

# 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 under the U.S. Department of Housing and Urban Development (HUD). As an entitlement community, the City is awarded an Community Development Block Grant (CDBG). As an entitlement community in accordance with accepting CDBG funds, the City of Frederick's Community Development division of Planning is required to prepare its 2017 Annual Action Plan. This is year three (3) of the Consolidated Plan which outlines the projects and activities designed to meet priority needs in the City's Consolidated Plan and meet the overarching objectives set by HUD. Specifically, HUD's objectives are to provide decent housing, provide suitable living environments, and provide economic opportunities for low to moderate income persons.

The City of Frederick has been awarded \$365,000 for the Grant Year 2017 (July 1, 2017 to June 30, 2018), with anticipated program income of \$25,000 from loan repayments and property sales. There are no proceeds from Section 108 loan guarantees. The City's estimated percentage of CDBG funds that will be expended for low to moderate income persons is 100%; certification are for years 2016, 2017 and 2018.

### 2. Summarize the objectives and outcomes identified in the Plan

The 2017 objectives and outcomes are listed in table AP-20.

### 3. Evaluation of past performance

The City of Frederick strives to equitably allocate CDBG funds to income eligible areas and persons throughout the City. The City has funded activities to meet its 2017 Annual Action Plan goals and objectives. Frederick's CDBG program regularly meets the performance standards established by HUD. Each year, the City prepares its Consolidated Annual Performance Report (CAPER) which summarizes the objectives it has addressed in achieving the goals and objectives of the City of Frederick.

The City of Frederick has met its timeliness test in draw funds in a timely manner and complete projects and activities. The City it takes great pride and works diligently in the administration of the program and its sub-recipients to maintain timely status in the disbursement of grant funds which met its test in 2016.

Timely disbursement of funds is managed by the City

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

The City of Frederick, in compliance with the City's Citizen Participation Plan, advertised and held three (3) public forums on the needs of the City of Frederick. On Tuesday January 31, 2017, a public meeting was held for the applicants, at the beginning of the meeting applicants were informed of the Notice from HUD dated 1/24/2017 regarding the FFY 2017 Annual Action Plan Guidance on Submitting Consolidated Plans and Annual Action Plan for Fiscal Year 2017. They were made aware of the process of funding and the City's contingency plan if the funds amounts awarded are changed.

In the event the program grant amounts for FFY 2017 may not be available by mid-May 2017.

The Contingency Plan is as follows – the City programs will be funded first and then the agencies will be funded in accordance to the recommended award amount; in the event the actual amount is less than the actual award, each activity will be reduced by the percentage amount.

The City maintains a mailing list for the CDBG program, and copies of all public hearing notices concerning the program which were emailed to the agencies and individuals on the list and advertised as well as using social media (City's website, press release to media outlets, and twitter.) Public and private agencies were represented on the distribution list.

Developing the Recommended Plan - The City used an Ad Hoc Committee of advisors to assist in the review and recommendation of candidate proposals for the grant year. In addition to the use of social media, a printed notice was placed in the local newspaper, The Frederick News Post on November 1, 2016 apprising the public and interested and eligible organizations of the acceptance of the proposals for the upcoming action plan, the funding process, application guidelines and deadlines to apply.

A "Draft Plan" was available for viewing on the City's website at [www.cityoffrederick.com](http://www.cityoffrederick.com) under the Community Development section and print copies available at City Hall 101 N. Court Street, Frederick, MD 21701 and at the Municipal Office Annex 140 W. Patrick Street Frederick, MD 21701 from March 10, 2017 until April 10, 2017 for public review and comment.

## **5. Summary of public comments**

The City's 2017 Annual Action Plan was available for review from March 7, 2017 until April 7, 2017 and no comments were received.

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

No comments were received by the City on the 2017 Annual Action Plan.

## **7. Summary**

No comments were received by the City on the 2017 Annual Action Plan.

**PR-05 Lead & Responsible Agencies – 91.200(b)**

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

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

| Agency Role        | Name      | Department/Agency     |
|--------------------|-----------|-----------------------|
| CDBG Administrator | FREDERICK | Community Development |

**Table 1 – Responsible Agencies**

**Narrative (optional)**

The administering lead agency and program administrator is the City of Frederick's Department of Community Development for the Community Development Block Grant (CDBG) program. Annually, through a competitive process, the City awards CDBG grant funds to other public agencies and non-profit organizations to undertake CDBG eligible activities.

**Consolidated Plan Public Contact Information**

Joseph Adkins, Deputy Director for Planning

Municipal Office Annex

140 W. Patrick Street

Frederick, MD 21701

301-600-1655/jadkins@cityoffrederick.com

## **AP-10 Consultation – 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

Each year, as a part of the CDBG application process, local agencies/organizations are invited to submit proposals for CDBG grant eligible activities and to participate in the consultation process through attending a public meeting

#### **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(I))**

The City funds the housing program for Sold on Frederick for first time homebuyers, this program works in conjunction with Frederick County Housing and the Maryland Mortgage Program to leverage the initial upfront costs of homeownership. The City of Frederick works with Frederick Community Action Agency and The Religious Coalition in addressing the needs of the homelessness. HOPWA funds for persons with AIDS are returned to the State for reallocation. The City has funded the Mental Health Association established in 1965 in the past few years with architectural design fees for phase I and phase II of their new building to serve the growing need for services. Service organizations that serve the developmentally disabled are The Arc of Frederick County (The Arc) and Community Living which have been a goal and priority the Consolidated Plan and has received substantial funding in the past five years

#### **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 Frederick County Coalition for the Homeless (FCCH), which serves as the CoC for Frederick County, Maryland since 1983. The FCCH meetings and all subcommittee meetings are public meetings that are open to the public; programs and services; the Frederick Community Action Agency (FCAA) provides food, shelter, medical care, housing, transportation, and other forms of assistance to families and individuals who are low-income or homeless. Case managers work directly with the participants in the program and refer them to supportive services. Services may include security deposit, ongoing monthly rental assistance, case management services, information and referral and service planning.

**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 CoC consults and works very closely with the State of Maryland Department of Housing and Community Development that administers the ESG program for ESG non-entitlement jurisdictions. Furthermore, the CoC works very closely with the Frederick County Government and the City of Frederick, which both serve as local government applicants for ESG funding program. The Frederick Rescue Mission does not participate in the ESG program and does not intend to apply. With the exception of the domestic violence program, Heartly House, three (3) of the other ESG providers participate in HMIS which is locally administered by the City of Frederick Community Action Agency

**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 2 – Agencies, groups, organizations who participated**

|   |                                       |   |
|---|---------------------------------------|---|
| 1 | <b>Agency/Group/Organization</b>      | Frederick Community Action Agency   |
|   | <b>Agency/Group/Organization Type</b> | Housing<br>Services - Housing<br>Services-Children<br>Services-Elderly Persons<br>Services-Persons with Disabilities<br>Services-homeless<br>Services-Health<br>Services-Education<br>Services-Employment<br>Service-Fair Housing |

|   |  |   |
|---|--|---|
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth<br>Homelessness Strategy  |
|   | <b>Briefly describe how the Agency/Group/Organization was consulted.<br/>What are the anticipated outcomes of the consultation or areas for improved coordination?</b> | FCAA provides annual information collected and entered into the HMIS system.  |
| 2 | <b>Agency/Group/Organization</b>   | The Religious Coalition   |
|   | <b>Agency/Group/Organization Type</b>  | Housing<br>Services - Housing<br>Services-Children<br>Services-Elderly Persons<br>Services-Persons with Disabilities<br>Services-Victims of Domestic Violence<br>Services-homeless<br>Services-Education<br>Services-Employment |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth   |
|   | <b>Briefly describe how the Agency/Group/Organization was consulted.<br/>What are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The Religious Coalition provides annual information collected and entered into the HMIS system on the beneficiaries served over the course of the year.   |

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

HOPWA was not consulted as The City of Frederick returns the funds to the State of Maryland Department of Mental Health and Hygiene to administer.

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

| Name of Plan      | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan?   |
|-------------------|-------------------|--|
| Continuum of Care | FCAA              | FCAA is the primary provider of housing and supportive services for the City's homeless and at-risk population. The goals are complementary. |

**Table 3 – Other local / regional / federal planning efforts**

**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 City of Frederick in compliance with the City's Participation Plan held three (3) public forums in which the citizens were able to participate in the City's CDBG Annual Action Plan Process. The first forum was the Applicants Proposals proposed to the Ad Hoc Committee; second opportunity was the Mayor and Board workshop at City Hall boardroom and the third was the Mayor and Board public meeting which the plan is voted on. The draft version of the Plan was available for the public comment period of 30 days. The online version was available at the City's website [www. cityoffrederick.com](http://www.cityoffrederick.com) and printed copies at City Hall 101 N. Court Street Frederick, MD 21701 and the Municipal Office Annex 140 W. Patrick Street Frederick, MD 21701 from March 10, 2017 until April 10, 2017.

**Citizen Participation Outreach**

| Sort Order | Mode of Outreach | Target of Outreach           | Summary of response/attendance  | Summary of comments received      | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|------------------------------|---|-----------------------------------|--|---------------------|
| 1          | Public Meeting   | Non-targeted/broad community | Applicants presented proposals for consideration to the Ad Hoc Committee which met a national objective, are an eligible activity and a community need. | No public comments were received. | No public comments were received.            |                     |



| Sort Order | Mode of Outreach | Target of Outreach           | Summary of response/attendance   | Summary of comments received      | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|------------------------------|--|-----------------------------------|--|---------------------|
| 2          | Public Meeting   | Non-targeted/broad community | Draft Action Plan presented to the Mayor and Board of Aldermen; recommendations on activities and projects for the 2017 AAP from the Ad Hoc Committee. | No public comments were received. | No public comments were received.            |                     |
| 3          | Public Meeting   | Non-targeted/broad community | Draft action plan presented to the Mayor and Board of Aldermen at public meeting for acceptance of the 2017 Annual Action Plan.                        | No public comments were received. | No public comments were received.            |                     |

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

The City of Frederick (the "City") is a recipient of HUD'S Emergency Solutions Grant (ESG), however it does not receive HOME Partnership Funds (HOME). The City in its Consolidated Plan has discussed in detail the needs of the homeless and special needs populations such as the elderly and those with HIV/AIDS. The City does receive an annual Housing Opportunities for People with AIDS (HOPWA) award; however due to limited staff to administer this award, it is returned to the State of Maryland Department of Health & Mental Hygiene Office to administer. Therefore, the City will continue to support the activities of any of the local providers of emergency shelter, transitional housing, supportive housing, or public services for these populations.

The City has a good working relationship with the local banking community which is supportive of many public housing and community development efforts. Most of Frederick's private non-profit organizations not only have an independent source of funds, but also seek assistance from private foundations, all of which have the City's support.

Given its limited resources, Frederick will continue to partnerships with other public agencies and private organizations to meet its affordable housing and community development goals and objectives. In general, the City plans to use its CDBG funds as financial incentives to help address its housing an community needs.

#### Priority Table

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Reminder of ConPlan \$ | Narrative Description |
|---------|-----------------|---------------|----------------------------------|--------------------|--------------------------|-----------|--|-----------------------|
|         |                 |               | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |  |                       |
|         |                 |               |                                  |                    |                          |           |  |                       |

| Program | Source of Funds  | Uses of Funds  | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Reminder of ConPlan \$ | Narrative Description   |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|--|---|
|         |                  |  | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |  |   |
| CDBG    | public - federal | Acquisition<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services | 360,548                          | 25,000             | 0                        | 385,548   | 1,000,000  | The City of Frederick has received CDBG funding since 1997. For the past five years, annual awards have been consistent. It is anticipated to receive approximately \$325,000 per year for the remainder of the Consolidated Plan period. |

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**

Other resources available to assist Frederick address it's housing and community development needs include funds from the Maryland Department of Housing and Community Development (DHCD) such as low interest mortgage finance for home purchase and rehabilitation of owner occupied units; Maryland Mortgage Program, Maryland Housing Rehabilitation Program, lead hazards paint reduction funds, first time homebuyer down payment and closing cost assistance - Sold on Frederick and DSELP and neighborhood revitalization program -Community Legacy and Neighborhood Partnership funds.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan –Not applicable.**

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

| Sort Order | Goal Name                                 | Start Year | End Year | Category           | Geographic Area   | Needs Addressed                                | Funding         | Goal Outcome Indicator   |
|------------|---|------------|----------|--------------------|-------------------|--|-----------------|--|
| 1          | Operation Rehab                           | 2017       | 2018     | Affordable Housing | City of Frederick | Housing Strategy                               | CDBG: \$55      | Homeowner Housing Rehabilitated: 1 Household Housing Unit  |
| 2          | Sold on Frederick                         | 2017       | 2018     | Affordable Housing | City of Frederick | Housing Strategy                               | CDBG: \$120,000 | Homeowner Housing Added: 12 Household Housing Unit   |
| 3          | Program Administration & Fair Housing     | 2017       | 2018     | Affordable Housing | City of Frederick | Administration, Planning & Management Strategy | CDBG: \$78,000  | Other: 1 Other   |
| 4          | Housing Authority Energy Efficiency Rehab | 2017       | 2018     | Public Housing     | City of Frederick | Community Development Strategy                 | CDBG: \$72,460  | Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 84 Households Assisted |

| Sort Order | Goal Name                           | Start Year | End Year | Category | Geographic Area   | Needs Addressed   | Funding           | Goal Outcome Indicator   |
|------------|-------------------------------------|------------|----------|----------|-------------------|-------------------|-------------------|--|
| 5          | FCAA Shelter Case Management        | 2017       | 2018     | Homeless | City of Frederick | Homeless Strategy | CDBG:<br>\$55,290 | Public Facility or Infrastructure<br>Activities other than Low/Moderate<br>Income Housing Benefit: 250 Persons<br>Assisted<br>Public service activities other than<br>Low/Moderate Income Housing<br>Benefit: 125 Persons Assisted<br>Overnight/Emergency<br>Shelter/Transitional Housing Beds<br>added: 41 Beds |
| 6          | Religious Coalition Case Management | 2017       | 2018     | Homeless | City of Frederick | Homeless Strategy | CDBG:<br>\$29,250 | Homelessness Prevention: 250 Persons<br>Assisted   |

**Table 6 – Goals Summary**

### Goal Descriptions

|   |                         |   |
|---|-------------------------|---|
| 1 | <b>Goal Name</b>        | Operation Rehab   |
|   | <b>Goal Description</b> | To provide owner occupied rehabilitation assistance to correct health, safety or code violations for very low to moderate income persons. |
| 2 | <b>Goal Name</b>        | Sold on Frederick   |
|   | <b>Goal Description</b> | Providing down payment and closing cost assistance to eligible first time low to moderate income home buyers in the City of Frederick.    |

|   |                         |   |
|---|-------------------------|---|
| 3 | <b>Goal Name</b>        | Program Administration & Fair Housing   |
|   | <b>Goal Description</b> | Administering the CDBG program and fair housing activities.   |
| 4 | <b>Goal Name</b>        | Housing Authority Energy Efficiency Rehab   |
|   | <b>Goal Description</b> | To provide rehabilitation to existing units by removing wall hung sinks and replacing with vanities, sink tops, faucets and hardware for the Housing Authority, additional public facility rehab projects include roof replacement at the Weinberg Apartments for low income seniors and driveway widening for handicap van accessibility for developmentall disabled group home. |
| 5 | <b>Goal Name</b>        | FCAA Shelter Case Management  |
|   | <b>Goal Description</b> | Provide case management services to homeless persons and rehabilitation of the pantry conversion to two beds for overnight shelter and improved lighting fixture with higher energy efficiency at the food bank.  |
| 6 | <b>Goal Name</b>        | Religious Coalition Case Management   |
|   | <b>Goal Description</b> | Provide supportive services for newly homeless persons and families and eviction prevention.  |

**Table 7 – Goal Descriptions**

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):**

The City of Frederick's down payment and closing cost assistance program serving extremely low, low and moderate-income persons anticipates providing assistance to at least ten loans to assist in affordable housing.

## AP-35 Projects – 91.220(d)

### Introduction

The City of Frederick annually solicits the community for eligible projects that best serves the needs identified in the Consolidated Plan. This process of selecting annual projects includes public notice advertising the acceptance of applications, seminar on the use and responsibilities of CDBG funds, required pre submission meeting of proposal on meeting national objective and eligibility and public meeting. The public meeting is open to the public and the applicants present their projects or activities to the ad hoc committee for funding recommendation. Projects and activities recommended are then put into the draft action plan for public review and then are part of the City's workshop and public meeting process for Mayor and Board of Aldermen approval. The Plan then is given to the HUD Field Office for final review and approval.

| #  | Project Name                                   |
|----|--|
| 1  | HACF Sink & Vanity Project                     |
| 2  | Interfaith Senior Housing Roof Replacement     |
| 3  | Community Living Driveway                      |
| 4  | FCAA Pantry Conversion                         |
| 5  | FCAA Energy Efficiency Lighting                |
| 6  | FCAA Transitional Shelter/Apts Case Management |
| 7  | Religious Coalition Supportive Services        |
| 8  | General Program Admin/Fair Housing             |
| 9  | Homeownership Program Delivery                 |
| 10 | Op Rehab                                       |
| 11 | Sold on Frederick                              |

Table 8 – Project Information

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

The City of Frederick has allocated FY 2017 CDBG funds to provide assistance with activities and programs to meet the needs of the underserved residents of the City. The activities selected for funding meet the National Objective, Eligible Activity and serve Low to Moderate Income persons. LMI persons served are within the identified census tracts and/or block groups.

## Projects

### AP-38 Projects Summary

#### Project Summary Information

Table 9 – Project Summary

|          |  |   |
|----------|--|---|
| <b>1</b> | <b>Project Name</b>  | HACF Sink and Vanity Project  |
|          | <b>Target Area</b>   | City of Frederick   |
|          | <b>Goals Supported</b>   | Housing Authority Energy Efficiency Rehab   |
|          | <b>Needs Addressed</b>   | Community Development Strategy  |
|          | <b>Funding</b>   | CDBG: \$41,210  |
|          | <b>Description</b>   | The Housing Authority of The City of Frederick, the local public housing authority providing housing to extremely low income persons will receive funds for remove and replace existing wall hung sinks at 36 units at the Carver Apartments with vanities, sink tops and hardware. |
|          | <b>Target Date</b>   | 6/15/2018   |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | The estimated number and type of beneficiaries are approximately 36 extremely low income families living in public housing.   |
|          | <b>Location Description</b>  | 209 Madison Street Frederick, MD 21701  |
|          | <b>Planned Activities</b>  | To rehabilitate bathroom wall hung sinks with vanity, sink top and hardware for stablized plumbing and safety in each unit.   |
| <b>2</b> | <b>Project Name</b>  | Interfaith Senior Housing Roof Replacement  |



|          |  |  |
|----------|--|--|
|          | <b>Target Area</b>   | City of Frederick  |
|          | <b>Goals Supported</b>   | Housing Authority Energy Efficiency Rehab  |
|          | <b>Needs Addressed</b>   | Community Development Strategy   |
|          | <b>Funding</b>   | CDBG: \$12,500   |
|          | <b>Description</b>   | CDBG funds will be used for the removal and replacement of the existing roof at the Weinberg House providing housing for low income seniors.     |
|          | <b>Target Date</b>   | 6/15/2018  |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | The estimated number and type of families that will benefit from this activity includes 24 very low income senior citizens.                      |
|          | <b>Location Description</b>  | The location of this project is the Weinberg House, 222 Broadway Street Frederick, Maryland 21701.   |
|          | <b>Planned Activities</b>  | The planned activity is to remove the existing asphalt shingles, make any necessary roof repair, lay tar paper and install new asphalt shingles. |
| <b>3</b> | <b>Project Name</b>  | Community Living Driveway  |
|          | <b>Target Area</b>   | City of Frederick  |
|          | <b>Goals Supported</b>   | Housing Authority Energy Efficiency Rehab  |
|          | <b>Needs Addressed</b>   | Other Special Needs Strategy   |
|          | <b>Funding</b>   | CDBG: \$18,750   |
|          | <b>Description</b>   | This project will widen an existing driveway to allow for handicap accessibility for vehicle transfer.   |
|          | <b>Target Date</b>   | 6/15/2018  |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | This project will serve three (3) developmentally disabled, extremely low income seniors.  |

|          |  |  |
|----------|--|--|
|          | <b>Location Description</b>  | This project will be undertaken 1112 Young Place, Frederick, MD 21701.   |
|          | <b>Planned Activities</b>  | The project includes removing and hauling away existing concrete driveway, cutting away earth and pouring form to allow for expansion for greater width. This increased area will allow for handicap accessible vehicles to transfer clients with limited mobility (walkers, unstable or in wheelchair) into their group home.   |
| <b>4</b> | <b>Project Name</b>  | FCAA Pantry Conversion   |
|          | <b>Target Area</b>   | City of Frederick  |
|          | <b>Goals Supported</b>   | Housing Authority Energy Efficiency Rehab  |
|          | <b>Needs Addressed</b>   | Homeless Strategy  |
|          | <b>Funding</b>   | CDBG: \$12,285   |
|          | <b>Description</b>   | Convert existing kitchen space used for storage back to a bedroom for overnight shelter.   |
|          | <b>Target Date</b>   | 6/15/2018  |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | The estimated number of beneficiaries anticipated is 125 low and moderate income persons who are homeless.   |
|          | <b>Location Description</b>  | The location is 100 South Market Street Frederick, MD 21701.   |
|          | <b>Planned Activities</b>  | The activity to be undertaken includes the rehabilitation of the existing unused office space into a pantry area by creating a doorway through an existing cinderblock wall, removing an interior wall between the two offices and removing built-in cabinets and counter-tops. The existing pantry will be converted into another bedroom which will provide two more overnight beds. |
| <b>5</b> | <b>Project Name</b>  | FCAA Energy Efficiency Lighting  |
|          | <b>Target Area</b>   | City of Frederick  |
|          | <b>Goals Supported</b>   | FCAA Shelter Case Management   |

|   |  |  |
|---|--|--|
|   | <b>Needs Addressed</b>   | Community Development Strategy   |
|   | <b>Funding</b>   | CDBG: \$13,755   |
|   | <b>Description</b>   | Rehabilitate existing FCAA food bank building and housing/weatherization offices with the removal of existing light fixtures and replacement (upgrade to meet existing electrical codes if necessary)of energy-efficient lights. |
|   | <b>Target Date</b>   | 6/15/2018  |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | The estimated number of extremely low and low income persons serviced is 8,000 annually.   |
|   | <b>Location Description</b>  | The location of the building is 121 S. Market Street Frederick, MD 21701   |
|   | <b>Planned Activities</b>  | Rehabilitation of the existing light fixture to remove and replace with energy efficiency fixtures to reduce resources.  |
| 6 | <b>Project Name</b>  | FCAA Transitional Shelter/Apts Case Management   |
|   | <b>Target Area</b>   | City of Frederick  |
|   | <b>Goals Supported</b>   | FCAA Shelter Case Management   |
|   | <b>Needs Addressed</b>   | Homeless Strategy  |
|   | <b>Funding</b>   | CDBG: \$29,250   |
|   | <b>Description</b>   | Provide case management for homeless and disabled persons at the Transitional Shelter, Transitional Apartments and Housing First programs.   |
|   | <b>Target Date</b>   | 6/15/2018  |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | This activity will provide assistance to about 125 homeless extremely low income persons.  |

|          |  |   |
|----------|--|---|
|          | <b>Location Description</b>  | 100 S. Market Street Frederick, MD 21701  |
|          | <b>Planned Activities</b>  | Provide case management services for homeless and disabled persons through counseling and education.          |
| <b>7</b> | <b>Project Name</b>  | Religious Coalition Supportive Services   |
|          | <b>Target Area</b>   | City of Frederick   |
|          | <b>Goals Supported</b>   | Religious Coalition Case Management   |
|          | <b>Needs Addressed</b>   | Homeless Strategy   |
|          | <b>Funding</b>   | CDBG: \$29,250  |
|          | <b>Description</b>   | Provide supportive services for eviction prevent to prevent homelessness and newly homeless persons.          |
|          | <b>Target Date</b>   | 6/15/2018   |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | The estimated number of beneficiaries served from this activity is 675 extremely low income homeless persons. |
|          | <b>Location Description</b>  | 27 De Grange Street Frederick, MD 21701   |
|          | <b>Planned Activities</b>  | Provide supportive services for the prevention of eviction and newly homeless persons.                        |
| <b>8</b> | <b>Project Name</b>  | General Program Admin/Fair Housing  |
|          | <b>Target Area</b>   | City of Frederick   |
|          | <b>Goals Supported</b>   | Program Administration & Fair Housing   |
|          | <b>Needs Addressed</b>   | Administration, Planning & Management Strategy  |
|          | <b>Funding</b>   | CDBG: \$78,000  |
|          | <b>Description</b>   | Program administration of CDBG funds and fair housing activities.   |
|          | <b>Target Date</b>   | 6/15/2018   |

|    |  |  |
|----|--|--|
|    | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Serving City of Frederick low to moderate income citizens citywide.  |
|    | <b>Location Description</b>  | 140 W. Patrick Street Frederick, MD 21701  |
|    | <b>Planned Activities</b>  | Administer CDBG program and fair housing activities.   |
| 9  | <b>Project Name</b>  | Homeownership Program Delivery   |
|    | <b>Target Area</b>   | City of Frederick  |
|    | <b>Goals Supported</b>   | Sold on Frederick  |
|    | <b>Needs Addressed</b>   | Homeownership Program Delivery   |
|    | <b>Funding</b>   | CDBG: \$25,000   |
|    | <b>Description</b>   | Provide homeownership programs for purchase and rehabilitation.  |
|    | <b>Target Date</b>   | 6/15/2018  |
|    | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Families served are low to moderate income persons seeking homeownership or assistance with owner occupied rehabilitation. |
|    | <b>Location Description</b>  | 140 W. Patrick Street Frederick, MD 21701  |
|    | <b>Planned Activities</b>  | Program delivery for homeownership programs.   |
| 10 | <b>Project Name</b>  | Op Rehab   |
|    | <b>Target Area</b>   | City of Frederick  |
|    | <b>Goals Supported</b>   | Operation Rehab  |
|    | <b>Needs Addressed</b>   | Operation Rehab  |
|    | <b>Funding</b>   | CDBG: \$10,000   |

|    |  |  |
|----|--|--|
|    | <b>Description</b>   | Provide rehabilitation to owner occupied homes within city limits.   |
|    | <b>Target Date</b>   | 6/15/2018  |
|    | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Provide assistance to at least one low to moderate income family in need of rehabilitation assistance.   |
|    | <b>Location Description</b>  | TBD  |
|    | <b>Planned Activities</b>  | Provide assistance to at least one low to moderate income family in need of rehabilitation assistance, primarily for heating, cooling and roofing systems. |
| 11 | <b>Project Name</b>  | Sold on Frederick  |
|    | <b>Target Area</b>   | City of Frederick  |
|    | <b>Goals Supported</b>   | Sold on Frederick  |
|    | <b>Needs Addressed</b>   | Sold on Frederick  |
|    | <b>Funding</b>   | CDBG: \$120,000  |

## **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 City of Frederick will provide CDBG funding to activities which benefit low to moderate income persons throughout the City. Funding is not directed to any geographic targeted area but based on high priority of need consistent with the 2015-2019 Consolidated Plan. Activities are not designated by area benefit but are success is based on community need.

Area minority concentration is defined where census tracts are 30% of the population reside within the census tract are identified as minority household, based on the 2010 U. S. Census.

### **Geographic Distribution**

| <b>Target Area</b> | <b>Percentage of Funds</b> |
|--------------------|----------------------------|
| City of Frederick  | 100                        |

**Table 10 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

Funding of activities is based upon eligibility of activity; meeting a national objective and demonstrated need in the community. Goals identified in the 2015-2019 Consolidated Plan given the high or highest priority with number of beneficiaries served. Organization capacity to carry out activity/project in timely manner to completion with stated outcomes is factored as well.

### **Discussion**

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City of Frederick will utilize its CDBG funds to rehabilitate existing affordable housing units and to provide down payment and closing cost assistance program to facilitate affordable housing.

| <b>One Year Goals for the Number of Households to be Supported</b> |    |
|--|----|
| Homeless   | 0  |
| Non-Homeless   | 12 |
| Special-Needs  | 1  |
| Total  | 13 |

**Table 11 - One Year Goals for Affordable Housing by Support Requirement**

| <b>One Year Goals for the Number of Households Supported Through</b> |    |
|--|----|
| Rental Assistance  | 0  |
| The Production of New Units  | 0  |
| Rehab of Existing Units  | 1  |
| Acquisition of Existing Units  | 12 |
| Total  | 13 |

**Table 12 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

The City is committed to rehabilitating at least one owner occupied single family home and assist 12 households in the purchase of existing units.



## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

It is the mission of the Housing Authority of the City of Frederick (HACF) to address the needs of the extremely low income, very low income, and lower income residents of the City of Frederick. HACF provides affordable housing in the most efficient and effective to qualified individuals in accordance with regulations prescribed by the U. S. Department of Housing & Urban Development, the State of Maryland, Frederick County and the City of Frederick and any other entity providing funding for affordable housing programs. This is achieved by the HACF assisting individuals and families through its public housing communities and Section 8 vouchers.

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

The City of Frederick has awarded \$41,210 in funds to the Housing Authority for bathroom rehabilitation at 57 units at the Carver Apartments. Work will include removal of existing wall hung sinks and replacement with vanities, sinks & hardware.

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

The Housing Authority encourages residents of its public housing units to organize community groups to become more involved in housing management. Neighborhood watch groups for crime has been formed and assist in ensuring the safety of its residents. Meetings are regularly scheduled to discuss the needs and concerns of the residents; voucher holders are encouraged to attend.

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

HACF is not designated as troubled by HUD and is performing satisfactorily in accordance with HUD guidelines and standards.

### **Discussion**

The City of Frederick has identified that there is a need for housing to address the households affected by housing problems, severe housing problems, and housing cost burdens. The Housing Authority is an important part of the City of Frederick's housing strategy.

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

### **Introduction**

The City of Frederick is committed to assist the agencies that provide services for the homelessness and special needs persons.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

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

The City of Frederick's one year goal and actions increased the award of public service funds for case management serving homeless persons and families at the Religious Coalition and Frederick Community Action Agency (FCAA) in the ongoing effort to reduce and ending homelessness.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Frederick Community Action Agency hopes to expand its permanent supportive housing programs to open up beds at the emergency shelter and transitional shelter locations.

#### **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**

Frederick County Coalition for the Homeless Continuum of Care provides supportive services to homeless persons to enable them to make the transition from homeless

#### **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 & Mental Hygiene (DHMH) provides referral services and case management to persons being discharged from institutions to ensure that those persons receive

supportive services they need. FCAA also provides referral services and information on affordable housing options in the City in an effort to avoid becoming homeless.

**Discussion**

|  |
|--|
| <b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>        |
| Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family          |
| Tenant-based rental assistance   |
| Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated |
| Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds   |
| Total  |

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction**

A variety of a barriers exist which make increasing the affordable housing stock in the City of Frederick difficult, factors such as low wages not keeping pace with the overall cost of living, federal programs not matching the need, and high rents.

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

The City of Frederick has made attempts to address barriers to affordable housing by incorporating inclusionary zoning with an ordinance for Moderately Priced Dwelling Units (MPDU's) which requires the ratio of 12.5% per every 25 new units built. A density bonus is available to developers as an encouragement to build additional affordable units. The use of zoning as a tool for affordable housing is also featured with mixed housing types which housing types which can aid in the provision of affordable units.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction**

The City of Frederick has developed actions to address obstacles to meeting the needs of the underserved to foster and maintain affordable housing, reduce lead based paint hazards, attempt to reduce the number of poverty-level families, and enhance coordination between public and private housing and social service agencies.

### **Actions planned to address obstacles to meeting underserved needs**

The primary obstacle to meeting the needs of the underserved in the City is the limited financial resources available; the City will take the following actions:

Leverage its financial resources and apply for additional public and private funds, provide down payment and closing cost assistance loans, continue support and cooperation with Continuum of Care, promote economic development, provide safety improvements, and remove slum and blighting conditions (when identified) in the City.

### **Actions planned to foster and maintain affordable housing**

The City of Frederick will fund the following affordable housing projects with 2017 CDBG funds:

2017-03 Sold on Frederick - Down Payment and Closing Cost Assistance Loans will be available citywide.

2017-04 Operation Rehab - Loan Assistance to primary residential owner occupied single family homes in need of rehabilitation to correct health, safety or code violations.

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

The City of Frederick will continue to comply with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (current rule). Properties built prior to 1978 will require a lead paint risk assessment in accordance with 24 CFR part 35.

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

Approximately 11.2% of the City of Frederick's residents live in poverty which is greater than the State of Maryland rate of 9.6%. Female head of household with children are greatly affected at 22.6%. The goal of the City is to assist other agencies and organizations to reduce the extent of poverty.

### **Actions planned to develop institutional structure**

The City of Frederick's Department of Community Development will coordinate activities among public and private agencies in the City. This coordination will ensure the goals and objectives stated in the 2015-2019 Consolidated Plan will be effectively addressed by more than one agency. Efforts are always underway to develop new partnerships to continue the linkage between public and private partnerships.

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

The City of Frederick is committed to continuing its partnership and coordination with social service agencies, housing agencies, community and economic development agencies, county, state, federal agencies as well as private and non-profit organizations to serve the needs of the targeted income persons.

## Program Specific Requirements

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

#### Introduction

The City of Frederick will receive an annual allocation of CDBG funds in the amount of \$365,000 with anticipated program income of \$25,000 for FY 2017.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(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  | 25,000        |
| 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             |
| <b>Total Program Income:</b>   | <b>25,000</b> |

#### Other CDBG Requirements

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

## **Discussion**

One hundred percent (100%) of CDBG funds will be used for activities to benefit low to moderate income persons. The overall benefit of a three year period of years 2016,2017 and 2018 is 100% serving low to moderate income persons.