

Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers. *Include statements related to these programs as applicable.*

The Howard County Housing Commission operates a Homeownership Voucher Program. The Commission does not limit the number of participating families. The program eligibility requirements are as follows:

Families participating in the Section 8 Homeownership Program must be in good standing, and must have participated in the Section 8 Program, or other Howard County or Housing Commission programs for at least 2 years prior to execution of the Contract of Sale. The family must also have participated in the Family Self Sufficiency Program for a period of at least 6 months prior to the date of settlement.

The minimum income required for program participation is \$24,000.00. If the family meets the HUD minimum income requirements of the Federal Minimum hourly wage rate multiplied by 2,000 hours, and has been pre-qualified for financing with a lending institution which meets the requirements of Section 25.7 of this plan, they are exempted from the \$24,000.00 minimum income requirement. Welfare assistance shall not be counted towards the \$24,000.00 minimum income requirement unless the head of household is elderly or disabled.

7.0 Eligible families must demonstrate that at least one adult member of the family who will own the home at commencement of homeownership assistance is currently employed at least 30 hours per week, and has been continuously employed for at least one year prior to commencement of homeownership assistance. This requirement does not apply for families where the head of household is elderly or disabled.

In order to qualify for participation in the Section 8 Homeownership Program, the family must qualify as a “first-time homeowner”. A first-time homeowner is defined as a family of which no member owned or presently has any ownership interest in a unit during the three years before commencement of homeownership assistance. A first-time homeowner also includes a single parent or displaced homemaker who while married, owned a home with his or her spouse, or resided in a home owned by his or her spouse.

Eligible families shall not include any family with a member who has previously received assistance under the homeownership option, and has defaulted on a mortgage securing debt incurred to purchase the home.

Prior to commencement of homeownership assistance, the family must attend and satisfactorily complete pre-assistance homeownership counseling with a HUD approved counseling agency, or an equivalent program of counseling activities as designated by the Commission.

8.0	Capital Improvements. Please complete Parts 8.1 through 8.3, as applicable.
8.1	Capital Fund Program Annual Statement/Performance and Evaluation Report. As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> , form HUD-50075.1, for each current and open CFP grant and CFFP financing.
8.2	Capital Fund Program Five-Year Action Plan. As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i> , form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan.
8.3	Capital Fund Financing Program (CFFP). <input type="checkbox"/> Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements.

Housing Needs. Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.

SUMMARY OF SPECIFIC ANNUAL OBJECTIVES (FFY2009)

Goal 1. Expand Efforts to preserve and retain existing housing stock

Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Assist homeowners in maintaining and improving properties while allowing them to remain affordable	CDBG	Decent Affordable Housing	Affordability	5 units will be rehabilitated for low-/moderate-income households through the Housing Rehabilitation Program

Goal 2. Increase Affordable Housing through Home Ownership Assistance

Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Assist first time homebuyers with settlement/down payment costs	HOME DHCD (MD)	Decent Affordable Housing	Affordability	This project was not funded in FFY2008. Funds from prior year projects will be used to assist an estimated 5 families under the Settlement Down Payment Loan Program , Home Ownership Opportunity and the HOME Homeownership Assistance Program
Development of affordable housing	CDBG HOME LIHTC Loans Community Legacy	Decent Affordable housing	Affordability	An estimated 7 units of affordable housing under the Community Housing Assistance Initiative Program and the HOME Housing Initiative Program

9.0

Goal 3. Expand the supply of affordable rental housing

Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Development of affordable rental units	LIHTC Loans Tax Exempt Bonds State Partnerships Rental Housing Fund	Decent affordable housing and Suitable Living Environment	Affordability and Sustainability	Guilford Gardens - 269 units

Goal 4. Support the County's existing public and assisted housing programs to provide rental assistance and support

Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Assist very and low income residents with TBRA rental subsidies	HOME	Decent affordable housing	Affordability & availability/ accessibility	This program will be administered by the Howard County Housing Commission and will provide assistance to an estimated 30 qualifying households.
Continue to support the Commissions operation of HCVP & other rental assistance programs	HUD	Decent affordable housing	Affordability & availability/ accessibility	The Commission currently has 737 vouchers and is currently 100% leased up.

<p>9.1</p>	<p>Strategy for Addressing Housing Needs. Provide a brief description of the PHA’s strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.</p> <p>The Housing Commission’s plan for addressing housing needs for low and moderate families in Howard County includes the following strategies:</p> <p>Expanding housing supply for low income families through co-ordination with the county’s Moderate Priced Dwelling Unit (MPDU) Program which requires developers to set-a-side units for low and moderate income families;</p> <p>Increasing assistance to families in crisis through the State’s Rental Allowance Program;</p> <p>Continuing to look for market opportunities to purchase market rate properties occupied primarily by low and moderate income families to insure that they remain affordable, and to create cash flow opportunities to further invest in affordable housing;</p> <p>Continue to look at policies that enhance the Commission’s ability to increase assistance to additional families without increased financial resources;</p> <p>Continuing to identify new funding sources to either increase the Commission’s ability to provide additional services to existing clients or to expand the Commission’s ability to assist additional families.</p>
<p>10.0</p>	<p>Additional Information. Describe the following, as well as any additional information HUD has requested.</p> <p>(a) Progress in Meeting Mission and Goals. Provide a brief statement of the PHA’s progress in meeting the mission and goals described in the 5-Year Plan.</p> <p>The Commission has increased the availability of decent, safe and affordable housing by acquiring additional units and leveraging private and other public funds to create additional housing opportunities. Specifically, the Commission purchased a market rate development to insure that it continues as an affordable property, with a mixture of incomes. The cash flow from the property will significantly increase the Commission’s ability to assist additional families through additional development or the creation of new assistance programs. The Commission has also improved the quality of assisted housing by completing significant renovations at Colt’s Crossing, a public housing development. The Commission is in the process of upgrading the balance of its public housing units to further improve the quality of life for these residents.</p> <p>(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA’s definition of “significant amendment” and “substantial deviation/modification”</p> <p>“Any change to policy that affects eligibility, wait list ranking and management, preferences, rent calculation (including income, assets, deductions, and allowances), family composition, lease terms or provisions, procurement, five year and annual strategic plans or relating in any way to the capital fund, or the elimination of any special feature or program; will be considered a substantial modification or deviation to the previous agency plan submitted.”</p>
<p>11.0</p>	<p>Required Submission for HUD Field Office Review. In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (g) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (h) through (i) must be attached electronically with the PHA Plan. Note: Faxed copies of these documents will not be accepted by the Field Office.</p> <p>(a) Form HUD-50077, <i>PHA Certifications of Compliance with the PHA Plans and Related Regulations</i> (which includes all certifications relating to Civil Rights)</p> <p>(b) Form HUD-50070, <i>Certification for a Drug-Free Workplace</i> (PHAs receiving CFP grants only)</p> <p>(c) Form HUD-50071, <i>Certification of Payments to Influence Federal Transactions</i> (PHAs receiving CFP grants only)</p> <p>(d) Form SF-LLL, <i>Disclosure of Lobbying Activities</i> (PHAs receiving CFP grants only)</p> <p>(e) Form SF-LLL-A, <i>Disclosure of Lobbying Activities Continuation Sheet</i> (PHAs receiving CFP grants only)</p> <p>(f) Resident Advisory Board (RAB) comments. Comments received from the RAB must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the recommendations and the decisions made on these recommendations.</p> <p>(g) Challenged Elements</p> <p>(h) Form HUD-50075.1, <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> (PHAs receiving CFP grants only)</p> <p>(i) Form HUD-50075.2, <i>Capital Fund Program Five-Year Action Plan</i> (PHAs receiving CFP grants only)</p>

Part I: Summary	
PHA Name: Howard County Housing Commission	Grant Type and Number Capital Fund Program Grant No: MD023-P02350109 Replacement Housing Factor Grant No: Date of CFFP:
FFY of Grant: 2009 FFY of Grant Approval: 2009	

Type of Grant
 Original Annual Statement Reserve for Disasters/Emergencies Revised Annual Statement (revision no:)
 Performance and Evaluation Report for Period Ending: Final Performance and Evaluation Report

Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) ³				
3	1408 Management Improvements				
4	1410 Administration (may not exceed 10% of line 21)	\$ 9,077			
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement	\$ 10,000	\$ 90,775	\$90,775	\$90,775
10	1460 Dwelling Structures	\$ 71,698			
11	1465.1 Dwelling Equipment—Nonexpendable				
12	1470 Non-dwelling Structures				
13	1475 Non-dwelling Equipment				
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs				
17	1499 Development Activities ⁴				

¹ To be completed for the Performance and Evaluation Report.

² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.

⁴ RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
Expires 4/30/2011

Part I: Summary						
PHA Name: Howard County Housing Commission		Grant Type and Number Capital Fund Program Grant No: MD023-P02350109 Replacement Housing Factor Grant No: Date of CFFP:			FFY of Grant:2009 FFY of Grant Approval: 2009	
Type of Grant						
<input checked="" type="checkbox"/> Original Annual Statement		<input type="checkbox"/> Reserve for Disasters/Emergencies		<input type="checkbox"/> Revised Annual Statement (revision no:)		
<input type="checkbox"/> Performance and Evaluation Report for Period Ending:		<input type="checkbox"/> Final Performance and Evaluation Report				
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹		
		Original	Revised ²	Obligated	Expended	
18a	1501 Collateralization or Debt Service paid by the PHA	\$599,299				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment					
19	1502 Contingency (may not exceed 8% of line 20)					
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$ 90,775	\$ 90,775	\$ 90,775	\$90,775	
21	Amount of line 20 Related to LBP Activities					
22	Amount of line 20 Related to Section 504 Activities					
23	Amount of line 20 Related to Security - Soft Costs					
24	Amount of line 20 Related to Security - Hard Costs					
25	Amount of line 20 Related to Energy Conservation Measures					
Signature of Executive Director		Date 9/10/09		Signature of Public Housing Director		
				Date 9/10/09		

¹ To be completed for the Performance and Evaluation Report.

² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.

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Capital Fund Program—Five-Year Action Plan

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 Expires 4/30/2011

Part I: Summary						
PHA Name/Number Howard County Housing Commission/MD023		Locality (City/County & State) Howard County, Maryland			<input type="checkbox"/> Original 5-Year Plan <input checked="" type="checkbox"/> Revision No: 1	
A.	Development Number and Name Amp #1	Work Statement for Year 1 FFY <u>2009</u>	Work Statement for Year 2 FFY <u>2010</u>	Work Statement for Year 3 FFY <u>2011</u>	Work Statement for Year 4 FFY <u>2012</u>	Work Statement for Year 5 FFY <u>2013</u>
B.	Physical Improvements Subtotal	Annual Statement				
C.	Management Improvements					
D.	PHA-Wide Non-dwelling Structures and Equipment					
E.	Administration					
F.	Other					
G.	Operations					
H.	Demolition					
I.	Development					
J.	Capital Fund Financing – Debt Service		\$108,458	\$113,881	\$119,575	\$125,554
K.	Total CFP Funds					
L.	Total Non-CFP Funds					
M.	Grand Total		\$108,458	\$113,881	\$119,575	\$125,554

Part III: Supporting Pages – Management Needs Work Statement(s)				
Work Statement for Year 1 FFY _____	Work Statement for Year _____ FFY _____		Work Statement for Year: _____ FFY _____	
	Development Number/Name General Description of Major Work Categories	Estimated Cost	Development Number/Name General Description of Major Work Categories	Estimated Cost
See				
Annual Statement				
	Subtotal of Estimated Cost	\$	Subtotal of Estimated Cost	\$

