CITY OF FREDERICK
FREDERICK COUNTY, MARYLAND
101 North Court Street – Frederick, MD 21701

FY 2022 Annual Action Plan

For Submission to HUD for the
Community Development Block Grant Program

August 2022

Honorable Michael O’Conner
Mayor, City of Frederick
# Table of Contents

## PART I. ES: EXECUTIVE SUMMARY

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) ................................................................. 1  
  1. Introduction .......................................................................................................................... 1  
  2. Summarize the objectives and outcomes identified in the Plan ....................................... 14  
  3. Evaluation of past performance ......................................................................................... 17  
  4. Summary of Citizen Participation Process and consultation process ........................... 17  
  5. Summary of public comments ........................................................................................... 19  
  6. Summary of comments or views not accepted and the reasons for not accepting them. 19  
  7. Summary ............................................................................................................................. 20

## PART II. PR: THE PROCESS

PR-05 Lead & Responsible Agencies – 91.200(b) ......................................................................... 21  
  1. Agency/entity responsible for preparing/administering the Consolidated Plan .............. 21  
AP-10 Consultation – 91.100, 91.200(b), 91.215(l) ...................................................................... 22  
  1. Introduction ........................................................................................................................ 22  
  2. Agencies, groups, organizations who participated ............................................................ 24  
AP-12 Participation – 91.105, 91.200(c) ....................................................................................... 32

## PART III. ANNUAL ACTION PLAN

AP-15 Expected Resources – 91.220(c) (1, 2) ............................................................................... 37  
AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e) .................................................. 39  
AP-35 Projects – 91.220(d) ........................................................................................................... 41  
AP-38 Projects Summary .............................................................................................................. 42  
AP-50 Geographic Distribution – 91.220(f) .............................................................................. 45  
AP-55 Affordable Housing – 91.220(g) ......................................................................................... 48  
AP-60 Public Housing – 91.220(h) ................................................................................................. 49  
AP-65 Homeless and Other Special Needs Activities – 91.220(i) ............................................ 52  
AP-75 Barriers to affordable housing – 91.220(j) ...................................................................... 56  
AP-85 Other Actions – 91.220(k) ................................................................................................. 59  
AP-90 Program Specific Requirements – 91.220(l)(1,2,4) ...................................................... 65
PART IV. APPENDIX

Appendix....................................................................................................................................... 69

SF 424 Forms
Certifications
Resolutions
Citizen Participation
Executive Summary

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

1. Introduction

The City of Frederick, Maryland is an entitlement community through the U.S. Department of Housing and Urban Development’s (HUD) Community Development Block Grant (CDBG) Program. The Annual Action Plan is a guide to how the City will allocate its resources for specific activities that support the City of Frederick’s Five-Year Consolidated Goals and Strategies. This is the third Annual Action Plan of the FY 2020-2024 Five-Year Consolidated Plan. In compliance with HUD regulations, the FY 2022 Annual Action Plan is for the period of July 1, 2022 through June 30, 2023. This Annual Action Plan is a strategic plan for the implementation of the City’s Federal Programs for housing, community, and economic development within the City of Frederick.

The FY 2022 Annual Action Plan outlines the actions to be undertaken in Fiscal Year 2022 with the Federal resources received by the City of Frederick. The CDBG Program and activities outlined in this FY 2022 Annual Action Plan will principally benefit low- and moderate-income persons and funding has been targeted to neighborhoods home to the highest percentage of low- and moderate-income residents. The City’s previous performance under the CDBG Program was discussed at the First Public Hearing. The Annual Action Plan does not incorporate the Public Housing Comprehensive Grant (Comp Grant) process into the consolidated planning and application process but does require the participation of the public housing authority in the development of the plan.

The FY 2020-2024 Five-Year Consolidated Plan established 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:
creating a suitable living environment; removing slums and blighting conditions; promoting fair housing; improving public services; expanding economic opportunities; and principally benefitting low- and moderate-income persons.

Available Funds:

The following financial resources are included in the FY 2022 Annual Action Plan to address the priority needs and goals/strategies identified in the City FY 2020-2024 Five-Year Consolidated Plan. The City will receive the following Federal funds during the FY 2022 program year:

- **FY 2022 CDBG Allocation** $ 433,409.00

FY 2022 CDBG Budget:

The City proposes the following activities in FY 2022:

- CD-22-01 - General Administration and Planning - $ 86,681.00
- CD-22-02 - Carver Community Center HACF - $ 281,717.00
- CD-22-03 - Religious Coalition - $ 29,162.00
- CD-22-04 - Frederick Community Action - $ 28,000.00
- CD-22-05 - Interfaith Housing Alliance - $ 7,849.00

**TOTAL** - $ 433,409.00

Maps:

The following maps illustrate the demographic characteristics of the City of Frederick:

- Population Density by Block Group
- Percent White Population by Block Group
- Percent Minority Population by Block Group
- Percent Population Age 65+ by Block Group
- Population Age 65+ by Block Group
- Housing Density by Block Group
- Percent Owner-Occupied Housing Units by Block Group
- Percent Renter-Occupied Housing Units by Block Group
- Percent Vacant Housing Units by Block Group
- Low/Moderate Income Percentage by Block Group
- Low/Moderate Income Percentage w/ Minority Overlay by Block Group
CITY OF FREDERICK, FREDERICK COUNTY, MD
POPULATION DENSITY BY BLOCK GROUP

Population Density by Block Group
CITY OF FREDERICK, FREDERICK COUNTY, MD
PERCENT WHITE POPULATION BY BLOCK GROUP
Percent Population Age 65+ by Block Group
Percent Renter-Occupied Housing Units by Block Group

CITY OF FREDERICK, FREDERICK COUNTY, MD
RENTER OCCUPIED HOUSING BY BLOCK GROUP

Legend:
- Census Tracts
- Water
- Roads
- Streets
- Rents
- Block Groups

Source: 2013-2017 ACS
Low/Moderate Income Percentage by Block Group

CITY OF FREDERICK, FREDERICK COUNTY, MD
PERCENT LOW/MOD INCOME BY BLOCK GROUP

Legend:
- Census Tracts
- Water
- Roads
- Schools
- Parks
- Low/Moderate Income by Block Group
- Less than 50%
- 50% or More

Source: 2011-2015 ACS
Low/Moderate Income Percentage w/ Minority Overlay by Block Group

CITY OF FREDERICK, FREDERICK COUNTY, MD
PERCENT LOW/MOD INCOME BY BLOCK GROUP

Legends:
- Census Tracts
- Water
- Low/Mod Income by Block Group
- Percent Minority
- Less than 50%
- 50% or More
- Block Groups

Source: 2013-2017 ACS
2. **Summarize the objectives and outcomes identified in the Plan**

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

During the FY 2022 CDBG Program Year, the City of Frederick proposes to address the following strategies and goals identified in its FY 2020-2024 Five-Year Consolidated Plan:

**Housing Strategy**-

**Priority Need:** There is a need to increase the amount of affordable, decent, safe, and sanitary housing for homeowners, homebuyers, and renters.

**Goals:**

- **HS-1 Housing** – Increase the supply of decent, safe and sanitary accessible housing that is affordable to owners and renters in the City by assisting with acquisition and development fees.
- **HS-2 Housing Rehabilitation** – Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the community by addressing code violations, emergency repairs, energy efficiency improvements, and accessibility for persons with disabilities.
- **HS-3 Homeownership** – Assist low- and moderate-income homebuyers to purchase homes through down payment / closing cost assistance, and associated housing counseling.
- **HS-4 Acquisition for Homeownership** – Increase the supply of decent, safe and sanitary accessible housing that is affordable to owners and renters in the City by acquisition of existing residential properties for resale to income eligible homebuyers.
- **HS-5 Fair Housing** – Promote fair housing choice through education training / outreach and affirmatively furthering fair housing.

**Homeless Strategy**-

**Priority Need:** There is a need for services and housing opportunities for homeless persons and persons or households at-risk of becoming homeless.
Goals:

- **HMS-1 Housing** – Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, permanent supportive housing, and other permanent housing opportunities.

- **HMS-3 Prevention and Re-Housing** – Support the Continuum of Care’s efforts in prevention of homelessness through anti-eviction activities and programs for rapid re-housing.

**Other Special Needs Strategy** -

**Priority Need:** There is a need to increase housing opportunities, services, and facilities for persons with special needs.

Goals:

- **SNS-1 Housing** – Increase the supply of affordable, accessible, decent, safe, and sanitary housing for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings and new construction.

- **SNS-2 Social Services** – Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs. CD-22-05 - Interfaith Housing Alliance – Senior Services

**Community Development Strategy** -

**Priority Need:** There is a need to improve community facilities, infrastructure, public services and quality of life.

Goals:

- **CDS-1 Community and Public Facilities/Infrastructure** – Improvements to public buildings and community facilities in the City including public infrastructure through rehabilitation, reconstruction, and new construction of streets; sidewalks; bridges, curbs; walkways; water; storm water management; sanitary sewers; lighting; parks; recreational facilities; neighborhood facilities; and trails including handicap accessibility improvements and removal of architectural barriers. CD-22-02 – Housing Authority City of Frederick Carver Center Development

- **CDS-2 Public Services** – Improve and enhance public services, programs for youth, the elderly, and persons with disabilities, and general social/welfare public service programs
for low- and moderate-income persons and households. CD-22-03 – Religious Coalition of Frederick Case Management; CD-22-04 Frederick Community Action Agency Case Management

- **CDS-3 Public Safety** – Improve public safety facilities, equipment, crime prevention, community policing, and ability to respond to emergency situations.
- **CDS-4 Rehabilitation/Demolition** – Remove and eliminate slum and blighting conditions through rehabilitation and/or demolition of vacant, abandoned, and dilapidated structures.
- **CDS-5 Accessibility Improvements** – Improve handicap accessibility remove architectural barriers to public and community facilities.

**Economic Development Strategy:**

**Priority Need:** There is a need to increase employment, self-sufficiency, educational training, and empowerment for residents of the City.

**Goals:**

- **EDS-1 Employment** – Support and encourage job creation, job retention, and job training opportunities.
- **EDS-2 Development** – Support business and commercial growth through expansion and new development.
- **EDS-3 Redevelopment** – Plan and promote the development, redevelopment, and revitalization of vacant and underutilized commercial and industrial sites.
- **EDS-4 Financial Assistance** – Support and encourage new economic development through local, state, and Federal tax incentives and programs such as Tax Incremental Financing (TIF), tax abatements (LERTA), Enterprise Zones/Entitlement Communities, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, Opportunity Zones, Low-Income Housing Tax Credit (LITEC) Program and other programs that may be identified.
- **ED-5 Access to Transportation** – Provide operational support for the expansion of public transportation and access to bus and automobile services and facilities serving alternate modes of transportation to assist residents to get to work or training opportunities.

**Administration, Planning, and Management Strategy**

**Priority Need:** There is a need for planning, administration, management, and oversight of Federal, State, and local funded programs to address housing, community and economic development needs.
Goals:

- **AMS-1 Overall Coordination** — Provide program management and oversight for the successful administration of Federal, State, and locally funded programs, including planning services for special studies, annual action plans, five-year consolidated plans, substantial amendments, consolidated annual performance and evaluation reports (CAPER), environmental reviews and clearances, fair housing, and compliance with all Federal, State, and local laws and regulations. CD-22-01 - General Administration and Planning

3. **Evaluation of past performance**

   *This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.*

The City of Frederick prepares its Consolidated Annual Performance and Evaluation Report (CAPER) each year. 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 of Frederick’s Department of Housing and Human Services.

The FY 2020 CAPER, which was the first year CAPER for the FY 2020-2024 Five-Year Consolidated Plan, was approved by HUD. In the FY 2020 CAPER, the City of Frederick expended 100% of its CDBG funds to benefit low- and moderate-income persons. The City did not expend any funds during the FY 2020 CAPER period on public services. The City expended/obligated 1.52% of its funds during this CAPER period on Planning and Administration, which is below the statutory maximum of 20%.

As of November 13, 2020, the City of Frederick’s drawdown ratio was 1.65, exceeding the required 1.5 maximum ratio.

4. **Summary of Citizen Participation Process and consultation process**

   *Summary from citizen participation section of plan.*

The Annual Action Plan is made up of many components, including requests for proposals for funding (RFPs) from agencies/organizations; citizen participation; and the development of the Annual Action Plan.

The City of Frederick followed its Citizen Participation Plan in the planning and preparation of the FY 2022 Annual Action Plan. The City held its first public hearing on the needs of the community
and its residents on March 9, 2022. This provided residents, agencies, and organizations the opportunity to discuss the City's CDBG program and to provide suggestions for future CDBG Program priorities and activities.

The City emailed all the agencies and organizations that were contacted as part of the planning process to let them know that the plans were on public display and gave them information about the second public hearing.

The City held its first public hearing on the needs of the community and its residents on the following date:

- **City of Frederick CDBG Program**: Wednesday, March 9, 2022, at 3:00 p.m.

The Second Public Hearing Notice was published on Thursday, June 29, 2022, in the “Frederick News-Post” and the Second Public Hearing was held on Tuesday, August 2, 2022, at 3:00 p.m. During the Second Public Hearing, residents were given the opportunity to comment on the FY 2022 Annual Action Plan.

**Additional Info Citizen Participation**

A copy of the FY 2022 Annual Action Plan was placed on public display for review by the general public, agencies, and organizations in the community. A newspaper notice was published in the Frederick New-Post to announce that the documents were on public display. The Draft FY 2022 Annual Action Plan was on public display at the following locations from Friday, June 30, 2022, through Wednesday, August 3, 2022:

- Frederick City Hall, 101 N. Court Street, Frederick, MD 21701
- Department of Housing and Human Services, 100 South Market Street, Frederick, MD 21701

A draft of the plan was also placed on display on the City's website at www.cityoffrederickmd.gov under the Department of Housing and Human Services in the Community Development section.

The City of Frederick Board of Aldermen met on Thursday, August 4, 2022, to approve submission of the FY 2022 Annual Action Plan.

The following schedule was used in the preparation of the Plan:

- **Publish First Public Hearing in the Frederick News-Post** – Wednesday, March 2, 2022
- **First Public Hearing** – Wednesday, March 9, 2022, at 3:00 p.m.
- **CDBG funding applications are available** – Wednesday, March 2, 2022.
• **CDBG funding requests are due** – Monday, March 21, 2022, by 3:00 p.m.

• **City Staff develops budget by** – Thursday, June 23, 2022

• **Publish Second Public Hearing that Plan and Amendment are on display** – Thursday, June 30, 2022

• **Plan goes on Display** – Friday, July 1, 2022

• **Second Public Hearing for AAP and Amendment** – Tuesday, August 2, 2022, at 3:00 p.m.

• **Board of Alderman Workshop** – Wednesday, August 3, 2022, at 3:00 p.m.

• **End of Plan on Display for AAP and Amendment** – Wednesday, August 3, 2022

• **Board of Aldermen Approve submission of Action Plan and Amendment** – Thursday, August 4, 2022 at 7p.m.

• **City will email Signed Original Certifications and Resolutions to UDV** – Wednesday, August 10, 2022

• **Plan submitted to HUD Baltimore Office** – on or before Monday, August 15, 2022

• **Program Year Begins** – Friday, July 1, 2022

A more detailed analysis and description of the citizen participation process is contained in the Appendix Section of the Plan.

5. **Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The City of Frederick held its First Public Hearing on March 9, 2022 at 3:00 p.m. Comments received at that public hearing are included in the attachments.

The FY 2022 Annual Action Plan were placed on public display and a Second Public Hearing was scheduled for Tuesday, August 2, 2022. Comments that were received at the Second Public Hearing and are included in the attachments. The Citizen Participation section in the Appendix section of the Annual Action Plan includes the newspaper ads, the sign-in sheets, and the summary of the minutes from the public hearings.

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

All comments and suggestions that were received to date, have been accepted and incorporated into the planning documents. Though all comments were considered, not all suggestions could be incorporated into the plan due to outside influences such as funding levels.
7. Summary

The main goals of the Annual Action Plan are to: improve the living conditions of all residents in the City of Frederick; create a suitable and sustainable living environment; and address the housing and community development needs of the residents.

The Annual Action Plan develops, in a single document, a set of strategies and goals for housing to establish and maintain a suitable living environment, and to extend economic opportunities for every resident.

The City will use its goals from the Five-Year Consolidated Plan to allocate CDBG funds over the next five (5) years. The plan will also provide assistance and direction to partners and participating agencies and organizations in addressing the housing and community development needs of the low- and moderate-income residents of Frederick. HUD will evaluate, through documents such as the CAPER, the City’s performance based on the goals established in the Five-Year Consolidated Plan.
PR-05 Lead & Responsible Agencies – 91.200(b)

1. **Agency/entity responsible for preparing/administering the Consolidated Plan**

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

<table>
<thead>
<tr>
<th>Agency Role</th>
<th>Name</th>
<th>Department/Agency</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDBG Administrator</td>
<td>FREDERICK</td>
<td>Department of Housing and Human Services</td>
</tr>
</tbody>
</table>

   **Table 1 – Responsible Agencies**

   **Narrative (optional)**

   The City of Frederick as a federal entitlement in the CDBG Program is the administering agency for the activities in the Five-Year Consolidated and Annual Action Plans. The City will receive an allocation of $433,409 for the FY 2022 CDBG Program. The City will be responsible for the monitoring activities funded through the program.

   As the responsible entity for this program the City will execute sub-recipient agreements with organizations that have applied for and will receive CDBG funds. These agreements detail the guidelines and regulation of the programs in order to ensure proper expenditure of funds. All program funds are provided on a reimbursement bases when an invoice and proper back-up documentation is provided.

   Annual Action Plans submitted during the period of the consolidated plan will always be in accordance with the goals set forth in the consolidated plan. There may be times when an unaddressed need is identified. In these instances, the City will follow its Citizen Participation plan and prepare documentation up to and including a program amendment. The consultation will include residents and organizations in the decision-making process.

   **Consolidated Plan Public Contact Information**

   Ms. Ruth Waxter  
   Assistant Director of Housing, DHHS  
   The City of Frederick  
   100 South Market Street  
   Frederick, Maryland 21701  
   Phone – (301) 600-3946  
   Email – rwaxter@cityoffrederickmd.gov
AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

While preparing the FY 2022 Annual Action Plan, the City of Frederick consulted with the Housing Authority of the City of Frederick, social services agencies, and housing providers. Input from meetings, public hearings, and funding requests were used to develop the Annual Action Plan.

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 of Frederick works with the following agencies to enhance coordination:

- **Housing Authority of the City of Frederick** – Section 8 Housing Choice Vouchers and improvements to public housing communities
- **Frederick Community Action Agency** – Local CoC representative; empowers individuals and households to reach their highest levels of social and economic self-sufficiency, while identifying and eliminating the causes of poverty
- **Social Services Agencies** – funds to improve services to low- and moderate-income persons.

The City during the Citizen Participation Process asked local agencies and organizations to submit proposals for CDBG funds for eligible activities. These groups participated in the planning process by attending the public hearings, informational meetings, and completing survey forms.

The City can be a clearinghouse to connect housing providers and service agencies for funding to assist in a variety of projects. When organizations have funding gaps in projects, the City can assist in providing or helping find additional funding due to program knowledge. As an example of partnerships, the City operates the “Sold on Frederick” program for first time homebuyers. The program works with several entities including but not limited to Frederick County Housing, the Maryland Mortgage Program and local lenders to assist with down payment and closing costs.

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 Frederick does not receive an entitlement of Emergency Solutions Grant Program (ESG) for local shelter activities. The Maryland Department of Housing and Community
Development (DHCD) administers ESG funds for non-entitlement jurisdictions through the Homeless Solutions Program (HSP) which combined Emergency Solutions Grant (ESG), Rental Allowance Program (RAP), Emergency and Transitional Housing and Services (ETHS), Homeless Women’s Crisis Shelter Homes, Service-Linked Housing, and the Housing Navigator and Aftercare Program into one streamlined source of funding known as the Homelessness Solutions Program (HSP).

The City of Frederick is located in the Frederick County CoC. The CoC members apply for HSP funding through the Maryland Department of Housing and Community Development (DHCD). These funds are used by the CoC to provide assistance and emergency shelter to men, women, children, and households.

There are five (5) emergency shelter and transitional housing programs in the County, four (4) of which apply for and typically receive HSP funding. All five (5) programs coordinate with the CoC for the allocation of HSP funds and the reporting on and evaluating of the performance of HSP program recipients. The Frederick Rescue Mission is the sole non-participant and does so of its own choosing. Of the four (4) agencies that do receive HSP fund, three (3) agencies also participate in the Homeless Management Information System (HMIS). The reason the fourth agency does not participate is due to its being a domestic violence shelter. The HMIS system managed by Frederick Community Action.

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

The Frederick Community Action Agency (FCCA) which is now part of the City’s new Department of Housing and Community Services consults and works with agencies in the City providing services for the Homeless. FCCA also maintains the HMIS program in the City and works closely with the Frederick County Coalition for the Homeless. The Coalition, which meets monthly, comprise the Continuum of Care in the City of Frederick and Frederick County. The Coalition coordinates the sharing of information related to the COC and HSP funds in the City and County. HSP funds are received by means of an application process through the State of Maryland.

Coordination of programs and funding is accomplished by the participant agencies including administration of HMIS. Consolidating recordkeeping requirements, HMIS allows providers to produce an accurate and effective presentation of homelessness on program, agency, continuum levels. The reports generated using HMIS data serve to assist in the planning, prevention and reduction of homelessness.
2. **Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction’s consultations with housing, social service agencies and other entities**

<table>
<thead>
<tr>
<th>Table 2 – Agencies, groups, organizations who participated</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1.</strong> Agency/Group/Organization</td>
</tr>
<tr>
<td>Agency/Group/Organization Type</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>What section of the Plan was addressed by Consultation?</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</td>
</tr>
</tbody>
</table>

<p>| 2. | Religious Coalition of Frederick |
| Agency/Group/Organization Type | Housing |
| | Services -Housing |
| | Services-Children |
| | Services-Elderly Persons |
| | Services-Persons with Disabilities |
| | Service-Fair Housing |
| | Planning organization |
| What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | Homelessness Strategy |
| | Economic Development |
| | Anti-poverty Strategy |
| | Community Development Strategy |
| How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The agency was consulted to identify the needs of the community and submit an application for funding. |</p>
<table>
<thead>
<tr>
<th></th>
<th>Agency/Group/Organization</th>
<th>Interfaith Housing Alliance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Agency/Group/Organization Type</td>
<td>Housing Need Assessment</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Homelessness Strategy</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Economic Development</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Anti-poverty Strategy</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Community Development Strategy</td>
</tr>
<tr>
<td></td>
<td>What section of the Plan was addressed by Consultation?</td>
<td>The agency was consulted to identify the needs of the community and submit an application for funding.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Agency/Group/Organization</th>
<th>Housing Authority of the City of Frederick</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Agency/Group/Organization Type</td>
<td>Housing</td>
</tr>
<tr>
<td></td>
<td></td>
<td>PHA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Services - Housing</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Service - Fair Housing</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other government - Local</td>
</tr>
<tr>
<td></td>
<td>What section of the Plan was addressed by Consultation?</td>
<td>Housing Need Assessment</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Public Housing Needs</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Market Analysis</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Anti-poverty Strategy</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Community Development Strategy</td>
</tr>
<tr>
<td></td>
<td>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</td>
<td>The Frederick Housing Authority was contacted about needs. The Housing Authority provided information on housing and community development needs, the amount of the Capital Fund grant they will receive, and the Capital Fund Application.</td>
</tr>
<tr>
<td>5.</td>
<td>Agency/Group/Organization</td>
<td>The City of Frederick</td>
</tr>
<tr>
<td>----</td>
<td>--------------------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td></td>
<td>Agency/Group/Organization Type</td>
<td>Service - Fair Housing</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Services - Narrowing the Digital Divide</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Agency - Emergency Management</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other government - Local</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Planning organization</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Grantee Department</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Major Employer</td>
</tr>
</tbody>
</table>

What section of the Plan was addressed by Consultation?

<table>
<thead>
<tr>
<th>Housing Need Assessment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lead-based Paint Strategy</td>
</tr>
<tr>
<td>Public Housing Needs</td>
</tr>
<tr>
<td>Homelessness Strategy</td>
</tr>
<tr>
<td>Homeless Needs - Chronically homeless</td>
</tr>
<tr>
<td>Homeless Needs - Families with children</td>
</tr>
<tr>
<td>Homelessness Needs - Veterans</td>
</tr>
<tr>
<td>Homelessness Needs - Unaccompanied youth</td>
</tr>
<tr>
<td>Non-Homeless Special Needs</td>
</tr>
<tr>
<td>HOPWA Strategy</td>
</tr>
<tr>
<td>Economic Development</td>
</tr>
<tr>
<td>Market Analysis</td>
</tr>
<tr>
<td>Anti-poverty Strategy</td>
</tr>
<tr>
<td>Community Development Strategy</td>
</tr>
</tbody>
</table>

How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?

The agency was consulted to identify the needs of the community and submit an application for funding.

<table>
<thead>
<tr>
<th>6.</th>
<th>Agency/Group/Organization</th>
<th>Asian American Center</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Agency/Group/Organization Type</td>
<td>Service-Fair Housing</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Regional organization</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Planning organization</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Neighborhood Organization</td>
</tr>
</tbody>
</table>

What section of the Plan was addressed by Consultation?

<table>
<thead>
<tr>
<th>Housing Need Assessment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Homeless Special Needs</td>
</tr>
<tr>
<td>Economic Development</td>
</tr>
<tr>
<td>Community Development Strategy</td>
</tr>
</tbody>
</table>

How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?

The agency was consulted to identify the needs of the community and submit an application for funding.
<table>
<thead>
<tr>
<th>7.</th>
<th><strong>Agency/Group/Organization</strong></th>
<th>Centro Hispano de Frederick, Inc.</th>
</tr>
</thead>
</table>
|     | **Agency/Group/Organization Type** | Services-Housing  
|     |                                   | Services-Children  
|     |                                   | Services-Elderly Persons  
|     |                                   | Services-Persons with Disabilities  
|     |                                   | Planning organization  
|     |                                   | Neighborhood Organization |
|     | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment  
|     |                                   | Homelessness Strategy  
|     |                                   | Homeless Needs - Families with children  
|     |                                   | Homelessness Needs - Veterans  
|     |                                   | Homelessness Needs - Unaccompanied youth  
|     |                                   | Anti-poverty Strategy  
|     |                                   | Community Development Strategy |
|     | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | The agency was consulted to identify the needs of the community and submit an application for funding. |

<table>
<thead>
<tr>
<th>8.</th>
<th><strong>Agency/Group/Organization</strong></th>
<th>Frederick County Coalition for the Homeless</th>
</tr>
</thead>
</table>
|     | **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  
|     |                                   | Service-Fair Housing  
|     |                                   | Regional organization  
|     |                                   | Planning organization  
|     |                                   | Correctional Programs |
| What section of the Plan was addressed by Consultation? | Housing Needs Assessment  
Public Housing Needs  
Homelessness Strategy  
Homeless Needs - Chronically homeless  
Homeless Needs - Families with children  
Homelessness Needs - Veterans  
Homelessness Needs - Unaccompanied youth  
Market Analysis  
Anti-poverty Strategy  
Community Development Strategy |
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</td>
<td>The agency was consulted to identify the needs of the community and to gather the information from the CoC on the Point in Time Count and NOFA funding.</td>
</tr>
<tr>
<td>9. Agency/Group/Organization</td>
<td>Habitat for Humanity of Frederick County, Inc.</td>
</tr>
</tbody>
</table>
| Agency/Group/Organization Type | Housing  
Services - Housing  
Regional organization  
Planning organization  
Business and Civic Leaders |
| What section of the Plan was addressed by Consultation? | Housing Need Assessment  
Non-Homeless Special Needs  
Market Analysis  
Anti-poverty Strategy  
Community Development Strategy |
| How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The agency was consulted to identify the needs of the community. |
| 10. Agency/Group/Organization | Maryland Department of Environment |
| Agency/Group/Organization Type | Services-Health  
Health Agency  
Child Welfare Agency  
Publicly Funded Institution/System of Care  
Other government - State  
Regional organization  
Planning organization |
| What section of the Plan was addressed by Consultation? | Lead-based Paint Strategy  
Community Development Strategy |
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</td>
<td>The City of Frederick reviewed the Blood Lead Level Screening Plan provided through the Maryland Department of Environment - Childhood Blood Lead Surveillance in Maryland.</td>
</tr>
<tr>
<td><strong>11.</strong> Agency/Group/Organization</td>
<td>Comcast/Xfinity</td>
</tr>
</tbody>
</table>
| **Agency/Group/Organization Type** | Services - Broadband Internet Service Providers  
Services - Narrowing the Digital Divide  
Regional Organization  
Business Leaders |
| What section of the Plan was addressed by Consultation? | Anti-poverty Strategy  
Community Development Strategy |
| How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Comcast/Xfinity internet plans were examined to see the services they offer for the City of Frederick residents. |
| **12.** Agency/Group/Organization | Verizon |
| **Agency/Group/Organization Type** | Services - Broadband Internet Service Providers  
Services - Narrowing the Digital Divide  
Regional Organization  
Business Leaders |
| What section of the Plan was addressed by Consultation? | Anti-poverty Strategy  
Community Development Strategy |
| How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Verizon internet plans were examined to see the services they offer for the City of Frederick residents. |
| **13.** Agency/Group/Organization | AT&T |
| **Agency/Group/Organization Type** | Services - Broadband Internet Service Providers  
Services - Narrowing the Digital Divide  
Regional Organization  
Business Leaders |
| What section of the Plan was addressed by Consultation? | Anti-poverty Strategy  
Community Development Strategy |
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?

AT&T internet plans were examined to see the services they offer for the City of Frederick residents.

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

All known agency types were consulted and contacted during the planning process. See Exhibit Section for meeting notes.

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

<table>
<thead>
<tr>
<th>Name of Plan</th>
<th>Lead Organization</th>
<th>How do the goals of your Strategic Plan overlap with the goals of each plan?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continuum of Care</td>
<td>Frederick County</td>
<td>Frederick Community Action Agency (FCAA) is the lead primary provider of</td>
</tr>
<tr>
<td></td>
<td>Continuum of Care</td>
<td>housing and supportive services for the City of Frederick’s homeless and at</td>
</tr>
<tr>
<td></td>
<td></td>
<td>risk of being homeless population and is a participating member of the</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Frederick County Continuum of Care. The goals of the City, FCAA, and</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Frederick County Continuum of Care are complementary.</td>
</tr>
<tr>
<td>Annual and Five-Year Capital Plans</td>
<td>Housing Authority</td>
<td>The Housing Authority of the City of Frederick (HACF) is the lead agency</td>
</tr>
<tr>
<td></td>
<td>of the City of</td>
<td>providing public housing assistance and Section 8 vouchers in the City. The</td>
</tr>
<tr>
<td></td>
<td>Frederick</td>
<td>goals of the City and the HACF are complementary.</td>
</tr>
<tr>
<td>City of Frederick Comprehensive Plan</td>
<td>City of Frederick</td>
<td>They are incorporated in the FY 2020-2024 Five Year Consolidated Plan and</td>
</tr>
<tr>
<td></td>
<td></td>
<td>the Annual Action Plans.</td>
</tr>
<tr>
<td>Childhood Blood Lead Surveillance</td>
<td>Maryland Department</td>
<td>They are incorporated in the FY 2020-2024 Five Year Consolidated Plan and</td>
</tr>
<tr>
<td>in Maryland</td>
<td>of Environment</td>
<td>the Annual Action Plans.</td>
</tr>
<tr>
<td>Broadband Enhancement Plan</td>
<td>Maryland Office of</td>
<td>They are incorporated in the Five-Year Coordinated Plan on the Annual</td>
</tr>
<tr>
<td></td>
<td>Statewide Broadband</td>
<td>Action Plans.</td>
</tr>
<tr>
<td>Resiliency Plan</td>
<td>Maryland Resiliency</td>
<td>They are incorporated in the Five-Year Coordinated Plan on the Annual</td>
</tr>
<tr>
<td></td>
<td>Partnership and the</td>
<td>Action Plans.</td>
</tr>
<tr>
<td></td>
<td>Frederick</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Sustainability</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Committee</td>
<td></td>
</tr>
</tbody>
</table>

Table 3 – Other local / regional / federal planning efforts
Narrative (optional):

The City of Frederick is the administering agency for the CDBG program. Close coordination is maintained with the other City departments including Parks and Recreation, Public Works and Code Enforcement. The newly formed Department of Housing and Human Services is the City department which provides housing and supportive services for the homeless population in both the City and County as well as programs such as energy assistance and Weatherization.
AP-12 Participation – 91.105, 91.200(c)

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

The FY 2022 Annual Action Plan has many components which try to reach and encourage citizen participation. These components include the following: request for proposals for funding (RFP’s) from agencies/organizations; meetings with various stakeholders; a needs public hearing; and a hearing to gather public comments on the draft plan while it was on public display. The City posted it on the City’s website. These comments are included in the FY 2022 Annual Action Plan in the Exhibits Section. Through the citizen participation process, the City uses resident input to develop how the Annual Action Plan will serve the low- and moderate-income population and reach the goals set in the FY 2020-2024 Five Year Consolidated Plan.

The City has followed its approved Citizens Participation Plan to develop its FY 2022 Annual Action Plan.

Citizen Participation Outreach
<table>
<thead>
<tr>
<th>#</th>
<th>Mode of Outreach</th>
<th>Target of Outreach</th>
<th>Summary of Response / Attendance</th>
<th>Summary of Comments Received</th>
<th>Summary of Comments Not Accepted and Reasons</th>
<th>URL (If applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Newspaper Ad</td>
<td></td>
<td>Not Applicable</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>#</td>
<td>Mode of Outreach</td>
<td>Target of Outreach</td>
<td>Summary of Response / Attendance</td>
<td>Summary of Comments Received</td>
<td>Summary of Comments Not Accepted and Reasons</td>
<td>URL (If applicable)</td>
</tr>
<tr>
<td>----</td>
<td>-----------------</td>
<td>-------------------</td>
<td>----------------------------------</td>
<td>-------------------------------</td>
<td>---------------------------------------------</td>
<td>--------------------</td>
</tr>
<tr>
<td>2</td>
<td>Public Hearing</td>
<td>− Minorities</td>
<td>A public hearing was held on</td>
<td>A public hearing was held on</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
</tr>
<tr>
<td></td>
<td></td>
<td>− Persons with</td>
<td>Wednesday, March 9, 2022, at</td>
<td>Wednesday, March 9, 2022 at</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>disabilities</td>
<td>3:00 p.m. There were no</td>
<td>3:00 p.m. There were no</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>− Non-targeted/broad community</td>
<td>attendees.</td>
<td>attendees.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>− Residents of</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Public and Assisted Housing</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>− Agencies/</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Organizations</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Funding</td>
<td>− Agencies/Organization</td>
<td>The City received five (5) CDBG funding requests and funded three (3) of them.</td>
<td>Addressed the needs of the Five-Year Consolidated Plan.</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
</tr>
<tr>
<td></td>
<td>Application</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>#</td>
<td>Mode of Outreach</td>
<td>Target of Outreach</td>
<td>Summary of Response / Attendance</td>
<td>Summary of Comments Received</td>
<td>Summary of Comments Not Accepted and Reasons</td>
<td>URL (If applicable)</td>
</tr>
<tr>
<td>----</td>
<td>------------------</td>
<td>--------------------</td>
<td>----------------------------------</td>
<td>------------------------------</td>
<td>---------------------------------------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>4</td>
<td>Internet Outreach</td>
<td>− Minorities</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
<td><a href="http://www.cityoffrederick.com">www.cityoffrederick.com</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td>− Persons with disabilities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>− Non-targeted/broad community</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>− Residents of Public and Assisted Housing</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Agencies/Organizations</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Newspaper Ad</td>
<td>− Minorities</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
</tr>
<tr>
<td></td>
<td></td>
<td>− Persons with disabilities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>− Non-targeted/broad community</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>− Residents of Public and Assisted Housing</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Agencies/Organizations</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>#</td>
<td>Mode of Outreach</td>
<td>Target of Outreach</td>
<td>Summary of Response / Attendance</td>
<td>Summary of Comments Received</td>
<td>Summary of Comments Not Accepted and Reasons</td>
<td>URL (If applicable)</td>
</tr>
<tr>
<td>----</td>
<td>-----------------</td>
<td>--------------------</td>
<td>----------------------------------</td>
<td>------------------------------</td>
<td>-----------------------------------------------</td>
<td>--------------------</td>
</tr>
<tr>
<td>6</td>
<td>Public Hearing</td>
<td>− Minorities</td>
<td>The City held its Second Public Hearing on Tuesday, August 2, 2022 to discuss the draft FY 2022 Annual Action Plan.</td>
<td>See the Second Public Hearing comments in the Appendix section of the FY 2022 Annual Action Plan.</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
</tr>
<tr>
<td></td>
<td></td>
<td>− Persons with disabilities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>− Non-targeted/broad community</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>− Residents of Public and Assisted Housing</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>− Agencies/Organizations</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Table 4 – Citizen Participation Outreach**
Expected Resources

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

Introduction

Frederick will receive $433,409 in CDBG funds for the FY 2022 program year and expects $0.00 in CDBG program income. The City’s FY 2022 CDBG program year begins on July 1, 2022 and concludes on June 30, 2022. The following financial resources are identified for the FY 2022 Annual Action Plan and will be used to address the priority needs and strategies as identified in the City of Frederick’s FY 2020-2024 Five-Year Consolidated Plan. The City projects its CDBG allocations will remain relatively constant over the Five-Year Consolidated Plan period.

The accomplishments of these projects/activities will be reported in the FY 2022 Consolidated Annual Perform and Evaluation report (CAPER).

Anticipated Resources

<table>
<thead>
<tr>
<th>Program</th>
<th>Source of Funds</th>
<th>Uses of Funds</th>
<th>Expected Amount Available Year 1</th>
<th>Narrative Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDBG</td>
<td>public - federal</td>
<td>Acquisition - Admin and Planning - Economic Development - Housing - Public Improvements - Public Services</td>
<td>$433,409</td>
<td>$0</td>
</tr>
</tbody>
</table>

Table 5 - Expected Resources – Priority Table

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

The City will continue to utilize federal, state and private resources currently available to develop and expand affordable rental opportunities, homeownership options for low- and moderate-income
households, and to promote other critical community sustainability initiatives.

Other resources available to help the City address its housing and community development needs include funds from the Maryland Department of Housing and Community Development (DHCD), such as low interest mortgage finance (HOME funds), housing rehabilitation money (Maryland Housing Rehabilitation Program - MHRP funds, Special Targeted Area Rehabilitation (STAR) Program funds, lead paint reduction funds (Lead Hazard Reduction Program), first-time homebuyer settlement expenses (Sold on Frederick and DSELP), rental allowance funds (Rental Allowance Program), and neighborhood revitalization program (Community Legacy and Neighborhood Partnership) funds.

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. The City does not intend to use, acquire or improve any publicly owned land or property using CDBG funds to address the needs identified in the City’s Five-Year Consolidated Plan.

Discussion

Not Applicable.
## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

<table>
<thead>
<tr>
<th>Sort Order</th>
<th>Goal Name</th>
<th>Start Year</th>
<th>End Year</th>
<th>Category</th>
<th>Geographic Area</th>
<th>Needs Addressed</th>
<th>Funding</th>
<th>Goal Outcome Indicator</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>CDS-1 Community and Public Facilities/Infrastructure</td>
<td>2020</td>
<td>2024</td>
<td>Non-Housing Community Development</td>
<td>City of Frederick Citywide</td>
<td>Community Development Strategy</td>
<td>CDBG: $281,717</td>
<td>Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted</td>
</tr>
<tr>
<td>2.</td>
<td>CDS-2 Public Services</td>
<td>2020</td>
<td>2024</td>
<td>Non-Housing Community Development</td>
<td>City of Frederick Citywide</td>
<td>Community Development Strategy</td>
<td>CDBG: $57,162</td>
<td>Public service activities other than Low/Moderate Income Housing Benefit: 1,400 Persons Assisted</td>
</tr>
<tr>
<td>3.</td>
<td>SNS-2 Social Services</td>
<td>2020</td>
<td>2024</td>
<td>Non-Housing Community Development</td>
<td>City of Frederick Citywide</td>
<td>Community Development Strategy</td>
<td>CDBG: $7,849</td>
<td>Public service activities other than Low/Moderate Income Housing Benefit: 23 Households Assisted</td>
</tr>
<tr>
<td>4.</td>
<td>AMS-1 Overall Coordination</td>
<td>2022</td>
<td>2022</td>
<td>Administration</td>
<td>City of Frederick Citywide</td>
<td>Administration, Planning, and Management Strategy</td>
<td>CDBG: $86,681</td>
<td>Other: 1 Other</td>
</tr>
</tbody>
</table>
## Goal Descriptions

<table>
<thead>
<tr>
<th></th>
<th>Goal Name</th>
<th>Goal Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>CDS-1 Community and Public Facilities/Infrastructure</td>
<td>Improvements to public buildings and community facilities in the City including public infrastructure through rehabilitation, reconstruction, and new construction of streets; sidewalks; bridges, curbs; walkways; water; storm water management; sanitary sewers; lighting; parks; recreational facilities; neighborhood facilities; and trails including handicap accessibility improvements and removal of architectural barriers.</td>
</tr>
<tr>
<td>2</td>
<td>CDS-2 Public Services</td>
<td>Improve and enhance public services, programs for youth, the elderly, and persons with disabilities, and general social/welfare public service programs for low- and moderate-income persons and households.</td>
</tr>
<tr>
<td>3</td>
<td>SNS-2 Social Services</td>
<td>Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.</td>
</tr>
<tr>
<td></td>
<td>AMS-1 Overall Coordination</td>
<td>Provide program management and oversight for the successful administration of Federal, State, and locally funded programs, including planning services for special studies, annual action plans, five-year consolidated plans, substantial amendments, consolidated annual performance and evaluation reports (CAPER), environmental reviews and clearances, fair housing, and compliance with all Federal, State, and local laws and regulations.</td>
</tr>
</tbody>
</table>
Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Frederick’s FY 2022 CDBG Program year begins July 1, 2022 and ends June 30, 2023. The following projects will be funded with the City’s FY 2022 CDBG allocation:

Projects

<table>
<thead>
<tr>
<th>#</th>
<th>Project Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>General Program Administration and Fair Housing</td>
</tr>
<tr>
<td>2</td>
<td>HACF Carver Community Center</td>
</tr>
<tr>
<td>3</td>
<td>Religious Coalition of Frederick</td>
</tr>
<tr>
<td>4</td>
<td>Frederick Community Action</td>
</tr>
<tr>
<td>5</td>
<td>Interfaith Housing Alliance</td>
</tr>
</tbody>
</table>

Table 6 - Project Information

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

The City allocated its CDBG funds to those geographic areas where the population exceeds 51% low- and moderate-income households or the beneficiaries are LMI. At least 70% of the City's CDBG funds are budgeted to activities that principally benefit low- and moderate-income persons. The following guidelines for allocating CDBG funds will be used for the FY 2022 Annual Action Plan:

- The Community Facilities and Public Service activities will assist organizations which are directly providing benefit to LMI persons.

The allocation priorities were established through consultations with stakeholders, a resident survey, and public meetings.

The most significant obstacle for the City to address the underserved community needs is access to additional funding opportunities to develop additional or enhanced housing and community development activities.
### AP-38 Project Summary

#### Project Summary Information

<table>
<thead>
<tr>
<th>Project Name</th>
<th>General Program Administration and Fair Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Target Area</strong></td>
<td>Citywide</td>
</tr>
<tr>
<td><strong>Goals Supported</strong></td>
<td>AMS-1 Overall Coordination</td>
</tr>
<tr>
<td><strong>Needs Addressed</strong></td>
<td>Administration, Planning, and Management Strategy</td>
</tr>
<tr>
<td><strong>Funding</strong></td>
<td>CDBG: $86,681.00</td>
</tr>
<tr>
<td><strong>Description</strong></td>
<td>General Program Administration and Fair Housing.</td>
</tr>
<tr>
<td><strong>Target Date</strong></td>
<td>6/30/2023</td>
</tr>
<tr>
<td><strong>Estimate the number and type of families that will benefit from the proposed activities</strong></td>
<td>65,720 persons</td>
</tr>
<tr>
<td><strong>Location Description</strong></td>
<td>Citywide</td>
</tr>
<tr>
<td><strong>Planned Activities</strong></td>
<td>The project Matrix Code is 21A – General Program Administration 570.206.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Project Name</th>
<th>HACF Carver Community Center</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Target Area</strong></td>
<td>Citywide</td>
</tr>
<tr>
<td><strong>Goals Supported</strong></td>
<td>CDS-1 Community and Public Facilities/Infrastructure</td>
</tr>
<tr>
<td><strong>Needs Addressed</strong></td>
<td>Community Development Strategy</td>
</tr>
<tr>
<td><strong>Funding</strong></td>
<td>CDBG: $281,717.00</td>
</tr>
<tr>
<td><strong>Description</strong></td>
<td>Provide funds to rehabilitate and expand the Carver Center.</td>
</tr>
<tr>
<td><strong>Target Date</strong></td>
<td>6/30/2023</td>
</tr>
<tr>
<td><strong>Estimate the number and type of families that will benefit from the proposed activities</strong></td>
<td>1 Public Facility</td>
</tr>
<tr>
<td><strong>Location Description</strong></td>
<td>207 Lee Alley, Frederick, MD 21701</td>
</tr>
<tr>
<td><strong>Planned Activities</strong></td>
<td>The National Objective is Low/Mod Clientele Benefit (LMC). The Matrix Code is 03E Neighborhood Facilities.</td>
</tr>
</tbody>
</table>

| Project Name       | Religious Coalition of Frederick                |

---

OMB Control No: 2506-0117 (exp. 06/30/2022)
<table>
<thead>
<tr>
<th>CD-22-03</th>
<th>Target Area</th>
<th>Citywide</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goals Supported</td>
<td>HMS-2 Operation/Support</td>
<td></td>
</tr>
<tr>
<td>Needs Addressed</td>
<td>Homeless Strategy</td>
<td></td>
</tr>
<tr>
<td>Funding</td>
<td>CDBG: $29,162.00</td>
<td></td>
</tr>
<tr>
<td>Description</td>
<td>Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.</td>
<td></td>
</tr>
<tr>
<td>Target Date</td>
<td>6/30/2023</td>
<td></td>
</tr>
<tr>
<td>Estimate the number and type of families that will benefit from the proposed activities</td>
<td>1,384 persons</td>
<td></td>
</tr>
<tr>
<td>Location Description</td>
<td>Citywide</td>
<td></td>
</tr>
<tr>
<td>Planned Activities</td>
<td>The National Objective is Low/Mod Limited Clientele (LMC) The project Matrix Code is 03C – 24 CFR 570.201(c)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CD-22-04</th>
<th>Project Name</th>
<th>Frederick Community Action Agency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Target Area</td>
<td>Citywide</td>
<td></td>
</tr>
<tr>
<td>Goals Supported</td>
<td>HMS-2 Operation/Support</td>
<td></td>
</tr>
<tr>
<td>Needs Addressed</td>
<td>Homeless Strategy</td>
<td></td>
</tr>
<tr>
<td>Funding</td>
<td>CDBG: $28,000.00</td>
<td></td>
</tr>
<tr>
<td>Description</td>
<td>Provide case management services for clients at the Transitional Shelter, Transitional Apartments and Housing First Program.</td>
<td></td>
</tr>
<tr>
<td>Target Date</td>
<td>6/30/2023</td>
<td></td>
</tr>
<tr>
<td>Estimate the number and type of families that will benefit from the proposed activities</td>
<td>Approximately 27 persons</td>
<td></td>
</tr>
<tr>
<td>Location Description</td>
<td>Citywide</td>
<td></td>
</tr>
<tr>
<td>Planned Activities</td>
<td>The National Objective is Low/Mod Clientele Benefit (LMC) The project Matrix Code is 03C – 24 CFR 570.201(c)</td>
<td></td>
</tr>
<tr>
<td>Project Name</td>
<td>Interfaith Housing Alliance</td>
<td></td>
</tr>
<tr>
<td>CD-22-05</td>
<td>Target Area</td>
<td>Citywide</td>
</tr>
<tr>
<td>----------</td>
<td>-------------</td>
<td>----------</td>
</tr>
<tr>
<td></td>
<td>Goals Supported</td>
<td>SNS-2 Social Services</td>
</tr>
<tr>
<td></td>
<td>Needs Addressed</td>
<td>Special Needs Strategy</td>
</tr>
<tr>
<td></td>
<td>Funding</td>
<td>CDBG: $7,849</td>
</tr>
<tr>
<td></td>
<td>Description</td>
<td>Provide Supportive Services to senior residents of Weinberg House at a rate of approximately 10 hours per week.</td>
</tr>
<tr>
<td></td>
<td>Target Date</td>
<td>6/30/2023</td>
</tr>
<tr>
<td></td>
<td>Estimate the number and type of families that will benefit from the proposed activities</td>
<td>23</td>
</tr>
<tr>
<td></td>
<td>Location Description</td>
<td>Citywide</td>
</tr>
<tr>
<td></td>
<td>Planned Activities</td>
<td>The National Objective is Low/Mod Clientele Benefit (LMC) The project Matrix Code is 03A – 24 CFR 570.201(c)</td>
</tr>
</tbody>
</table>
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

The following information provides a profile of the population, age, and racial/ethnic composition of the City of Frederick. This information was obtained from the U.S. Census Bureau website, https://data.census.gov/cedsci/. The 2016-2020 American Community Survey 5 Year Estimates were used to analyze the social, economic, housing, and general demographic characteristics of the City of Frederick. The 5-year estimates are the most recent data available for the City. The 2010 American Community Survey estimates are included when necessary.

Population

Key points are:

- Between 2010 and 2020, the population increased by approximately 12.7%.
- The City population was 63,731 in the 2010 ACS.
- The City’s population is now 71,843 according to the 2016-2020 ACS (a 12.7% increase from 2020).

Age

Key points are:

- Median age in Frederick is 36.4 years of age.
- Youth under age 18 account for 22.3% of the total population.
- Seniors age 62 or over are 16.4% of the total population.

Race/Ethnicity

Composition from the 2016-2020 American Community Survey:

- 52.1% of population is White.
- 19.1% of population is Black or African American.
- 5.7% of population is Asian.
- 11.4% of population is Two or More Races.
- 20.9% of the population is Hispanic or Latino.

Income Profile

Per HUD’s FY 2022 Income Limits Documentation System, the Median Family Income for the Washington-Arlington-Alexandria DC-VA-MD HUD Metro FMR Area is $142,300 for FY 2022. The following is a summary
of income statistics for the City of Frederick:

- At the time of the 2016-2020 American Community Survey, median household income in the City of Frederick was $78,400, which was lower than Frederick County ($100,685) and the State of Maryland ($87,063).
- 25.7% of households have earnings received from Social Security income.
- 2.7% of households have earnings received from public assistance.
- 20.4% of households have earnings received from retirement income.
- 22.5% of female-headed households were living in poverty.
- 12.0% of all youth under 18 years of age were living in poverty.

**Low/Mod Income Profile**

The low- and moderate-income profile for City of Frederick is a measurement of the area’s needs. The City of Frederick has an overall low- and moderate-income percentage of 50.27%.

**Economic Profile**

The following illustrates the economic profile for the City of Frederick as of the FY 2022 update of the 2016-2020 American Community Survey:

- 44.3% of the employed civilian population had occupations classified as management, business, science, and arts.
- 18.6% of the employed civilian population had occupations classified as sales and office.
- 20.4% were in the service sector.
- The educational, health, and social service industries represented 21.5% of those employed.
- 7.3% of workers were considered in the public administration class of employment.

According to the U.S. Labor Department, the preliminary unemployment rate for Frederick, MD was 3.9% in March of 2022, which is higher than the preliminary March 2022 rate of 3.7% in Frederick County. Frederick’s unemployment rate was lower than the March 2022 rate of the State of Maryland (4.6%) but higher than the March 2022 nationwide unemployment rate (3.6%).

**Geographic Distribution**

<table>
<thead>
<tr>
<th>Target Area</th>
<th>Percentage of Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Frederick</td>
<td>0</td>
</tr>
<tr>
<td>Citywide</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 7 - Geographic Distribution
Rationale for the priorities for allocating investments geographically

The funding of activities was based on eligibility. The activity has to meet a national objective and show evidence of need. The City also took into account the community’s or the agency/organization’s past history of expenditure of the CDBG funds, the ability to leverage other funds for this activity, and whether the request was related to projects that if not funded, may in a special assessment against low-income homeowners. Finally, a high priority was given to activities based on the community’s or agency/organization’s ability to complete the project in a timely manner. The City will provide CDBG funds to activities principally benefitting low/mod income persons in the City.

The City of Frederick uses the following criteria for priorities of CDBG projects:

- Meeting the statutory requirements of the CDBG program
- Meeting the needs of very-low and low- and moderate-income residents
- Focusing on low- and moderate-income areas or communities
- Coordinating and leveraging of resources
- Response to expressed needs
- Projects that would otherwise cause a special assessment to be levied against low- and moderate-income households
- Ability to complete the project in a timely manner

Affordable housing was identified as one of the largest underserved needs in the City in the Five-Year Consolidated Plan. The City is not a HUD entitlement jurisdiction under the HOME program. Therefore, resources for housing activities are limited. The primary obstacle to meeting the underserved needs is the limited resources available to address the identified priorities in the City.

Discussion

The geographic locations and the public benefit for the FY 2022 CDBG Activities are as follows:

Community Facilities:

- **HACF Carver Community Center** - Citywide and Low/Mod Income Direct Benefit

Public Services:

- **Religious Coalition of Frederick** – Citywide and Low/Mod Income Direct Benefit
- **Frederick Community Action Agency** – Citywide and Low/Mod Income Direct Benefit
- **Interfaith Housing Alliance** – Citywide and Low/Mod Income Direct Benefit
Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Frederick will utilize its CDBG funds to rehabilitate, develop new affordable housing units, and assist eligible homebuyers with downpayment/closing cost assistance. The one-year goals for affordable housing in the City of Frederick for FY 2022 are as follows:

<table>
<thead>
<tr>
<th>One Year Goals for the Number of Households to be Supported</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeless</td>
<td>0</td>
</tr>
<tr>
<td>Non-Homeless</td>
<td>0</td>
</tr>
<tr>
<td>Special-Needs</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>0</strong></td>
</tr>
</tbody>
</table>

Table 8 - One Year Goals for Affordable Housing by Support Requirement

<table>
<thead>
<tr>
<th>One Year Goals for the Number of Households Supported Through</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental Assistance</td>
<td>0</td>
</tr>
<tr>
<td>The Production of New Units</td>
<td>0</td>
</tr>
<tr>
<td>Rehab of Existing Units</td>
<td>0</td>
</tr>
<tr>
<td>Acquisition of Existing Units</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>0</strong></td>
</tr>
</tbody>
</table>

Table 9 - One Year Goals for Affordable Housing by Support Type

Discussion

There are no proposed affordable housing projects in the City of Frederick for FY 2022.
AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the City of Frederick is the public housing agency that serves the City of Frederick. The mission of the Housing Authority of the City of Frederick is to provide decent, safe, and sanitary housing to the residents receiving assistance through the Public Housing and Section 8 Housing Choice Voucher Programs in an efficient and professional manner.

The Housing Authority of the City of Frederick owns and operates four (4) public housing communities. They are the following: Lincoln Apartments, Carver Apartments, Lucas Village, and Catoctin Manor. These communities contain a total of 240 units. The apartments vary from efficiency units to 5-bedroom townhomes. 228 of these units are occupied. The occupancy rate is 95% and the Housing Authority has approximately 5,000 on the waiting list.

The Housing Authority also administers approximately 806 housing choice vouchers. 717 of these vouchers are currently being used and there are 3,250 people on the waiting list. The waiting list has been closed since 2016. The Housing Authority staff recently went through the waiting list to clean it up. It is anticipated that the waiting list will reopen this summer. These Section 8 Housing Choice Vouchers are used for units that are located in the private rental market through apartment complexes and private ownership.

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

According to the Housing Authority of the City of Frederick’s Five-Year Plan for the period of 2020 - 2024, the goals of the Housing Authority are as follows:

- Continue to increase the number of assisted housings
- Improve the quality of assisted housing by continued upgrades and renovations (extensive goals have been set to upgrade existing units)
- Increase assisted housing choices through the acquisition and renovation/construction of units
- Continue to improve living conditions as properties by working with tenant’s groups/resident councils
- Continue to develop self-sufficiency programs to assist tenants in increasing their income
- Guarantee equal opportunity and affirmatively further fair housing

Each year the Housing Authority of the City of Frederick receives an allocation of funds from HUD under the Capital Fund Program to undertake physical improvements. In addition, the Housing Authority receives operating subsidies to offset the operating deficits associated with public housing units and to carry out maintenance. The Housing Authority received $1,150,794 under their HUD Capital Fund grant for FY 2022 and $10,650,245 in operating subsidies in FY 2022.
Housing Authority of the City of Frederick proposed the following activities:

Capital Fund projects scheduled for Fiscal Year 2023:
Comprehensive modernization to four apartments at Lucas Village.
Comprehensive modernization to four apartments at Lincoln Apartments.
Replace elevator machine control at Catoctin Manor Apartments.
Replace elevator machine control at Bernard W. Brown Community Center.

The Housing Authority has been awarded funds for the South Street Centre project, which involves “twinning” of 9% Low Income Housing Tax Credits (“LIHTC”) and Multifamily Bond Program (“MBP”)/4% LIHTC. South Street Family (“SSF”) is a 56-home family development involving new construction, preservation of existing rental housing, and adaptive reuse requesting approximately $1,500,000 in annual 9% LIHTC and $2,000,000 in Rental Housing Program (“RHP”) Funds; and South Street Senior (“SSS”), a 96-home new construction elderly development requesting approximately $7,300,000 in MBP, $2,500,000 in Rental Housing Works (“RHW”), and $1,250,000 in Partnership Housing Rental Program (“PHRP”) funds.

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

The Housing Authority, Family Services Office provides a wide array of services, from birth through retirement. While specific program coordinators have strategies to engage with target populations (i.e. families with young children, adults looking for work, adults wanting to go to college, teens needing academic support, young children preparing to enter school, and senior services), our outreach and social media coordinators collaborate to ensure that all residents know about events and opportunities, and who to contact for which service. Our Family Services utilizes a wide range of outreach strategies to ensure active resident participation in all services/events. Our full-time outreach coordinator works in tandem with Resident Councils in each public housing community to implement best ways to reach the residents in each community. Outreach efforts include in-person, door to door connection, flyers, text blasts and individual calls/texts to a targeted group.

As residents are offered a variety of supports on their path to prosperity, we engage with all residents with an eye to the best service we can offer that will bring each closer to financial self-sufficiency, including mental health services, educational opportunity, employment advancement, home ownership prep, small business launch support, and improved financial management.

We engage with many residents in our one-on-one connection to help each access opportunity, helping with applications for Head Start, childcare vouchers, SNAP, utility assistance, FAFSA, college, scholarships, employment, and therapy. These accessible services are a natural outreach and well-utilized.
The Family Self-Sufficiency Program is offered to residents of all our Public Housing communities, including Lucas Village, Lincoln, Carver, and Catoctin Manor, as well as all participants in the Housing Choice Voucher program.

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

The Frederick Housing Authority is not designated as “troubled” per HUD guidelines. Not Applicable.

**Discussion**

There continues to be a need in the City for housing that are affected by housing problems including: severe housing problems and housing cost burden. The Frederick Housing Authority plays a key role in addressing these needs by providing of housing for extremely low-income, very low-income, and lower income residents of the City of Frederick by means of Public Housing or the Section 8 Housing Choice Voucher Program.
AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City will fund two (2) activities with FY 2022 CDBG funds. Two (2) activities will provide for case management services for homeless and lower income persons. The City will undertake one special need activities in the FY 2022 grant year.

The following goals and objective for the City of Frederick’s Homeless and Special Needs Strategies have been identified for the five-year period of FY 2020 through FY 2024.

Homeless Strategy –

Priority Need: There is a need for services and housing opportunities for homeless persons and persons or households at-risk of becoming homeless.

Objective: Improve the living conditions and support services available for homeless persons, households, and those who are at risk of becoming homeless.

Goals:

• HMS-1 Housing – Support the Continuum of Care’s efforts to provide emergency shelter, transitional housing, permanent supportive housing, and other permanent housing opportunities.

• HMS-2 Operation/Support – Support providers operating housing or providing support services for the homeless and persons or households at-risk of becoming homeless.

• HMS-3 Prevention and Re-Housing – Support the Continuum of Care’s efforts in prevention of homelessness through anti-eviction activities and programs for rapid re-housing.

Other Special Needs Strategy –

Priority Need: There is a need to increase housing opportunities, services, and facilities for persons with special needs.

Objective: Improve the living conditions and services for those residents with special needs, including the disabled population.

Goals:

• SNS-1 Housing – Increase the supply of affordable, accessible, decent, safe, and sanitary housing for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings and new construction.

• SNS-2 Social Services – Support social service programs and facilities for the elderly, persons with
disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

**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**

Established in 1983, the Frederick County Coalition for the Homeless is the longest established local coalition working to end homelessness in Maryland.

The Coalition is comprised of individuals, government agencies, faith-based organizations, nonprofit and community-based organizations that share a common concern for the needs of Frederick County’s residents who are homeless or at risk of homelessness. The Coalition works to evaluate the needs of our County’s residents who are homeless, advocates for resources, and coordinates services to meet these needs.

In addition, the Coalition serves as the Frederick City and County Continuum of Care and as the Local Management Board for the FEMA Emergency Food and Shelter Program.

The Coalition is governed by a Board of Directors that includes Executives from direct shelter services, as well as others representing groups or organizations from: CDBG Entitlement Jurisdictions; Law Enforcement; Local Jails; Hospitals; EMS/Crisis Response; Mental Health Service Providers; Substance Use Disorder Service Providers; Affordable Housing Developers; Disability Advocates and Service Providers; Youth Homeless Advocates and Service Providers; School Administrators/Homeless Liaisons; Victim Service Providers; Street Outreach Teams; Lesbian, Gay, Bisexual, Transgender, Queer, Questioning (LGBTQQ) Advocates and Service Providers; Homeless or Formerly Homeless Persons; Domestic Violence/Human Trafficking Advocates and Service Providers; philanthropic foundations and grantors; local government entities; business entities; and interested members of the community.

In order to facilitate the task of ending Homelessness the Coalition developed a Strategic Plan with four main goals:

- Increase Housing Options
- Prevent Homelessness
- Improve Leadership and Communication
- Improve Services for Homeless People

Each goal has strategies within each and the Coalition works with its partners to implement these strategies. The challenge often rests availability of funding, changing delivery models and the clients
The Coalition promotes best practices for prevention and advocates for additional housing opportunities as well as works to increase awareness and understanding of decision makers. Additionally, the Coalition works to increase shelter capacity and services.

Other activities include activities such as year-round 24-hour shelter; Single Room Occupancy (SRO) zoning. Ensuring that homeless individuals and households receive priority for housing subsidies and prevention services. Developing a “One Stop Shop” for intake with HMIS as “No Wrong Door”.

Addressing the emergency shelter and transitional housing needs of homeless persons

Frederick Community Action Agency, a City department, is a significant partner in the Coalition and participates in regular meetings and applicable subcommittees. FCAA also manages the HMIS system. FCAA staff perform outreach to local shelters, streets, woods, and other areas where homeless people can be found as well as facilitates the annual Point in Time survey. This allows the agency to provide for emergency shelter and transitional housing needs as well as better understand the service needs of the homeless to facilitate obtaining the necessary assistance.

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 City of Frederick through the efforts of Frederick Community Action and the Coalition for the Homeless will support the efforts of local agencies that provide transitional housing for veterans and their households, households with children and households that are victims of domestic violence, and individuals dealing with mental health or substance abuse problems, to move them into more permanent housing solutions. The City will also assist by matching homeless service providers with other supportive services that can help their clients to become self-sufficient.

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.

The Maryland Department of Health and Mental Hygiene (DHMH) provides referral services and case management to persons being discharged from institutions to ensure those persons receive supportive services to prevent homelessness. The City of Frederick will support the efforts of FCAA and other agencies providing assistance to persons discharged that may be at risk of becoming homeless with access to agencies which provide help with financial literacy counseling, emergency rent/mortgage or utility payments, and job training so that they can remain self-sufficient and avoid homelessness.

Discussion

The Coalition for the Homeless is comprised of individuals, government agencies, faith-based organizations, nonprofit and community-based organizations that share a common concern for the needs of the homeless in Frederick and Frederick County. The Coalition evaluates the needs of those who are homeless, advocates for resources, and coordinates services to meet these needs.
AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City of Frederick, as many communities are now seeing, affordable housing needs have expanded beyond the affordability factor. Housing today should be encompassing of decent, safe, sanitary, accessible and affordable. The City has also identified the following barriers and obstacles to meet the housing needs of the residents:

- Lack of a supply of decent, safe, sanitary, affordable, and accessible housing
- Cost of land acquisition for new housing development
- High cost of construction of new housing
- NIMBYism and other related community resistance
- Economic factors that limit a low- or moderate-income person’s or family’s opportunity to improve their income and wealth status (for example job opportunities, transportation accessibility, etc.)
- Limited access via public transportation to community social services and facilities (for example health care facilities, day care, etc.)

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 developed completed an update of its Analysis of Impediments to Fair Housing Choice for the FY 2020-2024 Consolidated Plan. The update identified a variety of issues people encounter when seeking decent, safe, sanitary accessible and affordable housing. Public policies have a role in that negative effect related to affordable housing and residential investment in a community. The following have been identified as needing attention and further consideration to remove barriers.

Planning, Zoning, and Building Codes:

Zoning for the City of Frederick is codified in Article 4 of the Land Management Code of the City of Frederick, Maryland. This unified development code was adopted in July 2005. The Zoning Map which is subordinate of the LMC has been updated several times as well, the latest Zoning Map in effect today was adopted in August 2015.

The Zoning Ordinance of the City of Frederick divides the City into eighteen (18) base zoning districts. Each zoning district contains permitted and conditional land uses, along with associated development standards. These development standards establish minimum lot sizes, maximum lot coverage, parking requirements, minimum yard setbacks and related requirements. In addition to these eighteen districts
the City also has identified five (5) Overlay Districts and an additional four (4) Floating Districts. The Land Management Code was approved by Mayor and Board of Aldermen and became effective as of July 1, 2005; the Zoning Ordinance underwent amendments through July 19, 2019. The City’s ordinance was reviewed for conformance with the Fair Housing Act of 1968, as amended, the American’s with Disabilities Act, as amended and HUD Regulations and Guidelines. Some minor additions and clarifications should be considered, and more inclusive definitions inserted in the zoning ordinance:

- Provide a more inclusive definition of “Family”.
- Include the Federal definition for “disabled” or “handicapped” written according to the Americans with Disabilities Act.
- Include “transitional housing” in the Use Matrix Table 404-1.
- Include and clarify a definition for “Senior Housing” for the non-institutionalized population and include HUD designated criteria such as income criteria and facility requirements.

Comprehensive Plan:

The City of Frederick adopted its current comprehensive plan on November 19, 2009. The State of Maryland requires that comprehensive plan be reviewed and updated at least every six years. Currently, the City of Frederick is in the process of updating its 2020 comprehensive plan which will guide the City’s growth and development for the next ten to twenty years with the 2010 Comprehensive plan serving as the foundation. The 2020 comprehensive plan will guide decisions on environmental issues, historic preservation, housing, land use, libraries, parks, pedestrian and trail systems, schools, transportation, and zoning.

The City of Frederick encouraged the public to participate in these meetings or by completing a questionnaire and by leaving comments on an interactive mapping tool that allows individuals to zoom in and out and leave comments on specific issues and city-wide issues. The City has also held several community outreach meetings from August 2019 through December 2019 and intends to hold Planning Commission Special Workshops in January and February of 2020 to acquire additional input.

Discussion:

Specific to the FY 2022 Annual Action Plan using revolving funds, the City of Frederick will use the following activities to assist in removing barriers to affordable housing as well as implement the updates of the Analysis of impediments to Fair Housing Choice as outlined above:

- **HS-1 Housing** – Increase the supply of decent, safe and sanitary accessible housing that is
affordable to owners and renters in the City by assisting with acquisition and development fees.

- **HS-2 Housing Rehabilitation** – Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the community by addressing code violations, emergency repairs, energy efficiency improvements, and accessibility for persons with disabilities.

- **HS-3 Homeownership** – Assist low- and moderate-income homebuyers to purchase homes through down payment / closing cost assistance, and associated housing counseling.

- **HS-4 Acquisition for Homeownership** – Increase the supply of decent, safe and sanitary accessible housing that is affordable to owners and renters in the City by acquisition of existing residential properties for resale to income eligible homebuyers.

- **HS-5 Fair Housing** – Promote fair housing choice through education training / outreach and affirmatively furthering fair housing.

The City has prepared a new Analysis of Impediments to Fair Housing Choice for 2020. The City is committed to affirmatively furthering fair housing.

During its FY 2022 CDBG Program Year the City does not propose to fund activities/projects that affirmatively further fair housing.
AP-85 Other Actions – 91.220(k)

Introduction:

The City of Frederick has developed actions which address obstacles to meeting underserved needs, foster affordable housing, reduce the number of households living in poverty, develop institutional structure, and enhances coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

The City of Frederick and social service providers have made efforts to reduce obstacles to meet underserved needs however obstacles remain. Funding resources are scarce, making funding one of the largest obstacles for the City of Frederick to meet its underserved needs. Insufficient funding lessens the ability to fund many worthwhile public service programs, activities, and agencies. The City through its planning efforts will use its limited resources to address the City of Frederick’s greatest needs and improve the quality of life for its residents. The following obstacles need to be overcome in order to meet underserved needs:

- Lack of decent, safe, sound, accessible and affordable homeowner and rental housing
- High cost of rehabilitation work
- Aging in place population who need accessibility improvements
- Low wages in the service and retail sector job market

The City of Frederick will work to address these obstacles through the agencies and programs to be funded in FY 2022. Some of the activities to address these obstacles include:

- CD-22-02 - Carver Community Center HACF
- CD-22-03 - Religious Coalition
- CD-22-04 - Frederick Community Action
- CD-22-05 - Interfaith Housing Alliance

Actions planned to foster and maintain affordable housing

To foster and maintain affordable housing, the City of Frederick proposes the following Five-Year Goals and Strategies:

- **HS-1 Housing** – Increase the supply of decent, safe and sanitary accessible housing that is affordable to owners and renters in the City by assisting with acquisition and development fees.
- **HS-2 Housing Rehabilitation** – Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the community by addressing code violations, emergency repairs, energy efficiency improvements, and accessibility for persons with disabilities.
- **HS-3 Homeownership** – Assist low- and moderate-income homebuyers to purchase homes
through down payment / closing cost assistance, and associated housing counseling.

- **HS-4 Acquisition for Homeownership** – Increase the supply of decent, safe and sanitary accessible housing that is affordable to owners and renters in the City by acquisition of existing residential properties for resale to income eligible home buyers.
- **HS-5 Fair Housing** – Promote fair housing choice through education training / outreach and affirmatively furthering fair housing.

The City of Frederick, during the FY 2022 program year does not propose to fund the following project to foster and maintain affordable housing.

**Actions planned to reduce lead-based paint hazards**

The City of Frederick will comply with Title 24, Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

**Rehabilitation Programs:**

The City of Frederick will ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner’s responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.
Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

**Homeownership Programs:**

The City of Frederick will ensure that:

- Applicants for homeownership assistance receive adequate information about lead-based paint requirements.
- Staff properly determines whether proposed projects are exempt from some or all lead based paint requirements.
- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building or soil.
- Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35.
- The home purchaser receives the required lead-based paint pamphlet and notices.

**Actions planned to reduce the number of poverty-level families**

The City assists other agencies and organizations to reduce poverty. As Frederick Community Action Agency (FCAA) is a City department and a community action agency, whose mission is to reduce poverty, the City has the expertise on staff to work toward poverty reduction. The CDBG Grant typically funds programs at FCAA and other organizations to provide services to the homeless and other low- and moderate-income individuals and households out of poverty. This grant year homeless services are being funded to provide case management which may include childcare assistance, job training, employment opportunities and financial management programs.

The City of Frederick, during FY 2022 program year will fund the following:

- CD-22-03 - Religious Coalition
- CD-22-04 - Frederick Community Action

**Actions planned to develop institutional structure**

The City’s CDBG Program Administrator will work with the public and private agencies, and other organizations in the City to coordinate. This will ensure that the goals and objectives of the Five-Year Consolidated Plan will be addressed by more than one agency. The Grant Administrator will facilitate and coordinate the linkages between these public-private partnerships and develop new partnership opportunities.

Effective implementation of the Five-Year Consolidated Plan and Annual Action Plans involves a variety of
agencies both in the community and in the region. Coordination and collaboration between agencies is important to ensuring that the needs in the community are addressed. The key agencies that are involved in the implementation of the Plan as well as additional resources that may be available are described below.

**Public Sector:**

- **City of Frederick** - The City’s Housing and Human Services Development will be responsible for the administration of the City’s community development programs, including some of the local programs that assist target income residents. The Department’s responsibilities will include managing and implementing the City’s affordable housing policies, including the Five Year Consolidated Plan and related documents. Several other City Departments and Divisions will also be involved, including Frederick Community Action Agency, Planning, Building/Permits, Code Enforcement, Economic Development, Engineering, Public Works, Police, Fire, Parks and Recreation, etc.

- **The Frederick Housing Authority** - The Frederick Housing Authority is one of the primary owners of affordable housing within the community. The Housing Authority also administers the Housing Choice (Section 8) Voucher Program. The City will continue to work in close consultation with the Housing Authority regarding affordable housing issues in Frederick.

**Non-Profit Agencies:**

There are several non-profit agencies that serve target income households in the greater Frederick area. The City will collaborate with these essential service providers. Some of them include:

- The Frederick Center
- Centro Hispano
- Asian-American Center of Frederick
- United Way
- NAACP
- Children of Incarcerated Parents
- Family Partnership
- Boys & Girls Club of Frederick
- Wells House
- Salvation Army
- Frederick Rescue Mission
- Maryland Legal Aid
- SHIP of Frederick County
- Frederick County Coalition for the Homeless
- Mental Health Association
- Community Foundation of Frederick County
- Religious Coalition of Frederick County
• Seton Center
• Beacon House
• Habitat for Humanity
• YMCA of Frederick County
• Downtown Partnership
• Maryland Center for Legal Assistance

Private Sector:

The private sector is an important collaborator in the services and programs associated with the Five Year Consolidated Plan. The private sector brings additional resources and expertise that can be used to supplement existing services or fill gaps in the system. Lenders, affordable housing developers, business and economic development organizations, and private service providers offer a variety of assistance to residents such as health care, small business assistance, home loan programs, and assisted housing, among others. The City will work closely with these agencies to meet Five Year Consolidated Plan goals and objectives. Funds for affordable housing are also provided through the Federal Home Loan Bank through its member banks.

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

The primary responsibility for the administration of the Annual Action Plan is assigned to the CDBG Program Administrator at the City of Frederick. This position coordinates activities among the public and private organizations, in their efforts to implement different elements and to realize the prioritized goals of the Annual Action Plan. The City is committed to continuing its participation and coordination with public, housing, and social service organizations. The City will solicit funding requests for CDBG funds. These requests are reviewed and discussed by the Grant Administrator and an Ad Hoc Committee of community members.

Discussion:

Using Revolving Loan and prior year funding the City of Frederick will continue to fund the Sold on Frederick Program for Down Payment/Closing Cost Assistance Loans available city wide and the Operation Rehab Program for loan assistance to primary residential owner-occupied single family homes in need of rehabilitation to correct code violations, health or safety items.

The City of Frederick CDBG Program Administrator has the primary responsibility for monitoring the City’s Consolidated Plan and Annual Action Plan and maintain records on the progress toward meeting the goals and the statutory and regulatory compliance of each activity. Timeliness of expenditures is achieved through scheduling activities, drawdown of funds, and budgets which track of expenditures. Program modifications are considered if project activities are not able to be completed within the allowable time.
limits of the grant. The CDBG Program Administrator is also responsible for the on-going monitoring of any sub-recipients for similar compliance.

**Monitoring:**

The City of Frederick's CDBG Program Administrator has the primary responsibility for monitoring the City's Consolidated Plan and Annual Action Plan and will maintain records on the progress toward meeting the goals and the statutory and regulatory compliance of each activity. Service area documentation is maintained along with income surveys if used. Timeliness of expenditures is achieved through scheduling activities, drawdown of funds, and maintenance of budget spread sheets which indicate the dates of expenditures. Program modifications are considered if project activities are not able to be completed within the allowable time limits of the grant. The Program Administrator is also responsible for the on-going monitoring of any sub-recipients for similar compliance.

The City of Frederick's Grant Administrator has a “monitoring checklist” that is utilized when programs and activities are reviewed. This checklist was developed in accordance with 2 CFR, Part 200 UNIFORM ADMINISTRATIVE REQUIREMENTS, COST PRINCIPLES, AND AUDIT REQUIREMENTS FOR FEDERAL.

CDBG funded activities are monitored periodically, during the construction phase, and a final inspection is performed which details the cost benefit and benefit to low- and moderate-income persons. During the on-site inspections, compliance with the local building and housing codes are reviewed. Copies of financial statements and audit reports are required and kept on file. For those activities which trigger Davis-Bacon Wage Rates, employee payrolls are required prior to payments and on-site employee interviews will be held. These monitoring standards are required for all City administered projects and sub-recipient activities.

For each activity authorized under the National Affordable Housing Act, the City of Frederick has established fiscal and management procedures that will ensure program compliance and fund accountability. Additionally, the Department will ensure that the reports to the U.S. Department of Housing & Urban Development (HUD) are complete and accurate.

The monitoring process is not a “one-time” event. The process is an on-going system of planning, implementation, communication and follow-up.
Program Specific Requirements

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

Introduction:

The City of Frederick receives an annual allocation of CDBG funds. Since the City receives this federal allocation, the questions below have been completed, as they are applicable. The City is an entitlement community eligible to use 'uncapped' income. The programs which use the uncapped are the direct homeownership programs and the residential rehabilitation program.

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:

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%
CDBG Program Income:

The City of Frederick anticipate that it will not receive CDBG Program Income during this program year.

CDBG Percentage:

- Administrative Percentage: 20.0%
- Public Service Percentage: 15.0%
- Low- and Moderate-Income Percentage: 100.0%
- Slum and Blight Activities: 0.0%