Are there other strategic opportunities in any of these areas?

The areas identified with multiple housing problems, high minority concentrations, and high low- and moderate-income populations border the areas of economic activity in the city. As the economic conditions of the commercial areas expand, the surrounding areas will benefit from the community and economic investments that will occur in the commercial hot spots such as an increase in job opportunities, an increase in housing options, additional transportation options, and an increase in commercial facilities.

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

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

Broadband access in the City of Annapolis will promote economic development, social equity, public health, public safety, and expand educational opportunities for citizens of the city.

Broadband services empower low/mod households, and give the economic and educational opportunities that they would not have access to such as: job listings and applications, online education, telemedicine, etc.

Connectivity in Annapolis is good, according to the 2013-2017 ACS Estimates 81.5% of households have an internet subscription and 75% of households have a broadband subscription; 54.9% of households that earn less than $20,000 in annual income have a broadband subscription.

Comcast Internet Essentials

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

Verizon Lifeline Program

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

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

According to highspeedinternet.com, the City of Annapolis has seven (7) broadband Internet Service Providers (ISPs). In the 21401 zip code, Verizon, Xfinity, and HughesNet is offered in 100% of locations. Viasat is offered in 99% of locations. Minor providers include Broadstripe (15%), Windstream (5%), and Zayo Group (1%). The majority of the broadband market is offered by three ISPs, and the city would benefit from more competition and options in the broadband market.

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

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

The City of Annapolis developed a Natural Hazard Mitigation Plan in 2005 to identify and address various types of natural disasters that could affect the City of Annapolis. The plan was last updated in 2018. (Source: https://www.annapolis.gov/DocumentCenter/View/8913/2018-City-of-Annapolis-Hazard-Mitigation-Plan-Update) In the plan, the city identified and prioritized the following hazards:

1. Coastal Hazards (High Priority)
2. Flood (High Priority)
3. High Wind
4. Thunderstorm
5. Winter Storm
6. Tornado
7. Drought
8. Extreme Heat
9. Earthquake

The plan established the following goals that are associated with the needs of low- and moderate-income persons:

- Prevention Goal #1: Implement and enforce floodplain management ordinance.
- Prevention Goal #2: Integrate hazard mitigation planning, recommendations, and mitigation strategies into other City planning tools and documents.
- Property Protection Goal #1: Ensure public funds are used in the most efficient and cost-effective manner.
- Property Protection Goal #2: Encourage property-owner self-protection and mitigation measures.
- Property Protection Goal #3: Protect infrastructure and facilities.
- Public Education and Awareness Goal #1: Create awareness among residents and businesses of potential hazards and how can protect themselves and their property from Hazard impacts.

Also in 2018, the City of Annapolis Planning and Zoning Department released a Cultural Resource Hazard Mitigation Plan titled "Weather it Together." (Source: https://www.annapolis.gov/885/Weather-It-Together) the plan primarily focused on the threat of sea level rise on Annapolis's historic areas and resources.

In the document the following climate stressors were identified as a risk to the City of Annapolis:

- **Sea Level Rise:** The "Weather it Together" plan is focused on the impact of flooding and sea level rise on Annapolis and how to adapt to it. Sea level rise is a serious concern for the City of Annapolis as the city is on the water and is subject to flooding. The flooding has been increasingly

problematic because while the magnitude of flooding has not necessarily increased it is coming from seas that are substantially higher than historically common.

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

Much of the areas that will be most severely impacted by flooding will be in higher income areas of Annapolis as these areas will be closer to the water. The area studied in "Weather it Together," is typically made up of higher income, older residents. The study area was encompassed by Census Tract 7061.01 which includes an LMI block group which has a minority concentration (Block Group 3).

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan is a guide for the City of Annapolis to establish its housing, homeless, other special needs, community development, economic development, and administrative priorities and goals that the city anticipates it will complete during the next five years. The FFY 2020-2024 Strategic Plan has been developed based on evaluating the needs and problems experienced by the residents of City of Annapolis. This strategy is the result of the City of Annapolis' housing and community development needs assessment, as well as a housing market analysis, which has determined the city's priorities based on its overall needs.

The goals, projects, and activities of the Consolidated Plan are designed to assist those households with incomes less than 80% of the area median income (AMI). This group is referred to as the "target income" group. Areas in the city with 51% or more of households with incomes less than 80% AMI are designated as CDBG Target Areas. The City of Annapolis has an overall low- and moderate-income population of 42.46%.

The City of Annapolis based its goals and objectives for the FFY 2020-2024 Consolidated Plan on the following guiding principles, which provided a framework for the development of the Five-Year Consolidated Plan:

1. Assist - Develop comprehensive strategies to support and assist those in need in the City of Annapolis.
2. Involve - Involve the community and provide opportunities for citizen input and involvement in the Five-Year Consolidated Plan process and the preparation of the report.
3. Collaborate - Encourage collaboration between public, private, and non-profit agencies in order to ensure the most efficient and effective services.
4. Leverage - Leverage CDBG funds and other local resources to maximize the effectiveness of programs and services.
5. Promote - Encourage and support outside agencies and organizations to undertake specific projects and programs to assist low- and moderate-income persons.

The City of Annapolis' priority needs were determined based on existing data on the needs of the community through:

1. Consultation with City Department Heads and staff
2. Attendees at round table discussions
3. Public hearings
4. Citizen surveys

5. Surveys from social service providers, housing organizations, and community and economic development agencies

The key factors affecting the determination of the five-year priorities include the following:

- The types of target income households with greatest need for assistance
- The city's low- and moderate-income areas with the greatest need
- Those activities that will best address the needs of the city residents
- The limited amount of funding available to meet the needs
- The ability to leverage additional resources

The priority ranking for housing, homeless, other special needs, community development, economic development, and anti-poverty needs are as follows:

1. **High Priority -** Activities are assigned a high priority if the city expects to fund them during the Five-Year Consolidated Plan period
2. **Low Priority -** Activities are assigned a low priority if the activity may not be funded by the city during the Five-Year Consolidated Plan period; the city may support applications for other funding if those activities are consistent with the needs identified in the Five-Year Consolidated Plan

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

Geographic Area

1	**Area Name:**	Citywide
	Area Type:	Local Target area
	Other Target Area Description:	-
	HUD Approval Date:	N/A
	% of Low/ Mod:	42.46%
	Revitalization Type:	Comprehensive
	Other Revitalization Description:	-
	Identify the neighborhood boundaries for this target area.	City of Annapolis
	Include specific housing and commercial characteristics of this target area.	City of Annapolis
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Need for Citywide programs.
	Identify the needs in this target area.	Same as the needs of the City identified in the plan.
	What are the opportunities for improvement in this target area?	Same as the opportunities for improvement of the City identified in the plan.
	Are there barriers to improvement in this target area?	Same as the barriers to improvement of the City identified in the plan.

Table 51 - Geographic Priority Areas

General Allocation Priorities

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

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 of Annapolis has identified its priorities throughout the plan with regard to allocating investment geographically.

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

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

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

Priority Needs

1	**Priority Need Name**	**Housing Priority**
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Citywide
	Associated Goals	HS-1 Improve the Quality of Existing Homeowner Housing HS-2 Improve the Quality of Existing Affordable Renter Housing HS-3 Increase the Supply of Decent, Safe, and Affordable Rental Units HS-4 Increase Homeownership Opportunities
	Description	Increase the amount of decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers that is affordable to low- and moderate-income persons and families by improving the quality of the existing housing stock and increasing the supply of affordable housing and increasing opportunities for homeownership.
	Basis for Relative Priority	36.6% of all households are cost overburdened by greater than 30%. 16.6% of all households are cost overburdened by greater than 50%. Priority was determined through consultation with social service agencies, housing providers, and public and private entities.
2	**Priority Need Name**	**Homeless Priority**
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Citywide
	Associated Goals	HO-1 Continue Support for Outreach to Street Homeless HO-2 Emergency Shelter and Services
	Description	Provide housing and support services for homeless persons, and persons who are at-risk of becoming homeless.
	Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities.
3	**Priority Need Name**	**Other Special Needs Priority**
	Priority Level	High

	Population	Extremely Low Low Moderate Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	SN-1 Improve the Quality of Existing Special Needs Housing
	Description	Provide affordable housing, services, and facilities for persons with special needs and the disabled.
	Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities.
4	**Priority Need Name**	**Non-Housing Community Development Priority**
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	CD-1 Improve the Quality of Community Facilities CD-2 Maintain Support for Public Services
	Description	Improve the public and community facilities, infrastructure, public services, and the quality of life for all residents in the community.

	Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities.
5	**Priority Need Name**	**Economic Development Priority**
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	ED-1 Employment
	Description	Increase employment and economic empowerment of low- and moderate-income residents in the community.
	Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities.
6	**Priority Need Name**	**Administration, Planning, and Management Priority**
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development Other
	Geographic Areas Affected	Citywide

	Associated Goals	AM-1 Administration
	Description	Implement planning, administration, management, oversight of federal, state, and local funded programs, and promoting fair housing.
	Basis for Relative Priority	This priority was determined through consultation with public, nonprofit, and private entities and development of the AI.

Table 52 – Priority Needs Summary

Narrative (Optional)

The priority ranking of needs for housing, homelessness, other special needs, community development, economic development, and anti-poverty are as follows:

- **High Priority -** Activities are assigned a high priority if the city expects to fund them during the Five-Year Consolidated Plan period.

- **Low Priority -** Activities are assigned a low priority if the activity may not be funded by the city during the Five-Year Consolidated Plan period. The city may support applications for other funding if those activities are consistent with the needs identified in the Five-Year Consolidated Plan.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	CDBG funds are limited in the city and the city is not a HOME entitlement community. CDBG funds may be used to provide direct rental assistance for low-income households. The amount of CDBG funds for Tenant-Based Rental Assistance (TBRA) as a rental subsidy will be calculated by the difference between what a renter can afford to pay and the actual rent for a housing unit. Priority is directed to Rapid Rehousing activities.
TBRA for Non-Homeless Special Needs	CDBG funds are limited in the city and the city is not a HOME entitlement community. CDBG funds may be used to provide direct rental assistance for low-income households. The amount of CDBG funds for Tenant-Based Rental Assistance (TBRA) as a rental subsidy will be calculated by the difference between what a renter can afford to pay and the actual rent for a housing unit. Priority is directed to Rapid Rehousing activities.
New Unit Production	The housing needs in the City of Annapolis are for decent, safe, and sanitary housing units that are affordable and accessible. Given the limited amount of CDBG funds, the housing priority for the City of Annapolis is to rehabilitate existing housing units. The city will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the city related to the creation and preservation of affordable housing.
Rehabilitation	The housing needs in the City of Annapolis are for decent, safe, and sanitary housing units that are affordable and accessible. Given the limited amount of CDBG funds, the housing priority for the City of Annapolis is to rehabilitate existing housing units. The city will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the city related to the creation and preservation of affordable housing.
Acquisition, including preservation	The cost to acquire property is expensive for the City of Annapolis to undertake. The City of Annapolis typically does not acquire properties for rehabilitation or development. However, when funds become available, the city partners with non-profit housing developers, such as Habitat for Humanity of the Chesapeake, and provide funding for acquisition and rehabilitation. The city provides CDBG funds for housing counseling services. The existing housing stock of affordable rental housing in the city is a critical resource for seniors and lower income families who otherwise would not have access to decent, safe, and sanitary housing. The city is actively working with local community partners to preserve the affordability and long-term viability of the housing.

Table 53 – Influence of Market Conditions

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

Introduction

Annapolis will receive $266,292 from CDBG funds for the FFY 2020 program year. The city has $38,748 available in previous years' CDBG funds to commit to CDBG projects in FFY 2020. The program year goes from July 1, 2020 through June 30, 2021. The city anticipates CDBG funding to remain level over the Five-Year Consolidated Plan period, the city projects the following anticipated resources:

1. FFY 2020 = $266,292 CDBG
2. FFY 2021 = $266,292 CDBG
3. FFY 2022 = $266,292 CDBG
4. FFY 2023 = $266,292 CDBG
5. FFY 2024 = $266,292 CDBG
   Total = $1,331,460 CDBG

The accomplishments of CDBG funded activities will be reported in the FFY 2020 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	266,292	0	38,748	305,040	1,065,168	The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons. The city is funding thirteen (13) CDBG projects in FFY 2020

Table 54 - Anticipated Resources

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

To leverage additional funds from other sources and work toward meeting the goals and objectives of the City of Annapolis Consolidated Plan, the city works with many partners including the county government, the state, nonprofit organizations and other companies and agencies who are able to bring additional resources to desired projects and programs.

Each year the City Council provides operating funds through the City's General Fund to many city organizations. These are groups that display creative ways of helping people help themselves, provide activities in support of the city's goal of providing a system in which all residents of the City of Annapolis have access to services that sustain and enhance the quality of life and are equitable, effective, accountable, and responsive to changing community needs. This year, the city will allocate approximately $350,000 to fund organizations, many of which provide services to the city's low-income residents.

During the Consolidated Plan period, the city and its partners will focus on the following potential sources of leveraged funds:

1. ESG from the Maryland Department of Housing and Community Development
2. Maryland Housing Rehabilitation funds and Lead Paint funds for the City's Housing Rehabilitation Program
3. Low Income Housing Tax Credits
4. Anne Arundel County Continuum of Care (CoC)
5. Community Legacy Program
6. Technical Assistance Program
7. HOME Initiatives Program
8. Maryland Affordable Housing Trust
9. Strategic Demolition Program
10. Habitat for Humanity of the Chesapeake

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

Not applicable.

Discussion

The city will continue to explore options to leverage its CDBG funds to provide the highest and best use of project/activity funding to address the housing, community development, and economic development needs of the city. The city considers its CDBG allocation as one tool in a toolbox to be used by the city to provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons.

Federal Resources

Section 8

HACA expects to receive $3,952,657 in Tenant Based Rental Assistance and $624,000 in Section 8 *Administrative Fees in FFY 2019.*

Bowman Community Development Corporation received funding from the Anne Arundel Housing Commission for $825,000 in Project Based Housing Choice Vouchers.

Federal Low-Income Housing Tax Credit (Tax Credit) LIHTC

The LIHTC was created by the Tax-Reform Act of 1986 and extended by the revenue Reconciliation Acts of 1989 and 1992 to encourage the private sector to invest in the construction and rehabilitation of housing for low and moderate-income families. The law gives states an annual tax credit allocation based on population. Tax Credits are awarded on a competitive basis to nonprofit and for-profit sponsors of eligible housing projects. Awards are based on the criteria outlined in the State's Allocation Plan. Projects financed with tax-exempt bonds may be eligible for Tax Credits outside of the competitive process. Project sponsors or investors claim the Tax Credit on their federal income tax return.

In PY 2016, DHCD awarded Pirhl Development $15,748,425 LIHTC for Town Court, a 42-unit affordable housing development on West Street in Annapolis. Pirhl will set aside eight units for the disabled. Rents will be targeted to households at 30%, 40%, 50%, and 60% of Area Median Income. Among the 34 three-bedroom units, five units will have no income restrictions. The city recently approved the site plan for the development. Pirhl expects construction on this project to begin this summer.

HACA and Pennrose LLC have applied for a bond allocation of over $740,000 making Newtowne 20 eligible for almost $7 million in 4% Low income Housing Tax Credits (LIHTC). Closing on the project is expected in 2020 once the other funds necessary to complete the project are assembled. These include CDBG, HOME, and various state funds.

Rental Assistance Demonstration Projects (RAD)

The Housing Authority of the City of Annapolis (HACA) submitted a portfolio application for the Rental Assistance Demonstration (RAD) on October 23, 2018. HACA's entire public housing inventory is included in the portfolio application for RAD conversion and divided into two Parts. Part 1 consists of Newtowne 20, Blum High Rise (Glenwood), Obery 1, Obery 3, and Annapolis Gardens. This application will be amended to include a combination of RAD and Section 18 Demolition/Disposition units at Newtowne 20. Part 2 consists of Harbor House, Eastport Terrace, Robinwood, and Bloomsbury Square.

McKinney-Vento Homeless Assistance Act Funds

The McKinney Act consists of several programs that provide a range of services to homeless people, including the Continuum of Care Programs the Supportive Housing Program, the ShelterPlus Care Program, and the Emergency Solutions Grant Program. The City of Annapolis participates in the Anne Arundel County Continuum of Care Program, which administers the Continuum of Care Programs, the Supportive Housing Program, and the ShelterPlus Program.

Anne Arundel County applied through HUD's federal competitive application process and received $2,472,691 in competitive Continuum of Care (CoC) funds. Specifically, in CoC funds were awarded in order to continue funding permanent supportive housing programs and will be used to fund.

The City can no longer apply to DHCD for ESG funding. ESG funds will now be administered by the CoC.

State Resources

Community Legacy Funds

The City of Annapolis was recently awarded $200,000 in rehabilitation funds to restore the exterior of Universal Lodge located in the Clay Street Neighborhood. The lodge was founded in 1865 by a group of black civilian employees of the Naval Academy. The building is important because the lodge and its members contributed in a significant manner to the fabric of the Clay Street community, especially in the 1960s. The Lodge is listed on the National Register for Historic Places. The City expects to apply in the upcoming program for funds to provide additional artist space in the city's "Arts and Entertainment" District

HOME Initiatives

The state DHCD opened its HOME Initiative Program for FY 2019 only to CHDOs.

Multifamily Rental Program (DHCD)

HACA and Pennrose LLC are applying to DHCD for $3,000,000 in Rental Housing Funds and $1,875,000 in Partnership Rental Housing funds for the redevelopment of the Newtowne 20 public housing community. Newtowne 20 redevelopment will also be requesting $1,000,000 in State of MD Housing Trust funds.

County Resources

City residents also participate in Anne Arundel County's Homeownership Counseling Program and the County's Mortgage Assistance Program. The County's Homeownership Counseling Program helps prepare low and moderate-income renters for homeownership. The County uses CDBG and general funds for the program. The County also provides up to $20,000 of mortgage assistance to low and moderate income first-time homebuyers.

Local Resources

Community Grants

Each year the City Council provides operating funds through the City's General Fund to many city organizations. These are groups that display creative ways of helping people help themselves, provide activities that support the City's goal of providing all residents with access to services that sustain and enhance the quality of life and are equitable, effective, accountable, and responsive to changing community needs. This year, the city will allocate approximately $350,000 to fund organizations, most of which provide services to the city's low-income residents.

Housing Assistance Trust Fund

The Homeowner Assistance Trust Fund was funded from fees developers pay to the City in lieu of building Moderately Priced Dwelling Units. The City uses these funds for:

1. Purchase land and or buildings for other affordable housing that would be provided to persons that meet the eligibility criteria for purchasing or renting MPDUs;
2. Provide settlement expense, down payment and mortgage write down assistance to eligible persons or households;
3. Construct for sale housing units;
4. Purchase and or rehabilitate rental housing for conversion to homeownership;
5. Rehabilitate residential units including owner occupied residential units;
6. Provide funds to match other State or Federal homeownership programs;
7. Provide funds for administrative costs; or
8. Contract with nonprofit developers for development of housing units for sale to eligible low or moderate-income buyers.

In FY 2020, the city plans to use funds from this trust to continue its work with Habitat for Humanity of the Chesapeake to acquire and renovate single-family rentals to owner-occupied property. The City will also provide down payment and settlement expenses assistance to the homeowners who purchase Habitat for Humanity of the Chesapeake homes. The City also plans to continue providing homeownership assistance to residents of Homes at the Glen, a lease to purchase tax credit project, which is ready for residents to begin the purchase process. Trust fund dollars also partially fund the city's Housing Rehabilitation Program, particularly administration.

Clay Street Assistance Fund (Community Legacy)

The city is also providing predevelopment assistance to Universal Lodge #14, a building in the Clay Street Revitalization Neighborhood, which is on the National Register of Historic Places and is badly in need of

repair. In addition to its use as a Lodge, the building may provide additional space for community meetings and recreational activities for neighborhood residents.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
ANNAPOLIS	Government	Planning	Jurisdiction
HOUSING AUTHORITY OF THE CITY OF ANNAPOLIS	PHA	Public Housing	Jurisdiction
ACDS	Non-profit organizations	Homelessness Planning	County

Table 55 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City's Community Development Division coordinates and consults with the Maryland Department of Housing and Community Development (DHCD) to address its housing and community development priorities, as well as local stakeholders. The city coordinates and consults with HACA on issues of affordable housing for extremely low-, very low-, and low-income residents. Additionally, the city, as a member, coordinates and consults with the Anne Arundel County CoC on issues concerning emergency shelter, transitional, and permanent supportive housing for the homeless in the city.

The lack of adequate funding for organizations and agencies to address needs in the city remains the biggest issue that the city encounters in terms of providing services for the low-mod population of Annapolis.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	-
Legal Assistance	X	-	
Mortgage Assistance	X	-	-
Rental Assistance	X	X	X

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

Table 56 - Homeless Prevention Services Summary

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

The county has a continuum of services available for the homeless and those at-risk of homelessness including prevention, outreach, supportive services, as well as emergency, transitional, and permanent housing. These services are coordinated by the Homeless Coalition in an effort to ensure that the various needs of persons who are homeless or at-risk of homelessness with the county are being met. The Homeless Coalition consists of over 50 county and City of Annapolis agencies, concerned citizens, nonprofit homeless service providers, private nonprofit organizations serving special needs clientele, as well as others with interests and roles in ending homelessness in the county.

Given the importance of coordinating services not only at the county level (e.g. evaluating gaps, development of new resources) but also at the individual level, the Homeless Coalition hosts meetings to ensure program staff have the latest knowledge about the availability of county services. The Coalition has a monthly case managers meeting where case management staff come together to discuss program access, new resources, and share best practices used to assist homeless clients link to services. Additionally, the Coalition monthly membership meeting provides a forum for speakers to present about mainstream resources, health care, and other resources.

The county also hosts an annual Homeless Resource Day. The annual event outreaches to the homeless and offers a wide array of services including but not limited to medical, dental, eye care veterans, Social Security, haircuts, help obtaining identification, birth certificates, food mainstream benefits, legal services and credit counseling.

Finally, the Coalition has developed a "no wrong door" approach to its coordinated assessment procedures. Homeless are assessed at three of the main programs: the Light House, the AHOH Homeless Resource Center, and Sarah's House. The Coalition selected the VI-SPDAT as its primary assessment tool, which is incorporated into the CoC's HMIS system. The assessment tool helps program staff identify the barriers each families or individual faces and then direct them to the appropriate level of services. For example, if a family is homeless with few barriers, they will be referred to shelter or rapid re-housed or if they are chronically homeless they will be placed on a centralized list for CoC funded permanent supportive housing.

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

The county has a comprehensive and coordinated coalition of providers able to provide a wide-array of services to county residents. The two biggest gaps in the county's service delivery system for special needs persons and those experience homelessness are the need for additional emergency shelter beds and for additional permanent supported housing, especially for those who are extremely low income or with special needs. These gaps have proven difficult to address given the cost and need for additional affordable housing and the declining federal dollars to address the need.

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

The City of Annapolis' strategy for overcoming gaps in the institutional structure and service delivery system is continued analysis and consultation with federal, state, county, and local agencies, as well as with the private and non-profit sectors, to identify unmet needs of target individuals and families in the city. Through gap analysis performed by the city and the Homeless Coalition, underserved areas can be

assessed. The biggest problem the city must overcome in identifying alternative strategies to address gaps is a lack of funding.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	**HS-1 Improve the Quality of Existing Homeowner Housing**	2020	2024	Affordable Housing	Citywide	Housing Priority	CDBG: $160,00	Homeowner Housing Rehabilitated: 15 Household Housing Units
2	**HS-2 Improve the Quality of Existing Affordable Rental Units**	2020	2024	Affordable Housing	Citywide	Housing Priority	CDBG: $650,383	Rental Units Rehabilitated: 532 Household Housing Units
3	**HS-3 Increase the Supply of Decent, Safe, and Affordable Rental Units**	2020	2024	Affordable Housing	Citywide	Housing Priority	CDBG: $0	Rental Units Constructed: 42 Household Housing Units
4	**HS-4 Increase Homeownership Opportunities**	2020	2024	Affordable Housing	Citywide	Housing Priority	CDBG: $0	Homeowner Housing Added: 2 Household Housing Units Direct Financial Assistance to Homebuyers: 20 Households Assisted
5	**HO-1 Continue Support for Outreach to Street Homeless**	2020	2024	Homeless	Citywide	Homeless Priority	CDBG: $0	Other: 50 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	**HO-2 Emergency Shelter and Services**	2020	2024	Homeless	Citywide	Homeless Priority	CDBG: $127,500	Public Service Activities Other Than Low/Moderate Income Housing Benefit: 480 Persons Assisted Homeless Person Overnight Shelter: 2,000 Persons Assisted
7	**SN-1 Improve the Quality of Existing Special Needs Housing**	2020	2024	Non-Homeless Special Needs	Citywide	Other Special Needs Priority	CDBG: $117,620	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 30 Households Assisted
8	**CD-1 Improve the Quality of Community Facilities**	2020	2024	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: $25,000	Public Facility or Infrastructure Activities Other Than Low/Moderate Income Housing Benefit: 200 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	**CD-2 Maintain Support for Public Services**	2020	2024	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: $132,220	Public Service Activities Other Than Low/Moderate Income Housing Benefit: 9,500 Persons Assisted
10	**ED-1 Employment**	2020	2024	Non-Housing Community Development	Citywide	Economic Development Priority	CDBG: $40,000	Public Service Activities Other Than Low/Moderate Income Housing Benefit: 75 Persons Assisted
11	**AM-1 Administration**	2020	2024	Administration, Planning, and Management	Citywide	Administration, Planning, and Management Priority	CDBG: $117,485	Other: 5 Other

Table 57 – Goals Summary

Goal Descriptions

1	**Goal Name**	**HS-1 Improve the Quality of Existing Homeowner Housing**
	Goal Description	Continue to provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
2	**Goal Name**	**HS-2 Improve the Quality of Existing Affordable Rental Units**
	Goal Description	Provide support to affordable housing developers/owners, and public housing authorities to rehabilitate housing units that are rented to low- and moderate-income tenants.
3	**Goal Name**	**HS-3 Increase the Supply of Decent, Safe, and Affordable Rental Units**
	Goal Description	Provide support for new construction of affordable rental units.
4	**Goal Name**	**HS-4 Increase Homeownership Opportunities**
	Goal Description	Provide funds to acquire and rehabilitate vacant buildings for homeownership for low and moderate-income households.

5	**Goal Name**	**HO-1 Continue Support for Outreach to Street Homeless**
	Goal Description	Provide funding to Department of Social Services for outreach workers that provide services to street homeless.
6	**Goal Name**	**HO-2 Emergency Shelter and Services**
	Goal Description	Assist providers in the operation of housing and support services for the homeless by providing operating funds for shelter, services, and capital improvements.
7	**Goal Name**	**SN-1 Improve the Quality of Existing Special Needs Housing**
	Goal Description	Provide funds for the rehabilitation of existing buildings.
8	**Goal Name**	**CD-1 Improve the Quality of Community Facilities**
	Goal Description	Support improvement of public facilities serving low and moderate-income neighborhoods.
9	**Goal Name**	**CD-2 Maintain Support for Public Services**
	Goal Description	Support Vital Public Services concerned with assisting children and youth, providing persons with office skills training and job training, providing persons with information and referral and other services that promote family stability and self-sufficiency.
10	**Goal Name**	**ED-1 Employment**
	Goal Description	Support and encourage job creation, job retention, and job training opportunities.
11	**Goal Name**	**AM-1 Administration**
	Goal Description	Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.

Table 58 – Goal Descriptions

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

Not applicable.

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

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

Not applicable, HACA is not under a VCA.

Activities to Increase Resident Involvements

HACA expects all residents to make positive contributions to their communities and to work in partnership with HACA to improve the neighborhoods where they live. Through HACA's initiative "Pathways to Opportunities", HACA will encourage and will assist residents to seek a better life for themselves and their families and will provide supportive services through partnerships with local service, civic and faith based organizations. HACA's "Pathways to Opportunities" initiative is to guide residents to educational, training and employment opportunities thus increasing the likelihood of success outside of public housing.

The City of Annapolis Mayor's Office established the Martha Wood Leadership Award. A committee nominates and selects individuals or groups monthly who have made a difference in the quality of life for residents of the public housing community. The Mayor, Alderman of the Ward and representatives of the HACA administration present a Mayoral Citation monthly at the City Council meeting.

HACA has approximately 647 youth under 16 years of age residing in public housing. 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 provides youth programs at the new city recreation center.

All public housing residents can participate in homeownership programs offered by the City of Annapolis provided they qualify for a mortgage. An option available to HACA residents is the Family Self Sufficiency program (FSS). This program provides individual case management to reach a goal set by a HACA resident with help from a case manager. In order to enroll in the FSS individuals must: be an Annapolis Housing Authority Public Housing resident, hold a Section-8 Voucher or Voucher Tax Credit, agree to comply with the terms and conditions of their contract, be able to seek and maintain employment during the term of the contract, and make a commitment to themselves to strive for excellence. HACA administers four Resident Opportunity Self-Sufficiency (ROSS) Grants. Two of the grants are in partnership with Robinwood and Morris H. Blum Resident Councils. The third grant supports Eastport and Harbour House and the fourth grant focus is on Public Housing Home Ownership. These grants promote HACA's Pathways to Opportunities Family Self Sufficiency (PTO-FSS) initiative working with national, federal, state, county, and local service provides. Under PTO-FSS, HACA coordinates supportive services to include computer training, after-school programming, GED, college scholarships, homeownership, skills-development, health, and human services.)

Through the recently formed Health Enterprise Zone sponsored by the State of Maryland, HACA has established in partnership with the Anne Arundel Health Systems patient-centered primary care clinic at the Morris H. Blum (formerly Glenwood) Senior Apartments. A key objective of this collaborative model is to improve the health and wellness of the residents of the Annapolis' public housing, reduce health disparities and focusing on community-centered research towards prevention activities and initiatives.

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

No.

Plan to remove the 'troubled' designation.

Not applicable.

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

Barriers to Affordable Housing

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. New housing construction is the past 5 years has been market rate. Saving for a down payment and closing costs limits the ability of renter households in purchasing units in the City. Also, households are unable to qualify for mortgages because of credit problems. In recognition of the problem, the City has continued to use its limited resources to assist low and moderate-income households with affordable housing as follows:

- Offers assistance with down payment and closing costs.
- Continues to work with Homes for America and Habitat providing assistance with acquisition and rehabilitation of units that have been sold to low and moderate income first time homebuyers. The City is providing closing cost assistance to 76 potential new homeowners at Homes at the Glen, a 15 year LIHTC lease for purchase project that is now ready for sale. Over 10 families have received assistance so far.
- Provides funds to the Anne Arundel County Community Action Agency (CAA)to support the agency's Home Ownership Counseling Program that educates first-time homebuyers on the mechanics of the home purchase process from budgeting, resolving credit issues, and negotiating the contract. The program is taught by HUD certified instructors. All households receiving assistance from the City through its home ownership programs are required to successfully complete the program CAA counselors are also available to assist renters.
- Adopted a Moderately Priced Dwelling Units Ordinance, which is applicable to developments containing ten or more dwelling units. The MPDU requires a set-aside of units that are affordable to households at 80 percent of the median income for the MSA. MPDU includes an affordability control ensuring the long-term affordability of the units. In exchange for the set-aside, the City permits a density bonus beyond the minimum density in the zone. There is also an expedited review process. MPDU was adopted in 2004. To date the city has provided 18 rental units and 10 homeownership opportunities. MPDU represents a considerable effort by the City to expand affordable housing stock through the private market.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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 and has committed to assist the city in implementing the fair housing strategies in the city's AI.

The city will also fund fair housing activities to address the impediments identified in the Regional Analysis of Impediments with CDBG Administrative funds.

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.

SP-60 Homelessness Strategy – 91.215(d)

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

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

The Homeless Coalition has three outreach teams, which includes the DSS Homeless Outreach Team, the County Mental Health Agency Crisis Response Team and the People Encouraging People Assertive Community Treatment (ACT) Program. All of these teams place a priority of reaching clients least likely to apply for assistance. The DSS Homeless Outreach Team works with the community to identify and outreach to any homeless person residing outdoors. The Outreach Team works to identify needs and assist homeless individuals to obtain services and housing. Both the Crisis Response Team and ACT target homeless individuals diagnosed with a mental illness. The Crisis Response Team and ACT receive referrals from the police, hospitals, and shelters when a homeless person is in crisis. Also, Arundel House of Hope and the Light House provide outreach services and case management, a day shelter, meals, and links to mainstream resources.

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

Addressing the emergency and transitional housing needs of homeless persons

The county has 51 year-round and 90 seasonal emergency shelter beds for individuals, and 78 year-round emergency beds for families. Additionally, there are 32 emergency shelter beds available for survivors of domestic violence. Typically, emergency shelters provide temporary housing for up to 90 days, along with three meals, case management, life skills, training, housing search assistance and other support services. The rotating cold weather shelter operated by Arundel House of Hope, called the Winter Relief Program, provides transportation, meals, and temporary housing between the hours of 5:00 p.m. and 7:00 a.m. from November through April. Local shelters and the City of Annapolis provide additional freezing weather

beds. All of the year round, seasonal, and overflow freezing weather beds are available for use by chronically homeless persons in the county. The county has six transitional housing beds for individuals and nine transitional housing beds for families. Transitional housing provides temporary housing and intensive supportive services for up to two years. There is generally a shortage of emergency shelter beds for both families and individuals in the county, especially during the summer months when the rotating shelter and freezing weather beds are unavailable.

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

The Homeless Coalition is committed to ending chronic homelessness by providing client-focused outreach to the population and developing affordable, safe housing options. The Homeless Coalition has embraced the Housing First Model as its strategy for ending chronic homelessness. As part of the development of the coordinated entry process, the Homeless Coalition adopted VI-SPDAT as its assessment tool and incorporated it into the HMIS system. The VI-SPDAT is a nationally accepted and recommended survey tool, which evaluates and ranks each homeless individual or families based on a number of risk factors and generate a centralized list of most vulnerable, chronically homeless individuals and families. Those who are ranked as chronically homeless with the highest vulnerability are given priority on the coordinated wait list for all of the federally funded permanent supportive housing programs in the county. The Homeless Coalition also uses a rapid re-housing strategy for homeless families. The rapid re-housing program include the Emergency Solutions Grant (ESG) funded programs housing approximately 10 families per year; CoC funded program housing approximately 16 families per year; and the Maryland Homelessness Solutions funded program housing approximately 10 families per year. Additionally, the United Way of Central Maryland funds a prevention and diversion program, including a rapid re-housing strategy, for families in the county. The rapid re-housing strategy is limited by the availability of funds. The county emergency family shelter also works to help families increase their income so that they can afford stable permanent housing.

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

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

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

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

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

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

SP-65 Lead Based Paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP 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 ongoing efforts to reduce risk of children's lead exposure and to detect lead exposure as follows:

The state has several ongoing efforts to reduce the risk of children's lead exposure and to detect lead exposure. In Annapolis, the Maryland Department of the Environment manages a lead poisoning prevention program that provides the basis for the lead reduction and elimination strategy. The state's efforts are as follows:

1. 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.
2. Grants and loans for hazard reduction
3. Locally based outreach programs to parents, health care providers, and property owners.
4. 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:

1. Mandatory blood lead testing at age one and two of children enrolled in Medicaid (Federal Early Prevention Screening and Detection Treatment or "EPSDT" requirements)
2. 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
3. Mandatory testing of children by age 12 months and by age 24 months living in an at-risk area
4. Recommendations for medical and public health follow-up based on the Centers for Disease
5. 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

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

The majority (61.5%) of the housing stock in the city was built prior to 1980, according to the 2011-2015 ACS. From CHAS estimates, there are 998 (12%) of owner-occupied housing units built before 1980 with children present and 405 (5%) of renter occupied housing units built before 1980 with children present identified as a risk of lead-based paint hazards.

According to the Childhood Blood Lead Surveillance in Maryland 2018 Annual Report, there were 12,580 (or 24.2% on the population) children age 0-72 months tested in Anne Arundel County for blood lead levels. There were 51 (0.4% of the population) reported cases of blood lead levels of 5-9 µg/dL and 11 reported cases of blood lead levels > 10 µg/dL (0.1% of the population) for children 0-72 months old.

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

The reported cases of childhood lead poisoning in Anne Arundel County are low. State Health Department estimates emphasize that the number of unreported/undetected cases of childhood lead poisoning is unknown, and the low number of reported cases should not be misconstrued as evidence that lead poisoning is not more widespread.

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

1. The guidelines for the City's Housing Rehabilitation Program comply with the lead based paint hazards at 24 CFR Part 35.
2. ACDS 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.
3. ACDS has a certified firm for testing, risk assessment, and clearance. All contractors are lead based paint abatement certified.
4. ACDS staff includes information regarding lead paint contamination in all its community outreach efforts.
5. 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.

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

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

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. The percentage of Annapolis households living in poverty decreased between 2010 and 2015, according to Census data. In 2010, there were 4,108 individuals living below the poverty line in Annapolis, which was 10.7% of the population for which poverty status had been determined. By 2015, that group had decreased to 3,383 persons, which represented 10.1% of the population.

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 to address poverty. Through the methods described above, the city can positively influence the likelihood of poverty-stricken residents of moving up and out of poverty. Annapolis can reduce the number of residents living in poverty by minimizing threats to individual and family financial stability and by extending services that will provide adequately for those in need. Ultimately, federal and state policies on welfare, health care, and the minimum wage are crucial factors in the fight to address and reduce poverty.

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

Poverty is a function of income, which is 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. It is also recognized that 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.

1. 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).

2. Provide used “road ready” cars to homeless families and individuals, helping to increase their access to better housing, jobs, and services.
3. Preventing homelessness by providing case management, budget counseling, and eviction prevention funds.

SP-80 Monitoring – 91.230

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

The City of Annapolis conducts annual monitoring reviews to determine whether its programs are in accordance with its Consolidated Plan. 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 monitors the progress of these participating agencies and organizations in carrying out activities and achieving objectives described in the Consolidated Plan. 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 Community Development Division will continue to require and conduct a review of quarterly reports submitted by the housing agencies and organizations.
- The Community Development Division will review and approve bills before payment on an ongoing basis.
- The Community Development Division will meet and discuss figures and goals of the program on an ongoing basis.
- The Community Development Division will conduct an annual assessment of the program's progress.

Monitoring of Community Development Programs:

- The Community Development Division will review and approve bills before payment on an ongoing basis.
- The Community Development Division will meet and discuss figures and goals of the programs with other Department Heads and Administration.
- The Community Development Division will conduct an annual assessment of the programs' progress.
- The Community Development Division works closely with the Mayor's Office Small/Minority Business Enterprise (SMBE) Program to create an environment that stimulates greater procurement participation from small and minority owned businesses.

Annual Action Plan

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

Introduction

Annapolis will receive $266,292 from CDBG funds for the FFY 2020 program year. The city has $38,748 available in previous years' CDBG funds to commit to CDBG projects in FFY 2020. The city will allocate a total of $305,040 to FFY 2020 CDBG projects. The program year goes from July 1, 2020 through June 30, 2021. The city anticipates CDBG funding to remain level over the Five-Year Consolidated Plan period, the city projects the following anticipated resources:

1. FFY 2020 = $266,292 CDBG
2. FFY 2021 = $266,292 CDBG
3. FFY 2022 = $266,292 CDBG
4. FFY 2023 = $266,292 CDBG
5. FFY 2024 = $266,292 CDBG
   Total = $1,331,460 CDBG

The accomplishments of CDBG funded activities will be reported in the FFY 2020 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Consolidated Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	266,292	0	38,748	305,040	1,065,168	The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons. The city is funding thirteen (13) CDBG projects in FFY 2020

Table 59 - Anticipated Resources

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

To leverage additional funds from other sources and work toward meeting the goals and objectives of the City of Annapolis Consolidated Plan, the city works with many partners including the county government,

the state, nonprofit organizations and other companies and agencies who are able to bring additional resources to desired projects and programs.

Each year the City Council provides operating funds through the City's General Fund to many city organizations. These are groups that display creative ways of helping people help themselves, provide activities in support of the city's goal of providing a system in which all residents of the City of Annapolis have access to services that sustain and enhance the quality of life and are equitable, effective, accountable, and responsive to changing community needs. This year, the city will allocate approximately $350,000 to fund organizations, many of which provide services to the city's low-income residents.

During the Consolidated Plan period, the city and its partners will focus on the following potential sources of leveraged funds:

1. ESG from the Maryland Department of Housing and Community Development
2. Maryland Housing Rehabilitation funds and Lead Paint funds for the City's Housing Rehabilitation Program
3. Low Income Housing Tax Credits
4. Anne Arundel County Continuum of Care (CoC)
5. Community Legacy Program
6. Technical Assistance Program
7. HOME Initiatives Program
8. Maryland Affordable Housing Trust
9. Strategic Demolition Program
10. Habitat for Humanity of the Chesapeake

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

Not applicable.

Discussion

The city will continue to explore options to leverage its CDBG funds to provide the highest and best use of project/activity funding to address the housing, community development, and economic development needs of the city. The city considers its CDBG allocation as one tool in a toolbox to be used by the city to provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons.

Federal Resources

Section 8

HACA expects to receive $3,952,657 in Tenant Based Rental Assistance and $624,000 in Section 8 Administrative Fees in FFY 2019.

Bowman Community Development Corporation received funding from the Anne Arundel Housing Commission for $825,000 in Project Based Housing Choice Vouchers.

Federal Low-Income Housing Tax Credit (Tax Credit) LIHTC

The LIHTC was created by the Tax-Reform Act of 1986 and extended by the revenue Reconciliation Acts of 1989 and 1992 to encourage the private sector to invest in the construction and rehabilitation of housing for low and moderate-income families. The law gives states an annual tax credit allocation based on population. Tax Credits are awarded on a competitive basis to nonprofit and for-profit sponsors of eligible housing projects. Awards are based on the criteria outlined in the State's Allocation Plan. Projects financed with tax-exempt bonds may be eligible for Tax Credits outside of the competitive process. Project sponsors or investors claim the Tax Credit on their federal income tax return.

In PY 2016, DHCD awarded Pirhl Development $15,748,425 LIHTC for Town Court, a 42-unit affordable housing development on West Street in Annapolis. Pirhl will set aside eight units for the disabled. Rents will be targeted to households at 30%, 40%, 50%, and 60% of Area Median Income. Among the 34 three-bedroom units, five units will have no income restrictions. The city recently approved the site plan for the development. Pirhl expects construction on this project to begin this summer.

HACA and Pennrose LLC have applied for a bond allocation of over $740,000 making Newtowne 20 eligible for almost $7 million in 4% Low income Housing Tax Credits (LIHTC). Closing on the project is expected in 2020 once the other funds necessary to complete the project are assembled. These include CDBG, HOME, and various state funds.

Rental Assistance Demonstration Projects (RAD)

The Housing Authority of the City of Annapolis (HACA) submitted a portfolio application for the Rental Assistance Demonstration (RAD) on October 23, 2018. HACA's entire public housing inventory is included in the portfolio application for RAD conversion and divided into two Parts. Part 1 consists of Newtowne 20, Blum High Rise (Glenwood), Obery 1, Obery 3, and Annapolis Gardens. This application will be amended to include a combination of RAD and Section 18 Demolition /Disposition units at Newtowne 20. Part 2 consists of Harbor House, Eastport Terrace, Robinwood, and Bloomsbury Square.

McKinney-Vento Homeless Assistance Act Funds

The McKinney Act consists of several programs that provide a range of services to homeless people, including the Continuum of Care Programs the Supportive Housing Program, the ShelterPlus Care Program, and the Emergency Solutions Grant Program. The City of Annapolis participates in the Anne Arundel County Continuum of Care Program, which administers the Continuum of Care Programs, the Supportive Housing Program, and the ShelterPlus Program.

Anne Arundel County applied through HUD's federal competitive application process and received $2,472,691 in competitive Continuum of Care (CoC) funds. Specifically, in CoC funds were awarded in order to continue funding permanent supportive housing programs and will be used to fund.

The City can no longer apply to DHCD for ESG funding. ESG funds will now be administered by the CoC.

State Resources

Community Legacy Funds

The City of Annapolis was recently awarded $200,000 in rehabilitation funds to restore the exterior of Universal Lodge located in the Clay Street Neighborhood. The lodge was founded in 1865 by a group of black civilian employees of the Naval Academy. The building is important because the lodge and its members contributed in a significant manner to the fabric of the Clay Street community, especially in the 1960s. The Lodge is listed on the National Register for Historic Places. The City expects to apply in the upcoming program for funds to provide additional artist space in the city's "Arts and Entertainment" District

HOME Initiatives

The state DHCD opened its HOME Initiative Program for FY 2019 only to CHDOs.

Multifamily Rental Program (DHCD)

HACA and Pennrose LLC are applying to DHCD for $3,000,000 in Rental Housing Funds and $1,875,000 in Partnership Rental Housing funds for the redevelopment of the Newtowne 20 public housing community. Newtowne 20 redevelopment will also be requesting $1,000,000 in State of MD Housing Trust funds.

County Resources

City residents also participate in Anne Arundel County's Homeownership Counseling Program and the County's Mortgage Assistance Program. The County's Homeownership Counseling Program helps prepare low and moderate-income renters for homeownership. The County uses CDBG and general funds for the

program. The County also provides up to $20,000 of mortgage assistance to low and moderate income first-time homebuyers.

Local Resources

Each year the City Council provides operating funds through the City's General Fund to many city organizations. These are groups that display creative ways of helping people help themselves, provide activities that support the City's goal of providing all residents with access to services that sustain and enhance the quality of life and are equitable, effective, accountable, and responsive to changing community needs. This year, the city will allocate approximately $350,000 to fund organizations, most of which provide services to the city's low-income residents.

Housing Assistance Trust Fund

The Homeowner Assistance Trust Fund was funded from fees developers pay to the City in lieu of building Moderately Priced Dwelling Units. The City uses these funds for:

1. Purchase land and or buildings for other affordable housing that would be provided to persons that meet the eligibility criteria for purchasing or renting MPDUs;
2. Provide settlement expense, down payment and mortgage write down assistance to eligible persons or households;
3. Construct for sale housing units;
4. Purchase and or rehabilitate rental housing for conversion to homeownership;
5. Rehabilitate residential units including owner occupied residential units;
6. Provide funds to match other State or Federal homeownership programs;
7. Provide funds for administrative costs; or
8. Contract with nonprofit developers for development of housing units for sale to eligible low or moderate-income buyers.

In FY 2020, the city plans to use funds from this trust to continue its work with Habitat for Humanity of the Chesapeake to acquire and renovate single-family rentals to owner-occupied property. The City will also provide down payment and settlement expenses assistance to the homeowners who purchase Habitat for Humanity of the Chesapeake homes. The City also plans to continue providing homeownership assistance to residents of Homes at the Glen, a lease to purchase tax credit project, which is ready for residents to begin the purchase process.

Clay Street Assistance Fund (Community Legacy)

The city is also providing predevelopment assistance to Universal Lodge #14, a building in the Clay Street Revitalization Neighborhood, which is on the National Register of Historic Places and is badly in need of repair. In addition to its use as a Lodge, the building will provide additional space for community

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	**HS-2 Improve Quality of Existing Affordable Rental Units**	2020	2024	Affordable Housing	Citywide	Housing Priority	CDBG: $170,000	Rental Units Rehabilitated: 178 Household Housing Units
2	**HO-2 Emergency Shelter and Services**	2020	2024	Homeless	Citywide	Homeless Priority	CDBG: $53,575	Homeless Person Overnight Shelter: 2,000 Persons Assisted Public Services Other Than LMI Housing Benefit: 120 Persons Assisted
3	**SN-1 Improve Quality of Existing Special Needs Housing**	2020	2024	Non-Homeless Special Needs	Citywide	Other Special Needs Priority	CDBG: $23,524	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 6 Households Assisted
4	**CD-2 Maintain Support for Public Services**	2020	2024	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: $26,444	Public service Activities Other Than Low/Moderate Income Housing Benefit: 2,193 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	**ED-1 Employment**	2020	2024		Citywide	Community Development Priority	CDBG: $8,000	Public Service Activities Other Than Low/Moderate Income Housing Benefit: 2,243 Persons Assisted
6	**AM-1 Administration**	2020	2024	Administration, Planning, and Management	Citywide	Administration, Planning, and Management Priority	CDBG: $23,497	Other: 1 Other

Table 60 – Goals Summary

Goal Descriptions

1	**Goal Name**	**HS-2 Improve the Quality of Existing Affordable Rental Units**
	Goal Description	Provide support to affordable housing developers/owners, and public housing authorities to rehabilitate housing units that are rented to low- and moderate-income tenants.
2	**Goal Name**	**HO-2-Emergency Shelter and Services**
	Goal Description	Assist providers in the operation of housing and support services for the homeless by providing operating funds for shelter, services, and capital improvements.
3	**Goal Name**	**SN-1 Improve the Quality of Existing Special Needs Housing**
	Goal Description	Provide funds for the rehabilitation of existing buildings.
4	**Goal Name**	**CD-2 Maintain Support for Public Services**
	Goal Description	Support Vital Public Services concerned with assisting children and youth, providing persons with office skills training and job training, providing persons with information and referral and other services that promote family stability and self-sufficiency.
5	**Goal Name**	**ED-1 Employment**
	Goal Description	Support and encourage job creation, job retention, and job training opportunities.
6	**Goal Name**	**AM-1 Administration**

	Goal Description	Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.

Table 61 – Goals Descriptions

AP-35 Projects – 91.220(d)

Introduction

The City of Annapolis is proposing the following projects for its FFY 2020 Annual Action Plan.

Projects

#	Project Name
1	Anne Arundel Community Action – Housing Counseling
2	Blessed in Tech – SCAR Foundation "Defeat the Streets"
3	Boys and Girls Clubs – Boys and Girls Club at Bywater
4	Center of Help – Building Lives for New Americans
5	Light House Shelter – Case Management
6	OHLA – Bridge the Gap
7	OIC – Job Preparation Training
8	Restoration Community Development Corporation – H20 Adolescent Recovery Clubhouse Music Project
9	Arundel Lodge – Facility Rehab
10	Housing Authority Rental Rehab – Newtowne Demo
11	Housing Authority Rental Rehab – Robinwood – Electrical Panels
12	Housing Authority Rental Rehab – Robinwood – Smoke Detectors
13	Light House – Security and Repair Projects
14	Administration – Fair Housing

Table 62 – Project Information

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

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 of Annapolis has identified its priorities throughout the plan with regard to allocating investment geographically.

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

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

AP-38 Project Summary

Project Summary Information

1	**Project Name**	**BLESSED IN TECH, INC.**
	Target Area	Citywide
	Goals Supported	CD-2 Maintain Support for Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: $3,000
	Description	Support Vital Public Services by providing life skills counseling including information and referral services, empowerment, computer skills training and mentoring for homeless, first-time offenders, at risk youth, and other clients in need of the services provided by this organization.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	120 LMI persons
	Location Description	80 West Street, Annapolis, MD 21403
	Planned Activities	Matrix Code: 05X Housing Information and Referral Services 24 CFR 570.201(e) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income 24 CFR 570.208(a)(2)
2	**Project Name**	**CENTER OF HELP, INC.**
	Target Area	Citywide
	Goals Supported	CD-2 Maintain Support for Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: $8,000
	Description	Support Vital Public Services by providing persons with information and referral and other services that promote family stability and self-sufficiency for local Hispanic individuals and families in the Annapolis area.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	700 LMI people
	Location Description	1906 Forest Drive, Suite 2A/2B, Annapolis, MD 21401
	Planned Activities	Matrix Code: 05X Housing Information and Referral Services 24 CFR 570.201(e) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income 24 CFR 570.208(a)(2)
3	**Project Name**	**THE LIGHT HOUSE SHELTER**
	Target Area	Citywide
	Goals Supported	HO-2-Emergency Shelter and Services
	Needs Addressed	Homeless Priority
	Funding	CDBG: $5,500
	Description	Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless by providing case management services which include a comprehensive array of support services to homeless individuals and families, chronically homeless or those at risk of becoming homeless.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	120 homeless persons
	Location Description	10 Hudson Street, Annapolis, MD 21401
	Planned Activities	Matrix Code: 03T Homeless/AIDS Patients Programs 24 CFR 570.201(e) National Objective: LMC Presumed Benefit Low/mod limited clientele benefit: activities that benefit a clientele generally presumed to be principally low/mod persons 24 CFR 570.208(a)(2)(i)(A)
4	**Project Name**	**OIC OF ANNE ARUNDEL COUNTY**
	Target Area	Citywide
	Goals Supported	CD-2 Maintain Support for Public Services
	Needs Addressed	Community Development Priority

	Funding	CDBG: $8,000
	Description	Support Vital Public Services by providing persons with office skills training and job training, and pre-vocational development including, ABE, ESOL, and marketable occupational skills programs to individuals in the Annapolis area.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	25 LMI persons
	Location Description	2600 Solomon's Island Road, Edgewater, MD 21037
	Planned Activities	Matrix Code: 05H Employment Training 24 CFR 570.201(e) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income 24 CFR 570.208(a)(2)
5	**Project Name**	**RESTORATION COMMUNITY DEVELOPMENT CORPORATION, INC.**
	Target Area	Citywide
	Goals Supported	CD-2 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: $8,000
	Description	Support Vital Public Services concerned with creating an environment that is more attractive and stimulating than the streets. The Clubhouse will provide 8 hours of recovery and life skills for, at least 30 youth and their families each month year around.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	10 LMI youth
	Location Description	1469 Tyler Avenue, Annapolis, MD 21403
	Planned Activities	Matrix Code: 05D Youth Services 24 CFR 570.201(e) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income 24 CFR 570.208(a)(2)

6	**Project Name**	**ANNE ARUNDEL COMMUNITY ACTION AGENCY, INC.**
	Target Area	Citywide
	Goals Supported	CD-2 Maintain Support for Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: $3,444
	Description	Support Vital Public Services by providing services that promote family stability and self-sufficiency by providing financial literacy, credit repair, financial planning, and homeownership training.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	80 LMI persons
	Location Description	251 West Street, Annapolis, MD 21401
	Planned Activities	Matrix Code: 05X Housing Information and Referral Services 24 CFR 570.201(e) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income 24 CFR 570.208(a)(2)
7	**Project Name**	**OHLA**
	Target Area	Citywide
	Goals Supported	CD-2 Maintain Support for Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: $1,000
	Description	Support Vital Public Services by providing persons with information and referral and other services that promote family stability and self-sufficiency for local Latino individuals and families in the Annapolis area.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	1,250 LMI persons
	Location Description	80 West Street, Suite A, Annapolis, MD 21401

	Planned Activities	Matrix Code: 05X Housing Information and Referral Services 24 CFR 570.201(e) National Objective: LMC Low/mod limited clientele benefit: activities that benefit a limited clientele, at least 51% of which are low/mod income 24 CFR 570.208(a)(2)
8	**Project Name**	**ARUNDEL LODGE, INC.**
	Target Area	Citywide
	Goals Supported	SN-1 Improve Quality of Existing Special Needs Housing
	Needs Addressed	Other Special Needs Priority
	Funding	CDBG: $23,524
	Description	Increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation of existing buildings by improving two residential facilities occupied by six psychologically disabled individuals.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	6 persons with special needs
	Location Description	Address suppressed
	Planned Activities	Matrix Code: 03B Facilities for Persons with Disabilities 24 CFR 570.201(c) National Objective: LMC Presumed Benefit Low/mod limited clientele benefit: activities that benefit a clientele generally presumed to be principally low/mod persons 24 CFR 570.208(a)(2)(i)(A)
9	**Project Name**	**THE BOYS AND GIRLS CLUB OF ANNAPOLIS AND ANNE ARUNDEL COUNTY, INC.**
	Target Area	Citywide
	Goals Supported	CD-2 Maintain Support for Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: $3,000

	Description	Support Vital Public Services by providing a safe and accessible facility and life-changing programs for youth every day after school until 7pm, during school breaks and for an 8 week Summer Camp.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	33 LMI youth
	Location Description	1903 Copeland Street, Annapolis, MD 21401
	Planned Activities	Matrix Code: 03D Youth Centers 24 CFR 570.201(c) National Objective: LMC Presumed Benefit Low/mod limited clientele benefit: is of such nature and is in such location that it may be concluded that activity's clientele will primarily low/mod persons 24 CFR 570.208(a)(2)(i)(D)
10	**Project Name**	**HOUSING AUTHORITY REDEVELOPMENT – NEWTOWNE SITE IMPROVEMENTS**
	Target Area	Citywide
	Goals Supported	HS-2 Improve Quality of Existing Affordable Rental Unit
	Needs Addressed	Housing Priority
	Funding	CDBG: $100,000
	Description	Support the local public housing authority in its efforts to improve and maintain the existing public housing communities by providing resources for site improvements.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	200 public housing residents (78 units)
	Location Description	Betsy Court, Brooke Court, Newtowne Drive, Annapolis, MD 21401
	Planned Activities	Matrix Code: 14C Rehabilitation: Public Housing Modernization 24 CFR 570.202(a)(2) National Objective: LMH Low/mod housing benefit: activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households 24 CFR 570.208(a)(3)

11	**Project Name**	**LIGHT HOUSE, INC. – SECURITY AND REPAIR PROJECTS**
	Target Area	Citywide
	Goals Supported	HO-2 Emergency Shelter and Services
	Needs Addressed	Homeless Priority
	Funding	CDBG: $48,075
	Description	Install a series of security measures including increase of exterior lightning, window security etc. to protect staff and guests.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	2,000 homeless persons
	Location Description	10 Hudson Street, Annapolis, MD 21401
	Planned Activities	Matrix Code: 03C Homeless Facilities (not operating costs) 24 CFR 570.201(c) National Objective: LMC Presumed Benefit Low/mod limited clientele benefit: activities that benefit a clientele generally presumed to be principally low/mod persons 24 CFR 570.208(a)(2)(i)(A)
12	**Project Name**	**HOUSING AUTHORITY RENTAL REHABILITATION – ROBINWOOD – ELECTRICAL PANELS**
	Target Area	Citywide
	Goals Supported	HS-2 Improve Quality of Existing Affordable Rental Units
	Needs Addressed	Housing Priority
	Funding	CDBG: $25,000
	Description	Provide support to affordable housing developers/owners, and public housing authorities to rehabilitate housing units that are rented to low- and moderate-income tenants.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	75 public housing residents (25 units)
	Location Description	1301 – 1468 Tyler Avenue, Annapolis, MD 21401

	Planned Activities	Matrix Code: 14C Rehabilitation: Public Housing Modernization 24 CFR 570.202(a)(2) National Objective: LMH Low/mod housing benefit: activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households 24 CFR 570.208(a)(3)
13	**Project Name**	**HOUSING AUTHORITY RENTAL REHABILITATION – ROBINWOOD – SMOKE DETECTORS**
	Target Area	Citywide
	Goals Supported	HS-2 Improve Quality of Existing Affordable Rental Unit
	Needs Addressed	Housing Priority
	Funding	CDBG: $45,000
	Description	Support the local public housing authority in its efforts to improve and maintain the existing public housing communities by improving residential structures for low and moderate income households by installing hard wired smoke detectors required by city code for rental property.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	200 public housing residents (75 units)
	Location Description	1301 – 1468 Tyler Avenue, Annapolis, MD 21401
	Planned Activities	Matrix Code: 14C Rehabilitation: Public Housing Modernization 24 CFR 570.202(a)(2) National Objective: LMH Low/mod housing benefit: activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households 24 CFR 570.208(a)(3)
14	**Project Name**	**ADMINISTRATION**
	Target Area	Citywide
	Goals Supported	AM-1 Administration
	Needs Addressed	Administration Priority

	Funding	CDBG: $23,497
	Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, and compliance with all federal, state, and local laws and regulations, and fair housing activities.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	City of Annapolis
	Location Description	Citywide
	Planned Activities	Matrix Code: 21A General Program Administration 24 CFR 570.206 and 21D Fair Housing Activities (subject to Admin cap) 24 CFR 570.206(c) 24 CFR 570.206 Program administrative costs. General management, oversight and coordination. Reasonable costs of overall program management, coordination, monitoring, and evaluation. Fair housing activities. Provision of fair housing services designed to further the fair housing objectives of the Fair Housing Act (42 U.S.C. 3601-20), such as housing enforcement, education, and outreach activities; and other activities designed to further the housing objective of avoiding undue concentrations of assisted persons in areas containing a high proportion of low and moderate income persons.

Table 63 – Project Summary Information

AP-50 Geographic Distribution – 91.220(f)

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

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 areas with minority and poverty concentrations. 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.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100%

Table 64 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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 of Annapolis has identified its priorities throughout the plan with regard to allocating investment geographically.

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

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

Discussion

Annapolis will receive $266,292 from CDBG funds for the FFY 2020 program year. The city has $38,748

available in previous years' CDBG funds to commit to CDBG projects in FFY 2020. The city budgeted $23,497 for fair housing activities under General Administration (7.7%), $34,444 for Public Services (11.3%), $199,024 for Housing Activities (65.2%), and $48,075 for Capital Projects (15.8%).

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Annapolis will utilize its CDBG funds to rehabilitate existing affordable housing units, support the construction of new affordable housing units, and to provide down payment/closing cost assistance to facilitate housing affordability.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	178
Special-Needs	2
Total	**180**

Table 65 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	180
Acquisition of Existing Units	0
Total	**180**

Table 66 - One Year Goals for Affordable Housing by Support Type

Discussion

The one-year projects for affordable housing funded by the city for FFY 2020 CDBG funds are as follows:

- Housing Authority Rental Rehab Newtowne-Twenty Site Improvements - Rehab of existing units = 78 units (200 public housing residents)
- Housing Authority Rental Rehab Robinwood Electrical Panels - Rehab of existing units = 25 units (75 public housing residents)
- Housing Authority Rental Rehab Robinwood Smoke Detectors - Rehab of existing units = 75 units (200 public housing residents)
- Arundel Lodge Facility Rehab - Rehab of existing units = 2 units (6 persons with special needs)

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the City of Annapolis (HACA) strives to provide quality, affordable housing in safe, attractive communities for eligible families, the elderly, and persons with disabilities based on need and income. HACA has identified the following FY 2019 PHA goals and objectives:

Goal I: Revitalize and Enhance our Communities

- Maintain the Physical Conditions and Marketability of each Community and coordinate services that promote self-sufficiency to improve the income base for HACA and/or to prepare residents to move out of public housing and federal assisted programs dependency. Complete Redevelopment of Newtowne-Twenty and begin Redevelopment of Morris H. Blum Senior Apartments (formerly Glenwood Senior Development.)
- Perform Relocation for completed Redevelopment of Obery Court-Phase III
- Perform Relocation for Morris H. Blum Senior Apartments
- Begin Redevelopment of Newtowne-Twenty
- Complete Redevelopment of Obery Court Phase III-61 Units
- Prepare Demolition and Disposition Application for Morris H. Blum Senior Apartments
- Continue Safe Communities partnership with the Annapolis Police Department
- Maintain Excellent Site Curb Appeal for each Community
- Implement Non-Smoking Policy through-out HACA Communities
- Continue to work with housing developers to increase number of housing units for low-income residents including veterans
- Continue to enhance the working relationships with the Housing Commission of Anne Arundel County, Anne Arundel County Public Schools and Anne Arundel County Government (Workforce Development)

Goal II: Continue to Improve Processes and Performance

- Successfully complete HUD Public Housing Recovery Plan Requirements
- Achieve High Performer status under the Public Housing Assessment System (Financial Assessment Sub-System, Management Assessment Sub-System and the Real Estate Assessment

Sub System)
- Maintain High Performer status under the Section Eight Management Assessment System
- Reduce public housing Vacancy Rate
- Achieve an Occupancy rate of 98% or Higher
- Maintain Unit Turnaround of 20 Days or Less
- Conduct 100% Annual Recertification for all Programs
- Effectively manage the Annual Preventative Maintenance Program

Goal III: Promote Efficiency and Fiscal Responsibility
- Develop a Capital Fund Strategy to improve all identified HUD Real Estate Assessment Conditions deficiencies
- Create alternate Funding opportunities to support the overall operation of Self-Sufficiency programs
- Continue to manage performance targets under the Housing Choice Voucher Sequestration Financial Improvement Plan
- Maintain a Balance Budget
- Reduce Outstanding Tenant Account Receivables
- Conduct Public Housing Program Flat Rent Analysis
- Conduct Annual Utility Allowances Review for all Programs

Goal IV: Provide Enhanced Customer Service
- Promote participation in the ROSS Grants-Family Self Sufficiency (PTO-FSS) and Homeownership programs
- Maintain Mandatory Good Neighbor and Housekeeping Program
- Expand HCV program to include landlord fairs to create additional housing opportunities
- Manage Integrated Pest Management Programs
- Enforce Non-Smoking Policy for Approved Communities

Goal V: Identify and Implement Technology to Provide More Efficient and Effective Service to the Public
- Identify two processes that can be automated and converted to paperless to increase efficiency and reduce resource consumption. (Goal III)
- Investigate and implement an online tenant portal and automated kiosk to: enable program participants to submit basic information with generated receipts; disseminate forms and other standard information; reduce the wait-time needed for face-to-face meetings. (Goal IV)
- Determine feasibility for mobile device accessibility for all online functionality and implement where practical to increase availability of our services to the public. (Goal IV)

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

HACA's FY 2020 budget is the following:

		PUBLIC HOUSING	CAPITAL FUNDS
Operating Income	Rental	$2,490,388	-
	HUD & State Grants	$3,244,061	$2,315,878
	Other	$141,712	-
Operating Expenses	Administration	$1,973,540	-
	Housing Assistance	-	-
	Resident Services	$757,854	-
	Utilities	$981,100	-
	Maintenance Labor	-	-
	Maintenance Supplies	-	-
	Maintenance	$1,268,370	-
	Contractors	$433,127	$7,426
	General Expenses	$287,944	$75,945
	Non-Routine	-	$2,115,438

Table 67 – HACA 2020 Operating Budget

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

HACA strives to maintain high quality management and operation of its public housing programs and units. HACA uses various HUD-devised regulations and manuals 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, HUD Handbook 7420.7 and industry best practices.

The following are programs and activities that are underway to improve the self-sufficiency of HACA residents and encourage greater participation in the community.

- Maryland Energy Assistance Program: HACA partners annually with the Anne Arundel Community Action Agency to bring specialists on site to assist residents with application for BGE assistance.
- Anne Arundel County Literacy Program: HACA partners with the Anne Arundel County Literacy

Council to assist residents with reading/math skills in a one on one tutorial environment.

- The Family Self-Sufficiency (FSS): grant was renewed for 2019 and has seventy-five slots. Forty families were enrolled 12 Housing Choice Voucher Program (HCVP) participants and 28 Public Housing residents.
- Job Opportunities: An Open House was held on April 19, 2018 at Newtowne Twenty Community Center with partners from Anne Arundel Workforce Development to discuss the FSS program and Jobs from 18-24 years.
- SCSEP: HACA has been working with Senior Services America, Inc. (SCSEP) to sponsor seniors and disable individuals to work on properties and in offices. HACA sponsored four residents that are paid by SCSEP.
- Job Training: Anne Arundel Workforce Development (AAWDC) opened an office at Stanton Center. There is an onsite Job Coach to provide job readiness services and computer classes.
- Homeownership counseling: FSS clients that are interested in homeownership are referred to Anne Arundel Community Development (ADCS) and Community Action Agency Partnership (CAA) for counseling.
- Mentorship: HACA has partnered with SCORE of Southern Maryland where mentors work with individuals that are interested in owning their business.
- C.O.R.E Training was a 12-week program in basic construction that helped participants, knowledge and skills required to be successful in various construction trades.
- Financial Empowerment Classes sponsored by ACDS scheduled monthly to help residents become more financially secure and educated.
- HACA Stipend Apprenticeship Program, provided six participants for two sessions during a 2-week training in basic painting and lite carpentry work, in addition, participants were taught a job readiness curriculum by AAWDC. All participants were paid $ 500 over the two-week period as compensation.
- Sherwin Williams Painting Training classes have been held in Feb 2019 and will have another class in Sept 2019. First class graduated 17 participants, to which some have obtained employment.
- Resident Services had an Open House in June 2019 in the Robinwood Community. Various community providers handed out information on community resources, job training and provided home ownership counseling.
- HACA has partnered with Anne Arundel Partnership for Children, Youth and Families to provide an array of wraparound services for the Newtowne 20 residents that will be relocated in the fall of 2019. Other providers Alan Ayuk Behavioral Health and Community Action Partnership are also providing services to assist residents in becoming more self-sufficient.

The city also assists HACA with resident initiatives. The Annapolis Police Department (APD), in partnership with the community and other agencies, is dedicated to preventing, controlling crime, preserving the quality of life in Annapolis through firm, fair, and impartial law enforcement strategies. In an effort to assist HACA with its safety issues, APD carried out the following initiatives in the city's public housing:

- Community wide camera projects: Dedicated cameras for enforcement and deterrence efforts

include cameras throughout the City of Annapolis and more than 130 cameras on HACA properties.

- Community Outreach: Numerous community outreach programs focus on community enhancement and engagement in HACA communities. There are ongoing engagement activities including participation in Homework Clubs, Outdoor Movie Nights, and HACA Resident Meetings.
- Eastport Working Together: The Eastport Working Together session was established in the fall of 2017 in response to violent crime in the community. The group met monthly and members of the larger Eastport community and residents from the HACA community attended the meetings. The City of Annapolis Consolidated Annual Performance and Evaluation Report Local FY 2019 17 attendees discussed issues facing the community and worked to problem solve and create a positive environment for all residents. Successes include a new youth movement called "Hood 2 Good," an elementary school sewing club and a community-wide dinner sponsored by the Eastport Working Together group.
- Neighborhood Enhancement Teams (NET): NET is small cohort of officers who have frequent and repeated presence in the community. NET teams are assigned to specific neighborhoods for foot patrol and community engagement.

HACA has resident councils at each of 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.

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

Not applicable.

Discussion

The City of Annapolis has identified that there is a need for decent, safe, and sanitary housing that is affordable and accessible to address the households affected by housing problems, severe housing problems, and housing cost burdens. The largest income group affected by housing problems in the city are extremely low-income households. HACA is a vital part of the city's affordable housing strategy as the primary assisted housing provider of housing for extremely low income, very low income, and lower income residents of the city. During the past five years, HACA has experienced severe budget cuts but was able to continue to provide services and programs to their clients. Despite these financial challenges, HACA has made steady progress to improve the housing and services provided to its residents. In 2010, HACA was listed on the HUD "Troubled Housing List." Today, HACA is designated as a "Standard Performer." HACA's goal over the coming years is to be designated a "High Performer." HACA has already received this designation by HUD for their Housing Choice Voucher Program (Section 8).

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

Introduction

The Homeless Coalition includes representatives from (i) the State, County, and City of Annapolis agencies administering mainstream resources; (ii) shelter and nonprofit services providers; (iii) organizations representing individuals diagnosed with mental health disorders, substance abuse, HIV/AIDS; and (iv) formerly homeless persons, advocates, and others with roles, interests and responsibilities in addressing issues associated with homelessness in the County. The Homeless Coalition meets monthly and develops policies and procedures for operations, including the adoption of a Governance Charter.

The goals and strategies developed by the Homeless Coalition and its planning process served as the basis for the homeless goals within the strategic plan. The Homeless Coalition was an active participant in reviewing and finalizing all of the goals and strategies outlined in this Consolidated Plan.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

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

The Homeless Coalition has three outreach teams, which includes the DSS Homeless Outreach Team, the County Mental Health Agency Crisis Response Team and the People Encouraging People Assertive Community Treatment (ACT) Program. All of these teams place a priority of reaching clients least likely to apply for assistance. The DSS Homeless Outreach Team works with the community to identify and outreach to any homeless person residing outdoors. The Outreach Team works to identify needs and assist homeless individuals to obtain services and housing. Both the Crisis Response Team and ACT target homeless individuals diagnosed with a mental illness. The Crisis Response Team and ACT receive referrals from the police, hospitals, and shelters when a homeless person is in crisis. Also, Arundel House of Hope and the Light House provide outreach services and case management, a day shelter, meals, and links to mainstream resources.

The Homeless Coalition also developed the BRICKIT team, where county agencies work to provide homeless families with the resources necessary to re-route their lives towards success. Providers work together to collectively deliver services to address priority needs. DSS with support from the Homeless Coalition also hosts an annual Homeless Resource Day which allows service providers to successfully reach

out to the homeless and those at-risk of homelessness. This event is well publicized to the entire community. The Homeless Resource Day allows service providers to offer their services in a concentrated manner on one day, as well as to set up appointments for follow-up visits. Bus tokens are provided to allow participates to access these follow-up appointments.

Addressing the emergency shelter and transitional housing needs of homeless persons

The county has 51 year-round and 90 seasonal emergency shelter beds for individuals, and 78 year-round emergency beds for families. Additionally, there are 32 emergency shelter beds available for survivors of domestic violence. Typically, emergency shelters provide temporary housing for up to 90 days, along with three meals, case management, life skills, training, housing search assistance and other support services. The rotating cold weather shelter operated by Arundel House of Hope, called the Winter Relief Program, provides transportation, meals, and temporary housing between the hours of 5:00 p.m. and 7:00 a.m. from November through April. Local shelters and the City of Annapolis provide additional freezing weather beds. All of the year round, seasonal, and overflow freezing weather beds are available for use by chronically homeless persons in the county. The county has six transitional housing beds for individuals and nine transitional housing beds for families. Transitional housing provides temporary housing and intensive supportive services for up to two years. There is generally a shortage of emergency shelter beds for both families and individuals in the county, especially during the summer months when the rotating shelter and freezing weather beds are unavailable.

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

The Homeless Coalition is committed to ending chronic homelessness by providing client-focused outreach to the population and developing affordable, safe housing options. The Homeless Coalition has embraced the Housing First Model as its strategy for ending chronic homelessness. As part of the development of the coordinated entry process, the Homeless Coalition adopted VI-SPDAT as its assessment tool and incorporated it into the HMIS system. The VI-SPDAT is a nationally accepted and recommended survey tool, which evaluates and ranks each homeless individual or families based on a number of risk factors and generate a centralized list of most vulnerable, chronically homeless individuals and families. Those who are ranked as chronically homeless with the highest vulnerability are given priority on the coordinated wait list for all of the federally funded permanent supportive housing programs in the county. The Homeless Coalition also uses a rapid re-housing strategy for homeless families. The rapid re-housing program include the Emergency Solutions Grant (ESG) funded programs housing approximately 10 families per year; CoC funded program housing approximately 16 families per

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

Additionally, the Homeless Coalition seeks to end veteran homelessness. Arundel House of Hope (AHOH) operates Patriot House, a Veterans Affairs (VA) per diem-funded transitional housing program. Many graduates of this program increase their income and are able to afford unsubsidized housing. The county also operates a HOME and county funded program called the Operation Home Program which provides case management, housing search assistance, and tenant based rental assistance to homeless veterans. The county has a veteran by-name list and meets monthly via phone or in-person to discuss the status and housing options for those on the list. An outreach social worker from the VA MD Health Care Systems, staff from the regional SSVF program, the homeless coordinator, staff from all of the shelters and other providers in the county attend this monthly meeting. The Homeless Coalition is committed to reducing returns to homelessness and reducing emergency shelter recidivism. Approximately 15 percent of individuals and families return to homelessness over a 12-month period. This is due in part to the high cost of housing in the county and the difficulty of low income individuals finding units affordable without a subsidy. However, those who enter CoC funded permanent housing seldom return to shelter. The Homeless Coalition's strategy to reduce recidivism is to develop an array of housing resources including permanent supportive housing, rapid re-housing, and other permanent housing resources, as well as to target this population with intense case management. Last year, the county provided local funding for a rental assistance program to address the affordability issues faced by many homeless families.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

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

connection before they age out of care in the county. As policy, if youth leave after the age of 18, they may return until the age of 21 and receive after care assistance including housing.

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

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

Discussion

The city has allocated CDBG funds to the following FFY 2020 economic development and anti-poverty programs to address the other special needs and homeless needs:

- Anne Arundel Community Action – Housing Counseling
- Blessed in Tech – SCAR Foundation “Defeat the Streets”
- Boys and Girls Clubs – Boys and Girls Club at Bywater
- Center of Help – Building Lives for New Americans
- Light House Shelter – Case Management
- OHLA – Bridge the Gap
- OIC – Job Preparation Training
- Restoration Community Development Corporation – H20 Adolescent Recovery Clubhouse Music Project

- Arundel Lodge – Facility Rehab
- Housing Authority Rental Rehab – Newtowne Site Improvements
- Housing Authority Rental Rehab – Robinwood – Electrical Panels
- Housing Authority Rental Rehab – Robinwood – Smoke Detectors
- Light House – Security and Repair Projects

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

Introduction:

The City of Annapolis is a participating member in the Baltimore Metropolitan Council's Regional Analysis of Impediments to Fair Housing Choice. The following fair housing issues/impediments were identified in the RAI to address public policies that could discourage affordable housing and residential investment along with the goals and strategies to address those impediments. Impediment #2 addresses public policies and regulations. The city is budgeting $23,497 in FFY 2020 CDBG funds for fair housing activities.

Impediment 1: FAIR HOUSING EDUCATION AND OUTREACH – There is a need to educate members of the community concerning their rights and responsibilities under the Fair Housing Act and to raise awareness, especially for low-income households.

Impediment 2: PUBLIC POLICIES AND REGULATIONS – The City's Zoning Code needs additional definitions, provisions, and revisions to be compliant with the Federal Fair Housing Act, Section 504, and the Americans with Disabilities Act to affirmatively further fair housing.

Impediment 3: CONTINUING NEED FOR AFFORDABLE AND ACCESSIBLE HOUSING UNITS – Many households, especially among the low- and moderate-income households in the City of Annapolis are housing cost overburdened.

Impediment 4: PRIVATE LENDING AND INSURANCE PRACTICES – The Home Mortgage Disclosure Act (HMDA) data suggests that there is a disparity between the approval rates of home mortgage loans originated from White and those originated from Minority applicants.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment:

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. New housing construction is the past 5 years has been market rate. Saving for a down payment and closing costs limits the ability of renter households in purchasing units in the City. Also, households are unable to qualify for mortgages because of credit problems. In recognition of the problem, the City has continued to use its limited resources to assist low and moderate-income households with affordable housing as follows:

- Offers assistance with down payment and closing costs.
- Continues to work with Homes for America and Habitat providing assistance with acquisition and rehabilitation of units that have been sold to low and moderate income first time homebuyers. The City is providing closing cost assistance to 76 potential new homeowners at Homes at the Glen, a 15 year LIHTC lease for purchase project that is now ready for sale. Over 10 families have received assistance so far.
- Provides funds to the Anne Arundel County Community Action Agency (CAA)to support the agency's Home Ownership Counseling Program that educates first-time homebuyers on the mechanics of the home purchase process from budgeting, resolving credit issues, and negotiating the contract. The program is taught by HUD certified instructors. All households receiving assistance from the City through its home ownership programs are required to successfully complete the program CAA counselors are also available to assist renters.
- Adopted a Moderately Priced Dwelling Units Ordinance, which is applicable to developments containing ten or more dwelling units. The MPDU requires a set-aside of units that are affordable to households at 80 percent of the median income for the MSA. MPDU includes an affordability control ensuring the long-term affordability of the units. In exchange for the set-aside, the City permits a density bonus beyond the minimum density in the zone. There is also an expedited review process. MPDU was adopted in 2004. To date the city has provided 18 rental units and 10 homeownership opportunities. MPDU represents a considerable effort by the City to expand affordable housing stock through the private market.

Discussion:

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 and has committed to assist the city in implementing the fair housing strategies in the city's AI.

The city will also fund fair housing activities to address the impediments identified in the Regional Analysis of Impediments with CDBG Administrative funds.

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.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Annapolis has developed the following actions to address the following city needs: obstacles to meeting underserved needs; fostering affordable housing; reducing lead-based hazards; reducing the number of families living in poverty; developing institutional structures; and enhancing coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Despite city and service provider efforts, there remain a significant number of obstacles to meeting underserved needs. The following are obstacles to meeting those needs in Annapolis.

1. High cost of housing
2. Growing gap between incomes and housing
3. Lack of developable land
4. Increasing physical and mental handicap housing needs
5. Cycle of poverty

Actions planned to foster and maintain affordable housing

To foster and maintain affordable housing, the City of Annapolis proposes to carry out the following activities:

- Anne Arundel Community Action – Housing Counseling
- Arundel Lodge – Facility Rehab
- Housing Authority Rental Rehab – Newtowne Site Improvements
- Housing Authority Rental Rehab – Robinwood – Electrical Panels
- Housing Authority Rental Rehab – Robinwood – Smoke Detectors

Actions planned to reduce lead-based paint hazards

The City of Annapolis will undertake activities to reduce the number of lead-based paint hazards in the city through the City's Owner Occupied Housing Rehabilitation Program. The Housing Rehabilitation Program is administered by Arundel Community Development Services, Inc. (ACDS). The city and ACDS will adhere to the following lead based paint hazard reduction policies and procedures:

- The guidelines for the City's Housing Rehabilitation Program comply with the lead based paint

hazards at 24 CFR Part 35.

- ACDS 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.
- ACDS has a certified firm for testing, risk assessment, and clearance. All contractors are lead based paint abatement certified.
- ACDS 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.

Actions planned to reduce the number of poverty-level families

According to the 2011-2015 American Community Survey, approximately 10.1% of Annapolis' residents live in poverty. Female-headed households with children are particularly affected by poverty at 22.4%. Additionally, 14.2% of city residents under the age of 18 live in poverty.

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. Through the methods described above, the city can positively influence the likelihood of poverty-stricken residents of moving up and out of poverty. Annapolis can reduce the number of residents living in poverty by minimizing threats to individual and family financial stability and by extending services that will provide adequately for those in need. Ultimately, federal and state policies on welfare, health care, and the minimum wage are crucial factors in the fight to address and reduce poverty.

Planned economic development and anti-poverty programs include:

- Anne Arundel Community Action – Housing Counseling
- Blessed in Tech – SCAR Foundation "Defeat the Streets"
- Boys and Girls Clubs – Boys and Girls Club at Bywater
- Center of Help – Building Lives for New Americans
- Light House Shelter – Case Management
- OHLA – Bridge the Gap
- OIC – Job Preparation Training
- Restoration Community Development Corporation – H20 Adolescent Recovery Clubhouse Music Project

Actions planned to develop institutional structure

The Department of Planning and Zoning Community Development Division is the lead agency for the City's CDBG Program. The Department receives guidance from the City's Housing and Community Development Committee to administer the CDBG grant. 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:

1. Program management and oversight
2. Inter-Department/Agency Coordination
3. Subrecipient contract administration and monitoring
4. Program evaluation
5. Report preparation and submission
6. Public education and participation
7. Special project development
8. Consolidated Plan preparation, monitoring, and evaluation
9. Housing programs
10. Community Revitalization Initiatives
11. Planning for development, redevelopment, community development and historic preservation
12. Administration of the City's zoning ordinance and subdivision regulations including the Moderately Priced Dwelling Units Ordinance

Other city agencies that participate with housing, community development, and economic development in Annapolis are:

- Department of Planning and Zoning – Manages planning, land use and code enforcement.
- Department of Recreation and Parks – Manages the "Pip" Moyer Recreation Center and Stanton Community Center that offer community service programs.
- Housing and Community Development Committee – The 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.
- Anne Arundel County – The county provides and shares resources and programs with the city.

Various human services providers, including the Anne Arundel County Continuum of Care, Departments of Social Services, Aging and Disabilities, Health and the Partnership for Children, Youth, and Families,

coordinate community development and supportive service programs with the city.

The city will continue to support the coordinated housing and community approach through the following goal and projects:

- Administrative oversight
- Fair Housing activities

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

The Community Development Division will continue to act as a coordinator between housing and social service activities provided by the city and activities provided by the Housing Authority, the Continuum of Care, private and non-profit housing providers, and social service agencies to address the housing and community development needs of the city. The Community Development Division will accomplish this coordination by continuing to attend various public and private housing and social service agencies meetings and conference calls, participating in planning correspondence, and providing technical assistance for funding match options and program compliance.

Discussion:

The city has identified the following projects to address obstacles to meeting underserved needs, foster and maintain affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies:

- Anne Arundel Community Action – Housing Counseling
- Blessed in Tech – SCAR Foundation "Defeat the Streets"
- Boys and Girls Clubs – Boys and Girls Club at Bywater
- Center of Help – Building Lives for New Americans
- Light House Shelter – Case Management
- OHLA – Bridge the Gap
- OIC – Job Preparation Training
- Restoration Community Development Corporation – H20 Adolescent Recovery Clubhouse Music Project
- Arundel Lodge – Facility Rehab
- Housing Authority Rental Rehab – Newtowne Site Improvements
- Housing Authority Rental Rehab – Robinwood – Electrical Panels
- Housing Authority Rental Rehab – Robinwood – Smoke Detectors
- Light House – Security and Repair Projects
- Administration – Fair Housing

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

Introduction:

Under the FFY 2020 CDBG Program will receive $266,292 from CDBG funds and has $38,748 available in previous years' CDBG funds to commit to CDBG projects in FFY 2020. The program year goes from July 1, 2020 through June 30, 2021.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

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

Discussion:

Annapolis will receive a CDBG FFY 2020 allocation of $266,292 and has $38,748 available from previous years' CDBG funds to commit for a total FFY 2020 CDBG project budget of $305,040. The city budgeted $23,497 for fair housing activities under General Administration (7.7%), $34,444 for Public Services (11.3%), $199,024 for Housing Activities (65.2%), and $48,075 for Capital Projects (15.8%).

The estimated percentage of CDBG funds that will be used for activities that benefit low- and moderate-income persons over the next year is 100.00% or $281,543.

Appendix

SF 424 and Certifications

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

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

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

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

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) __2020_____ [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

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

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

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

Signature of Authorized Official

7/6/2020
Date

Mayor, GAVIN BUCKLEY
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

ATTEST:

Regina C. Watkins-Eldridge, MMC,
City Clerk

APPROVED FOR FORM AND LEGAL SUFFICIENCY:

Office of Law
D. Michael Lyles, City Attorney

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

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

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

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

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.

2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.

3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.

4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.

5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.

6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.

7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.

8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).

9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.

10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29) U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statue(s) which may apply to the application.

OMB Number: 4040-0004
Expiration Date: 12/31/2019

Application for Federal Assistance SF-424

* 1. Type of Submission:	* 2. Type of Application:	* If Revision, select appropriate letter(s):
☐ Preapplication	☒ New	
☒ Application	☐ Continuation	* Other (Specify):
☐ Changed/Corrected Application	☐ Revision	

* 3. Date Received:	4. Applicant Identifier:
	B20MC240014

5a. Federal Entity Identifier:	5b. Federal Award Identifier:
52-6000764	0749222460000

State Use Only:

6. Date Received by State:	7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: City of Annapolis

* b. Employer/Taxpayer Identification Number (EIN/TIN):	* c. Organizational DUNS:
52-6000764	0749222460000

d. Address:

* Street1:	160 Duke of Gloucester Street
Street2:	
* City:	Annapolis
County/Parish:	Anne Arundel
* State:	MD: Maryland
Province:	
* Country:	USA: UNITED STATES
* Zip / Postal Code:	21401

e. Organizational Unit:

Department Name:	Division Name:
Planning and Zoning	Community Development

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:	Ms.	* First Name:	Theresa
Middle Name:	Coluzzi		
* Last Name:	Wellman		
Suffix:			

Title: Community Development Administrator

Organizational Affiliation:
City of Annapolis

* Telephone Number:	410-263-7961	Fax Number:	410-263-1129

* Email: tcw@annapolis.gov

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.218

CFDA Title:

Community Development Block Grant Entitlement Program

*** 12. Funding Opportunity Number:**

14.218

* Title:

COMMUNITY DEVELOPMENT BLOCK GRANT ENTITLEMENT PROGRAM

13. Competition Identification Number:

Title:

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

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

Housing and Community Development Activities

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: MD 3
* b. Program/Project:

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

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2020
* b. End Date: 06/30/2021

18. Estimated Funding ($):

* a. Federal	266,292.00
* b. Applicant	38,748.00
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	305,040.00

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

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

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

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

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

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: Mr. * First Name: Gavin

Middle Name:

* Last Name: Buckley

Suffix:

* Title: Mayor

* Telephone Number: 410-263-7997 Fax Number: 410-216-9284

* Email: mayor@annapolis.gov

* Signature of Authorized Representative: * Date Signed: 7/6/2020

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
Gavin Buckley	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Annapolis	7/6/2022

ATTEST:

Regina C. Watkins-Eldridge, MMC,
City Clerk

APPROVED FOR FORM AND LEGAL SUFFICIENCY:

Office of Law
D. Michael Lyles, City Attorney

Consultation and Citizen Participation

ANNAPOLIS | MD

Community Development Block Grant Program

The primary objective of the CDBG Program is the development of viable urban communities, by providing decent housing and a suitable living environment, and expanding economic opportunities, principally for persons of low and moderate income.

Each year, the U.S. Department of Housing and Community Development (HUD) distributes community development block grant funds to cities for their local community development projects. The City of Annapolis distributes these funds through the Community Development Block Grant (CDBG) program, based on its **Five Year Housing and Community Development Consolidated Plan**. The Consolidated Plan is a five-year planning document which: 1) identifies housing needs and problems; 2) analyzes market conditions and resources; 3) sets priorities and adopts strategies; 4) allocates resources; and, 5) contains an annual action plan. The Annual Action Plan identifies the amount of CDBG funds the City expects to use, the activities that the City will fund, and the goals the City set for the number and type of households the City expects to assist.

The City's Community Development Division in the Planning and Zoning Department administers the CDBG program. The City's Housing and Community Development Committee has oversight responsibility for the CDBG program and the use of CDBG funds. The Committee recommends the funding to the City Council, which approves all CDBG-funded projects. The approved projects then become the basis for the CDBG Action Plan.

For the past 30 years, the City has used its CDBG funds to provide homeownership opportunities, housing rehabilitation services, and financial support for various human service organizations.

For example, in FY 2020 the City provided $247,696 in CDBG Entitlement funds to the following organizations:

- Arundel Lodge, Inc.
- Blessed in Tech Ministries
- Center of Help
- Community Action Agency
- Homes for America
- Housing Authority of the City of Annapolis
- Housing Rehabilitation
- Light House Shelter
- OHLA
- OIC
- Restoration Community Development Corporation

Five Year Housing and Community Development Consolidated Plan – Virtual Public Hearing May 13, 2020 AT 7:00 PM

City of Annapolis MD has prepared a Five-Year Consolidated Plan for FY 2021-2025, and an Annual Action Plan for FY 2021, in accordance with the regulations and requirements of the U.S. Department of Housing and Urban Development (HUD).

View the full Draft Plan

The Proposed Five Year Consolidated Plan and FY 2021 Annual Action Plan were prepared after conducting a public hearing on housing and community development needs, meetings with stakeholders, meetings with housing provider agencies, meetings with the City's staff and officials, and the result of a community wide survey questionnaire.

The Plan identifies and describes the City of Annapolis's housing and community development needs for the next five years, and establishes a vision, goals and intended outcomes to address the identified needs. The document further describes how the strategies will be implemented with annual entitlements of federal Community Development Block Grant.

In accordance with the flexibility provided under the CARES Act to address an emergency situation such as Covid-19, the City's Housing and Community Development Committee will hold a virtual public hearing on May 13, 2020 at 7:00 PM. The purpose of the public hearing is to receive public comment on the FY 2021-2025 Five Year Consolidated Plan for the City's housing and community development needs and the FY 2021 Annual Action Plan for the use of Community Development Block Grant (CDBG) funds in the amount of $305,040. Watch the virtual meeting. Please submit your comments online by May 14, 2020 at 4:30 p.m.

Anyone needing reasonable accommodation to be able to participate in a public meeting held by the City of Annapolis should contact 410-263-7997 or by MD Relay (711), or by email at boards@annapolis.gov at least five days prior to the meeting date to request assistance.

Citizen Participation Plan Amendment

In response to the COVID-19 Pandemic and in accordance with the flexibility provided under the CARES Act, the City of Annapolis is amending its Citizen Participation Plan, to promote and support “social distancing” while continuing to offer the public an opportunity to provide valuable citizen input and insight into the policies, and procedures of its Community Development Block Grant Program.

Download a copy of amended Plan or a copy may be obtained by calling or emailing the contact listed below.

This Citizen Participation Plan will replace the Plan approved by the City Council on October 9, 2017. Copies or summaries of the draft Plan will be made available in a form accessible to persons who cannot access the Plan online, persons with disabilities, and those with Limited English Proficiency upon request.

The public may provide input by commenting on the proposed amendments via email to Theresa Wellman, City of Annapolis until 4:30 p.m. on Friday, May 15, 2020 at tcw@annapolis.gov or by phone at 410-263-7961 x 7798. All comments will be considered and changes made if such changes are deemed appropriate prior to submitting the amended plan to the U.S. Department of Housing and Urban Development.

Consolidated Annual Performance and Evaluation Report (CAPER)

The Consolidated Annual Performance and Evaluation Report (CAPER) is a U.S. Department of Housing and Urban Development (HUD) mandated report for all communities receiving Community Development Block Grant (CDBG) funding. The CAPER reports the City of Annapolis success in meeting the housing and community development goals and objectives contained in its Five-year Consolidated Housing and Community Development Plan and FY 2019 Annual Action Plan. (CAPER FY 2019)

For additional information about the CDBG Program, please contact Ms. Wellman at 410-263-7961 extension 7798 or tcw@annapolis.gov.

Fair Housing

As an entitlement community under the U.S. Department of Housing and Urban Development’s (HUD) Community Development Block Grant Program (CDBG), Annapolis is required, in accordance with the Housing and Community Development Act of 1974, as amended, to “affirmatively further fair housing.” To show that the entitlement community is “affirmatively furthering fair housing,” it must conduct a fair housing analysis, which identifies any impediments to fair housing choice and the steps it will take to meet this requirement. HUD advises communities that this Analysis of Impediments to Fair Housing (AI) should also address “Visitability,” the Section 504 Rehabilitation Act, the Americans with Disabilities Act, as well as the Fair Housing Act.

Resources

- City of Annapolis Consolidated Plan and Annual Action Plan Final (PDF)
- Annapolis Analysis of Impediments to Fair Housing - FY 2016 - FY 2020 (PDF)
- City of Annapolis Annual Action Plan 2020 (PDF)
- Consolidated Annual Performance and Evaluation Report - Local Fiscal Year 2019 (PDF)
- Annapolis Draft City of Annapolis Con Plan 2021-2025 WS (PDF)

The HUD Fair Housing and Equal Opportunity (FHEO) Office is now advising Federal entitlement communities to update its Analysis of Impediments (AI) to Fair Housing Choice to coincide with its Five Year Consolidated Plan, and then every five (5) years thereafter. In addition, each year the City, as part of its Annual Action Plan, must sign certifications that the City will affirmatively further fair housing. Consequently, the City is currently working on its AI for FY 2020 to identify the appropriate actions to overcome the effects of any identified impediments. The city must then maintain records reflecting what analysis and corrective actions were taken.

The City of Annapolis currently has a Fair Housing Law, which the Annapolis Human Relations Commission oversees and takes complaints. Please visit https://www.annapolis.gov/1398/Fair-Housing to learn more about fair housing rights in the City of Annapolis.

THE BALTIMORE SUN MEDIA GROUP

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Order ID: 6645652

* Agency Commission not included

GROSS PRICE * : $117.78

PACKAGE NAME: ACG Capital Single

Five Year Consolidated Plan and Annual Action Plan

Round table Meeting

Wed. , **November** 13 , **2019 -** 10: 00 , A **M**

Location: Pip Recreation Center

Name	Organization	Phone Number	Email Address
Clifford E. Fields	Fields and Fields Treatment Center LLC	240-832-2070	Cliffordthecounselor@gmail.com
MIKE PITCHFORD	CPDC	202-627-9951	MPITCHFORD@CPDC.ORG
Joanna Tobin	candidate Board of Ed.	443-254-3546	jbtforboe2020@gmail.com
Adriana Lee	Mayor's Office	410-570-9052	alee@annapolis.gov
JoAnn Mattson	The Light House	443.569.4207	jmattson@annapolislighthouse.org
Julie Snyder	Community action	443 949 3229	jsnyder@aaccaa.org
Lyn Farrow	COA		
Hilary Raftovich	City of Annapolis	410.263-7997	Hraftovich@annapolis.gov

Five Year Consolidated Plan and Annual Action Plan

Roundtable Meeting

Wed, **November** 13, **2019 -** 10:00, A **M**

Location: Pip Recreation Center

Name	Organization	Phone Number	Email Address
Najiba Hlemi	Seeds 4 Success ~~Executive Dir~~	410-533-3847	info@S4S annapolis.org
Adotola Ajayi	Mayor's office	(410)9726257	aoajayi@annapolis.gov
Jennifer Lagratteria	Boys + Girls Clubs	410 972-2556	JenLa bgcaa.com
ED Geake	OIC	443-433-900 Ext 14	oicaaco@comcast.net
Jessica Sauers	The Arc CCR	410-693-8883	jsauers@thearcccr.org
Heather Donahue	ACDS	410 222 3958	hdonahue@ acdsinc.org
Mike Posko	HABITAT	443 463 0768	mposko@ HABITATCHESAPEAKE.ORG
Nadine Chier	Alice Cain Comm. Dir.		nc576243@gmail.com

Five Year Consolidated Plan and Annual Action Plan

Needs Public Hearing

Wed, **November** 13, **2019 -** 7:00, PM

Location: City Hall

Name	Organization	Phone Number	Email Address
Jon Haglund	UDV, Consultant	—	—
Harper Gibson	UDV, Consultant	—	—
Susan Wellman	City of Annapolis	—	—
Sally Nash	" " "	410.263.7961	snash@annapolis.gov
Eric Borchers	" "	—	ekborchers@annapolis.gov
Jackie Wells	"	—	—
Teri Bond	HCD Committee	—	—
Nancy Libson	HCD Committee	—	—

Five Year Consolidated Plan and Annual Action Plan
Needs Public Hearing
Wed, **November** 13, **2019 -** 7:00, PM
Location: City Hall

Name	Organization	Phone Number	Email Address
Dafnen Cey	city of annapolis	—	aldgay@annapolis.gov
Elly Tierney	" "	—	aldtierney@annapolis.gov
Maria Brown	" " P+Z	410-260-2200	mrb@annapolis.gov
PHIL DALES	LWS		pdales@liffwalsh.com
Marc Rodriguez	City of Annapolis		

Five Year Consolidated Plan and Annual Action Plan
Roundtable Meeting
Thurs., November 14, 2019 - 10:00, AM
Location: Pip Moyer Rec. Center

Name	Organization	Phone Number	Email Address
Amy Siegel	Md Legal Aid	410 972-2700	asiegel@mdlab.org
Margaret Leonard	Md Legal Aid	410-972-2700	mleonard@mdlab.org
Phebe Duff	Action Annapolis	501-412-6441	phebed@comcast.net
Sonia Feldman	Action Annapolis	443-822-3532	soniaf1020@gmail.com
DAVID HARTCORN	Center of Help	410 353 4717	david@davidhartcorn.com
Pam Brown	Partnership	410-222 7423	SRBrown@MDCounty.org
Eric Borchers	City of Annapolis	410 260 2200	ekborchers@annapolis.gov
Justin Bieler	AACO DSS	410-269-4498	justin.bieler@maryland.gov

Five Year Consolidated Plan and Annual Action Plan

Roundtable Meeting

Thurs ~~[illegible]~~ November 14, 2019 - 10:00, AM

Location: Pip Moyer

Name	Organization	Phone Number	Email Address
Rhonda Pindell-Charles	Annapolis	City Council	
Georgia Noone-Sherrod	Anne Arundel Conflict Resolution Center	410.266.9033	georgia@aacrc.info.

Order ID: 6645652

* Agency Commission not included

GROSS PRICE * : **$117.78**

PACKAGE NAME: ACG Capital Single

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Run Date(s): Wednesday, April 1, 2020

Color Spec. B/W

Preview

Order ID: 6645652

* Agency Commission not included

GROSS PRICE * : $117.78

PACKAGE NAME: ACG Capital Single

NOTICE OF DISPLAY OF PLANS
FOR FY 2021-2025 FIVE YEAR CONSOLIDATED PLAN
AND
FY 2021 ANNUAL ACTION PLAN

Notice is hereby given that the City of Annapolis MD has prepared a Five-Year Consolidated Plan for FY 2021-2025, and an Annual Action Plan for FY 2021, in accordance with the regulations and requirements of the U.S. Department of Housing and Urban Development (HUD). These plans will be on public display for a period of 30 days, beginning April 1, 2020 on the city's web site https://www.annapolis.gov/917/Community-Development-Block-Grant-Progra.

The Proposed Five Year Consolidated Plan and FY 2021 Annual Action Plan were prepared after conducting a public hearing on housing and community development needs, meetings with stakeholders, meetings with housing provider agencies, meetings with the City's staff and officials, and the result of a community wide survey questionnaire.

The Plan identifies and describes the City of Annapolis's housing and community development needs for the next five years, and establishes a vision, goals and intended outcomes to address the identified needs. The document further describes how the strategies will be implemented with annual entitlements of federal Community Development Block Grant,

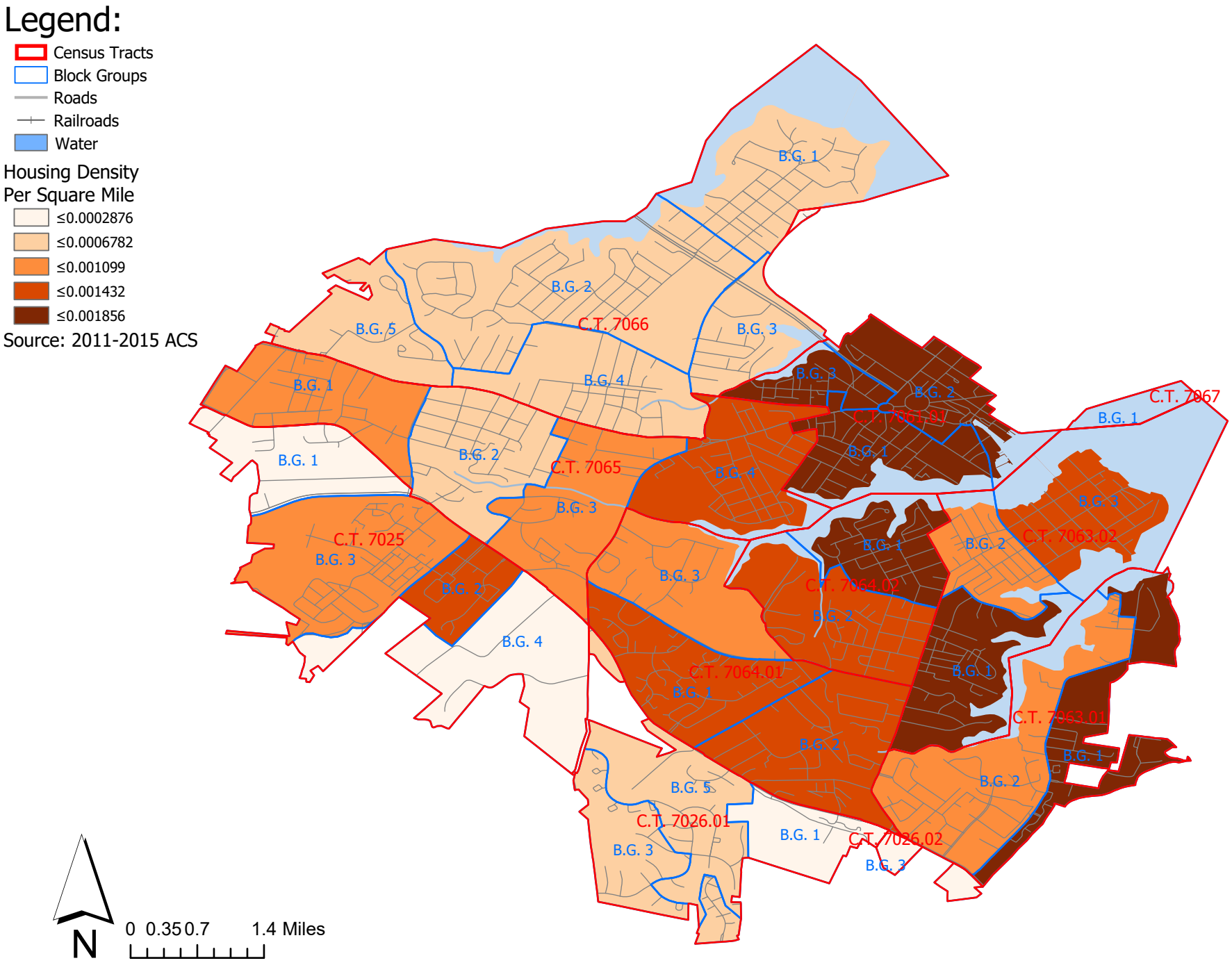
All interested persons, groups, and organizations are encouraged to review the Consolidated Plan and present written comments concerning the proposed plans and use of Federal funds under the FY 2021-2025 Five Year Consolidated Plan and the FY 2021 Annual Action Plan.

Written or oral comments will be accepted by the City from April 1, 2020 through Friday, May 1, 2020 at 4:30 p.m. Comments may be directed to Ms. Theresa C. Wellman, Community Development Administrator,(tcw@annapolis.gov.) City of Annapolis, Planning, and Zoning Department, 145 Gorman Street, Annapolis, MD 21401 (410) 263-7961 extension 7798. The City intends to submit these documents to HUD on or before June 15, 2020.

If you wish to review the draft Consolidated Plan and require a special accommodation (e.g. interpreter for deaf and hard of hearing or interpreter for persons with limited English proficiency), please contact Theresa Wellman no later than 7 days prior to the end of the public comment period.

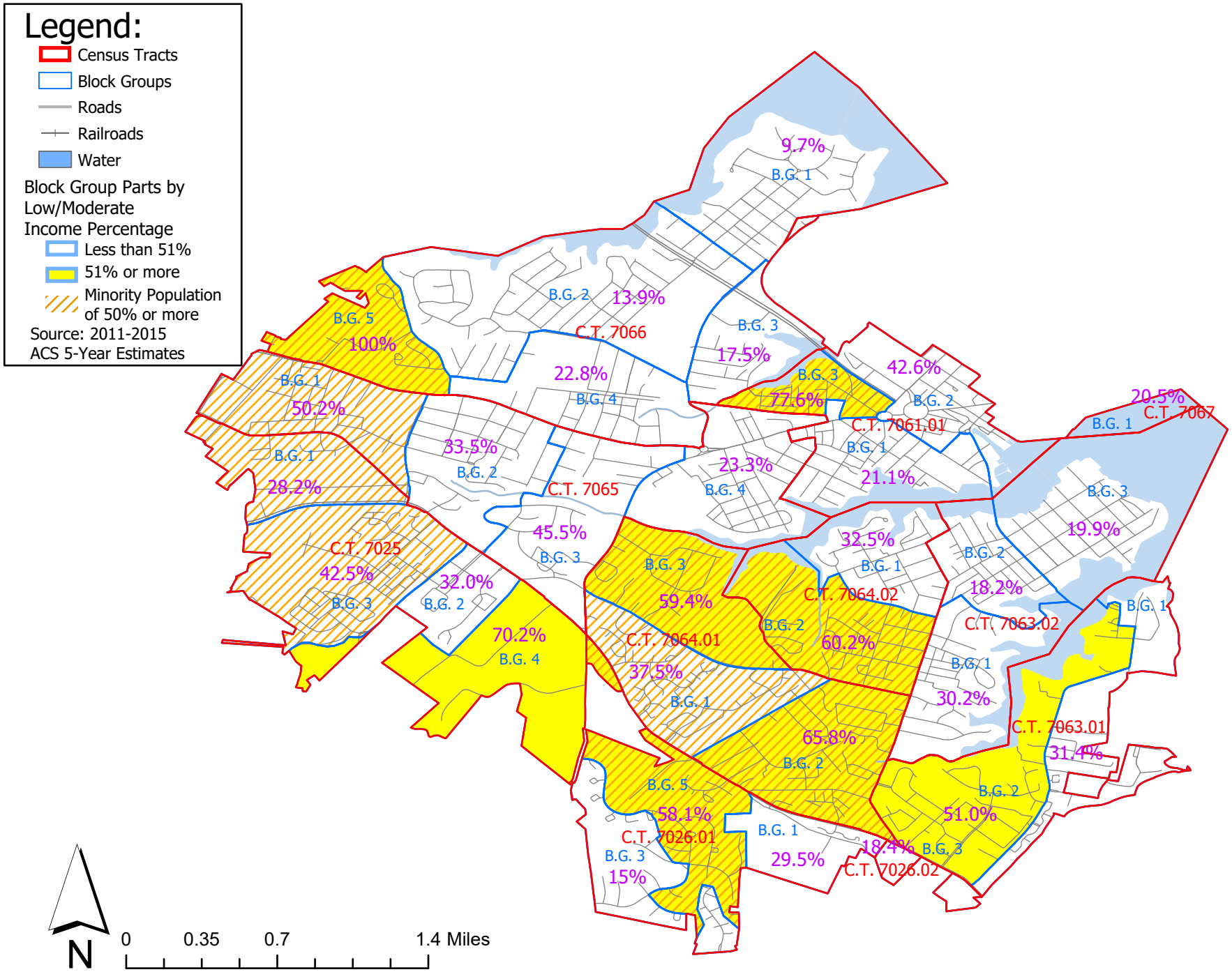
Sally Nash, Ph.D.
Director, Planning and Zoning
4/1/2020 6645652

Maps



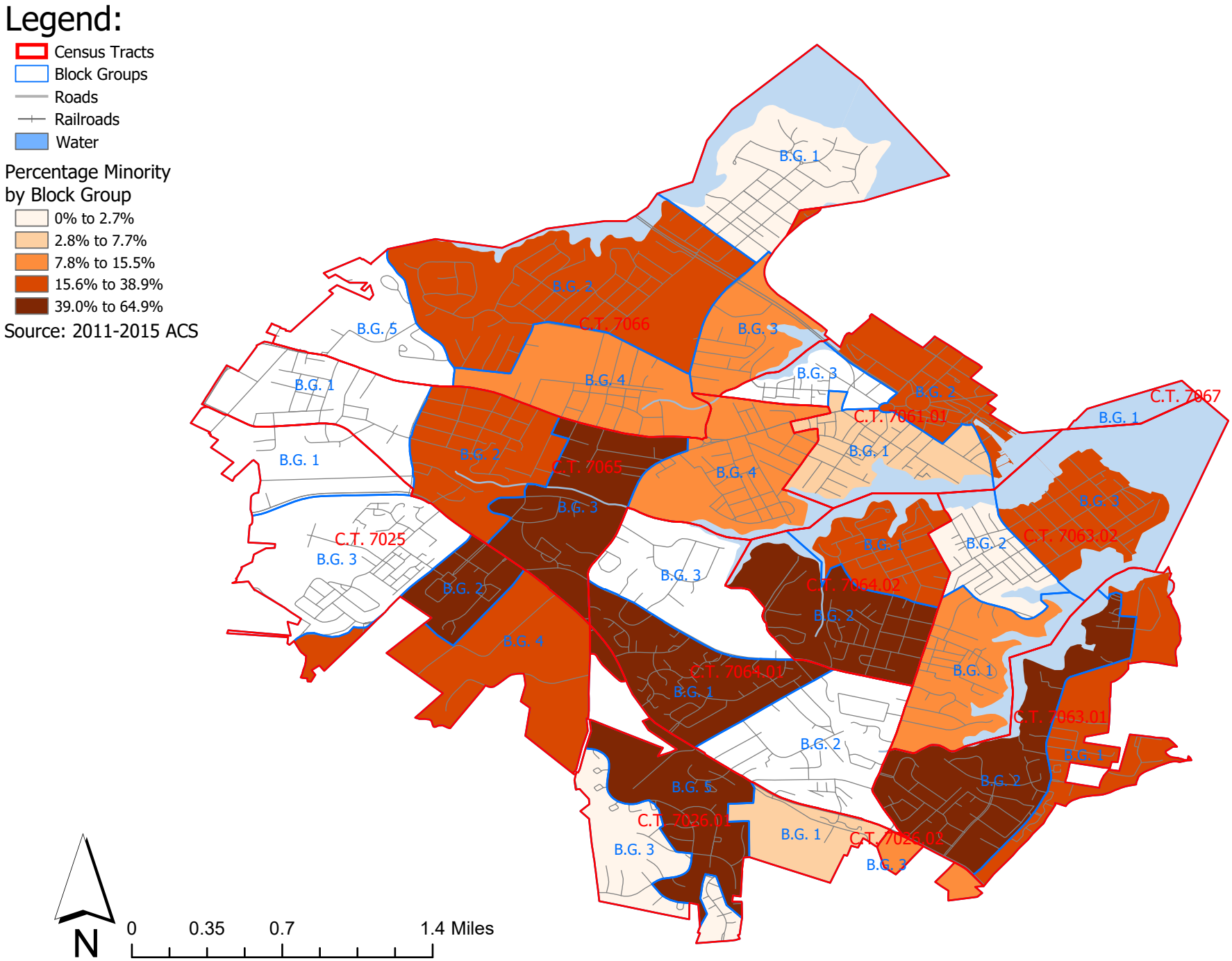
CITY OF ANNAPOLIS, ANNE ARUNDEL CO, MD
HOUSING DENSITY BY BLOCK GROUP

BUILT ON EXPERIENCE URBAN DESIGN VENTURES



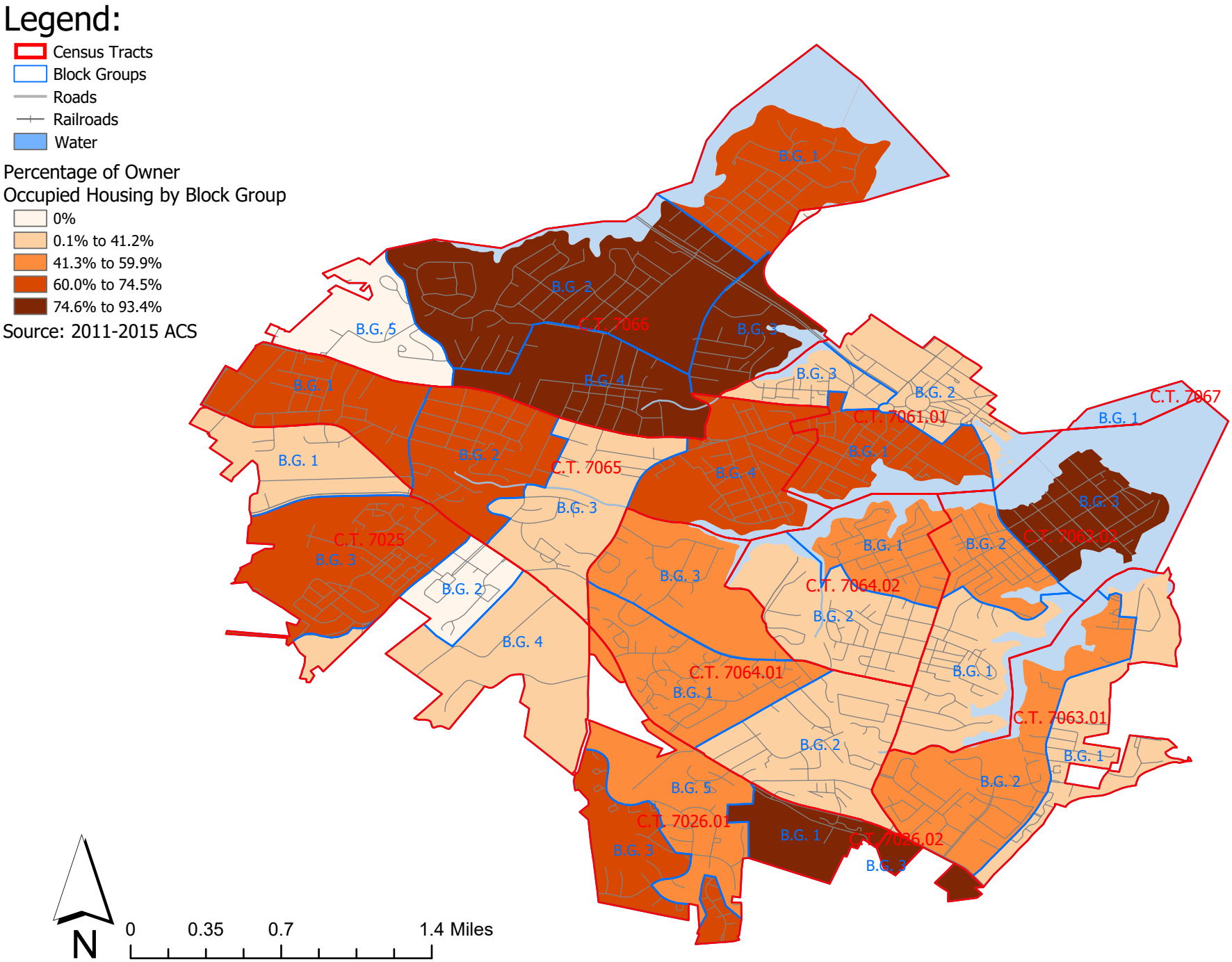
CITY OF ANNAPOLIS, ANNE ARUNDEL, MD
2020 LOW/MOD BLOCK GROUPS

BUILT ON EXPERIENCE URBAN DESIGN VENTURES



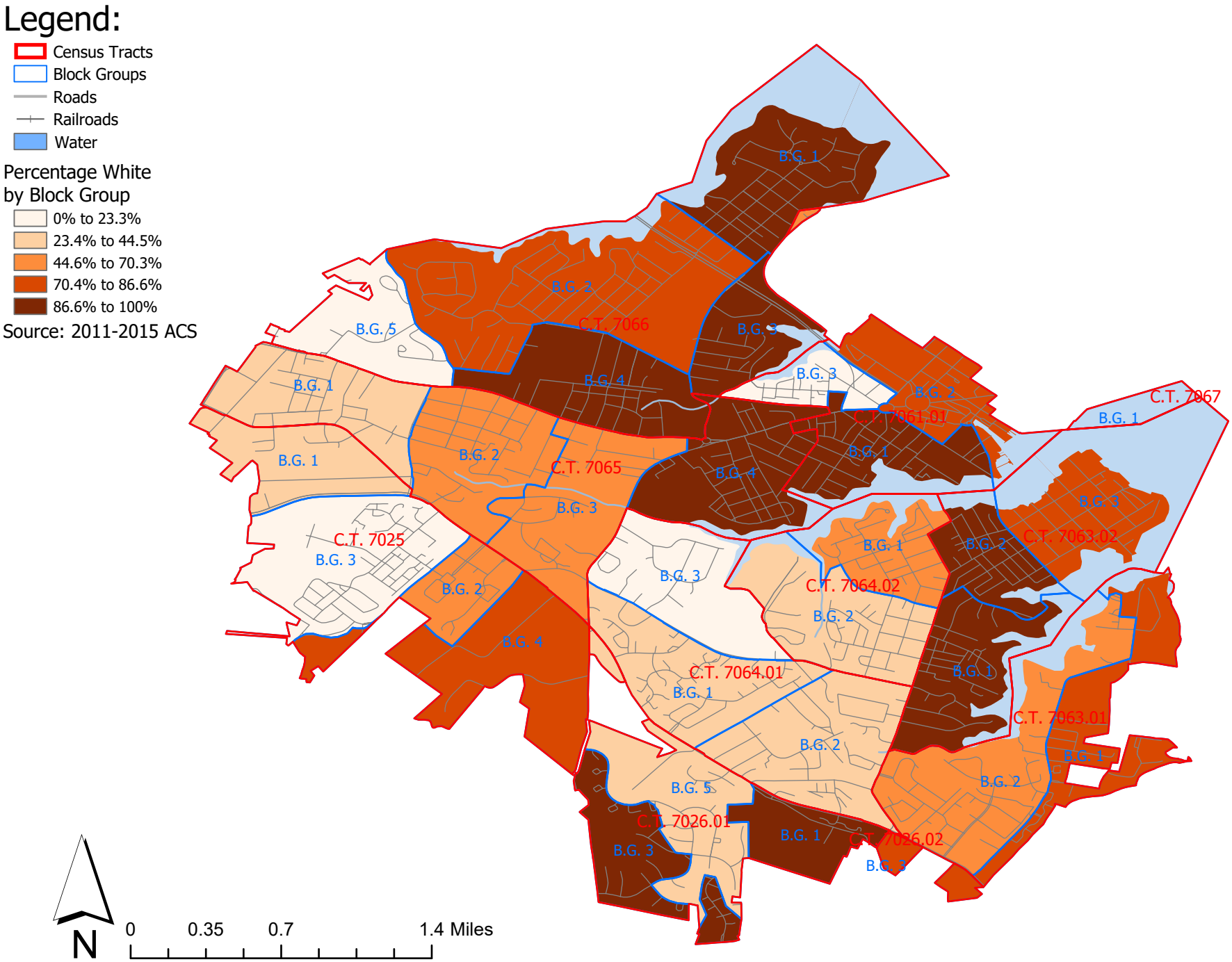
CITY OF ANNAPOLIS, ANNE ARUNDEL CO, MD
PERCENT MINORITY BY BLOCK GROUP

BUILT ON EXPERIENCE URBAN DESIGN VENTURES



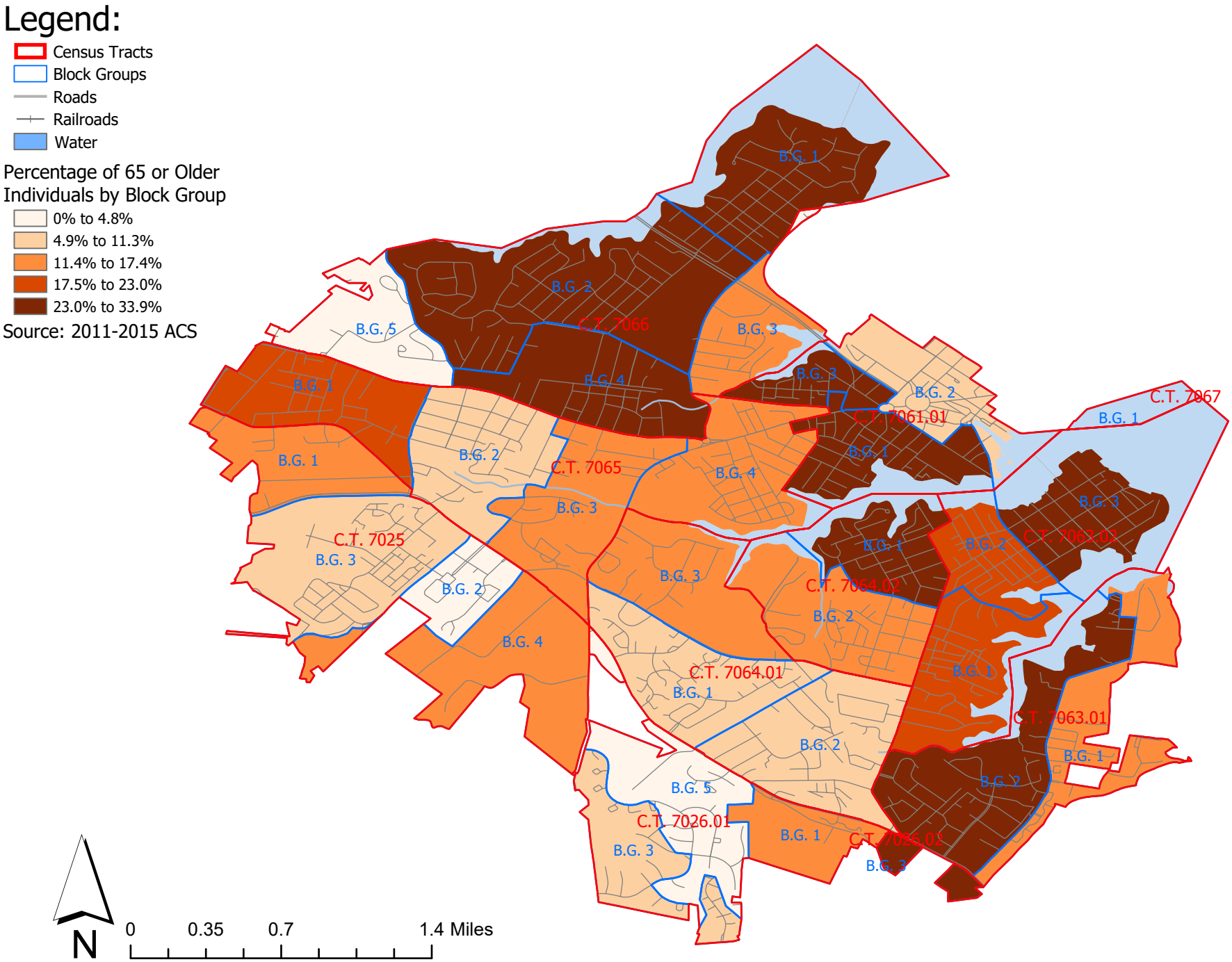
CITY OF ANNAPOLIS, ANNE ARUNDEL CO, MD
OWNER OCCUPIED HOUSING BY B.G.

BUILT ON EXPERIENCE URBAN DESIGN VENTURES



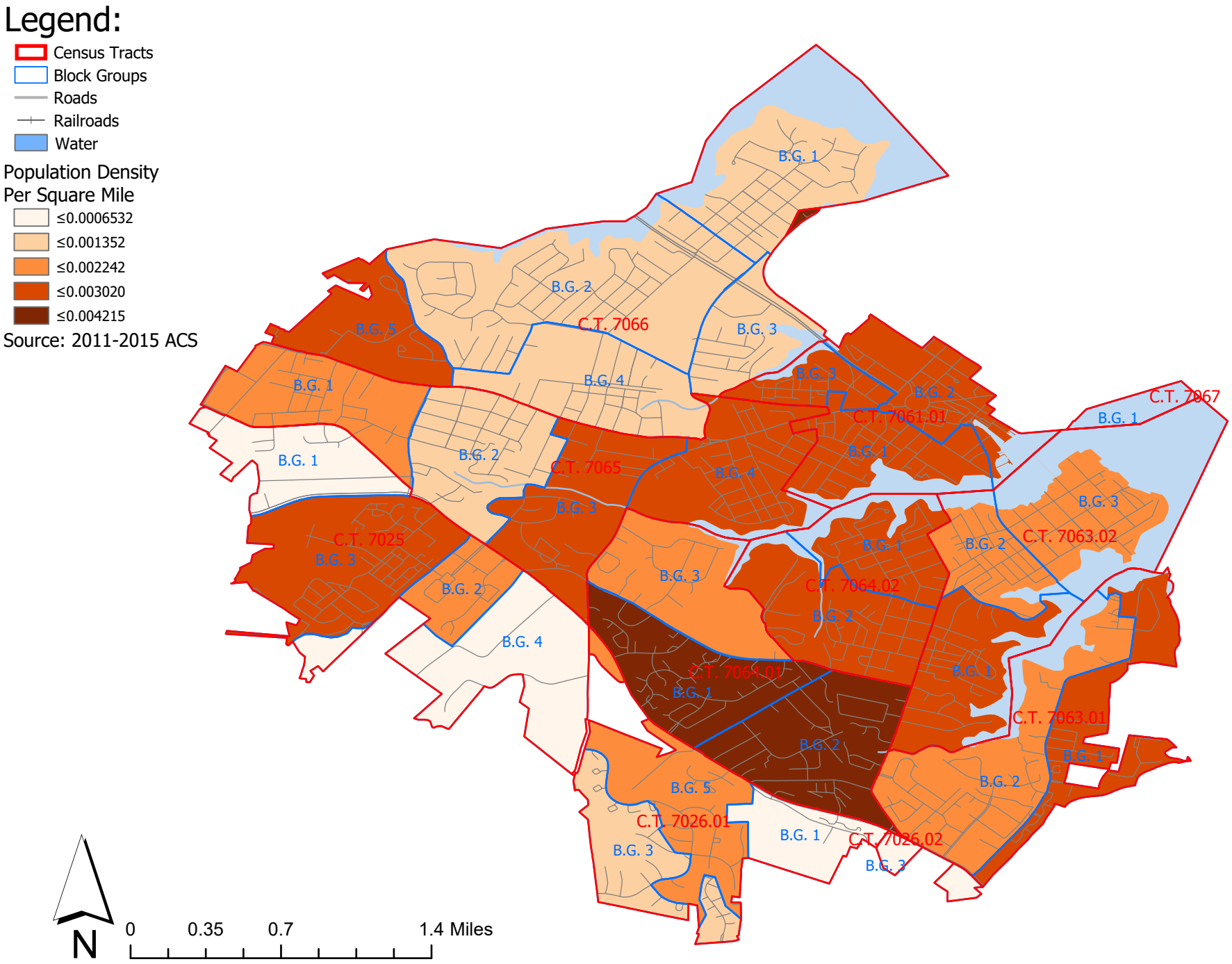
CITY OF ANNAPOLIS, ANNE ARUNDEL CO, MD
PERCENT WHITE BY BLOCK GROUP

BUILT ON EXPERIENCE URBAN DESIGN VENTURES



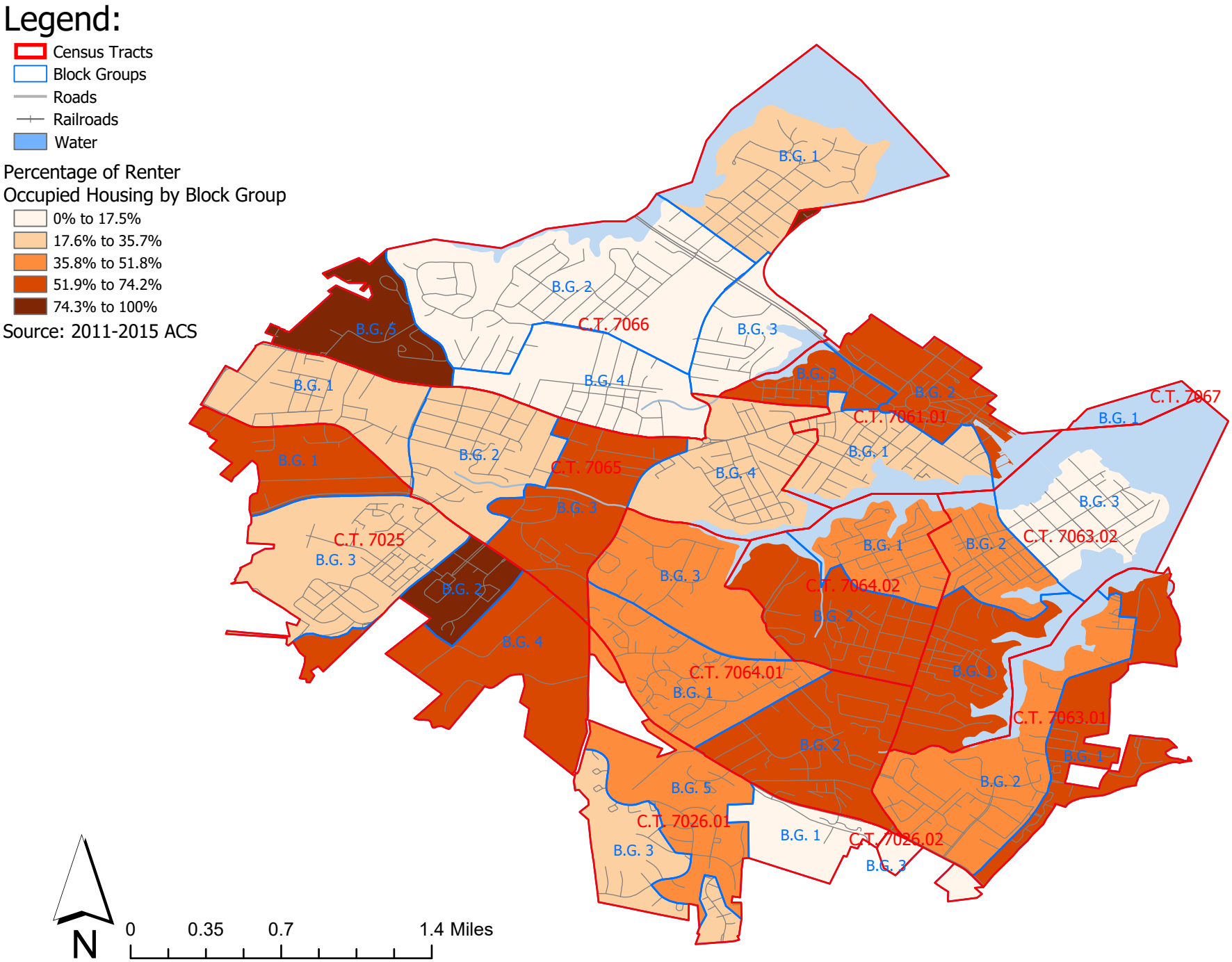
CITY OF ANNAPOLIS, ANNE ARUNDEL CO, MD
PERCENTAGE OF 65+ BY BLOCK GROUP

BUILT ON EXPERIENCE URBAN DESIGN VENTURES



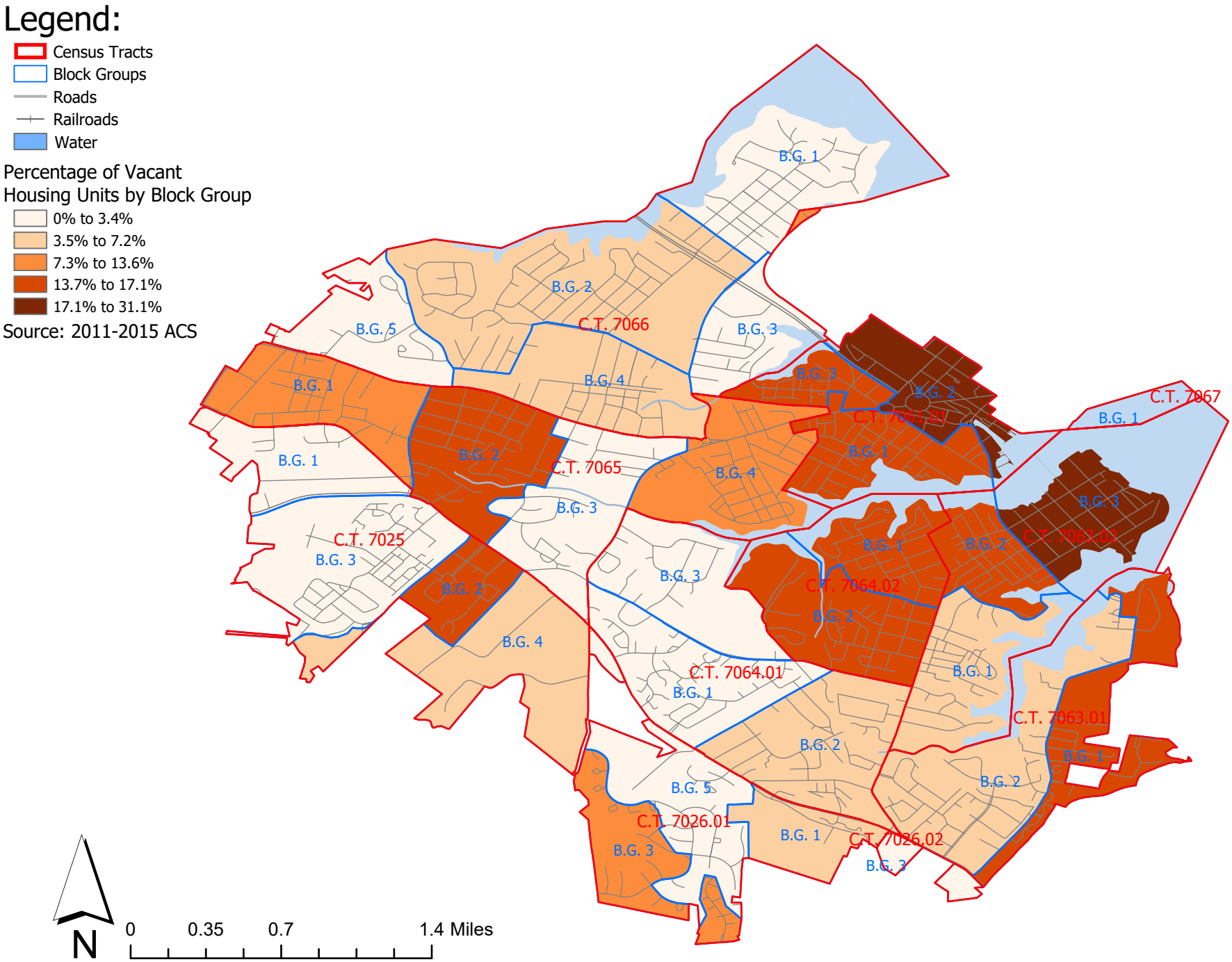
CITY OF ANNAPOLIS, ANNE ARUNDEL CO, MD
POPULATION DENSITY BY BLOCK GROUP

BUILT ON EXPERIENCE URBAN DESIGN VENTURES



CITY OF ANNAPOLIS, ANNE ARUNDEL CO, MD
RENTER OCCUPIED HOUSING BY B.G.

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE



CITY OF ANNAPOLIS, ANNE ARUNDEL CO, MD
PERCENT VACANCY BY BLOCK GROUP

URBAN DESIGN VENTURES
BUILT ON EXPERIENCE