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

FY 2021 Annual Action Plan - Substantial Amendment # 1

For Submission to HUD for the Community Development Block Grant Program

Amended: August 4, 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) .............................................................. 2  
  1. Introduction.......................................................................................................................... 2  
  2. Summarize the objectives and outcomes identified in the Plan ....................................... 16  
  3. Evaluation of past performance ......................................................................................... 19  
  4. Summary of Citizen Participation Process and consultation process .............................. 20  
  5. Summary of public comments ......................................................................................... 22  
  6. Summary of comments or views not accepted and the reasons for not accepting them. 22  
  7. Summary............................................................................................................................. 22

## PART II. PR: THE PROCESS

PR-05 Lead & Responsible Agencies – 91.200(b) ......................................................................... 25  
  1. Agency/entity responsible for preparing/administering the Consolidated Plan ............... 25  
AP-10 Consultation – 91.100, 91.200(b), 91.215(l) ...................................................................... 27  
  1. Introduction........................................................................................................................ 27  
  2. Agencies, groups, organizations who participated ............................................................ 29  
AP-12 Participation – 91.105, 91.200(c) ....................................................................................... 36  
  1. Summary of citizen participation process .......................................................................... 36

## PART III. ANNUAL ACTION PLAN

AP-15 Expected Resources – 91.220(c) (1, 2) ............................................................................... 42  
AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e).................................................. 45  
AP-35 Projects – 91.220(d) ........................................................................................................... 48  
AP-38 Projects Summary .............................................................................................................. 50  
AP-50 Geographic Distribution – 91.220(f) ............................................................................. 57  
AP-55 Affordable Housing – 91.220(g) ...................................................................................... 61  
AP-60 Public Housing – 91.220(h) ............................................................................................... 62  
AP-65 Homeless and Other Special Needs Activities – 91.220(i) ............................................. 65  
AP-75 Barriers to affordable housing – 91.220(j) .................................................................... 69  
AP-85 Other Actions – 91.220(k) ................................................................................................. 72  
AP-90 Program Specific Requirements – 91.220(l)(1,2,4) ...................................................... 78
PART IV. APPENDIX

Appendix........................................................................................................................................ 80

SF 424 Forms
Certifications
Resolutions
Citizen Participation
Substantial Amendment # 1:

The City of Frederick amended its FY 2021 Annual Action Plan by making the following amendments: IDIS Activity Number: 2 - CDBG Committed Funds Adjustment - decrease the line-item budget amount by $23,909.30 for a revised budget amount of $2,086,515.57; IDIS Activity Number: 1328 - Acquisition for Affordable Housing - decrease the line-item budget amount by $71,013.30 for a revised budget amount of $322,986.70; IDIS Activity Number: 1329 - Disposition of Acquisition - decrease the line-item budget amount by $5,896.12 for a revised budget amount of $103.88; IDIS Activity Number: 1320 - Sold on Frederick - decrease the line-item budget amount by $94,000 for a revised budget amount of $50,000; IDIS Activity Number: 1321 - Op Rehab - decrease the line-item budget amount by $14,988 for a revised budget amount of $10,910; IDIS Activity Number: 1325 - Friends of Neighborhood Progress - decrease the line-item budget amount by $28,727 for a revised budget amount of $23,273; IDIS Activity Number: 1327 - Weinberg House Senior Apartments - decrease the line-item budget amount by $11,678 for a revised budget amount of $36,322; IDIS Activity Number: 1332 - Sold on Frederick - decrease the line-item budget amount by $55,000 for a revised budget amount of $90,000; IDIS Activity Number: 1333 - Operation Rehab - decrease the line-item budget amount by $14,038 for a revised budget amount of $10,910; IDIS Activity Number: 1334 - Acquisition of Housing for First-time Homebuyer - deletion of this activity and reprogram of the line-item budget amount of $120,000; IDIS Activity Number: 1339 - FCAA Floor Refinishing - deletion of this activity and reprogram of the line-item budget amount of $25,000; IDIS Activity Number: 1345 - Sold on Frederick - decrease the line-item budget amount by $140,533.28 for a revised budget amount of $73,647.72; CD-21-08 - Housing Authority of the City of Frederick - Carver Center - create a new project/activity and reallocate $405,783 for the rehabilitation and expansion of the Carver Center; CD-21-09 - Parks & Recreation – South End Park - Create a new project/activity and reallocate $150,000 for park improvements at the South End Park located on Burck Street; CD-21-10 - FCAA Soup Kitchen Equipment - create a new project/activity and reallocate $35,000 for kitchen equipment for the Soup Kitchen; and CD-21-11 - FCAA Shelter Furniture and Appliances - create a new project/activity and reallocate $14,000 for new furniture and appliances at the shelter.
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 second Annual Action Plan of the FY 2020-2024 Five-Year Consolidated Plan. In compliance with HUD regulations, the FY 2021 Annual Action Plan is for the period of July 1, 2021 through June 30, 2022. 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 2021 Annual Action Plan outlines the actions to be undertaken in Fiscal Year 2021 with the Federal resources received by the City of Frederick. The CDBG Program and activities outlined in this FY 2021 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 2021 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 2021 program year:
• **FY 2021 CDBG Allocation** $425,666.00
• **Prior Year CDBG Allocations**
  - Prior Years $23,909.30
  - FY 2015 CDBG Allocation $76,909.42
  - FY 2019 CDBG Allocation $149,393.00
  - FY 2020 CDBG Allocation $214,038.00
• **Program Income** $262,000.00*
• **Total Funds:** $1,151,915.72
• 687,666.00

**Revised FY 2021 CDBG Budget:**

The City proposes the following activities in FY 2021:

• CD-21-01 - General Administration and Planning - $83,897.00
• CD-21-02 - Operation Rehab - $105,000.00
• CD-21-03 - Sold on Frederick - $15,648.00
• CD-21-04 - Homeownership Program Delivery - $35,000.00
• CD-21-05 - Acquisition for Affordable Housing - $271,088.00*
• CD-21-06 - Asian American Center - $16,500.00
• CD-21-07 - Centro Hispano - $20,000.00
• CD-21-08 - Housing Authority of the City of Frederick - Carver Center - $405,783
• CD-21-09 - Parks & Recreation – South End Park - $150,000
• CD-21-10 - FCAA Soup Kitchen Equipment - $35,000
• CD-21-11 - FCAA Shelter Furniture and Appliances - $14,000
• **TOTAL - $1,151,915.72**

*Acquisition for Affordable Housing – FY 2021 Funds - $9,088.00

Program Income Funds $262,000.00

**TOTAL - $271,088.00**
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
Percent White Population by Block Group
CITY OF FREDERICK, FREDERICK COUNTY, MD
PERCENT MINORITY POPULATION BY BLOCK GROUP

Percent Minority Population by Block Group
Population Age 65+ by Block Group
CITY OF FREDERICK, FREDERICK COUNTY, MD
HOUSING DENSITY BY BLOCK GROUP

Legend:
- Census Tracts
- Water
- Housing Units Per Square Mile
  - ≤ 0.00024
  - 0.00024-0.001469
  - 0.001469-0.00596
  - 0.00596-0.02951
  - ≥ 0.02951
- Roads
- Streets
- Rail
- Block Groups

Source: 2013-2017 ACS

Housing Density by Block Group
Percent Owner-Occupied Housing Units by Block Group
Percent Renter-Occupied Housing Units by Block Group
CITY OF FREDERICK, FREDERICK COUNTY, MD
PERCENT VACANT HOUSING BY BLOCK GROUP

Percent Vacant Housing Units by Block Group
Low/Moderate Income Percentage by Block Group

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

Legend:
- Census Tracts
- Low/Med Income by Block Group
- Water
- Less than 52%
- 51% or 51%
- Block Groups

Sources: 2011-2015 ACS
CITY OF FREDERICK, FREDERICK COUNTY, MD
PERCENT LOW/MOD INCOME BY BLOCK GROUP

Low/Moderate Income Percentage w/ Minority Overlay by Block Group
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 2021 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.
- **CD-21-02 - Operation Rehab – Owner Occupied Housing Rehabilitation**
- **HS-3 Homeownership** – Assist low- and moderate-income homebuyers to purchase homes through down payment / closing cost assistance, and associated housing counseling.
- **CD-21-03 - Sold on Frederick – First Time Homebuyer**
- **CD-21-04 - Homeownership Program Delivery – First Time Homebuyer**
- **CD-21-05 - Acquisition for Affordable Housing – First Time Homebuyer**
- **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.
- **CD-21-05 - Acquisition for Affordable Housing – First Time Homebuyer**
- **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-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.

**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-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.

**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.
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.

- **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-21-06 - Asian American Center - Case Management for Citizenship CD-21-07 – Centro Hispano de Frederick – Case Management for members of the Hispanic Community

- **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.

**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 2019 CAPER, which was the last year CAPER for the FY 2015-2019 Five-Year Consolidated Plan, was approved by HUD. In the FY 2019 CAPER, the City of Frederick expended 100% of its CDBG funds to benefit low- and moderate-income persons. The City expended/obligated 2.26% of its funds during the FY 2019 CAPER period on public services, which is below the statutory maximum of 15%. The City expended/obligated 17.34% 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 0.79, meeting 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 2021 Annual Action Plan. The City held its first public hearing on the needs of the community and its residents on March 8, 2021. 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 as a virtual meeting on the needs of the community and its residents on the following date:

- **City of Frederick CDBG Program:** Monday March 8, 2021 at 3:00 p.m.

The Second Public Hearing Notice was published on Friday, July 2, 2021 in the “Frederick News-Post” and the Second Public Hearing was held on Tuesday, August 3, 2021 at 3:00 p.m. During the Second Public Hearing, residents were given the opportunity to comment on the draft version of the FY 2021 Annual Action Plan.

**Additional Info Citizen Participation**

A copy of the FY 2021 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 “Frederick New-Post” to announce that the documents were on public display. The Draft FY 2021 Annual Action Plan was on public display at the following locations from Friday, July 2, 2021, through Wednesday, August 4, 2021:

- 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 Community Development Department section.
The City of Frederick Board of Aldermen met on Thursday, August 5, 2021, to approve submission of the FY 2021 Annual Action Plan.

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

- **Publish First Public Hearing in the Frederick News-Post** – Wednesday, February 25, 2021 (submit legal notice to newspaper by Monday, February 22, 2021)
- **First Virtual Public Hearing** – Monday, March 8, 2021 at 3:00 p.m.
- **CDBG funding applications are available** – Wednesday, February 25, 2021.
- **CDBG funding requests are due** – Monday, March 22, 2021 by 12:00 pm.
- **AD-HOC Committee Reviews CDBG Funding Requests and makes recommendations** – Tuesday, March 30, 2021.
- **City Staff develops budget by** – Tuesday, April 13, 2021.
- **Mayor and Aldermen review and approve Draft 2021 CDBG budget** – Wednesday, April 21, 2021.
- **Publish Second Public Hearing that Plan is on display** – Friday, July 2, 2021. (Submit legal notice to newspaper by Monday, June 28, 2021.)
- **Plan goes on Display** – Friday, July 2, 2021.
- **Board of Aldermen Workshop** – Wednesday, July 28, 2021, at 3:00 p.m.
- **Second Virtual Public Hearing** – Tuesday, August 3, 2021, at 3:00 p.m.
- **End of Plan on Display** – Wednesday, August 4, 2021.
- **Board of Aldermen Approve submission of Action Plan** – Thursday, August 5, 2021.
- **City will email Signed Original Certifications and Resolution to UDV** – Friday, August 6, 2021.
- **Plan submitted to HUD Baltimore Office** – on or before Monday, August 9, 2021.
- **Program Year Begins** – Thursday, July 1, 2021

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

**Substantial Amendment # 1:**

The City of Frederick placed the FY 2021 Annual Action Plan - Substantial Amendment on its website for public display from Friday, July 1, 2022 through Wednesday, August 3, 2022. The City held a Public Hearing on the Substantial Amendment on Tuesday, August 2, 2022, at 3:30 P.M. The purpose of the Public Hearing was to present the Substantial Amendment to the residents for the FY 2015, 2019, 2020, and 2021 CDBG Program Year.
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 8, 2021 at 3:00 p.m. Comments received at that public hearing are included in the attachments.

   The FY 2021 Annual Action Plan were placed on public display and a Second Public Hearing was scheduled for Tuesday, August 3, 2021. 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.

   **Substantial Amendment # 1:**

   Comments received at the Public Hearing and during the display period are included in the Citizen Participation section at the end of this plan.

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.

   **Substantial Amendment # 1:**

   The City of Frederick accepted all comments.

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 to 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, establishing and maintaining 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.

**Substantial Amendment # 1:**

The City of Frederick is amending its FY 2021 Annual Action Plan to amended FY 2015, 2019, 2020, and 2021 CDBG Program Years.

The following amendments to the FY 2015, 2019, 2020, and 2021 CDBG programs are proposed:

- **IDIS Activity Number: 2 - CDBG Committed Funds Adjustment** - decrease the line-item budget amount by $23,909.30 for a revised budget amount of $2,086,515.57.
- **IDIS Activity Number: 1328 - Acquisition for Affordable Housing** - decrease the line-item budget amount by $71,013.30 for a revised budget amount of $322,986.70.
- **IDIS Activity Number: 1329 - Disposition of Acquisition** - decrease the line-item budget amount by $5,896.12 for a revised budget amount of $103.88.
- **IDIS Activity Number: 1320 - Sold on Frederick** - decrease the line-item budget amount by $94,000 for a revised budget amount of $50,000.
- **IDIS Activity Number: 1321 - Op Rehab** - decrease the line-item budget amount by $14,988 for a revised budget amount of $10,910.
- **IDIS Activity Number: 1325 - Friends of Neighborhood Progress** - decrease the line-item budget amount by $28,727 for a revised budget amount of $23,273.
- **IDIS Activity Number: 1327 - Weinberg House Senior Apartments** - decrease the line-item budget amount by $11,678 for a revised budget amount of $36,322.
- **IDIS Activity Number: 1332 - Sold on Frederick** - decrease the line-item budget amount by $55,000 for a revised budget amount of $90,000.
- **IDIS Activity Number: 1333 - Operation Rehab** - decrease the line-item budget amount by $14,038 for a revised budget amount of $10,910.
- **IDIS Activity Number: 1334 - Acquisition of Housing for First-time Homebuyer** - deletion of this activity and reprogram of the line-item budget amount of $120,000.
- **IDIS Activity Number: 1339 - FCAA Floor Refinishing** - deletion of this activity and reprogram of the line-item budget amount of $25,000.
- **IDIS Activity Number: 1345 - Sold on Frederick** - decrease the line-item budget amount by $140,533.28 for a revised budget amount of $73,647.72.
• **CD-21-08 - Housing Authority of the City of Frederick - Carver Center** - create a new project/activity and reallocate $405,783 for the rehabilitation and expansion of the Carver Center.

• **CD-21-09 - Parks & Recreation – South End Park** - Create a new project/activity and reallocate $150,000 for park improvements at the South End Park located on Burck Street.

• **CD-21-10 - FCAA Soup Kitchen Equipment** - create a new project/activity and reallocate $35,000 for kitchen equipment for the Soup Kitchen.

• **CD-21-11 - FCAA Shelter Furniture and Appliances** - create a new project/activity and reallocate $14,000 for new furniture and appliances at the shelter.

A copy of the Substantial Amendment was on public display for viewing on the City’s website for a period of at least 30 days beginning on Friday, July 1, 2022 through Wednesday, August 3, 2022 at the following web address: [https://www.cityoffrederickmd.gov/](https://www.cityoffrederickmd.gov/), as well as at the locations listed below:

- **City Hall** - 101 North Court Street, Frederick, Maryland 21701
- **Department of Housing and Human Services** - 100 South Market Street, Frederick, Maryland 21701

The Substantial Amendment was reviewed and adopted at the Board of Alderman’s Thursday, August 4, 2022 meeting. The FY 2021 Action Plan – Substantial Amendment was re-submitted in IDIS to HUD after it was approved by Board of Alderman.
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 $425,666 for the FY 2021 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. Ramenta Cottrell  
Director of Housing and Human Services  
The City of Frederick  
100 South Market Street  
Frederick, Maryland 21701  
Phone – (301) 600-3955  
Email – rcottrell@cityoffrederickmd.gov
AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

While preparing the FY 2021 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, however, provides funding through the ESG program to local governments for services and supports to prevent or end homelessness.
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 of the 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. Agency/Group/Organization</strong></td>
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<tr>
<td><strong>Agency/Group/Organization Type</strong></td>
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<td><strong>What section of the Plan was addressed by Consultation?</strong></td>
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<tr>
<td><strong>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</strong></td>
</tr>
<tr>
<td><strong>2. Agency/Group/Organization</strong></td>
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<tr>
<td><strong>Agency/Group/Organization Type</strong></td>
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<td><strong>What section of the Plan was addressed by Consultation?</strong></td>
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<tr>
<td><strong>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</strong></td>
</tr>
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<tr>
<td>---</td>
</tr>
</tbody>
</table>
|   | Agency/Group/Organization Type | Service - Fair Housing  
Services - Narrowing the Digital Divide  
Agency - Emergency Management  
Other government - Local  
Planning organization  
Grantee Department  
Major Employer |
|   | What section of the Plan was addressed by Consultation? | Housing Need Assessment  
Lead-based Paint Strategy  
Public Housing Needs  
Homelessness Strategy  
Homeless Needs - Chronically homeless  
Homeless Needs - Families with children  
Homelessness Needs - Veterans  
Homelessness Needs - Unaccompanied youth  
Non-Homeless Special Needs  
HOPWA Strategy  
Economic Development  
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 and submit an application for funding. |

<table>
<thead>
<tr>
<th></th>
<th>Agency/Group/Organization</th>
<th>Asian American Center</th>
</tr>
</thead>
</table>
|   | Agency/Group/Organization Type | Service-Fair Housing  
Regional organization  
Planning organization  
Neighborhood Organization |
|   | What section of the Plan was addressed by Consultation? | Housing Need Assessment  
Non-Homeless Special Needs  
Economic Development  
Community Development Strategy |
<p>|   | 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>5.</th>
<th>Agency/Group/Organization</th>
<th>Centro Hispano de Frederick, Inc.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Agency/Group/Organization Type</td>
<td>Services-Housing</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Services-Children</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Services-Elderly Persons</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Services-Persons with Disabilities</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Planning organization</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Neighborhood Organization</td>
</tr>
<tr>
<td></td>
<td><strong>What section of the Plan was addressed by Consultation?</strong></td>
<td>Housing Need Assessment</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Homelessness Strategy</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Homeless Needs - Families with children</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Homelessness Needs - Veterans</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Homelessness Needs - Unaccompanied youth</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><strong>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</strong></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>6.</th>
<th>Agency/Group/Organization</th>
<th>Frederick County Coalition for the Homeless</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Agency/Group/Organization Type</td>
<td>Housing</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Services-Housing</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Services-Children</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Services-Elderly Persons</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Services-Persons with Disabilities</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Services-Persons with HIV/AIDS</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Services-Victims of Domestic Violence</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Services-Homeless</td>
</tr>
<tr>
<td></td>
<td></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>Correctional Programs</td>
</tr>
</tbody>
</table>
| 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>
</tbody>
</table>

7. Agency/Group/Organization  
**Habitat for Humanity of Frederick County, Inc.**

| 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 and submit an application for funding. |

8. 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 |
<table>
<thead>
<tr>
<th>Agency/Group/Organization</th>
<th>Comcast/Xfinity</th>
</tr>
</thead>
</table>
| **What section of the Plan was addressed by Consultation?** | Lead-based Paint 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 City of Frederick reviewed the Blood Lead Level Screening Plan provided through the Maryland Department of Environment - Childhood Blood Lead Surveillance in Maryland. |

<table>
<thead>
<tr>
<th>Agency/Group/Organization</th>
<th>Verizon</th>
</tr>
</thead>
</table>
| **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. |

<table>
<thead>
<tr>
<th>Agency/Group/Organization</th>
<th>AT&amp;T</th>
</tr>
</thead>
</table>
| **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. |
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 Continuum of Care</td>
<td>Frederick Community Action Agency (FCAA) is the lead primary provider of housing and supportive services for the City of Frederick's homeless and at risk of being homeless population and is a participating member of the Frederick County Continuum of Care. The goals of the City, FCAA, and Frederick County Continuum of Care are complementary.</td>
</tr>
<tr>
<td>Annual and Five-Year Capital Plans</td>
<td>Housing Authority of the City of Frederick</td>
<td>The Housing Authority of the City of Frederick (HACF) is the lead agency providing public housing assistance and Section 8 vouchers in the City. The 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 the Annual Action Plans.</td>
</tr>
<tr>
<td>Childhood Blood Lead Surveillance in Maryland</td>
<td>Maryland Department of Environment</td>
<td>They are incorporated in the FY 2020-2024 Five Year Consolidated Plan and the Annual Action Plans.</td>
</tr>
<tr>
<td>Broadband Enhancement Plan</td>
<td>Maryland Office of Statewide Broadband</td>
<td>They are incorporated in the Five-Year Coordinated Plan on the Annual Action Plans.</td>
</tr>
</tbody>
</table>
### Table 3 – Other local / regional / federal planning efforts

<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>Resiliency Plan</td>
<td>Maryland Resiliency Partnership and the Frederick Sustainability Committee</td>
<td>They are incorporated in the Five-Year Coordinated Plan on the Annual Action Plans.</td>
</tr>
</tbody>
</table>

**Narrative (optional):**

The City of Frederick is the administrating 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 2021 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 2021 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 2021-2024 Five Year Consolidated Plan.

   The City has followed its approved Citizens Participation Plan to develop its FY 2021 Annual Action Plan.

Substantial Amendment # 1:

The City put the “draft” FY 2021 Annual Action Plan – Substantial Amendment on public display on the City's website: https://www.cityoffrederickmd.gov/, as well as at the locations listed below:

- City Hall - 101 North Court Street, Frederick, Maryland 21701
- Department of Housing and Human Services - 100 South Market Street, Frederick, Maryland 21701

The display period started on Friday, July 1, 2022 through Wednesday, August 3, 2022 for at least a 30-day display period. A public hearing was held on Tuesday, August 2, 2021, at 3:30 P.M. to discuss the proposed amendments and solicit resident comments on the substantial amendment. Upon completion of the public comment period and approval by the Board of Alderman, the City of Frederick submitted the FY 2021 Annual Action Plan – Substantial Amendment to the U.S. Department of Housing and Urban Development Office on or before Monday, August 15, 2022.

In order to broaden citizen participation, the City's placed the Draft FY 2021 Annual Action Plan – Substantial Amendment on its website.
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>
</table>
| 1. | Newspaper Ad    | − Minorities  
− Persons with disabilities  
− Non-targeted/broad community  
− Residents of Public and Assisted Housing  
− Agencies/Organizations | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| 2. | Public Hearing  | − Minorities  
− Persons with disabilities  
− Non-targeted/broad community  
− Residents of Public and Assisted Housing  
− Agencies/Organizations | A virtual public hearing was held on Monday, March 8, 2021, at 3:00 p.m. There were no attendees. | A virtual public hearing was held on Monday, March 8, 2021 at 3:00 p.m. There were no attendees. | Not Applicable | Not Applicable |
<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>3.</td>
<td><strong>Funding Application</strong></td>
<td>– Agencies/Organizations</td>
<td>The City received three (3) CDBG funding requests and funded two of them.</td>
<td>Addressed the needs of the Five-Year Consolidated Plan.</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
</tr>
</tbody>
</table>
| 4. | **Internet Outreach** | – Minorities  
– Persons with disabilities  
– Non-targeted/broad community  
– Residents of Public and Assisted Housing  
– Agencies/Organizations | Not Applicable | Not Applicable | Not Applicable | [www.cityoffrederick.com](http://www.cityoffrederick.com) |
<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>5.</td>
<td>Newspaper Ad</td>
<td>- Minorities&lt;br&gt;- Persons with disabilities&lt;br&gt;- Non-targeted/broad community&lt;br&gt;- Residents of Public and Assisted Housing&lt;br&gt;- Agencies/Organizations</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>6.</td>
<td>Public Hearing</td>
<td>- Minorities&lt;br&gt;- Persons with disabilities&lt;br&gt;- Non-targeted/broad community&lt;br&gt;- Residents of Public and Assisted Housing&lt;br&gt;- Agencies/Organizations</td>
<td>The City held its Second Public Hearing on Tuesday, August 3, 2021 to discuss the draft FY 2021 Annual Action Plan.</td>
<td>See the Second Public Hearing comments in the Appendix section of the FY 2021 Annual Action Plan.</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>
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</tr>
</tbody>
</table>
| 6. | Substantial Amendment # 1 - Newspaper Ad | − Minorities Persons with disabilities  
− Non-targeted/broad community  
− Residents of Public and Assisted Housing  
− Agencies/Organizations | On Thursday, June 30, 2022, the City of Frederick published the Substantial Amendment Public Hearing Notice in the newspaper. | None.                        | None.                                      | Not Applicable.                  |
| 7. | Substantial Amendment # 1 - Internet Outreach | − Minorities  
− Non-English Speaking - Specify other language: Spanish  
− Persons with disabilities  
− Non-targeted/broad community  
− Residents of Public and Assisted Housing  
− Agencies/Organizations | The amendment was posted on the City website. | None.                        | None.                                      | [https://www.cityoffrederickmd.gov/](https://www.cityoffrederickmd.gov/) |
<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>
</table>
| 8. | **Substantial Amendment # 1 - Public Meeting** | - Minorities  
- Persons with disabilities  
- Non-targeted/broad community  
- Residents of Public and Assisted Housing  
- Agencies/Organizations | The Substantial Amendment Public Meeting was held on Tuesday, August 2, 2022, at 3:30 P.M. to discuss the Substantial Amendment for the City. | Meeting minutes can be found in the appendix section of this Annual Action Plan – Substantial Amendment. | None. | Not Applicable. |

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

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

Introduction

Frederick will receive $425,666.00 in CDBG funds for the FY 2021 program year and expects $262,000.00 in CDBG program income. The City's FY 2021 CDBG program year begins on July 1, 2021 and concludes on June 30, 2022. The following financial resources are identified for the FY 2021 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 2021 Consolidated Annual Perform and Evaluation report (CAPER).

Substantial Amendment # 1:

The following financial resources are identified for the FY 2021 Annual Action Plan – Substantial Amendment to address the priority needs and goals/strategies identified in the City of Frederick's Five Year Consolidated Plan. The City is reallocated prior year CDBG funds in the amount of $464,249.72 as part of this Substantial Amendment.
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></td>
<td></td>
<td></td>
<td>Annual Allocation: $</td>
<td>Program Income: $</td>
</tr>
<tr>
<td>CDBG</td>
<td>public - federal</td>
<td>Acquisition - Admin and Planning - Economic Development - Housing - Public Improvements - Public Services</td>
<td>$425,666</td>
<td>$262,000</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 DSEL), 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>HS-1 Housing</td>
<td>2020</td>
<td>2024</td>
<td>Affordable Housing</td>
<td>City of Frederick</td>
<td>Housing Strategy</td>
<td>CDBG: $271,088</td>
<td>Homeowner Housing Added: 1</td>
</tr>
<tr>
<td>2.</td>
<td>HS-2 Housing Rehabilitation</td>
<td>2020</td>
<td>2024</td>
<td>Affordable Housing</td>
<td>City of Frederick</td>
<td>Housing Strategy</td>
<td>CDBG: $105,000</td>
<td>Homeowner Housing Rehabilitated: 7 Household Housing Units</td>
</tr>
<tr>
<td>3.</td>
<td>HS-3 Homeownership</td>
<td>2020</td>
<td>2024</td>
<td>Affordable Housing</td>
<td>City of Frederick</td>
<td>Housing Strategy</td>
<td>CDBG: $50,648</td>
<td>Household Housing Unit Direct Financial Assistance to Homebuyers: 1 Households Assisted</td>
</tr>
<tr>
<td>4.</td>
<td>HMS-2 Operation/Support</td>
<td>2020</td>
<td>2024</td>
<td>Homeless</td>
<td>City of Frederick</td>
<td>Homeless Strategy</td>
<td>CDBG: $49,000</td>
<td>Public service activities other than Low/Moderate Income Housing Benefit: 190 Persons Assisted Other: 2 Others</td>
</tr>
<tr>
<td>5.</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</td>
<td>Community Development Strategy</td>
<td>CDBG: $555,783</td>
<td>Other: 2 Others</td>
</tr>
</tbody>
</table>
## Table 6 – Goals Summary

<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>6.</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: $36,500</td>
<td>Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted</td>
</tr>
<tr>
<td>7.</td>
<td>AMS-1 Overall Coordination</td>
<td>2021</td>
<td>2022</td>
<td>Administration</td>
<td>City of Frederick Citywide</td>
<td>Administration, Planning, and Management Strategy</td>
<td>CDBG: $83,897</td>
<td>Other: 1 Other</td>
</tr>
</tbody>
</table>

## Goal Descriptions

1. **Goal Name** | HS-1 Housing  
**Goal Description**  
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.

2. **Goal Name** | HS-2 Housing Rehabilitation  
**Goal Description**  
Assistance low to moderate income owner-occupied homes with loans to rehabilitate properties located within city limits.

3. **Goal Name** | HS-3 Homeownership  
**Goal Description**  
Provide down payment and closing cost assistance for first time homebuyers for primary residence.
| 4. | Goal Name       | HMS-2 Operation/Support                                                                 |
|     | Goal Description | Support providers operating housing or providing support services for the homeless and persons or families at-risk of becoming homeless. |
| 5. | Goal Name       | CDS-1 Community and Public Facilities/Infrastructure                                      |
|     | Goal Description | 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. |
| 6. | Goal Name       | CDS-2 Public Services                                                                       |
|     | Goal Description | 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. |
| 7. | Goal Name       | AMS-1 Overall Coordination                                                                    |
|     | Goal Description | 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. |
## Projects

### AP-35 Projects – 91.220(d)

**Introduction**

The City of Frederick’s FY 2021 CDBG Program year begins July 1, 2021 and ends June 30, 2022. The following projects will be funded with the City's FY 2021 CDBG allocation and prior year CDBG allocations:

<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>Operation Rehab</td>
</tr>
<tr>
<td>3</td>
<td>Sold on Frederick</td>
</tr>
<tr>
<td>4</td>
<td>Homeownership Program Delivery</td>
</tr>
<tr>
<td>5</td>
<td>Acquisition of Housing for First-time Homebuyer</td>
</tr>
<tr>
<td>6</td>
<td>Asian American Center</td>
</tr>
<tr>
<td>7</td>
<td>Centro Hispano de Frederick</td>
</tr>
<tr>
<td>8</td>
<td>Housing Authority of the City of Frederick – Carver Center</td>
</tr>
<tr>
<td>9</td>
<td>Park &amp; Recreation – South End Park</td>
</tr>
<tr>
<td>10</td>
<td>FCAA Soup Kitchen Equipment</td>
</tr>
<tr>
<td>11</td>
<td>FCAA Shelter Furniture and Appliances</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 2021 Annual Action Plan:

- The Housing activities will directly benefit LMI household.
- 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>CD-21-01</th>
<th>Project Name</th>
<th>General Program Administration and Fair Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Target Area</td>
<td>Citywide</td>
</tr>
<tr>
<td></td>
<td>Goals Supported</td>
<td>AMS-1 Overall Coordination</td>
</tr>
<tr>
<td></td>
<td>Needs Addressed</td>
<td>Administration, Planning, and Management Strategy</td>
</tr>
<tr>
<td></td>
<td>Funding</td>
<td>CDBG: $83,897.00</td>
</tr>
<tr>
<td></td>
<td>Description</td>
<td>General Program Administration and Fair Housing.</td>
</tr>
<tr>
<td></td>
<td>Target Date</td>
<td>6/30/2022</td>
</tr>
<tr>
<td></td>
<td>Estimate the number and type of families that will benefit from the proposed activities</td>
<td>65,720 persons</td>
</tr>
<tr>
<td></td>
<td>Location Description</td>
<td>Citywide</td>
</tr>
<tr>
<td></td>
<td>Planned Activities</td>
<td>The project Matrix Code is 21A – General Program Administration 570.206.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CD-21-02</th>
<th>Project Name</th>
<th>Operation Rehab</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Target Area</td>
<td>Citywide</td>
</tr>
<tr>
<td></td>
<td>Goals Supported</td>
<td>HS-2 Housing Rehabilitation</td>
</tr>
<tr>
<td></td>
<td>Needs Addressed</td>
<td>Housing Strategy</td>
</tr>
<tr>
<td></td>
<td>Funding</td>
<td>CDBG: $105,000.00</td>
</tr>
<tr>
<td></td>
<td>Description</td>
<td>Assistance low- to moderate-income owner-occupied homes with loans to rehabilitate properties located within city limits.</td>
</tr>
<tr>
<td></td>
<td>Target Date</td>
<td>6/30/2022</td>
</tr>
<tr>
<td></td>
<td>Estimate the number and type of families that will benefit from the proposed activities</td>
<td>Approximately 7 low- to moderate-income households</td>
</tr>
<tr>
<td></td>
<td>Location Description</td>
<td>Citywide</td>
</tr>
</tbody>
</table>
| Planned Activities | Funds will be used to assist approximately 7 primary dwelling(s) that pose a public health and/or safety risk to the resident(s) of the City.  

The National Objective is Low/Mod Income Housing Benefit (LMH).  

The project Matrix Code is 14A, Rehab; Single-Unit Residential. |
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>CD-21-03</td>
<td>Project Name</td>
</tr>
<tr>
<td></td>
<td>Target Area</td>
</tr>
<tr>
<td></td>
<td>Goals Supported</td>
</tr>
<tr>
<td></td>
<td>Needs Addressed</td>
</tr>
<tr>
<td></td>
<td>Funding</td>
</tr>
<tr>
<td></td>
<td>Description</td>
</tr>
<tr>
<td></td>
<td>Target Date</td>
</tr>
<tr>
<td></td>
<td>Estimate the number and type of families that will benefit from the proposed activities</td>
</tr>
<tr>
<td></td>
<td>Location Description</td>
</tr>
</tbody>
</table>
| | Planned Activities | Loans to households whose income limits are at 80% uncapped for Median Income Limits adjusted for Family/Household Size for the Washington-Arlington-Alexandria DC-VA-WV area.  

The National Objective is Low/Mod Housing Benefit (LMH).  

The project Matrix Code is 13B, Homeownership - excluding Housing Counseling under 24 CFR 5.100. |
<p>| CD-21-04 | Project Name | Homeownership Program Delivery |
| | Target Area | Citywide |
| | Goals Supported | HS-3 Homeownership |
| | Needs Addressed | Housing Strategy |</p>
<table>
<thead>
<tr>
<th>Project Name</th>
<th>Acquisition of Housing for First-time Homebuyer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Target Area</td>
<td>Citywide</td>
</tr>
<tr>
<td>Goals Supported</td>
<td>HS-1 Homing</td>
</tr>
<tr>
<td>Needs Addressed</td>
<td>Housing Strategy</td>
</tr>
<tr>
<td>Funding</td>
<td>CDBG: $9,088.00 in FY 2021 CDBG and $262,000.00 in program income</td>
</tr>
<tr>
<td>Description</td>
<td>Acquisition of a dwelling for sale to a First-time homebuyer.</td>
</tr>
<tr>
<td>Target Date</td>
<td>6/30/2022</td>
</tr>
<tr>
<td>Estimate the number and type of families that will benefit from the proposed activities</td>
<td>1 household</td>
</tr>
<tr>
<td>Location Description</td>
<td>Citywide</td>
</tr>
<tr>
<td>Planned Activities</td>
<td>The National Objective is Low/Mod Income Housing Benefit (LMH).</td>
</tr>
<tr>
<td></td>
<td>The project Matrix Code is 13B, Homeownership - excluding Housing Counseling under 24 CFR 5.100.</td>
</tr>
<tr>
<td>Funding</td>
<td>CDBG: $35,000.00</td>
</tr>
<tr>
<td>Description</td>
<td>Provide program management and oversight of the City's homeownership program and rehabilitation programs.</td>
</tr>
<tr>
<td>Target Date</td>
<td>6/30/2022</td>
</tr>
<tr>
<td>Estimate the number and type of families that will benefit from the proposed activities</td>
<td>Approximately 19 households and 1 Organization.</td>
</tr>
<tr>
<td>Location Description</td>
<td>Citywide</td>
</tr>
<tr>
<td>Planned Activities</td>
<td>The National Objective is Low/Mod Income Housing Benefit (LMH).</td>
</tr>
<tr>
<td></td>
<td>The project Matrix Code is 13B, Homeownership - excluding Housing Counseling under 24 CFR 5.100.</td>
</tr>
<tr>
<td>CD-21-06</td>
<td>Project Name</td>
</tr>
<tr>
<td>----------</td>
<td>--------------</td>
</tr>
<tr>
<td></td>
<td>Target Area</td>
</tr>
<tr>
<td></td>
<td>Goals Supported</td>
</tr>
<tr>
<td></td>
<td>Needs Addressed</td>
</tr>
<tr>
<td></td>
<td>Funding</td>
</tr>
<tr>
<td></td>
<td>Description</td>
</tr>
<tr>
<td></td>
<td>Target Date</td>
</tr>
<tr>
<td></td>
<td>Estimate the number and type of families that will benefit from the proposed activities</td>
</tr>
<tr>
<td></td>
<td>Location Description</td>
</tr>
<tr>
<td></td>
<td>Planned Activities</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CD-21-07</th>
<th>Project Name</th>
<th>Centro Hispano de Frederick</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Target Area</td>
<td>Citywide</td>
</tr>
<tr>
<td></td>
<td>Goals Supported</td>
<td>CDS-2 Public Services</td>
</tr>
<tr>
<td></td>
<td>Needs Addressed</td>
<td>Community Development Strategy</td>
</tr>
<tr>
<td></td>
<td>Funding</td>
<td>CDBG: $20,000.00</td>
</tr>
<tr>
<td></td>
<td>Description</td>
<td>Provide case management and eviction prevention to homeless persons and households.</td>
</tr>
<tr>
<td></td>
<td>Target Date</td>
<td>6/30/2022</td>
</tr>
<tr>
<td></td>
<td>Estimate the number and type of families that will benefit from the proposed activities</td>
<td>Approximately 75 persons</td>
</tr>
<tr>
<td></td>
<td>Location Description</td>
<td>Citywide</td>
</tr>
</tbody>
</table>
### CD-21-08

**Project Name** | Housing Authority of the City of Frederick - Carver Center  
**Target Area** | Citywide  
**Goals Supported** | CDS-1 Community and Public Facilities/Infrastructure  
**Needs Addressed** | Community Development Strategy  
**Funding** | CDBG: $405,783.00  
**Description** | Provide funds to rehabilitate and expand the Carver Center.  
**Target Date** | 6/30/2023  
**Estimate the number and type of families that will benefit from the proposed activities** | 1 public facility.  
**Location Description** | 207 Lee Alley, Frederick, MD 21701  
**Planned Activities** | The National Objective is Low/Mod Clientele Benefit (LMC).  
**The Matrix Code is 05Z Other Public Services Not Listed in 03T and 05A-05Y.**

### CD-21-09

**Project Name** | Parks & Recreation – South End Park  
**Target Area** | Citywide  
**Goals Supported** | CDS-1 Community and Public Facilities/Infrastructure  
**Needs Addressed** | Community Development Strategy  
**Funding** | CDBG: $150,000.00  
**Description** | Provide funds to replace the existing playground units with modern equipment. In addition, the border around the equipment is in need of replacement to enhance safety and ensure for proper fall protection area.  
**Target Date** | 6/30/2023
<table>
<thead>
<tr>
<th>CD-21-10</th>
<th>Project Name</th>
<th>FCAA Soup Kitchen Equipment</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: $35,000.00</td>
<td></td>
</tr>
<tr>
<td>Description</td>
<td>Provide funds to purchase a 10 burner electric range, range hood, commercial dishwasher, ice machine, café table &amp; chairs (48”x30”), café table &amp; chairs (32”x32”), commercial coffee brewer, ice tea brewer, and ice tea dispenser for the FCAA Soup Kitchen.</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 150 persons</td>
<td></td>
</tr>
<tr>
<td>Location Description</td>
<td>100 South Market Street, Frederick, MD 21701</td>
<td></td>
</tr>
<tr>
<td>Planned Activities</td>
<td>The National Objective is Low/Mod Clientele Benefit (LMC). The Matrix Code is 03C Homeless Facilities (not operating costs)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CD-21-11</th>
<th>Project Name</th>
<th>FCAA Shelter Furniture and Appliances</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>-----------------</td>
<td>------------------</td>
<td></td>
</tr>
<tr>
<td>Funding</td>
<td>CDBG: $14,000.00</td>
<td></td>
</tr>
<tr>
<td>Description</td>
<td>Provide funds to purchase recliners, commercial stove, and mini refrigerators for each room, at the FCAA Shelter.</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 40 persons</td>
<td></td>
</tr>
<tr>
<td>Location Description</td>
<td>100 S Market St, Frederick, MD 21701</td>
<td></td>
</tr>
<tr>
<td>Planned Activities</td>
<td>The National Objective is Low/Mod Clientele Benefit (LMC).</td>
<td></td>
</tr>
<tr>
<td></td>
<td>The Matrix Code is 03C Homeless Facilities (not operating costs)</td>
<td></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/](https://data.census.gov/cedsci/). The 2015-2019 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 2019, the population increased by approximately 11.2%.
- The City population was 63,731 in the 2010 ACS.
- The City’s population is now 70,887 according to the 2015-2019 ACS (a 11.2 increase from 2019).

**Age**

Key points are:

- Median age in Frederick is 35.9 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 2015-2019 American Community Survey:

- 55.0% of population is White.
- 18.9% of population is Black or African American.
- 6.1% of population is Asian.
- 2.7% of population is Two or More Races.
- 16.8% of the population is Hispanic or Latino.

**Income Profile**

Per HUD’s FY 2021 Income Limits Documentation System, the Median Family Income for the Washington-Arlington-Alexandria DC-VA-MD HUD Metro FMR Area is $129,000 for FY 2021. The following is a summary
of income statistics for the City of Frederick:

- At the time of the 2015-2019 American Community Survey, median household income in the City of Frederick was $76,118, which was lower than Frederick County ($97,730) and the State of Maryland ($84,805).
- 24.9% of households have earnings received from Social Security income.
- 2.9% of households have earnings received from public assistance.
- 18.5% of households have earnings received from retirement income.
- 24.5% of female-headed households were living in poverty.
- 13.2% 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 50.26%.

**Economic Profile**

The following illustrates the economic profile for the City of Frederick as of the FY 2021 update of the 2015-2019 American Community Survey:

- 43.8% of the employed civilian population had occupations classified as management, business, science, and arts.
- 20.7% of the employed civilian population had occupations classified as sales and office.
- 20.3% were in the service sector.
- The educational, health, and social service industries represented 64.2% of those employed.
- 61.0 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 5.3% in April of 2021, which is higher than the preliminary April 2021 rate of 4.7% in Frederick County. Frederick’s unemployment rate was lower than the April 2021 rates of the State of Maryland (6.1%) and nationwide (6.1%).

**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 2021 CDBG Activities are as follows:

Homeownership Activities to include:

- **Operation Rehabilitation** - Citywide and Low/Mod Income Direct Benefit
- **Sold on Frederick** - Citywide and Low/Mod Income Direct Benefit
- **Homeownership Program Delivery** - Citywide and Low/Mod Income Direct Benefit
- **Acquisition of Affordable Housing for First-time Homebuyer** - Citywide and Low/Mod Income Direct Benefit

Public Services:

- **Asian American Center** – Citywide and Low/Mod Income Direct Benefit
- **Centro Hispano** – Citywide and Low/Mod Income Direct Benefit
Public Facility Improvements:

- **Housing Authority of the City of Frederick – Carver Center** – 207 Lee Alley, Frederick and Low/Mod Income Direct Benefit
- **Park & Recreation – South End Park** – Census Tract 7651 and Block Group 3 and Low/Mod Income Area Benefit
- **FCAA Soup Kitchen Equipment** – 100 South Market Street, Frederick and Low/Mod Income Direct Benefit
- **FCAA Shelter Furniture and Appliances** - 100 South Market Street, Frederick 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 2021 are as follows:

<table>
<thead>
<tr>
<th>Support Requirement</th>
<th>Number of Households to be Supported</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeless</td>
<td>0</td>
</tr>
<tr>
<td>Non-Homeless</td>
<td>9</td>
</tr>
<tr>
<td>Special-Needs</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>9</strong></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Support Type</th>
<th>Number of Households Supported Through</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>7</td>
</tr>
<tr>
<td>Acquisition of Existing Units</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>9</strong></td>
</tr>
</tbody>
</table>

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

Discussion

The proposed affordable housing projects in the City of Frederick for FY 2021 are:

- **Operational Rehabilitation** – Assistance low to moderate income owner-occupied homes with loans to rehabilitate properties located within city limits. (7 households)
- **Sold on Frederick** – Provide down payment and closing cost assistance for first time homebuyers for primary residence. (1 households)
- **Acquisition of Housing for First-time Homebuyer** – Acquisition of a residential property for sale to an income eligible household. (1 Household)
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 311 units. The apartments vary from efficiency units to 5-bedroom townhomes. 288 of these units are occupied. The occupancy rate is 100% and the Housing Authority has 1,879 people on the waiting list.

The Housing Authority also administers approximately 844 housing choice vouchers. 759 of these vouchers are currently being used and there are 299 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 though 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 $926,675 under their HUD Capital Fund grant for FY 2021 and $2,070,794 in operating subsidies in FY 2021.
Housing Authority of the City of Frederick proposed the following activities:

- Purchase of Fleet Vehicle
- Perform Landscape Improvements at Lincoln and Carver Apartments.
- Replacement of roof shingles at 3 buildings at Lincoln Apartments, roof shingles to 3-story apartment building & a flat roof EPDM system on the PAL building at Lucas Village
- Purchase a new Maintenance Van
- Renovation of the interior community room at Lucas Village
- Renovation of the exterior of the building at the Housing Authority office
- Replacement of the main flooring in the large community room floor at Bernard W. Brown Community Center
- Tuck Point and Paint the exterior of the block to the PAL Building at Lucas Village
- Purchase land for the future building of additional Public Housing Units
- Perform Environmental Review for the work being performed

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. The Housing Authority provides the Family Self-Sufficiency Program to 25 public housing families and 32 Housing Choice Voucher families. Homeownership is one of those goals that could be achieved by residents as they become self-sufficient and improve their family’s lives. The Housing Authority has 18 scattered site units outside of our public housing communities, mainly located in the Hillcrest neighborhoods. All of the Housing Choice Voucher Family Self Sufficiency households are scattered through Frederick County, with the majority in the City of Frederick.
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 2021 CDBG funds. Two (2) activities will provide for case management services for homeless and lower income persons. The City will not undertake any special need activities in the FY 2021 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.

The City of Frederick and the County of Frederick as CoC members complete a regular “Point In Time Survey” each January to determine the number of homeless individuals and families in the County. Based on the “Point In Time Survey,” conducted on January 27, 2021 the following numbers of homeless persons were reported:

- **Unsheltered** - 56 individuals
- **Transitional Housing** - 49 individuals
- **Safe Haven** - 0 individuals
- **Emergency Shelter** - 120 individuals

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 themselves.

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

The most recent Point in Time Survey Analysis was conducted on January 27, 2021 and reported the following homeless counts for Transitional Housing and Emergency Shelter:

- **Transitional Housing** – 49 individuals
- **Emergency Shelter** – 120 individuals

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 2021 Annual Action Plan, 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 2021 CDBG Program Year the City proposes to fund activities/projects that affirmatively further fair housing. This includes:

- Assistance with rehabilitation costs for low/mod owner-occupied housing.
- Funds for downpayment and closing costs assistance for low/mod homebuyers.
- Funds for acquisition and resale of a residential property for a low/mod homebuyer.
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 2021. Some of the activities to address these obstacles include:

- CD-21-02 - Operation Rehab
- CD-21-03 - Sold on Frederick
- CD-21-04 - Homeownership Program Delivery
- CD-21-05 - Acquisition for Affordable Housing
- CD-21-06 - Asian American Center

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 2021 program year propose to fund the following project to foster and maintain affordable housing:

- CD-21-01 - General Administration and Planning
- CD-21-02 - Operation Rehab
- CD-21-03 - Sold on Frederick
- CD-21-04 - Homeownership Program Delivery
- CD-21-05 - Acquisition for 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 2021 program year will fund the following:

- CD-21-06 - Asian American Center
- CD-21-07 - Centro Hispano

**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:**

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. Additionally, the City will purchase an existing residential property for sale to a First-time homebuyer.

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 following-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 262,000
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: 262,000

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 receive $262,000 in CDBG Program Income during this program year.

CDBG Percentage:

- Administrative Percentage: 20.0%
- Public Service Percentage: 8.3%
- Low- and Moderate-Income Percentage: 100.0%
- Slum and Blight Activities: 0.0%
SF 424 Form
Application for Federal Assistance SF-424

* 1. Type of Submission:
   - [ ] Preapplication
   - [x] Application
   - [ ] Changed/Corrected Application

* 2. Type of Application:
   - [ ] New
   - [ ] Continuation
   - [ ] Revision

* If Revision, select appropriate letter(s):

* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

   * a. Legal Name: City of Frederick

   * b. Employer/Taxpayer Identification Number (EIN/TIN):
     52-60000789

   * c. Organizational DUNS:
     0619357630000

   d. Address:

     * Street1: 101 South Market Street
     * City: Frederick
     * County/Parish:
     * State: MD: Maryland
     * Province:
     * Country: USA: UNITED STATES
     * Zip / Postal Code: 21701-5514

   e. Organizational Unit:

     Department Name:
     Dept of Housing and Human Serv
     Division Name:
     Housing

   f. Name and contact information of person to be contacted on matters involving this application:

     Prefix: Ms.
     * First Name: Rementa
     Middle Name:
     * Last Name: Cottrell
     Suffix:
     Title: Director of Housing and Human Services
     Organizational Affiliation:

     * Telephone Number: (301) 600-3688
     Fax Number: (301) 662-9079

     * Email: rcottrell@cityoffrederickmd.gov
**Application for Federal Assistance SF-424**

9. Type of Applicant 1: Select Applicant Type:
   - City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

10. Name of Federal Agency:
    - U.S. Department of Housing and Community Development

11. Catalog of Federal Domestic Assistance Number:
    - 14.218

CFDA Title:
    - Community Development Block Grant Program (CDBG)

12. Funding Opportunity Number:
    - N/A

* Title:
    - N/A

13. Competition Identification Number:
    - N/A

* Title:
    - N/A

14. Areas Affected by Project (Cities, Counties, States, etc.):

15. Descriptive Title of Applicant’s Project:
    - The FY 2021 Annual Action Plan for the Community Development Block Grant (CDBG) Program.

Attach supporting documents as specified in agency instructions.
Application for Federal Assistance SF-424

16. Congressional Districts Of:
   * a. Applicant: 6th
   * b. Program/Project: 6th

Attach an additional list of Program/Project Congressional Districts if needed:

17. Proposed Project:
   * a. Start Date: 07/01/2021
   * b. End Date: 06/30/2022

18. Estimated Funding ($):
   * a. Federal
   * b. Applicant
   * c. State
   * d. Local
   * e. Other
   * f. Program Income
   * g. TOTAL

19. Is Application Subject to Review By State Under Executive Order 12372 Process?
   [ ] a. This application was made available to the State under the Executive Order 12372 Process for review on
   [ ] b. Program is subject to E.O. 12372 but has not been selected by the State for review.
   [X] c. Program is not covered by E.O. 12372.

20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)
   [ ] Yes
   [X] No
   If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)
   [X] I AGREE
   ** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: [ ]
* First Name: Michael
Middle Name: C.
* Last Name: O'Conner
Suffix: [ ]

Title: Mayor, City of Frederick
* Telephone Number: (301) 600-1380
Fax Number: (301) 600-1837
* Email: mocconner@cityoffrederick.com

* Signature of Authorized Representative: [Signature]
* Date Signed: 08/05/2021
Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.

2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.

3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure nondiscrimination during the useful life of the project.

4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.

5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.

6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.

7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.

8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of CPM’s Standards for a Merit System of Personnel Administration (5 C.F.R. 500, Subpart F).

9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.

10. Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§292 d-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.
11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.


14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-196) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation plans under Section 176(c) of the Clean Air Act of 1990, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).


18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. §7104) which prohibits grant award recipients or a sub-recipient from (1) engaging in severe forms of trafficking in persons during the period of time that the award is in effect; (2) procuring a commercial sex act during the period of time that the award is in effect; or (3) using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL

APPLICANT ORGANIZATION
City of Frederick, Maryland

DATE SUBMITTED
03/05/2021
Certifications
CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

Signature of Authorized Official

August 5, 2021

Date

Mayor

Title
Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

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

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

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

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

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

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2020, 2021, and 2022 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

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

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

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

Excessive Force -- It has adopted and is enforcing:

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

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.
Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

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

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

[Signature]
Signature of Authorized Official

August 5, 2021
Date

Mayor
Title
OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature of Authorized Official

August 5, 2021
Date

Mayor
Title
APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification
This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.
Resolution
RESOLUTION APPROVING AND AUTHORIZING THE SUBMISSION TO
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
OF THE FY 2021 ANNUAL ACTION PLAN

RESOLUTION NO: 21-11

WHEREAS, under Title I of the Housing and Community Development Act of 1974, as amended, the Secretary of the U.S. Department of Housing and Urban Development ("HUD") is authorized to extend financial assistance to communities in the prevention or elimination of slums or urban blight, or activities which will benefit low- and moderate-income persons, or which address other urgent community development needs; and

WHEREAS, the U.S. Department of Housing and Urban Development has advised the City of Frederick that under Fiscal Year 2021, the City is eligible to apply for an entitlement grant under the Community Development Block Grant (CDBG) Program in the amount of $425,666.00; and

WHEREAS, the City of Frederick’s Department of Housing and Human Services prepared the FY 2021 Annual Action Plan (the "Plan") which proposes how the entitlement grant funds will be expended to address the housing and community development needs identified in the City’s Five-Year Consolidated Plan; placed the Plan on public display from July 2, 2021 through August 4, 2021 and held a series of public hearings on said Plan and considered the comments of various agencies, groups, and citizens during the preparation of the final Plan.

NOW, THEREFORE, the City of Frederick by adoption of this resolution on this 5th day of August 2021, states the following:

SECTION 1. That the FY 2021 Annual Action Plan is hereby in all respects APPROVED and the Mayor is hereby directed to file a copy of said Annual Action Plan with the Official Minutes of this Meeting of Mayor and Board of Aldermen.

SECTION 2. That the City is COGNIZANT of the conditions imposed in the undertaking and execution of the Community Development Block Grant ("CDBG") Program with Federal Financial Assistance, including those relating to (a) the relocation of site occupants, (b) the prohibition of discrimination because of race, color, age, religion, sex, disability, familial status, or national origin, and other assurances as set forth under the certifications.

SECTION 3. That the Mayor, on behalf of the City of Frederick, Maryland, is AUTHORIZED to file an application for financial assistance ("Application") with HUD which has indicated its willingness to make available funds to carry out the CDBG Program in the amount of $425,666; and to sign any and all necessary documents as the authorized representative of the City of Frederick.

SECTION 4. That the Mayor, on behalf of the City of Frederick, Maryland, is AUTHORIZED to provide assurances and/or certifications to HUD as required by the Housing and Community Development Act of 1974, as amended and any other supplemental or revised data which HUD may request in connection with the review of the City’s Application.

ADOPTED INTO A RESOLUTION THIS 5TH DAY OF AUGUST 2021 BY THE MAYOR AND BOARD OF ALDERMEN OF THE CITY OF FREDERICK, MARYLAND.
IN WITNESS WHEREOF, I, Michael O’Conner, Mayor of the City of Frederick, Maryland have hereunto set my hand and caused the official seal of the City of Frederick to be affixed this 5th day of August 2021.

WITNESS

Michael O’Conner, Mayor

Approved for Legal Sufficiency:

City Attorney
Citizen Participation
First Public Hearing
I, Dawn Dayhoff, of lawful age, being duly sworn upon oath, deposes and says that I am the Customer Service Manager of Frederick News-Post, a publication that is a "legal newspaper" as that phrase is defined for the city of Frederick, for the County of Frederick, in the state of Maryland, that this affidavit is Page 1 of 2 with the full text of the sworn-to notice set forth on the pages that follow, and that the attachment hereto contains the correct copy of what was published in said legal newspaper in consecutive issues on the following dates:

PUBLICATION DATES:
Feb. 25, 2021

Notice ID: 7IBSIVTssZdiQGg1aAo
Notice Name: CDBG Notice of First Public Hearing FY2021

PUBLICATION FEE: $552.00

Customer Service Manager

VERIFICATION
STATE OF MARYLAND
COUNTY OF FREDERICK

Signed or attested before me on this

\[Signature\] day of February, \(\ldots\) A.D. 2021

Sharon Briggles - Notary Public
My Commission Expires: March 4th, 2021
PUBLIC HEARING
NOTICE
CITY OF FREDERICK, MARYLAND FY 2021
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

Notice is hereby given that the City of Frederick, Frederick County, MD will hold a virtual public hearing on Monday, March 8, 2021 at 3:00 p.m. The purpose of this public hearing is to gather information for the City’s Annual Action Plan for FY 2020 which the City must prepare and submit to the U.S. Department of Housing and Urban Development (HUD) for the Community Development Block Grant (CDBG) Program. The virtual public hearing will be broadcast on the City’s public access channel.

IMPORTANT NOTE ABOUT THIS MEETING: In the interest of public health and safety, Frederick City Meetings will be closed to the public. However, the meeting will be televised on Channel 99. Members of the public who would like to submit appropriate comments or questions in advance for the public hearing are welcome to do so by emailing Ms. Ramenta Cottrell, Director, Housing and Human Services via phone at (301) 600-1516 or TDD 711, or via email at rcottrell@cityoffrederickmd.gov. The deadline to submit comments will be 12:00 p.m. on Monday, March 8, 2021. Include your name and address in the email.

The City of Frederick anticipates, based on last fiscal year’s allocation, that it may receive an estimated CDBG entitlement grant in the amount of approximately $350,000.00 for FY 2021. These funding levels are contingent upon the final approval of the Federal Budget for FY 2021. In order to receive those funds, the City of Frederick must prepare a One-Year Annual Action Plan for the use of the CDBG funds. At least 70% of the CDBG funds must benefit low- and moderate-income persons living in the City of Frederick. In preparing its CDBG application the City intends to afford citizens, local agencies, and interested parties the opportunity to become involved in the planning process.

The following types of activities may be eligible for funding under the CDBG program:
- Acquisition of property; disposition costs; improvements to public facilities, including the removal of architectural barriers; demolition and environmental clean-up; public services that are new or a quantifiable increase in the level of service; interim assistance; relocation payments for persons displaced as a result of a CDBG activity; rehabilitation of houses; code enforcement; special economic development activities; special activities undertaken by a community based development organization; home ownership assistance for purchase, rehabilitation; environmental reviews; program administration; audit; and other miscellaneous activities.

If the City would undertake an activity that would result in the displacement of families or individuals, then the City would utilize its policy for minimizing such displacement. Furthermore, the City is responsible for replacing all low- and moderate-income housing units that may be demolished or converted as a result of CDBG funds.

Application packets for CDBG funds for FY 2021 are available at the City of Frederick, Housing and Human Services website at: Community Development > The City of Frederick, MD - Official Website or via an email request to: rcottrell@cityoffrederickmd.gov. The deadline to submit a completed application packet Housing and Human Services is 3:00 p.m. on Monday, March 22, 2021. All interested residents are encouraged to attend this virtual public hearing. Written comments may be addressed to Ms. Ramenta Cottrell, Director, Housing and Human Services for the City of Frederick, MD or via phone at (301) 600-1516 or TDD 711, or via email at rcottrell@cityoffrederickmd.gov.

Ramanta Cottrell, Director Housing and Human Services
City of Frederick
February 25, 2021
March 8, 2021 at 3:00 p.m.
City of Frederick, Maryland
Virtual

Opening Remarks: Ramenta Cottrell, Director of Housing and Human Services

Introduction of City Consultant: Ms. Cottrell

Presentation by Consultant: Dave Jordan, Urban Design Ventures, LLC

Overview:
- What is an Annual Action Plan?
- What is the process of preparing an Annual Action Plan?

FY 2021 Annual Action Plan Schedule:

Review of Time Schedule

The City of Frederick will receive the following Federal HUD entitlement funds during the FY 2021 program year:

<table>
<thead>
<tr>
<th>Entitlement Funds</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY 2021 CDBG Funds</td>
<td>$ 419,485.00</td>
</tr>
<tr>
<td>Total:</td>
<td>$ 419,485.00</td>
</tr>
</tbody>
</table>

Review of Past Performance

The City of Frederick has a good performance record with HUD and regularly meets its established performance standards. Each year the City prepares a Consolidated Annual Performance and Evaluation Report (CAPER). The FY 2019 CAPER is available for review at the City of Frederick’s website: https://www.cityoffrederickmd.gov/. The FY 2019 CAPER, which was the last CAPER for the FY 2015-2019 Five-Year Consolidated Plan, was approved by HUD.

- The City of Frederick expended 100% of its CDBG funds during this CAPER period to benefit low- and moderate-income persons.
• The City expended 2.26% of its funds during this CAPER period on public services, which is below the statutory maximum of 15%.
• The City expended 17.34% of its funds during this CAPER period on Planning and Administration, which is less than the statutory maximum of 20%.
• The City of Frederick’s Timeliness Ratio of unexpended funds as a percentage of the FY 2019 CDBG allocation was 0.79, which is below the maximum 1.5 ratio.

Public Comments on Needs in the City of Frederick

• What are the needs in the City?

Closing Remarks: Ms. Cottrell

Adjournment: Ms. Cottrell
## PUBLIC FACILITIES AND IMPROVEMENTS

<table>
<thead>
<tr>
<th>Eligible Public Facility and Improvement Projects</th>
<th>CDBG Conditions</th>
</tr>
</thead>
</table>
| Sewer and Water Facilities                       | These projects may be undertaken on an interim basis in areas exhibiting objectively determinable signs of physical deterioration where it was determined that immediate action is necessary to arrest the deterioration and that permanent improvements will be carried out as practicable to repair:  
  - Streets;  
  - Sidewalks;  
  - Park;  
  - Playgrounds;  
  - Publicly owned utilities; and  
  - The execution of special garbage, trash, and debris removal, including neighborhood cleanup campaigns, but not the regular curbside collection of garbage or trash in an area. |
| Streets and Sidewalks                            | Fire protection equipment including fire trucks, fire fighters’ protective clothing, “jaws of life,” and other life-saving equipment are eligible for CDBG funding under Public Facilities and Improvements as this equipment is integral to the fire protection facility. |
| Curb and Gutters                                 | Police or Fire Station in which services to the public are actually provided (as opposed to administrative offices). |
| Parks and Playgrounds                            | Fire protection equipment including fire trucks, fire fighters’ protective clothing, “jaws of life,” and other life-saving equipment are eligible for CDBG funding under Public Facilities and Improvements as this equipment is integral to the fire protection facility. |
| Senior Citizens’ Center                          | Fire protection equipment including fire trucks, fire fighters’ protective clothing, “jaws of life,” and other life-saving equipment are eligible for CDBG funding under Public Facilities and Improvements as this equipment is integral to the fire protection facility. |
| Parking Lots or Garages                          | Fire protection equipment including fire trucks, fire fighters’ protective clothing, “jaws of life,” and other life-saving equipment are eligible for CDBG funding under Public Facilities and Improvements as this equipment is integral to the fire protection facility. |
| Utility Lines                                    | Aesthetic amenities on public land such as landscaping (trees, sculptures, pools of water and fountains and other works of art). |
| Recreation Center                                | These include all improvements and facilities that are either publicly owned or that are traditionally provided by government, or owned by a non-profit, and operated so as to be open to the general public. |
| Police or Fire Station in which services to the public are actually provided (as opposed to administrative offices). | Jails or Prisons |
| Aesthetic amenities on public land such as landscaping (trees, sculptures, pools of water and fountains and other works of art). | Jails are considered to benefit the entire community served by the facility and thus would qualify under the low-moderate income (LMI) benefit national objective only if the percentage of LMI persons in the entire jurisdiction is sufficiently high to meet the “area benefit” test. |
| Library                                          | Public facilities that serve the entire jurisdiction of the grantee, a main library for example, may qualify under the LMI benefit national objective only if the percentage of LMI persons in the entire jurisdiction is sufficiently high to meet the “area benefit” test. |
| Special Assessments                               | Special Assessments are used to recover the capital costs of a public improvement through a fee levied or a lien filed against a parcel of real estate either as, 1) a direct result of a benefit derived from the installation of a public improvement or 2) a one-time charge made as a condition of access to an improvement. Sewer tap-in fees are an example of a special assessment. |
| Privately Owned Utilities-570.201 (l)             | CDBG funds may be used to acquire, construct, reconstruct, rehabilitate, or install the distribution lines and facilities for privately owned utilities. |
|                                                 | A privately-owned utility refers to service that is publicly regulated and is provided through the use of physical distribution lines to private properties. |
|                                                 | Examples of eligible utilities are electricity, telephone, water, sewer, natural gas and cable television. |
### Eligible Real Property & Housing Projects

<table>
<thead>
<tr>
<th>REAL PROPERTY AND HOUSING PROJECTS</th>
<th>CDBG Conditions</th>
</tr>
</thead>
</table>
| **Acquisitions of land or buildings - 570.201 (a)** | - CDBG funds may be used for acquisition of real property, either in whole or in part, by purchase, long-term lease, donation, or otherwise for any public purpose.  
- Examples include land, air rights, easement, water rights, rights-of-way and buildings.  
- Examples of ineligible activities include costs of moveable equipment and acquisition of newly-constructed housing or an interest in construction of new housing. |
| **Disposition – 570.201 (b)** | - CDBG funds may be used to dispose of property acquired with CDBG funds through sale, lease, donation or other means.  
- Property must have a reuse plan that meets a National Objective.  
- The property may be disposed at less than fair market value.  
- Costs may include preparation of legal documents, surveys, marketing, financial services, transfer of taxes or ownership. |
| **Clearance Activities - 570.201 (d)** | - Demolish buildings and improvements.  
- Remove rubble and debris after demolition.  
- Remove environmental contaminants or treat them to make them harmless.  
- Move structures to other sites.  
- Code enforcement activities are eligible provided that the enforcement takes place in a deteriorated or deteriorating area and the enforcement effort is accompanied by public or private improvements or service and can be expected to arrest the decline of the area.  
- Eligible costs include costs incurred for inspections for code violations (including salaries and overhead) and the enforcement of code requirements (including legal proceedings).  
- Both residential and commercial structures may be included in code enforcement activities.  
- CDBG funds may be used for the rehabilitation, preservation or restoration of historic properties, whether publicly or privately owned.  
- Historic properties are those sites or structures that are either listed in or eligible to be listed in the National Register of Historic Places, listed in the Pennsylvania or local inventory of historic places or designated as a Pennsylvania or local landmark or historic district by appropriate law or ordinance.  
- Examples of eligible activities include historic preservation plans, rehabilitation of the property, relocating residents while preservation work is performed.  
- Historic preservation is not authorized for buildings used for the general conduct of government.  
- CDBG funds may be used to renovate closed buildings, such as closed school buildings, for use as an eligible public facility or to rehabilitate or convert closed buildings for residential and commercial uses.  
- Examples of ineligible activities include creation of secondary housing units attached to a primary unit and costs of equipment, furnishings or other personal property that are not integral structural fixtures, such as window air conditioners or clothes washers. |
| **Historic preservation - 570.202 (d)** | - Cost associated with the evaluation and reduction of LBP.  
- Examples of eligible activities include inspecting buildings for LBP hazards, testing surfaces abatement of lead hazards and payment of temporary relocation costs for residents on which their home is receiving abatement services.  
- Removal of materials and architectural barriers that restrict the accessibility or mobility of elderly or handicapped persons.  
- Activities must take place on existing structures. |
### Energy Efficiency – 570.201
- Examples of eligible activities include weatherization of home or apartment building, installation of solar or wind equipment, finance energy-efficient rehab, provision of free insulation or home energy audits, and preparation of comprehensive community energy use strategies.

### Rehabilitation of buildings and improvements eligible for rehabilitation assistance – 570.202 (a)
- CDBG may be used to finance the rehabilitation of privately-owned homes, publicly-owned residential housing, nonresidential buildings owned by nonprofits, and manufactured housing when it is part of the permanent housing supply.

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### PUBLIC SERVICES, ECONOMIC DEVELOPMENT AND “OTHER” ACTIVITIES

<table>
<thead>
<tr>
<th>Activities</th>
<th>CDBG Conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relocation – 570.201 (i)</td>
<td>Relocation of payments and other assistance for permanently and temporarily relocated individuals, families, businesses, non-profit organizations and farm operations.</td>
</tr>
<tr>
<td>Loss of Rental Income- 570.201 (j)</td>
<td>Compensation to property owners for the loss in rental income incurred while temporarily holding housing units to be used for the relocation of individuals and families displaced by CDBG-assisted activities.</td>
</tr>
</tbody>
</table>
| Public Services – 570.201 (e)                  | CDBG funds may be used for a wide range of public service activities including, but not limited to, job training, crime prevention, public safety, child care, health services, substance abuse services, fair housing counseling, education programs, energy conservation, senior citizen services, homeless person services, subsistence payment service and recreational services. In order for a first-time public service application to be considered the applicant must prove that:  
  1) the service is a new initiative for the agency (new service); OR  
  2) the service existed but was not provided by or on behalf of a government agency with funding from that government agency; OR  
  3) there was a quantifiable increase in the level of an existing service within the 2013 calendar year. |
| Micro – Enterprise Assistance – 570.201 (o)     | The provisions of assistance to facilitate economic development by:  
  - Providing credit, including, but not limited to, grants, loans, loan guarantees, and other forms of financial support, for the establishment, stabilization, and expansion of micro-enterprises;  
  - Providing technical assistance, advice, and business support services to owners of micro-enterprises and persons developing micro-enterprises; and  
  - Providing general support to owners of microenterprises and persons developing microenterprises including child care, transportation, counseling and peer support groups.  
  - A microenterprise is defined as a commercial enterprise that has five or fewer employees, one or more of whom owns the microenterprise business. |

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The table below provides eligible Planning & Administration expenses.

### Eligible Planning & Administration Projects 570.205 & 570.206
- Preparation of general plans such as the Consolidated Plan
- Functional plans such as housing plans
- Neighborhood plans and general historic preservation plans
- Policy planning, management, and capacity building activities
- Monitoring
### §570.207 Ineligible Activities:

| (a) | **General Rule** – Any activity that is not authorized as an “eligible activity.” |
| (b) | **Government Buildings** – Funds cannot be used for improvements to a public building used for the general conduct of government. |
| (c) | **General Government Expenses** – Funds cannot be used for expenses that are considered the regular responsibilities of the local government. |
| (d) | **Political Activities** – Funds cannot be used to finance the use of facilities or equipment for political purposes or to engage in other partisan political activities. |
| (e) | **Purchase of Equipment** – The purchase of equipment is generally ineligible, which includes construction equipment, motor vehicles, furnishings, or personal property. The only exception is fire equipment assigned to a low- and moderate-income area. |
| (f) | **Operating and Maintenance Expenses** – The general rule is that any expense associated with repairing, operating, or maintaining public facilities, improvements, and services is ineligible. |
| (g) | **New Housing Construction** – Funds cannot be used for the construction of new permanent residential structures or for any program to subsidize or consist such new construction except by a CBDO. However, the cost of site assemblage, clearance, and site improvements are eligible activities. |
| (h) | **Income Payments** – Funds cannot be used for subsistence – type grant payments for food, clothing, housing, or utilities. |
## INELIGIBLE CDBG FUNDED ACTIVITIES

<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td><strong>General Rule</strong> – Any activity that is not authorized as an “eligible activity.”</td>
</tr>
<tr>
<td>(b)</td>
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</tbody>
</table>
## MEETING A NATIONAL OBJECTIVE

<table>
<thead>
<tr>
<th>National Objective Subcategory</th>
<th>Conditions for Eligibility</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Low-Moderate Income (LMI) Area Benefit</strong></td>
<td>A facility or improvement will be used for a purpose that benefits all residents in a defined area primarily residential in which at least 51% are LMI households. Paying all or part of a special assessment on behalf of LMI Households qualifies under this objective.</td>
<td>The Installation of paved streets, sidewalks, curbs and gutters in a predominantly LMI household neighborhood. CDBG funds pay the assessment made to Low-Mod Income household homeowners when a new water/sewer system is installed in their neighborhood.</td>
</tr>
<tr>
<td><strong>Low-Moderate Income Limited Clientele</strong></td>
<td>The majority of public service activities qualify under this national objective. Services provided to a specific group of people who are comprised of at least 51% LMI households.</td>
<td>Home ownership counseling provided to a group of LMI individuals. Renovation or expansion of a food pantry.</td>
</tr>
<tr>
<td><strong>Low-Moderate Income Housing</strong></td>
<td>The facility or improvement exclusively benefits housing to be occupied by LMI households.</td>
<td>A parking lot and landscaping are improved on the site of a rental property with 51% LMI households paying affordable rents.</td>
</tr>
<tr>
<td><strong>Low-Moderate Income Jobs</strong></td>
<td>Public improvement is for an economic development project that creates or retains permanent jobs. In order for a CDBG funded economic development activity to qualify as an activity that benefits low and moderate income persons, at least 51% of the jobs created or retained (full time equivalent basis) will be held by or made available to low and moderate income persons.</td>
<td>A new water tower will enable factory expansion and owners to commit to hiring at least 51% of new permanent jobs to LMI persons.</td>
</tr>
<tr>
<td><strong>Area Blight</strong></td>
<td>Public improvements and facilities are in a designated blighted area and activity addresses conditions that contributed to blight.</td>
<td>An outdated fire hall is rehabilitated and equipment is updated to prevent further loss of life and property due to fires.</td>
</tr>
<tr>
<td><strong>Spot Blight</strong></td>
<td>Public improvements or facility is outside designated blighted area and activity is limited to eliminate specific conditions of blight or decay.</td>
<td>Historic library building located outside a designated area is rehabilitated.</td>
</tr>
<tr>
<td><strong>Urgent Need</strong></td>
<td>Acquisition, construction, or reconstruction of a public facility or improvement that is designated to alleviate recent serious and imminent threat to public health and safety and no other funds are available.</td>
<td>A storm sewer system is reconstructed after a severe flood damaged it. All other funding sources are unavailable or exhausted.</td>
</tr>
</tbody>
</table>
Date/Time: Monday, March 8th, 2021 at 3:00 p.m.
Location: Virtual Meeting

In attendance:

Ramenta Cottrell - City of Frederick, Director, Department of Housing and Human Services
Kimberly Ashkenazi - Department of Housing and Human Services
Dave Jordan - Urban Design Ventures, LLC

Summary of Hearing:

Ms. Cottrell, Director, Department of Housing and Human Services, opened the Public Hearing at 3:00 p.m. and welcomed those viewing the public hearing on the City’s Public Access Channel. Ms. Cottrell explained the purpose was to gather input from City residents on needs in the City. She indicated the possibility of addressing the needs through the CDBG program. At this point she introduced Dave Jordan from Urban Design Ventures who has been assisting the City in development of the FY 2021 CDBG application to HUD.

Mr. Jordan explained the City of Frederick is an entitlement community in HUD’s CDBG program and the entitlement amount for the FY 2021 program year would be $425,66.00 and provided information on eligible and ineligible activities in the CDBG program. He also reviewed the timeline for development and submission of the FY 2021 Annual Action Plan.

Ms. Cottrell opened the phone lines for comment from the public on potential needs in the City. Hearing no comments from the public, Ms. Cottrell closed the hearing at approximately 3:20 p.m.
Second Public Hearing
Frederick News-Post  
351 Ballenger Center Drive  
(301) 662-1177

I, Ricky McDonald, of lawful age, being duly sworn upon oath, deposes and says that I am the Witness of Frederick News-Post, a publication that is a "legal newspaper" as that phrase is defined for the city of Frederick, for the County of Frederick, in the state of Maryland, that this affidavit is Page 1 of 2 with the full text of the sworn-to notice set forth on the pages that follow, and that the attachment hereto contains the correct copy of what was published in said legal newspaper in consecutive issues on the following dates:

PUBLICATION DATES:
2 Jul 2021

Notice ID: CBN9J2lhTyT6pPZZT2  
Notice Name: FY2021 Annual Action Plan Notice

PUBLICATION FEE: $303.60

Witness

VERIFICATION
STATE OF MARYLAND  
COUNTY OF FREDERICK

Signed or attested before me on this  
3 day of July, A.D. 2021

Jennifer Lynn Brooks Leese - Notary Public  
My Commission Expires: March 10th, 2023
NOTICE OF PUBLIC HEARING AND DISPLAY OF THE FY 2021 ANNUAL ACTION PLAN
CITY OF FREDERICK, MARYLAND

Notice is hereby given that the City of Frederick, MD will hold a virtual public hearing on Tuesday, August 3rd, 2021, at 3:00 p.m. The purpose of this public hearing is to gather comments on the City's FY 2021 Annual Action Plan (FY2021 Plan) for the Community Development Block Grant (CDBG) Program. The City intends to submit its FY2021 Plan in the amount of $425,666 for CDBG funds to the U.S. Department of Housing and Urban Development (HUD) on or before Monday, August 9, 2021. The virtual public hearing will be broadcast on the City's public access channel.

IMPORTANT NOTE ABOUT THIS MEETING:
In the interest of public health and safety, Frederick City Meetings will be closed to the public. However, the hearing will be televised on Channel 99. Members of the public may submit appropriate comments or questions for the hearing in advance to Ms. Ruth Waxter, Assistant Director, Department of Housing via phone at (301) 600-3946; TDD 711; or via email at rwaxter@cityoffrederick-md.gov. The deadline to submit comments is 12:00 p.m. on Monday, August 2, 2021. Please include your name and address.

In order to obtain comments from residents, public agencies, and other interested parties, the City of Frederick will place its FY2021 Plan on public display from Friday, July 2, 2021 through Wednesday, August 4, 2021 at the City of Frederick's website http://www.cityoffrederick-md.gov and at the locations listed below:

City Hall
101 North Court Street
Frederick, Maryland 21701

Department of Housing and Human Services
100 South Market Street
Frederick, Maryland 21701

The FY2021 Plan will be available for viewing during normal business hours of operation for a period of thirty (30) days until Wednesday, August 4, 2021. The FY2021 Plan will be submitted to the Mayor and Board of Aldermen for approval on or about Thursday, August 5th, 2021.

The FY2021 Plan was prepared after conducting a public hearing on the City's housing and community development needs, meetings with stakeholders, meetings with housing provider agencies, and meetings with City staff and officials.

The City of Frederick proposes to undertake the following activities with the FY 2021 CDBG funds:

1. General Administration - $83,897.00
2. Homeownership Program Delivery - $35,000.00
3. Sold on Frederick - $156,210.00
4. Operation Rehab - $105,000.00
5. Acquisition for Affordable Housing - $271,088.00
6. Asian-American Center - $16,500.00
7. Centro Hispano de Frederick - $20,000.00
425,666.00 CDBG Allocation
$262,000.00 Program Income
Total
$887,666.00

If the City undertakes an activity that would result in the displacement of families or individuals, then the City would utilize its policy for minimizing such displacement.

Rameeta Cottrell, Director
Department of Housing and Human Services
City of Frederick, MD
July 02, 2021
CITY OF FREDERICK
CDBG PUBLIC HEARING
FY 2021 ANNUAL ACTION PLAN

Tuesday August 3, 2021 at 3:00 p.m.
City of Frederick, Maryland
Virtual

Opening Remarks: Ramenta Cottrell, Director of Housing and Human Services

Introduction of City Consultant: Ms. Cottrell

Presentation by Consultant: Dave Jordan, Urban Design Ventures, LLC

FY 2021 Annual Action Plan Schedule:

- Publish First Public Hearing in the Frederick News-Post – Wednesday, February 25, 2021
- CDBG funding applications are available – Wednesday, February 25, 2021.
- First Virtual Public Hearing – Monday, March 8, 2021 at 3:00 p.m.
- CDBG funding requests are due – Monday, March 22, 2021 by 12:00 pm.
- AD-HOC Committee Reviews CDBG Funding Requests and makes recommendations – Tuesday, March 30, 2021
- City Staff develops budget by – Tuesday, April 13, 2021.
- Mayor and Aldermen review and approve Draft 2021 CDBG budget – Wednesday, April 21, 2021.
- Publish Second Public Hearing that Plan is on display – Friday, July 2, 2021.
  (submit legal notice to newspaper by Monday, June 28, 2021)
- Plan goes on Display – Friday, July 2, 2021
- Amendment to City – Friday, July 16, 2021 at 4:00 p.m.
- Publish Amendment Public Hearing Notice and that Plan is on display – Monday, July 26, 2021. (submit legal notice to newspaper by Wednesday, July 21, 2021)
- Board of Alderman Workshop – Wednesday, July 28, 2021 at 3:00 p.m.
- Second Virtual Public Hearing for AAP and Amendment – Tuesday, August 3, 2021 at 3:00 p.m.
- End of Plan on Display for AAP and Amendment – Wednesday, August 4, 2021
• **Bard of Aldermen Approve submission of Action Plan and Amendment** – Thursday, August 5, 2021

• **Plan submitted to HUD Baltimore Office** – on or before Monday, August 9, 2021

The City of Frederick will receive the following Federal HUD entitlement funds during the FY 2021 program year:

<table>
<thead>
<tr>
<th>Entitlement Funds</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY 2021 CDBG Funds</td>
<td>$425,666.00</td>
</tr>
<tr>
<td>CDBG Program Income</td>
<td>262,000.00</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td><strong>$687,666.00</strong></td>
</tr>
</tbody>
</table>

The City proposes to undertake the following activities with the FY 2021 CDBG funds:

- CD-21-01 - General Administration and Planning  $83,897.00
- CD-21-02 - Operation Rehab              105,000.00
- CD-21-03 - Sold on Frederick        156,181.00
- CD-21-04 - Homeownership Program Delivery  35,000.00
- CD-21-05 - Acquisition for Affordable Housing  271,088.00*
- CD-21-06 - Asian American Center      16,500.00
- CD-21-07 - Centro Hispano            20,000.00

**TOTAL** - $687,666.00

*Acquisition for Affordable Housing – FY 2021 Funds  $9,088.00

Program Income Funds  262,000.00

**TOTAL** - $271,088.00

Public Comments on Needs in the City of Frederick

**Closing Remarks: Ms. Cottrell**

**Adjournment: Ms. Cottrell**
Date/Time: Tuesday, August 3rd, 2021 at 3:00 p.m.
Location: Virtual Meeting

In attendance:

Ruth Waxter - City of Frederick, Assistant Director, Department of Housing and Human Services
Megan Shanholtz - Department of Housing and Human Services
Dave Jordan - Urban Design Ventures, LLC

Summary of Hearing:

Ms. Waxter, Assistant Director, Department of Housing and Human Services, opened the Public Hearing at 3:00 p.m. and welcomed those viewing the public hearing on the City’s Public Access Channel. Ms. Waxter explained the purpose was to hear input from City residents on the Draft FY 2021 CDBG Annual Action plan. The plan has been on public display since July 2nd, 2021. At this point she introduced Dave Jordan from Urban Design Ventures who has been assisting the City in development of the FY 2021 CDBG application to HUD.

Mr. Jordan reviewed the time schedule for submission of the FY 2021 CDBG Annual Action Plan. He also indicated the City’s annual entitlement amount is $425,666.00 and that the City has an additional $262,000.00 in Program income. Mr. Jordan further explained the program income would be used for acquisition of a property for the City’s First Time Home Buyer program. He reviewed the distribution of the City’s entitlement funds for selected projects which included housing rehabilitation, first time homebuyers, public service activities through two non-profits and program administration.
Ms. Waxter opened the phone lines for comment from the public on the Draft FY 2021 Annual Action Plan. Hearing no comments from the public, Ms. Waxter closed the hearing at approximately 3:10 p.m.
Substantial Amendment # 1 - Public Hearing
NOTICE OF PUBLIC HEARING AND DISPLAY  
CITY OF FREDERICK, MARYLAND  

FY 2015, 2019, 2020, AND 2021 CDBG PROGRAM YEARS –  
SUBSTANTIAL AMENDMENT

Notice is hereby given that the City of Frederick, Frederick County, MD will hold a public hearing on Tuesday, August 2, 2022, at 3:30 p.m., prevailing time in the City of Frederick Municipal Office Annex, Public Meeting Room C, 140 W. Patrick Street, Frederick, Maryland 21701. The City of Frederick Municipal Office Annex is accessible to persons with physical disabilities. If special arrangements need to be made to accommodate citizens in order for them to participate in the public hearing, please contact Ms. Ruth Waxter, Assistant Director of Housing, Department of Housing and Human Services, City of Frederick, at (301) 600-3946 or email at nwaxter@cityoffrederickmd.gov to make those arrangements, or for the hearing-impaired call the TTY relay system at 711.

The purpose of this public hearing is to present substantial amendments to the City of Frederick's FY 2015, 2019, 2020, and 2021 Community Development Block Grant (CDBG) Program Years.

The City of Frederick previously adopted its FY 2015, 2019, 2020, and 2021 Annual Action Plans and Budgets for the use of CDBG funds. In accordance with CDBG program regulations, the City is allowed to make substantial amendments to its Annual Action Plan and Budget in accordance with the City's Citizen Participation Plan.

The City has determined that it is necessary to amend the approved CDBG program budget for the previously approved program years for FY 2015, 2019, 2020, and 2021. The funds will be reprogrammed from cancelled projects/activities to new project/activities and/or increase funding for other previously approved projects/activities.

These are considered substantial amendments in accordance with the City’s Citizen Participation Plan as the following applies: the scope, purpose, and location of the project activity have changed, as well as deletion of previously approved activities and the creation of proposed new activities.

The following amendments to the FY 2015, 2019, 2020, and 2021 CDBG programs are proposed:

- **IDIS Activity Number: 2 - CDBG Committed Funds Adjustment** - decrease the line-item budget amount by $23,909.30 for a revised budget amount of $2,086,515.57.
- **IDIS Activity Number: 1328 - Acquisition for Affordable Housing** - decrease the line-item budget amount by $71,013.30 for a revised budget amount of $322,986.70.
- **IDIS Activity Number: 1329 - Disposition of Acquisition** - decrease the line-item budget amount by $5,896.12 for a revised budget amount of $103.88.
- **IDIS Activity Number: 1320 - Sold on Frederick** - decrease the line-item budget amount by $94,000 for a revised budget amount of $50,000.
- **IDIS Activity Number: 1321 - Op Rehab** - decrease the line-item budget amount by $14,988 for a revised budget amount of $10,910.
• IDIS Activity Number: 1325 - Friends of Neighborhood Progress - decrease the line-item budget amount by $28,727 for a revised budget amount of $23,273.
• IDIS Activity Number: 1327 - Weinberg House Senior Apartments - decrease the line-item budget amount by $11,678 for a revised budget amount of $36,322.
• IDIS Activity Number: 1332 - Sold on Frederick - decrease the line-item budget amount by $55,000 for a revised budget amount of $90,000.
• IDIS Activity Number: 1333 - Operation Rehab - decrease the line-item budget amount by $14,038 for a revised budget amount of $10,910.
• IDIS Activity Number: 1334 - Acquisition of Housing for First-time Homebuyer - deletion of this activity and reprogram of the line-item budget amount of $120,000.
• IDIS Activity Number: 1339 - FCAA Floor Refinishing - deletion of this activity and reprogram of the line-item budget amount of $25,000.
• IDIS Activity Number: 1345 - Sold on Frederick - decrease the line-item budget amount by $140,533.28 for a revised budget amount of $73,647.72.
• CD-21-08 - Housing Authority of the City of Frederick - Carver Center - create a new project/activity and reallocate $405,783 for the rehabilitation and expansion of the Carver Center.
• CD-21-09 - Parks & Recreation – South End Park - Create a new project/activity and reallocate $150,000 for park improvements at the South End Park located on Burck Street.
• CD-21-10 - FCAA Soup Kitchen Equipment - create a new project/activity and reallocate $35,000 for kitchen equipment for the Soup Kitchen.
• CD-21-11 - FCAA Shelter Furniture and Appliances - create a new project/activity and reallocate $14,000 for new furniture and appliances at the shelter.

The FY 2021 Annual Action Plan – Substantial Amendment, includes the FY 2015, 2019, 2020, and 2021 CDBG program years, on public display from Friday, July 1, 2022 through Wednesday, August 3, 2022 at the City of Frederick’s website http://www.cityoffrederickmd.gov, as well as at the locations listed below:

City Hall
101 North Court Street
Frederick, Maryland 21701

Department of Housing and Human Services
100 South Market Street
Frederick, Maryland 21701

All interested residents are encouraged to participate in this public hearing and they will be given the opportunity to present oral or written testimony concerning the proposed substantial amendments.

All comments received by Wednesday, August 3, 2022 will be considered by the City of Frederick prior to submittal of the substantial amendments to City Council at its Thursday, August 4, 2022 City Council Meeting. Written comments may be addressed to Ms. Ruth Waxter, Assistant Director of Housing, Department of Housing and Human Services, City of Frederick, 100 S Market Street, Frederick, MD 21701; or via phone at (301) 600-3946; or via email at rwaxter@cityoffrederickmd.gov; or via the TDD number is 7-1-1.