



Five-Year Consolidated Housing and Community Development Plan

Federal Fiscal Year 2025 – 2029

Local Fiscal Year 2026 – 2030

Submitted to

The U.S. Department of Housing and Urban Development

August 15, 2025

Prepared by:

Department of Planning and Zoning
Community Development Division
Urban Design Ventures, LLC

Table of Contents

Executive Summary.....	4
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	4
The Process	24
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b).....	24
PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)	25
PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)	30
Needs Assessment	32
NA-05 Overview	32
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)	33
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)	43
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)	46
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)	49
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)	50
NA-35 Public Housing – 91.205(b)	52
NA-40 Homeless Needs Assessment – 91.205(c).....	54
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d).....	58
NA-50 Non-Housing Community Development Needs – 91.215 (f)	61
Housing Market Analysis.....	63
MA-05 Overview	63
MA-10 Number of Housing Units – 91.210(a)&(b)(2).....	64
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)	68
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a).....	71
MA-25 Public and Assisted Housing – 91.210(b)	75
MA-30 Homeless Facilities and Services – 91.210(c)	77
MA-35 Special Needs Facilities and Services – 91.210(d).....	82

FFY 2025-2029

MA-40 Barriers to Affordable Housing – 91.210(e)	86
MA-45 Non-Housing Community Development Assets – 91.215 (f)	87
MA-50 Needs and Market Analysis Discussion.....	96
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2).....	99
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3).....	101
Strategic Plan	103
SP-05 Overview	103
SP-10 Geographic Priorities – 91.215 (a)(1).....	105
SP-25 Priority Needs - 91.215(a)(2).....	107
SP-30 Influence of Market Conditions – 91.215 (b).....	112
SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)	113
SP-40 Institutional Delivery Structure – 91.215(k)	116
SP-45 Goals Summary – 91.215(a)(4)	120
SP-50 Public Housing Accessibility and Involvement – 91.215(c).....	123
SP-55 Barriers to Affordable Housing – 91.215(h).....	125
SP-60 Homelessness Strategy – 91.215(d).....	127
SP-65 Lead Based Paint Hazards – 91.215(i)	132
SP-70 Anti-Poverty Strategy – 91.215(j)	134
SP-80 Monitoring – 91.230	135
Annual Action Plan.....	136
AP-15 Expected Resources – 91.220(c)(1,2)	136
AP-20 Annual Goals and Objectives.....	140
AP-35 Projects – 91.220(d)	142
AP-38 Project Summary	143
AP-50 Geographic Distribution – 91.220(f).....	148

FFY 2025-2029

AP-55 Affordable Housing – 91.220(g)	150
AP-60 Public Housing – 91.220(h).....	151
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	154
AP-75 Barriers to Affordable Housing – 91.220(j)	161
AP-85 Other Actions – 91.220(k)	163
AP-90 Program Specific Requirements – 91.220(l)(1,2,4)	168

Executive Summary

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

1. Introduction

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

In compliance with HUD regulations, the City must prepare a Consolidated Plan every five years to assess its affordable housing, community development, economic development, and strategic planning needs. The needs and priorities identified in the Consolidated Plan are addressed annually through the Annual Action Plans which present what specific activities the City will accomplish with CDBG and other funding sources. To complete the CDBG program year, the City reports annually on the progress it has made toward its Consolidated Plan goals in the Consolidated Annual Performance and Evaluation Report (CAPER). Annapolis prepared its Five Year Consolidated Plan covering the period of FFY 2025, beginning July 1, 2025, through FFY 2029, ending June 30, 2030.

The City of Annapolis and the Housing Authority of the City of Annapolis are members of the Baltimore Regional Fair Housing Group. Annapolis in partnership with City of Baltimore and Housing Authority of Baltimore City, Baltimore County, Harford County and the Havre de Grace Housing Authority, and Howard County and the Howard County Housing Commission participated in the 2025 Regional Analysis of Impediments to Fair Housing Choice (AI) acknowledging their requirement to affirmatively further fair housing under Section 808 of the Fair Housing Act.

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

The concept of the Consolidated Plan is to serve as a strategic planning document for the City to make data based, market driven, housing and community development plans. The City's FFY 2025-2029 Five Year Consolidated Plan proposes the following six (6) strategies to address the priority needs throughout the City.

Housing Strategy Priority Need: There is a need for decent, safe and sanitary housing that is affordable and accessible to homebuyers, homeowners and renters.

Goals:

- HS-1 Improve the Quality of Existing Homeownership Housing – Continue to provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
- HS-2 Improve the Quality of Existing Affordable Rental Units – Provide support to affordable housing developers/owners, and public housing authorities to rehabilitate housing units that are rented to low- and moderate-income tenants.
- HS-3 Increase the Supply of Decent Safe and Affordable Rental Units – Provide support for new construction of affordable rental units.
- HS-4 Increase Homeownership Opportunities – Provide settlement expense assistance to eligible households to purchase a home.

Homeless Strategy Priority Need: There is a need for housing and supportive services for the homeless, those at risk of becoming homeless.

Goals:

- HO-1 Emergency Shelter and Services – Assist providers in the operation of housing and support services for the homeless by providing operating funds and capital improvements.

Other Special Needs Strategy Priority Need: There is a need for services, housing, and facilities for persons with special needs.

Goals:

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

Community Development Strategy Priority Need: There is a need to improve the community facilities, infrastructure, public services, and quality of life in the City.

Goals:

- CD-1 Improve the Quality of Community Facilities – Support improvement of public facilities serving low- and moderate-income persons.
- CD-2 Connectivity – Improve connectivity throughout the City and surrounding municipalities through physical, visual, transportation, and accessibility improvements.

Economic Development Strategy Priority Need: There is a need to encourage employment and economic opportunities in the City.

Goals:

- ED-1 Redevelopment – Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial sites and buildings.

Administration, Planning, and Management Strategy Priority Need: There is a need for planning, administration, management, and oversight of federal, state, and local funded programs.

Goals:

- AM-1 Administration – Provide program management and oversight for the successful administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing activities, and compliance with all federal, state, and local laws and regulations.

3. Evaluation of past performance

Annually, the City of Annapolis prepares its Consolidated Annual Performance Evaluation Report (CAPER). This report is submitted within ninety (90) days after the start of the new program year. Copies of the previous program year CAPERs are available for review at the City's Department of Planning & Zoning.

The FFY 2023 CAPER, which was the fourth CAPER for the FFY 2020-2024 Five Year Consolidated Plan, was approved by HUD in a letter dated April 24, 2025. In the FFY 2023 CAPER, the City expended 100% of its CDBG funds to benefit low- and moderate-income persons. The City expended 11.99% of its funds during the FFY 2023 CAPER period on public service, which complies with the 15% regulatory cap. The City committed 3.45% of its funds during this CAPER period on Planning and Administration, which complies with the 20% regulatory cap. The City's expenditure ratio at the end of the FFY 2023 CAPER period was 0.93, which complies with HUD guidance and is below the 1.5 expenditure ratio maximum.

The City did not have any substantial amendments to their Annual Action Plans or Five Year Consolidated Plan.

4. Summary of citizen participation process and consultation process

The City of Annapolis prepared the Consolidated Plan and Annual Action Plan in compliance with the City's Citizen Participation Plan. The City held a Needs Public Hearing on April 24, 2025. The public hearing provided residents and stakeholders with the opportunity to discuss the City's CDBG program and offer their suggestions on program priorities and projects. The Needs Public Hearing advertisement was published in the Capital Gazette on April 18, 2025.

A “draft” of the Consolidated Plan and FFY 2025 Annual Action Plan was placed on public display at the following locations for review:

- City of Annapolis Department of Planning and Zoning, 145 Gorman Street, 3rd Floor, Annapolis, Maryland 21401
- HACA, 1217 Madison Street, Annapolis, MD 21403
- City of Annapolis website, <https://www.annapolis.gov/>

A newspaper notice announcing that the "draft" plan was available for review was published in the Capital Gazette, the newspaper of general circulation in the area, on June 11, 2025. The “draft” plan was on display for a period of 30-days starting on June 12, 2025, and ended on July 14, 2025.

The Second Public Hearing was held on June 26, 2025, to discuss the proposed plans. All comments were accepted in their entirety. The Five Year Consolidated Plan and Annual Action Plan were electronically submitted through HUD's online IDIS system prior to August 16, 2025.

Additionally, the City developed and disseminated three (3) online surveys at the following addresses:

- <https://www.surveymonkey.com/r/AnnapolisCDBG2025-2029>
- <https://es.surveymonkey.com/r/AnnapolisESPCDBG2025-2029>
- <https://www.surveymonkey.com/r/AnnapolisStakeholderCDBG2025-2029>

5. Summary of public comments

The City held a Needs Public Hearing on April 24, 2025. No comments were received.

The “Draft Plan” was on display from June 12, 2025 until July 14, 2025. The City held a public hearing on June 26, 2025. The following comments were received:

- TBD

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

All comments and suggestions were incorporated into this plan.

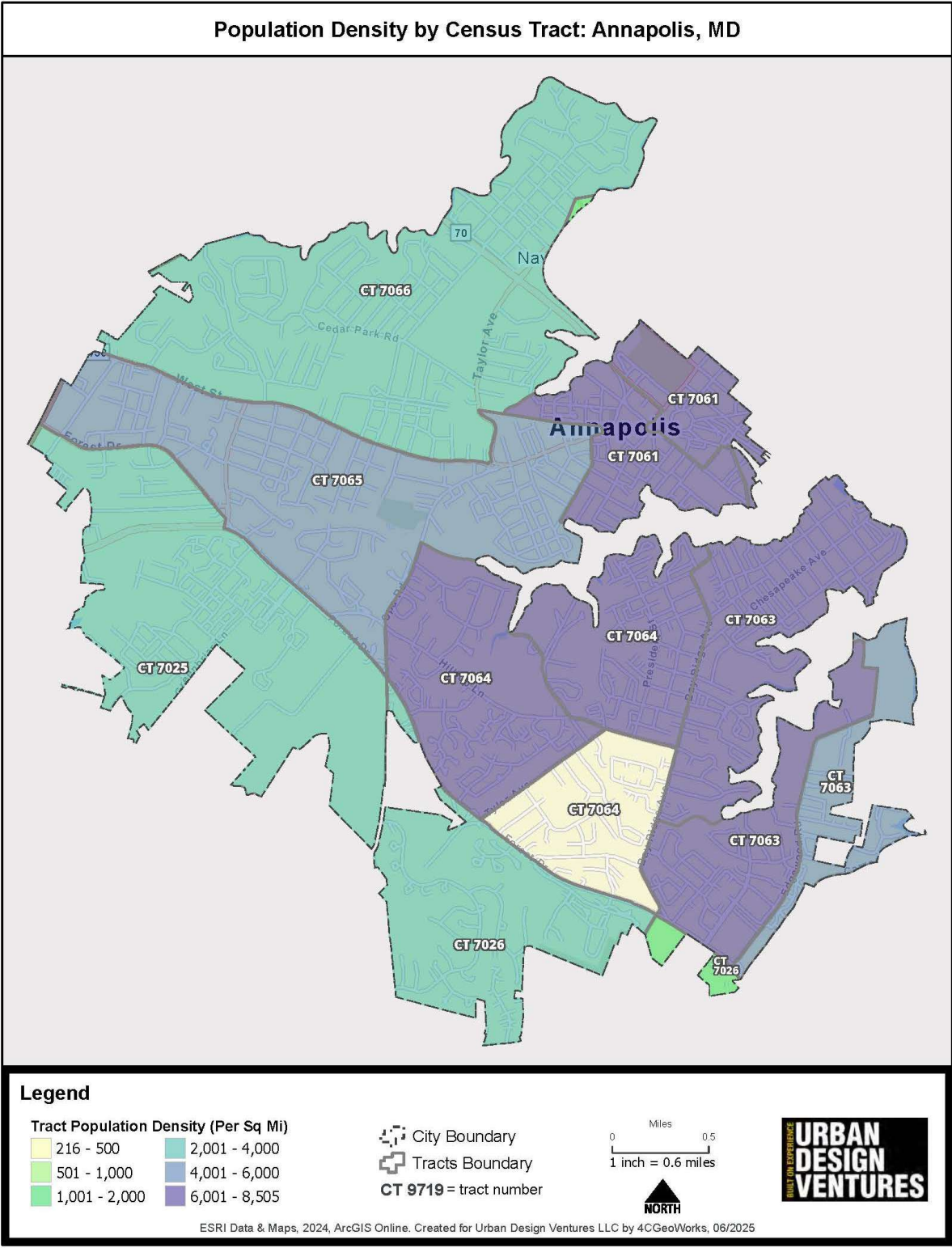
7. Summary

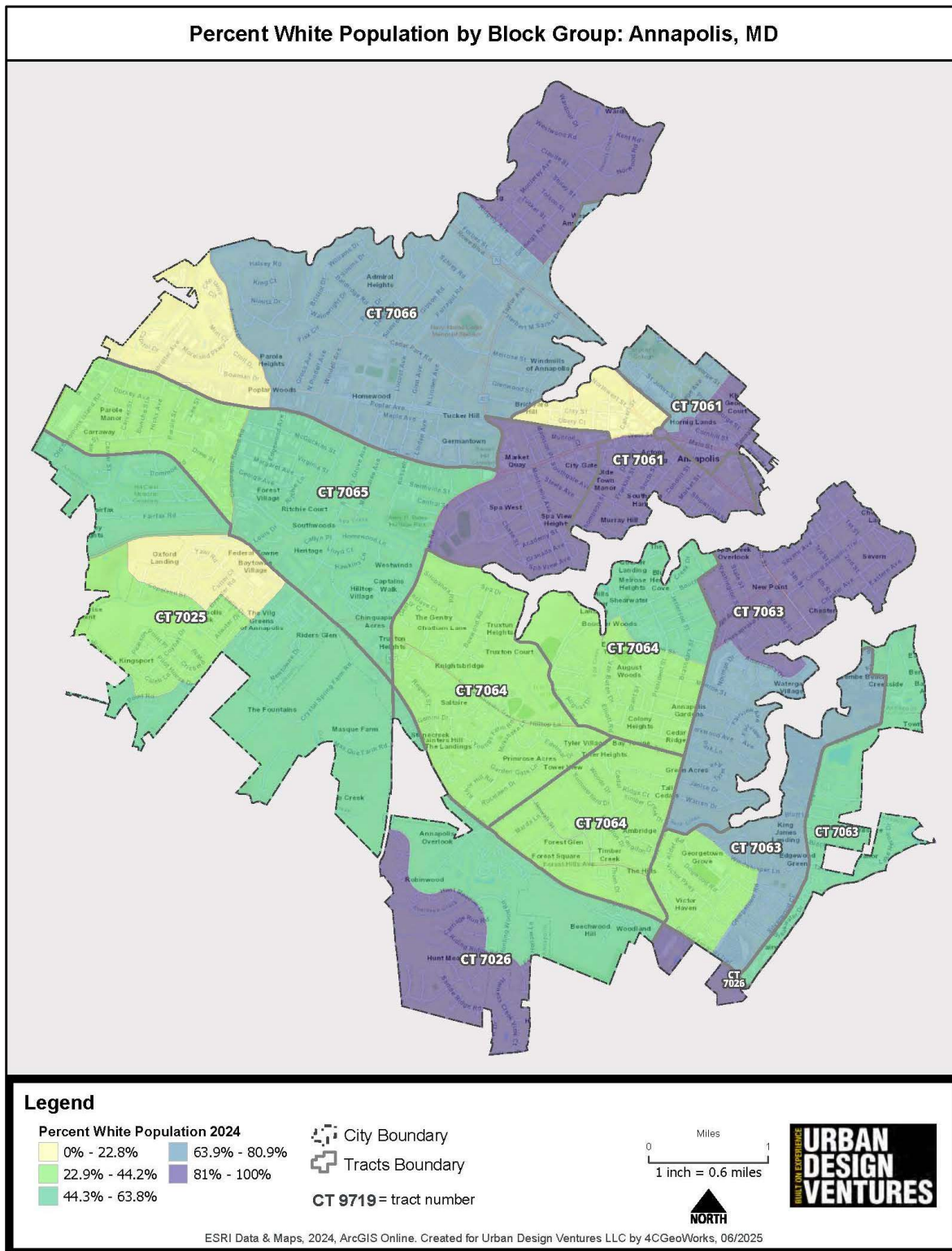
The overall goal of the Five Year Consolidated Plan is to improve the living conditions for all residents in the City of Annapolis, to create a suitable and sustainable living environment, and to address the housing and community development needs of the City. The Five Year Consolidated Planning process obligates the City to state in a single document its strategy to pursue goals for all housing, community development, and planning programs. The City will use the Consolidated Plan's goals and strategies to allocate CDBG funds over the next five (5) years, as well as provide direction to partners addressing the housing and

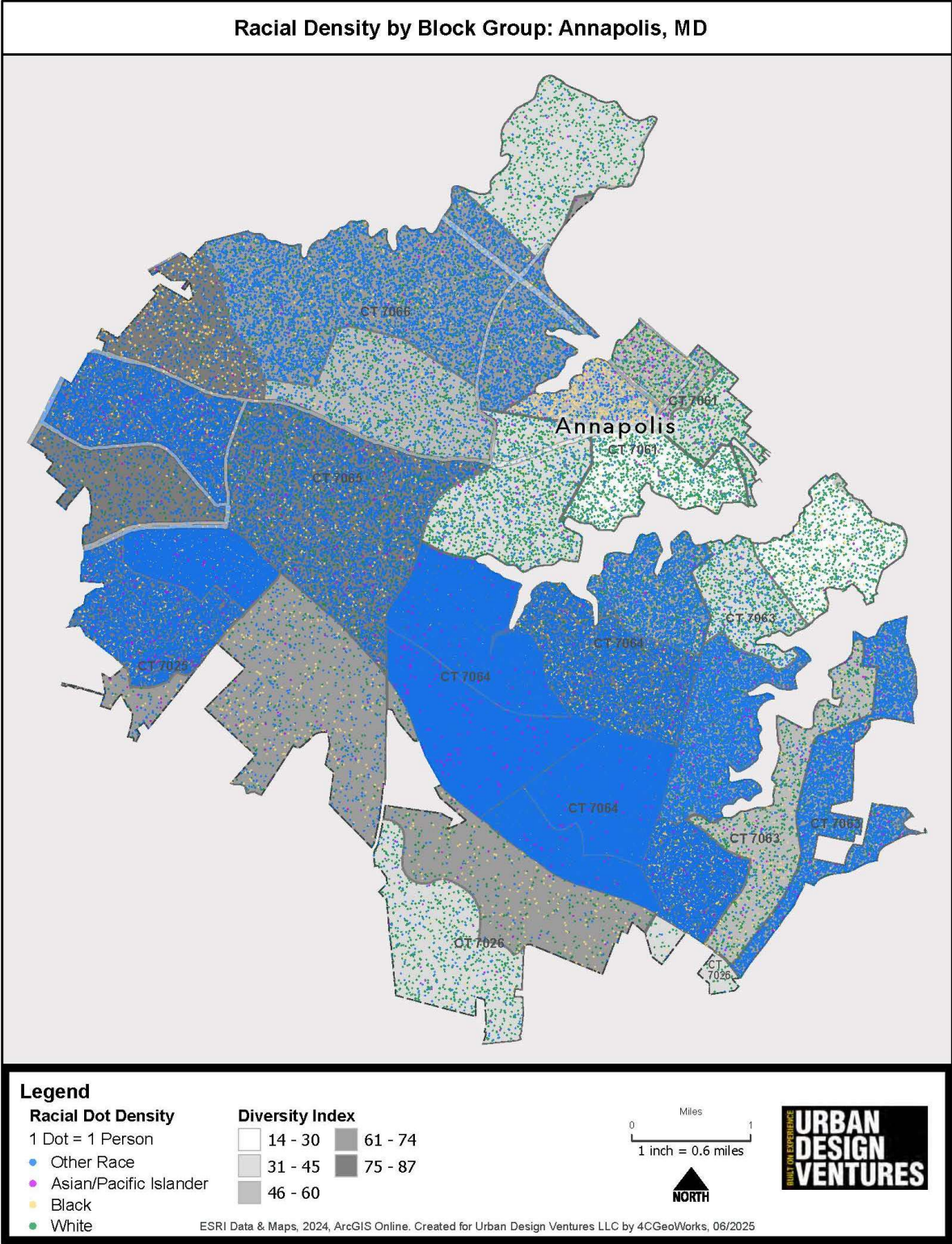
community development needs of low- and moderate-income persons. HUD will evaluate the City's performance under the Five Year Consolidated Plan against these goals.

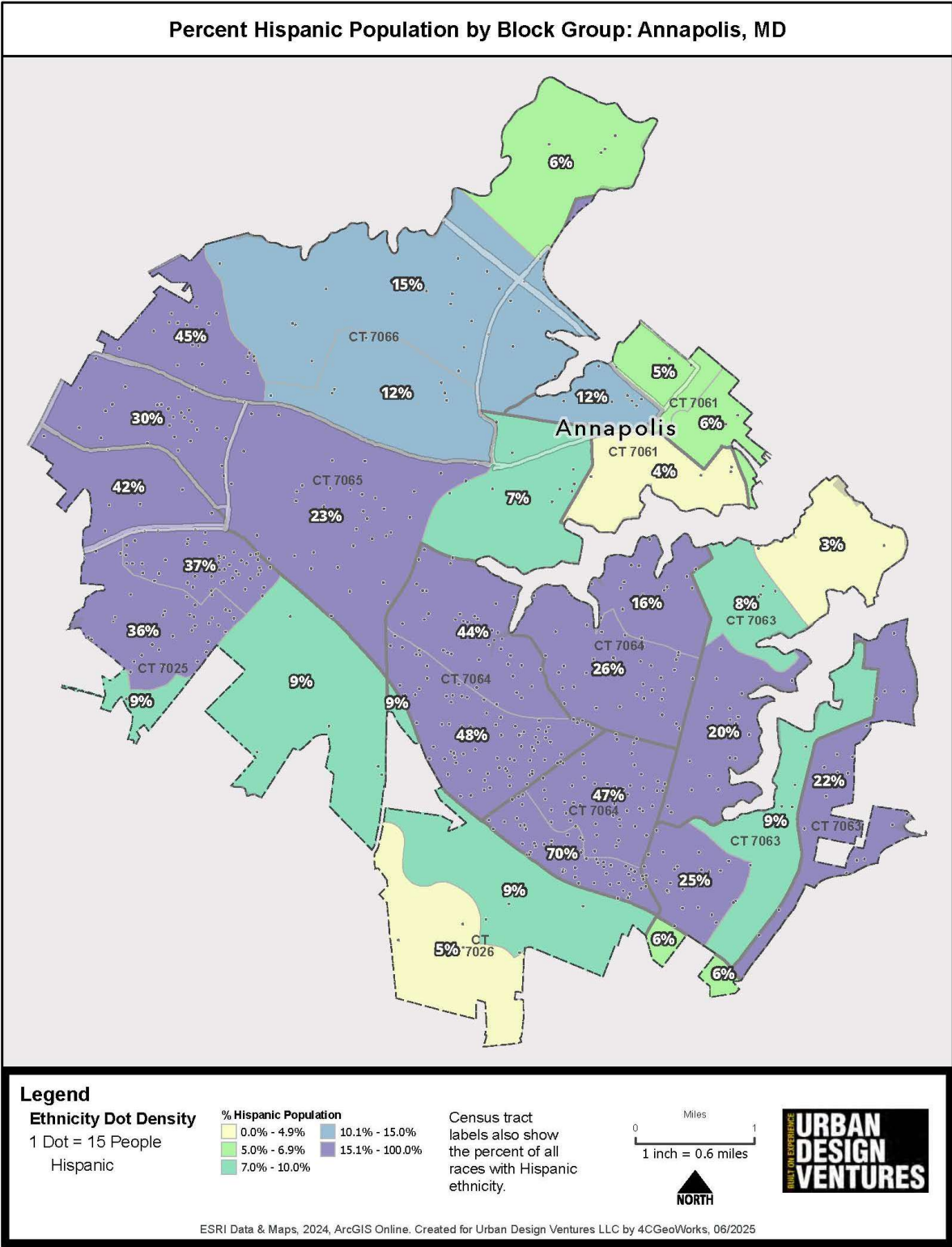
The following maps are attached that highlight the demographic, economic, and housing trends in the City:

1. Population Density by Block Group
2. Percent White Population by Block Group
3. Racial Density by Block Group
4. Percent Hispanic Population by Block Group
5. Percent Minority Population by Block Group
6. Percent Population Age 65 and Over by Block Group
7. Total Housing Units by Block Group
8. Percent Owner Occupied Housing Units by Block Group
9. Percent Renter Occupied Housing Units by Block Group
10. Percent Vacant Housing Units by Block Group
11. Low- and Moderate-Income Percentage by Block Group
12. Low- and Moderate-Income and Minority Percentage by Block Group
13. Commercial Hot Spots
14. Percent Owner Occupied Housing Units with No Vehicles
15. Percent of Households with Income Below Poverty Level by Block Group

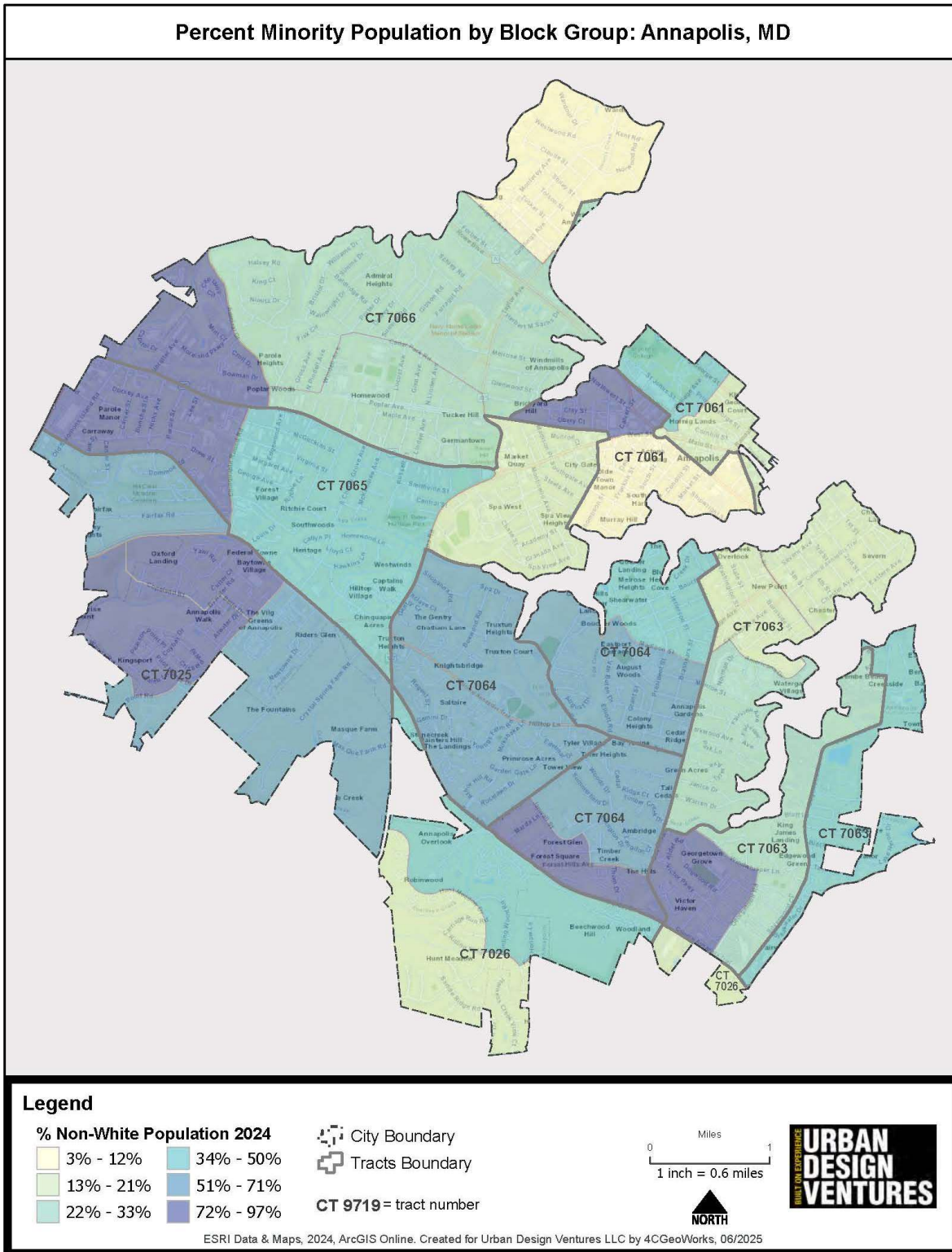


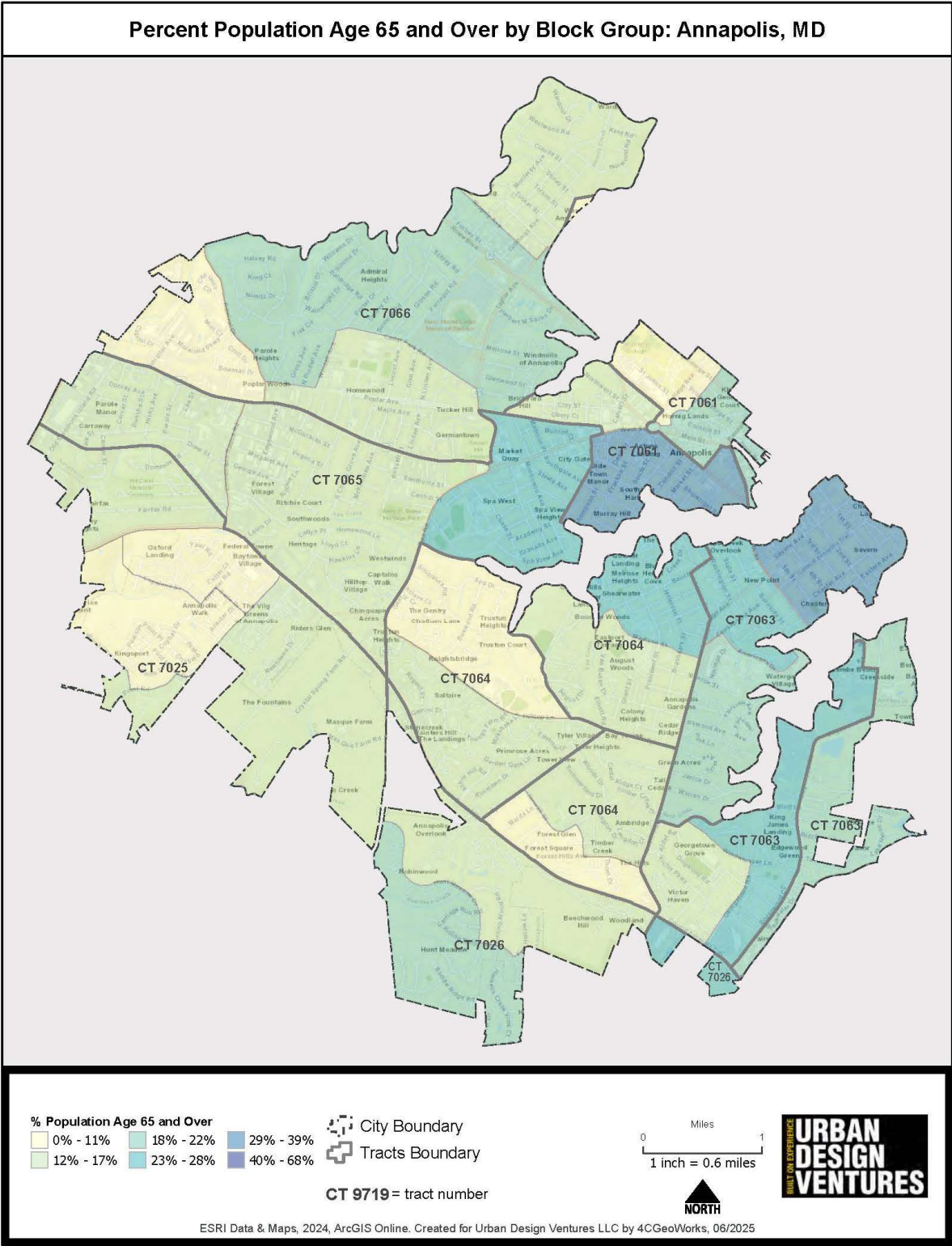


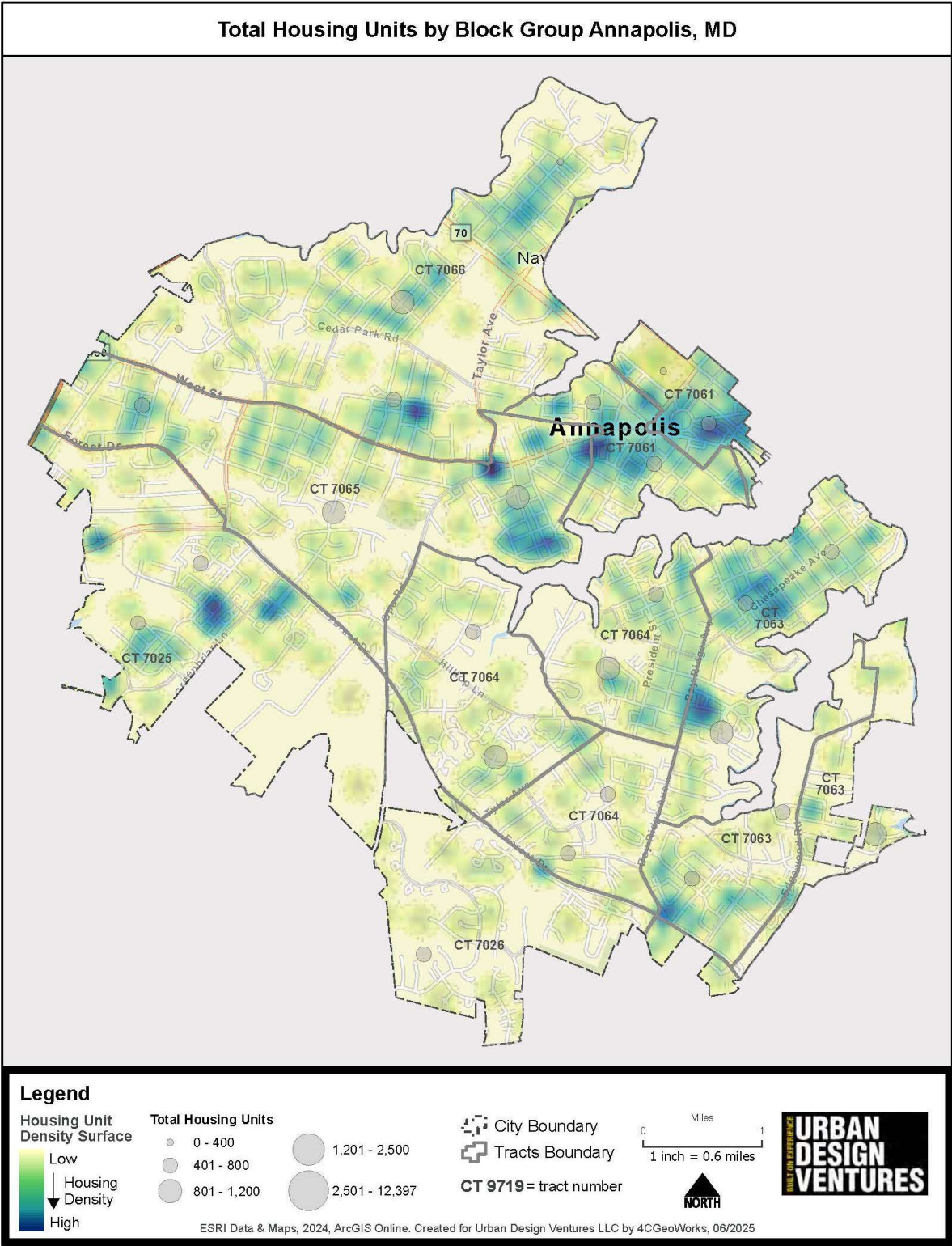


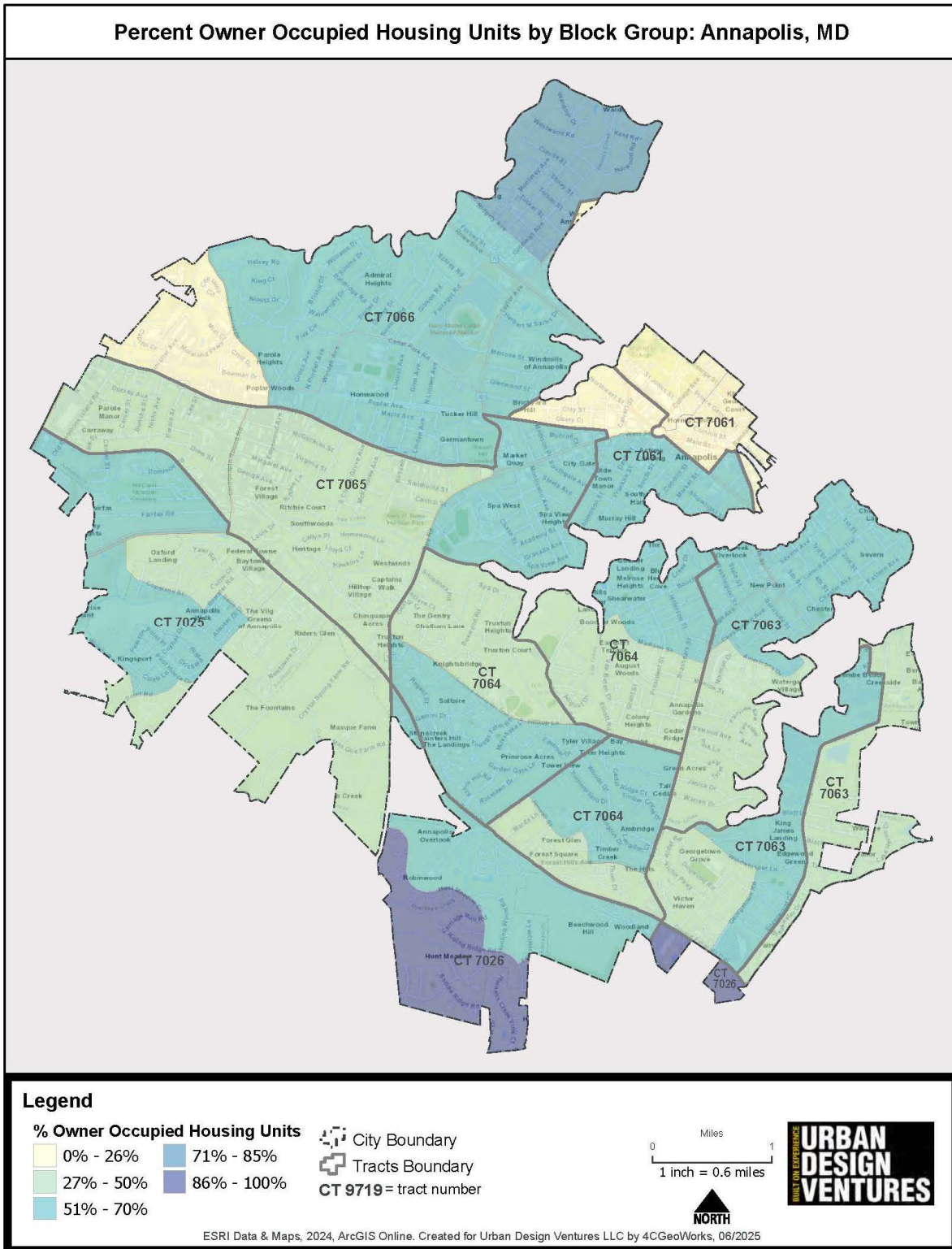


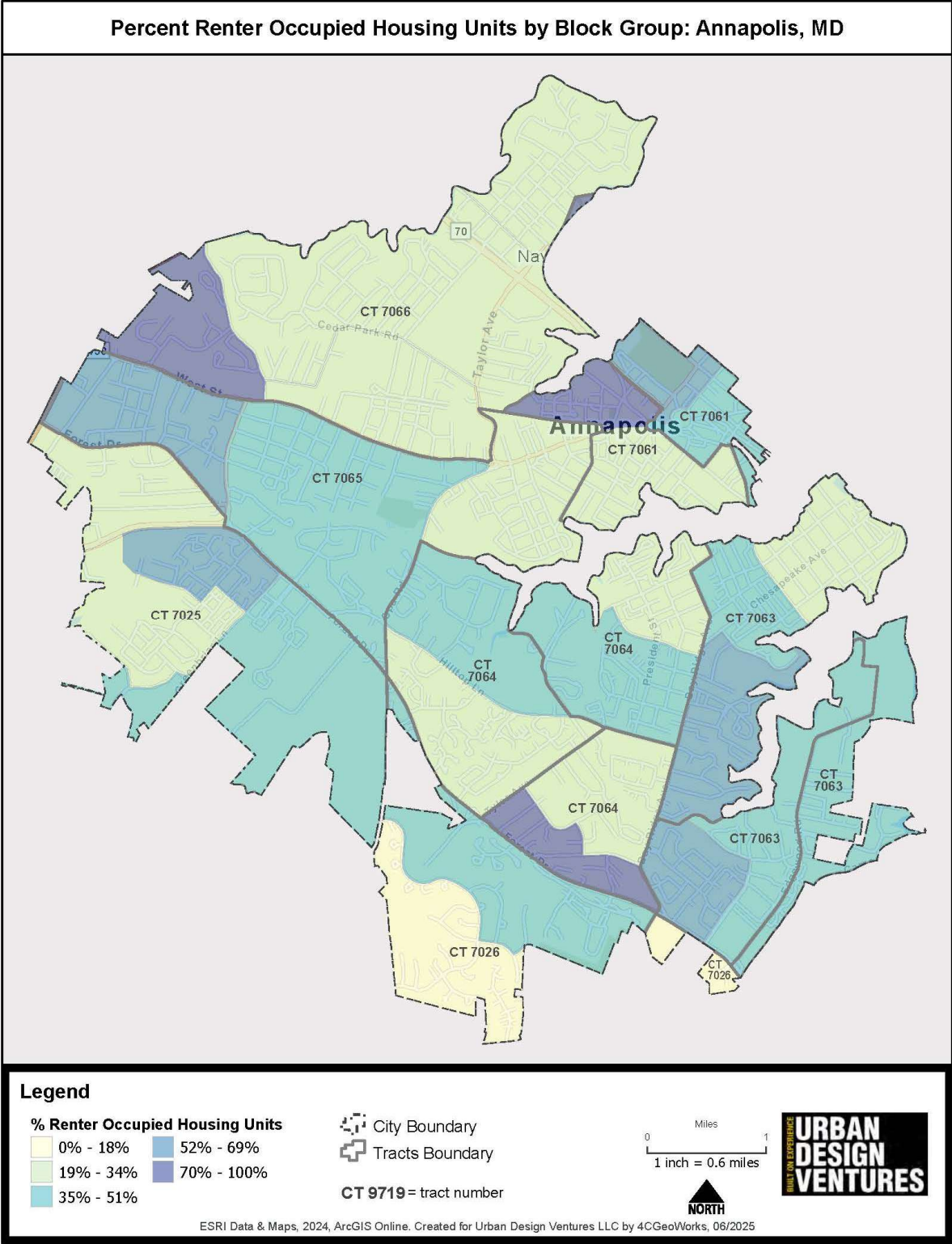
Percent Minority Population by Block Group: Annapolis, MD

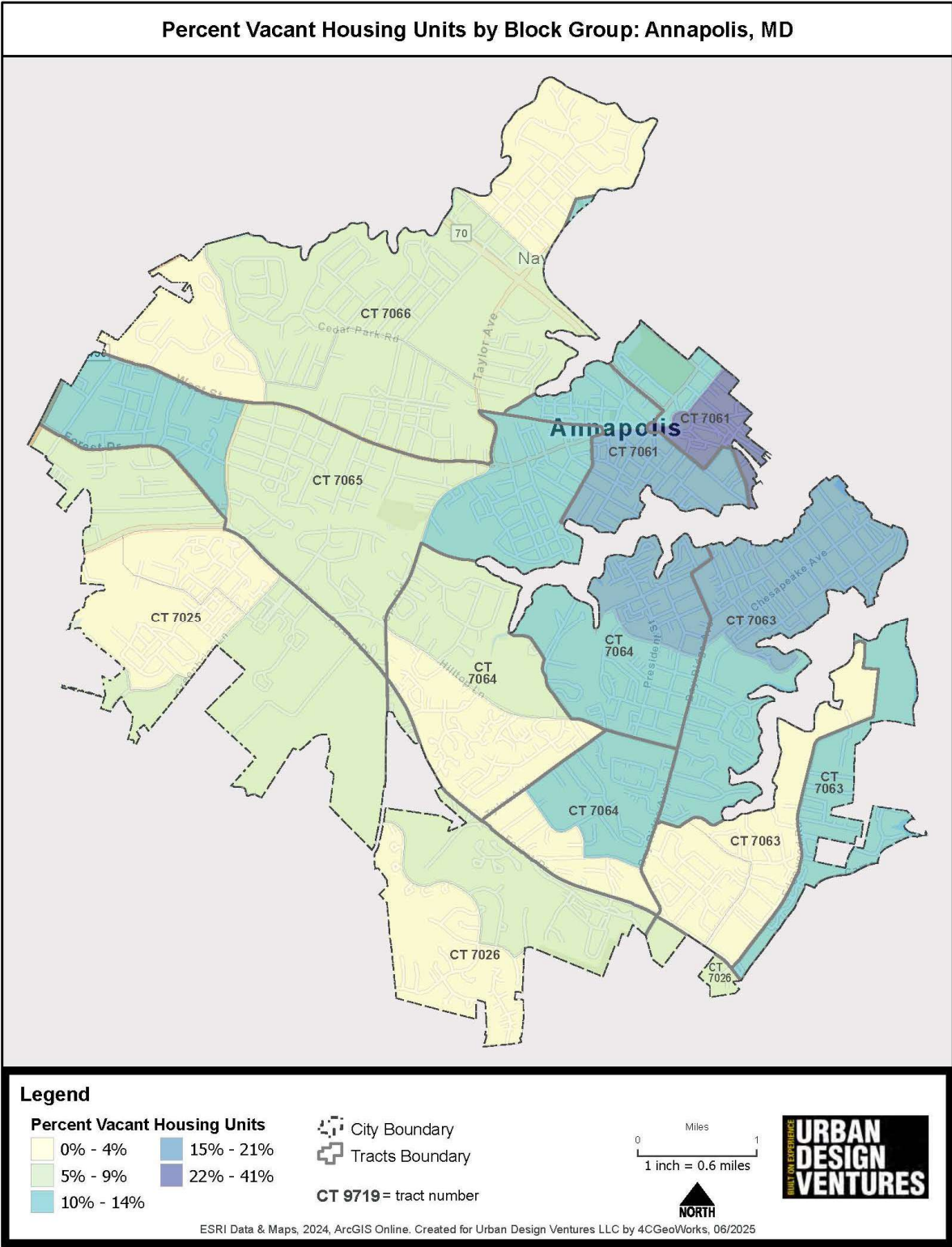


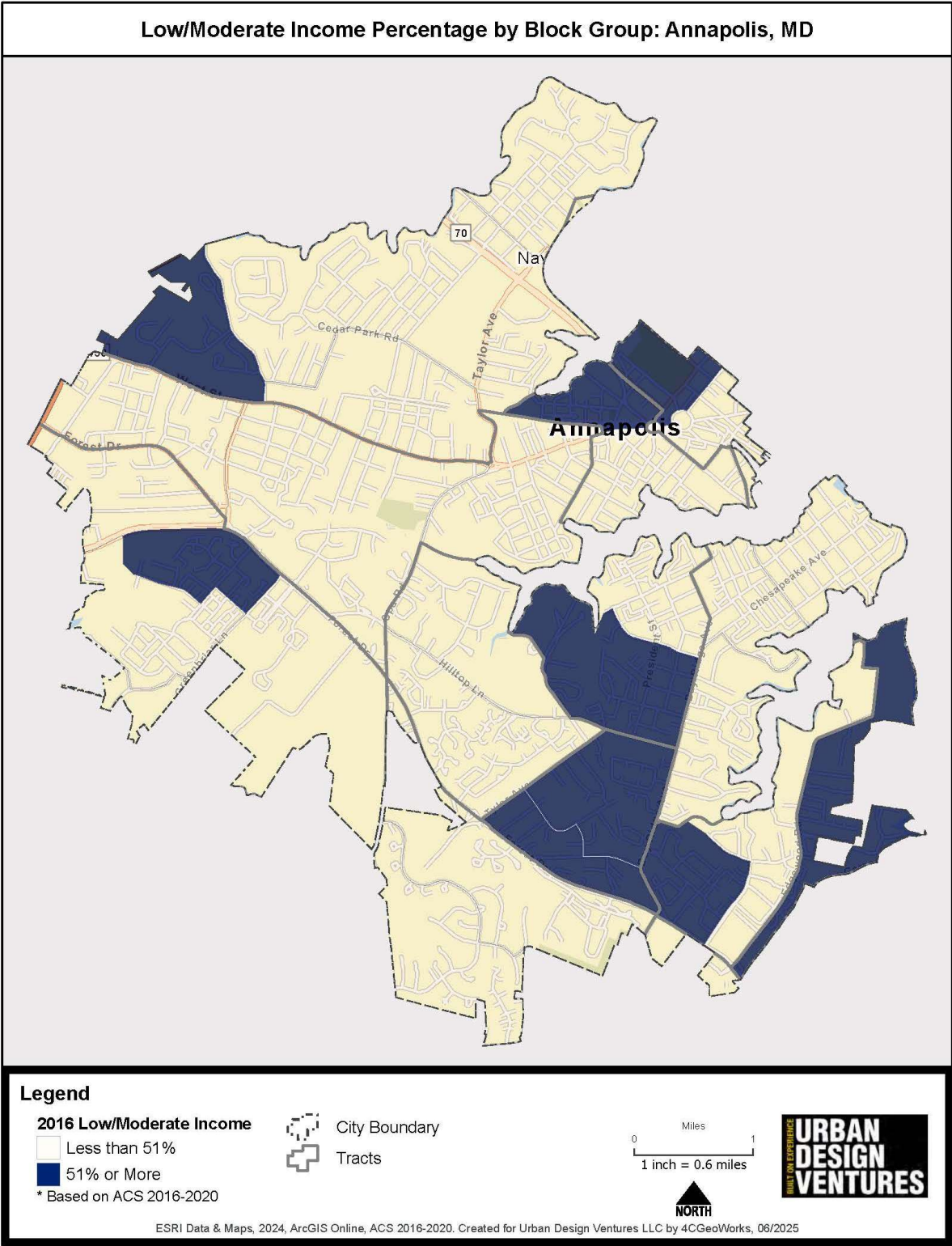


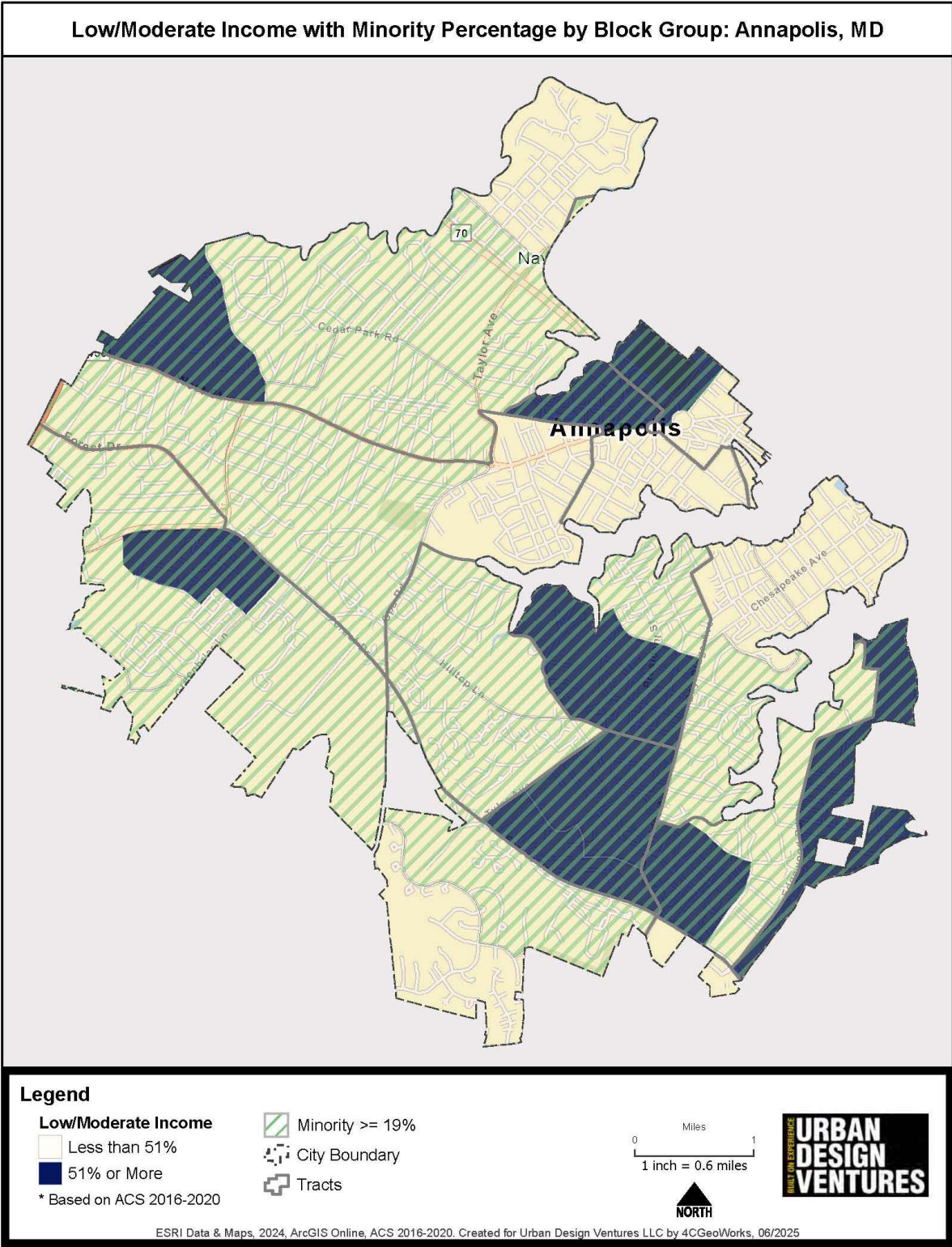


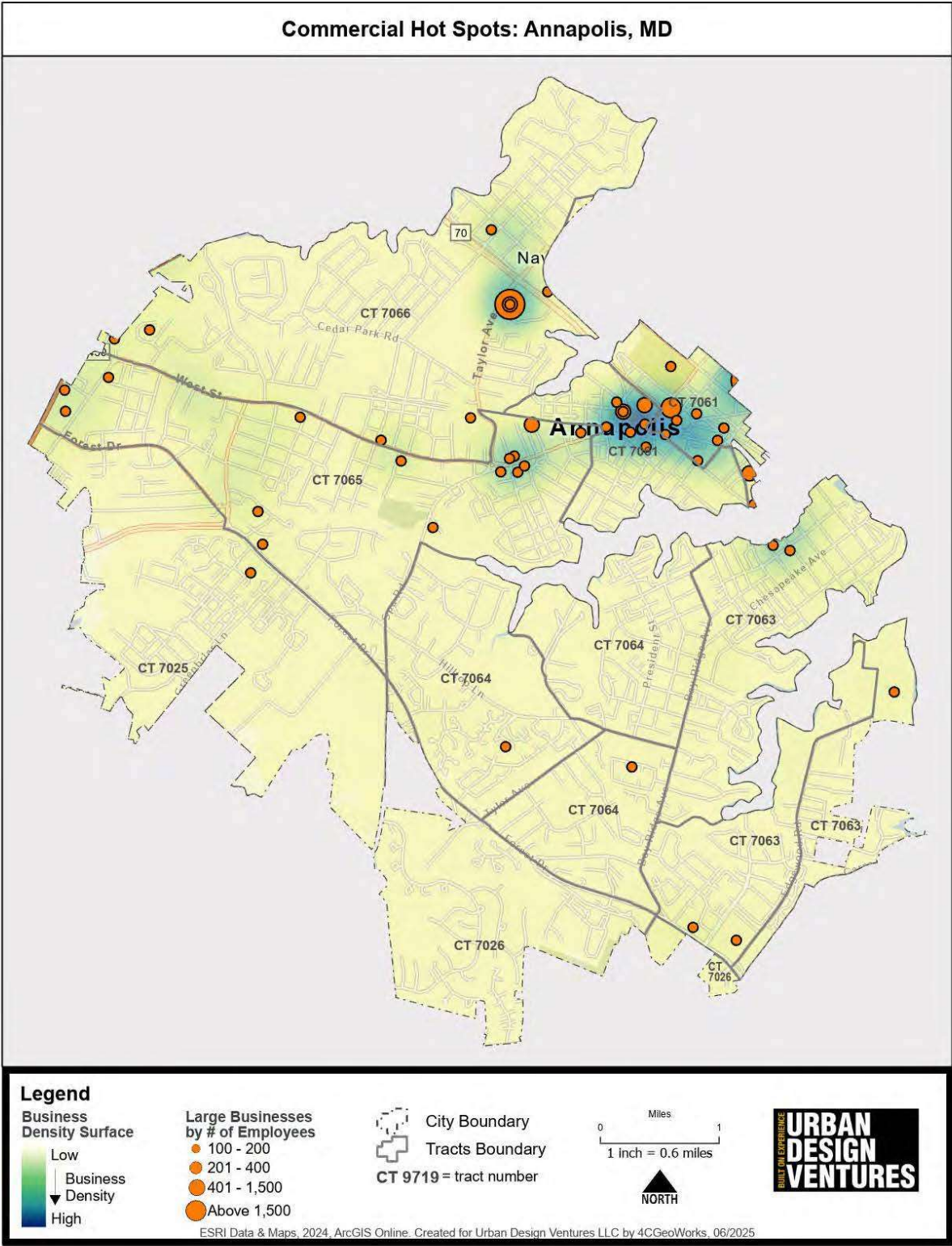


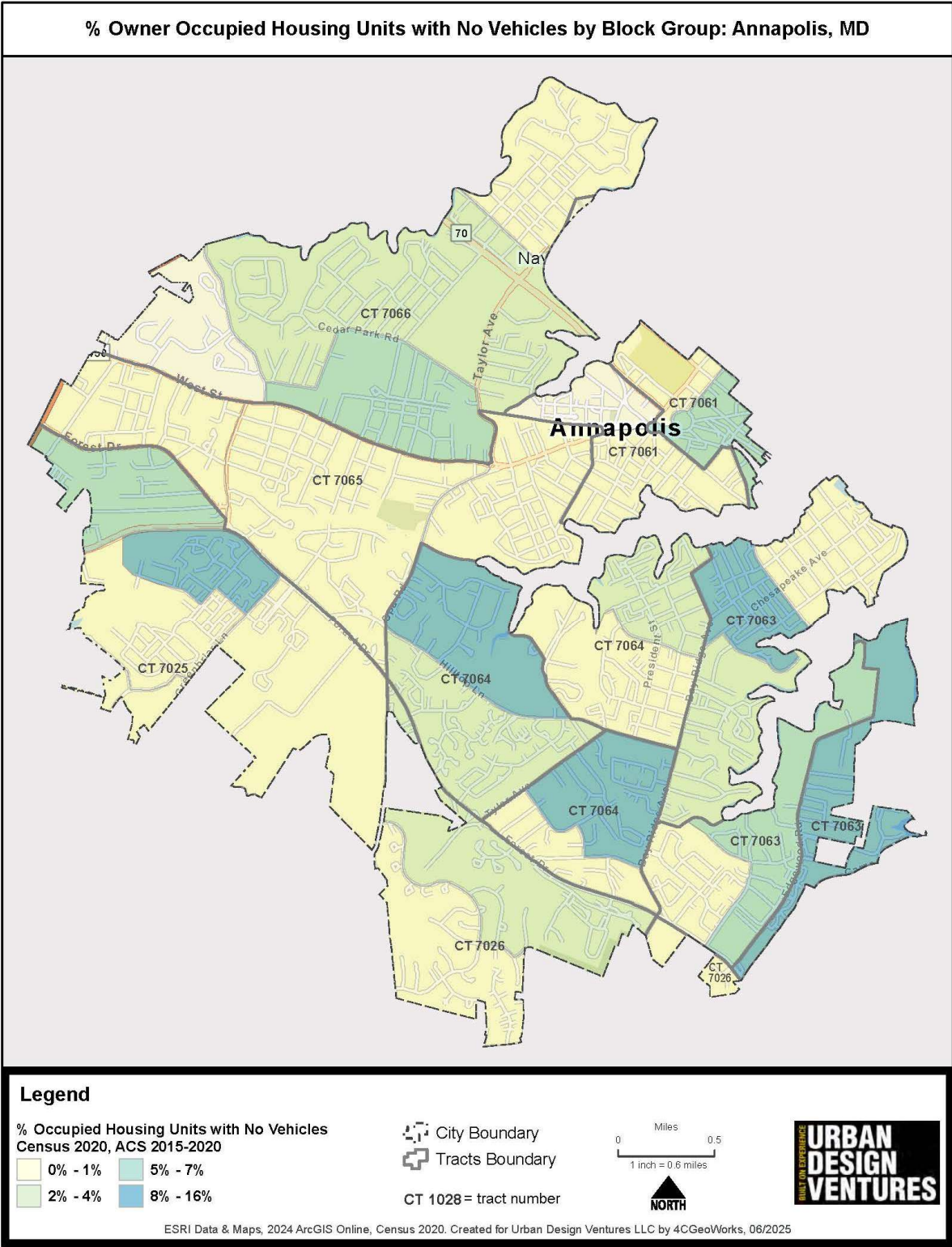


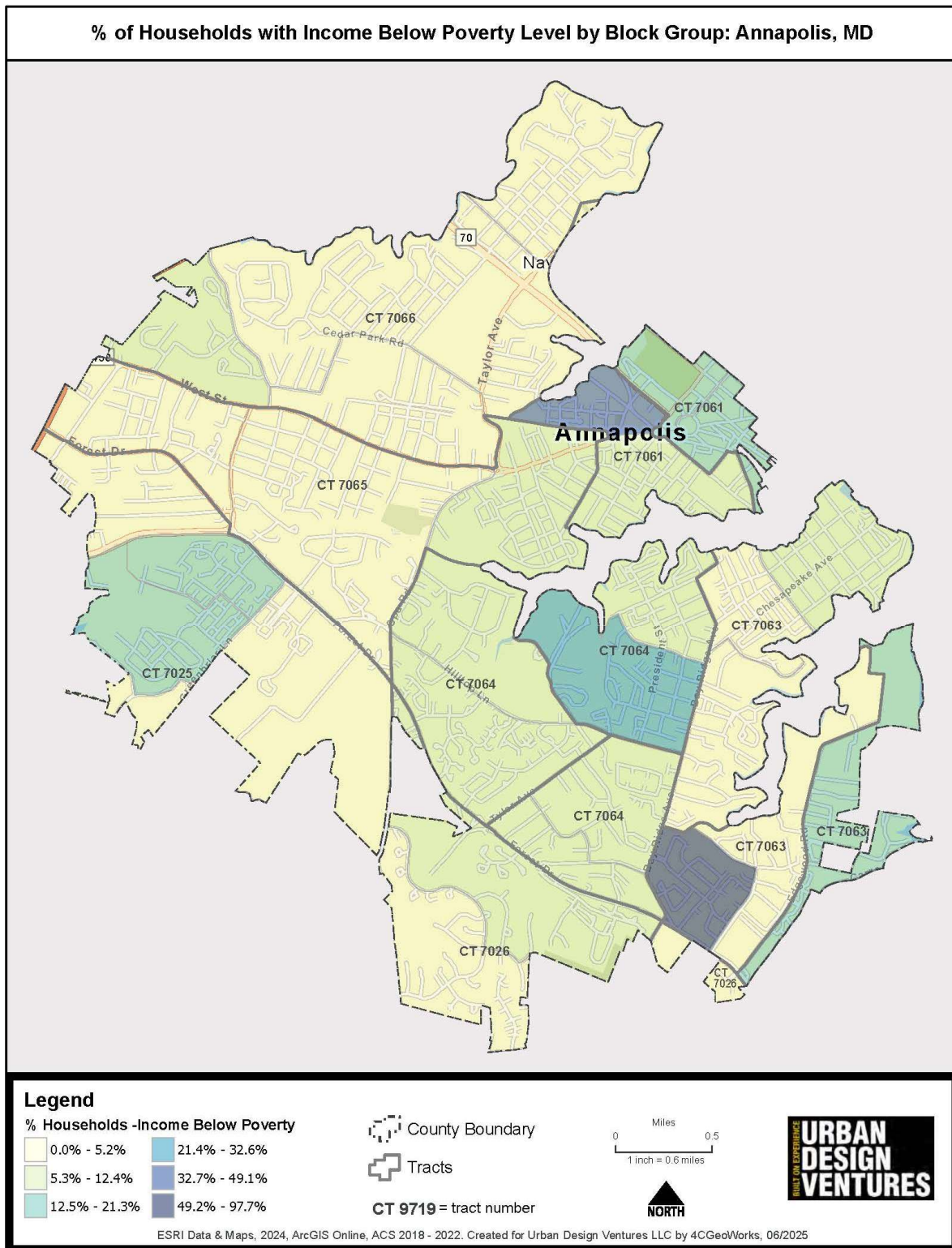












The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	Annapolis	Department of Planning and Zoning

Table 1 – Responsible Agencies

Narrative

The City of Annapolis' Department of Planning and Zoning is the administrating agency for the CDBG program. The Department prepares the Five Year Consolidated Plan, Annual Action Plans, Environmental Review Records (ERRs), the Consolidated Annual Performance Evaluation Reports (CAPER), monitoring, pay requests, contracting, and oversight of the program on a day to day basis.

Consolidated Plan Public Contact Information

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 Planning and Zoning Department
 145 Gorman Street, 3rd Floor
 Annapolis, MD 21401
 410-260-2200 ext. 7798
ajrobinson@annapolis.gov

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

To develop the Five Year Consolidated Plan, the City of Annapolis consulted with public and private stakeholders that serve the low- and moderate-income residents of the City. Input from the meetings and consultations were used to establish the priority needs and goals to be addressed with CDBG and other funds during the FFY 2025 to FFY 2029 five year period.

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’s Planning and Zoning Department provides coordination between public and assisted housing providers, as well as private and governmental health, mental health, and social service agencies. The following partners collaborate through funding and planning efforts to address the housing and community development needs of the City:

- **City of Annapolis Department of Planning and Zoning** - Oversees the CDBG Program.
- **HACA** - Coordination with the Section 8 Housing Choice Vouchers and improvements to public housing communities.
- **City of Annapolis Office of Community Services** - Provides programs and services to foster a connected, resilient community where everyone has the knowledge, support, and opportunities to lead healthy and fulfilling lives.
- **Social Services Agencies** - Provides funds to improve services to low and moderate income persons.
- **Housing Providers** - Provides funds to rehabilitate and develop affordable housing and provide housing opportunities for low and moderate-income households.
- **Anne Arundel County Continuum of Care** - Oversees the Continuum of Care funds.

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

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

The City of Annapolis is a member of the Anne Arundel County and the City of Annapolis Continuum of Care (CoC). The Anne Arundel and Annapolis Coalition to End Homelessness is the convening and planning body for Anne Arundel County and the City of Annapolis tasked with promoting community-wide commitment to ending homelessness, creation of and access to mainstream programs by people experiencing homelessness or at risk of homelessness, and optimizing self-sufficiency within our community. The Homeless Coalition consists of over 50 County and City of Annapolis agencies and individuals, including concerned citizens, nonprofit homeless service providers, organizations serving special needs clientele, and others with interests and who play critical roles in ending homelessness in the County.

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

The Anne Arundel County and the City of Annapolis CoC is the public private stakeholder body of the Continuum of Care. City staff work with the CoC on homeless planning issues and support the work of the CoC by administering and managing programs funded with federal, state, and city funds.

The Anne Arundel and Annapolis Coalition to End Homelessness, as the administering and planning body for the CoC identifies local homeless issues, coordinates planning for projects, identifies needs, and develops strategies and priorities to end homelessness in the local area. The Coalition decides on ESG project funding based on the CoC's project ranking and scoring system, as well as monitors ESG policy, project performance, and data standards.

The Coalition, as the HMIS Lead, manages the Point in Time count, Housing Inventory Count (HIC), and Homeless Management Information System (HMIS) data. It is the HMIS Lead Agency's responsibility to act as an agent for the CoC in regards to the day-to-day operations of the HMIS. The HMIS Lead Agency will work collaboratively with the HMIS Governance Committee to make recommendations to the CoC Board regarding the planning, participation, coordination of resources, coordination of data integration, security and privacy features, and determination of policies and procedures. The HMIS Lead Agency will manage the HMIS budget and the application for funding through the Continuum of Care Program Competition. The HMIS data will be aggregated by the HMIS Lead Agency to keep the CoC apprised as to the local state of homelessness.

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

All stakeholders were contacted multiple times to consult on the Consolidated Plan, as well as being notified of public hearings and of the Plan's draft display period. Some stakeholders did not provide direct responses.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Anne Arundel and Annapolis Coalition To End Homelessness CoC	The goals of the City and the CoC are complementary.
Annual PHA Plan and HCV Administrative Plan	Housing Authority of the City of Annapolis	The goals of the City and HACA are complementary.
Analysis of Impediments to Fair Housing Choice in the Baltimore Region 2025 Update	Baltimore Metropolitan Council	The goals of the City and Regional AI are complementary.
2040 Comprehensive Plan	City of Annapolis	The goals of the City and Comprehensive Plan are complementary.

Table 2 – Other local / regional / federal planning efforts**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

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

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

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

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

Narrative (optional):

The vision of the City of Annapolis' Five Year Consolidated Plan seeks to develop a viable community by promoting integrated approaches that provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons. The primary means towards this end is the development of partnerships among all levels of government and the private sector, including for-profit and non-profit organizations.

Consultations included the following stakeholders:

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

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

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

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

The City's Department of Planning and Zoning works closely with HACA to address the housing and community development needs of HUD assisted housing residents. The Mayor appoints members to the Housing Authority's board and meets regularly with the board to discuss affordable housing and residents' needs. HACA's board holds monthly open meetings with opportunities for residents to discuss their housing needs. These needs have been shared with the City.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(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 Annapolis prepared the Consolidated Plan and Annual Action Plan in compliance with the City's Citizen Participation Plan. The City held a Needs Public Hearing on April 24, 2025. The public hearing provided residents and stakeholders with the opportunity to discuss the City's CDBG program and offer their suggestions on program priorities and projects. The Needs Public Hearing advertisement was published in the Capital Gazette on April 18, 2025.

A “draft” of the Consolidated Plan and FFY 2025 Annual Action Plan was placed on public display at the following locations for review:

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Additionally, the City developed and disseminated two (2) resident online surveys at the following addresses:

- <https://www.surveymonkey.com/r/AnnapolisCDBG2025-2029>
- <https://es.surveymonkey.com/r/AnnapolisESPCDBG2025-2029>

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/ broad community	A public hearing was held on April 24, 2025 to discuss the Five-Year Consolidated Plan and FFY 2025 Annual Action Plan.	Meeting minutes can be found in the appendix section of this Consolidated Plan.	All comments were accepted.	Not Applicable.
2	Public Meeting	Non-targeted/ broad community	A public hearing was held on June 26, 2025 where CDBG Applications for CDBG funding were presented.	Meeting minutes can be found in the appendix section of this Consolidated Plan.	All comments were accepted.	Not Applicable.
3	Internet Outreach	Non-targeted/ broad community	There were no responses.	A summary of the survey can be found in the appendix section of this Consolidated Plan.	Not Applicable.	https://www.surveymonkey.com/r/AnnapolisCDBG2025-2029 https://es.surveymonkey.com/r/AnnapolisESPCDBG2025-2029

Table 3 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

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

- Housing Needs
- Homeless Needs
- Other Special Needs
- Community Development Needs
- Economic Development Needs
- Administration, Planning and Management Needs

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

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

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

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

Summary of Housing Needs

To determine the City's housing needs, the City assessed its supply of and demand for affordable housing. The City analyzed data provided by the U.S. Census Department, HUD and input provided through consultations.

Based on a comparison of the 2000 U.S. Census and the 2023 ACS 5-Year Estimates, Annapolis experienced population growth (4.9% increase), an increase in the number of households (11.0% increase), and an increase in household median income (44.4% increase). The cumulative U.S. inflationary rate from 2000 to 2023 was 76.95%.

Per the 2023 ACS 5-Year Estimates, 47.9% of renter households in the City paid rents that exceeded 30% of their household income, 24.8% of owner households with a mortgage in the City had housing costs that exceed 30% of their household income, and 14.7% of owner households without a mortgage in the City had housing costs that exceed 30% of their household income.

NOTE: There are differences between table data and narrative data. Table data was provided by HUD and is dated 2020. Narrative data used the most recent U.S. Census data dated 2023.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	38,840	39,320	1%
Households	15,780	16,290	3%
Median Income	\$72,214.00	\$87,897.00	22%

Table 4 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,265	1,610	2,610	1,515	8,285
Small Family Households	780	400	690	415	3,365
Large Family Households	60	185	45	325	515
Household contains at least one person 62-74 years of age	480	505	620	300	2,685
Household contains at least one person age 75 or older	175	335	350	75	605
Households with one or more children 6 years old or younger	575	405	355	310	865

Table 5 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables**1. Housing Problems (Households with one of the listed needs)**

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	0	0	25	25	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	15	30	50	0	95	10	0	15	0	25
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	285	165	10	30	490	0	35	25	0	60
Housing cost burden greater than 50% of income (and none of the above problems)	1,055	295	175	0	1,525	195	110	140	130	575

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	230	245	885	160	1,520	55	165	295	230	745
Zero/negative Income (and none of the above problems)	50	0	0	0	50	4	0	0	0	4

Table 6 – Housing Problems Table

Data 2016-2020 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,355	490	235	55	2,135	205	145	180	130	660
Having none of four housing problems	625	510	1,410	635	3,180	85	460	790	690	2,025
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 7 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	635	240	270	1,145	65	15	150	230
Large Related	60	75	0	135	0	0	15	15
Elderly	324	120	260	704	120	210	230	560
Other	570	260	550	1,380	64	55	55	174
Total need by income	1,589	695	1,080	3,364	249	280	450	979

Table 8 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	80	80	35	0	0	35
Large Related	0	0	0	0	0	0	0	0
Elderly	180	70	40	290	95	85	105	285
Other	0	570	145	715	60	0	0	60
Total need by income	180	640	265	1,085	190	85	105	380

Table 9 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	300	165	60	30	555	10	0	40	0	50

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	30	0	0	30	0	35	0	0	35
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	300	195	60	30	585	10	35	40	0	85

Table 10 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	-	-	-	-	-	-	-	-

Table 11 – Crowding Information – 2/2

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

Per the 2023 ACS 5-Year Estimates, there were 17,523 total households in Annapolis. Of those housing units, 7,021 (40.1%) were single person households. Of the City's single person households, 2,673 (38.1%) were age 65 or older. Over a third of the City's single person households were seniors and can be presumed to have additional special needs above and beyond the needs of single person households. Special consideration in terms of housing affordability assistance for fixed incomes, aging in place needs, accessibility modifications, and in home supportive services will be given to these households.

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

Disabled Population – Based on the CHAS Data and the 2023 ACS 5-Year Estimates, it is estimated that 50% of all disabled renters have a housing problem that includes cost burdened by 30% or another type of housing problem and 35% of disabled homeowners have a housing problem that includes cost burdened by 30% or another type of housing problem. From these estimates, it can be deduced that approximately 300 disabled renters have a housing problem and approximately 400 disabled homeowners have a housing problem. A breakdown of the types of disability as a percent of the entire population of

Annapolis is as follows: hearing difficulty = 2.7%; vision difficulty = 2.0%; cognitive difficulty = 4.2%; ambulatory difficulty = 4.9%; self-care difficulty = 1.5%; and independent living difficulty = 3.5%.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking – The YWCA of Annapolis and Anne Arundel County (YWCA) is the local expert that serves victims of domestic violence, dating violence, sexual assault, and stalking. During Fiscal Year 2024, the YWCA responded to approximately 2,200 calls through the domestic violence/sexual abuse hotlines, while an additional 4,000 calls came through the legal hotline. The YWCA Safe House Shelter, a designated domestic violence shelter, served 275 persons during the same period. Based on crime statistics and stakeholder responses, it can be estimated that a total of 100 households (including single person and families) that are in need of housing assistance annually in the City.

What are the most common housing problems?

The largest housing problem in the City and the surrounding region is housing affordability. The following most common housing problems were also identified:

1. **Affordability:** One of the primary challenges for low- and moderate-income households is finding affordable housing. Rising housing costs relative to incomes make it difficult for these households to secure safe and stable housing without experiencing a significant cost burden.
2. **Limited Availability of Affordable Housing Units:** Low- and moderate-income households face limited options when it comes to affordable rental or homeownership opportunities outside of public and assisted housing units. Although the City of Annapolis has a higher share (almost four times as high) of the Baltimore region's general occupancy assisted rental housing than their share of the region's total housing units, there remains a need for subsidized housing units and affordable housing developments in the City, leading to high demand and long waiting lists.
3. **Substandard Housing Conditions:** Low- and moderate-income households live in substandard housing conditions, including properties with issues such as poor maintenance, inadequate heating or plumbing, pest infestations, mold, or structural deficiencies. These conditions negatively impact residents' health, safety, and overall well-being.
4. **Housing Discrimination:** Discriminatory practices in the housing market, such as landlord discrimination based on race, ethnicity, sex, disability, or source of income, limit housing options for low- and moderate-income households. This leads to housing instability and barriers to accessing safe and affordable housing.
5. **Eviction Risk:** Many low- and moderate-income households in the City are at risk of eviction due to factors such as inability to pay rent, lease violations, or other issues. Eviction leads to housing instability, homelessness, and other negative outcomes for affected households and communities.
6. **Displacement:** Rising property values in certain neighborhoods leads to displacement of low- and moderate-income households as housing becomes less affordable or as properties are renovated or redeveloped for higher-income residents.

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

Based on the information provided by the U.S. Census data above, renters and elderly persons are more affected by these housing problems than the other groups. For all groups, the lower the income the higher the percentage of housing problems exist.

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

Many residents in the City are housing cost burdened and at risk of becoming homeless should a financial hardship occur. The high cost of market rent plays a significant role in making it difficult for residents to remain in their homes. Low-income individuals and families with children who are currently housed but are at imminent risk of residing in shelters or becoming unsheltered often face a range of challenges that put their housing stability in jeopardy. These challenges can vary depending on factors such as location, available resources, and individual circumstances including:

1. **Income Instability:** Many low-income families experience irregular or insufficient income, making it difficult to cover basic living expenses, including rent and utilities. Fluctuating income levels can lead to difficulty in maintaining stable housing and increase the risk of homelessness.
2. **High Housing Cost Burden:** A significant portion of the household income is often dedicated to housing costs, leaving little room for savings or unexpected expenses. This high housing cost burden can make it challenging to afford other necessities such as food, healthcare, and childcare.
3. **Limited Access to Affordable Housing:** Extremely low-income families often struggle to find affordable housing options that meet their needs. Affordable housing units may be scarce or have long waiting lists, leaving families with few options and vulnerable to housing instability.
4. **Inadequate Housing Conditions:** Even when housed, low-income families may live in substandard or overcrowded conditions due to affordability constraints. Issues such as inadequate heating, plumbing problems, pest infestations, mold, or safety hazards can negatively impact the health and well-being of household members.
5. **Lack of Support Services:** Many low-income families require additional support services to address various needs, including childcare, healthcare, mental health services, substance abuse treatment, and employment assistance. However, access to these services may be limited due to financial constraints or lack of availability/accessibility in their community.
6. **Limited Social Support Network:** Low-income families may lack a strong social support network to provide assistance during times of crisis. Without access to friends, family, or community resources, they may struggle to navigate challenges related to housing instability and financial insecurity.

7. **Vulnerability to Eviction:** Low-income families are often at risk of eviction due to inability to pay rent, lease violations, or other factors. Eviction can lead to homelessness or displacement, especially if families do not have alternative housing options or support systems in place.
8. **Health and Educational Needs of Children:** Children in low-income families may face additional challenges related to health, education, and overall well-being. Access to quality healthcare, nutritious food, stable housing, and educational opportunities is essential for their development and future success.

Addressing the needs of low-income individuals and families at imminent risk of homelessness requires a comprehensive approach that includes affordable housing solutions, access to support services, eviction prevention programs, and efforts to address underlying issues such as poverty and income inequality. By providing resources and assistance tailored to their needs, policymakers and service providers can help prevent homelessness and promote housing stability for vulnerable families. Families and individuals would greatly benefit from emergency housing assistance for rent or mortgage payments, as well as utility payment assistance to avoid homelessness. Additionally, job training, employment skills enhancement, and access to transportation would support LMI households to remain in their housing.

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

The McKinney-Vento Act established categories in the Homeless Definition Final Rule for the At Risk Group. The Act was amended to include assistance to those at risk of homelessness who did not meet the definition in the Final Rule. These include: 1) individuals and families; 2) unaccompanied children and youth; and 3) families with children and youth.

According to the CoC, the methodology used to generate estimates is based on historical incidence, such as the yearly Point in Time Counts and Homeless Management Information System (HMIS) data. Providers participating in the HMIS are required to collect and record certain data elements for all new and continuing clients in the HMIS. According to HMIS Policy, those at risk of homelessness can be defined in this manner:

Imminent Risk of Homelessness - Persons who are housed and at imminent risk of losing housing include people who at program entry or program exit are experiencing one of the following:

- Being evicted from a private dwelling unit (including housing provided by family/friends)
- Being discharged from a hospital or other institution
- Living in a hotel or motel and lacking the financial resources to remain housed in the establishment
- Living in housing that has been condemned by housing officials and is no longer considered meant for human habitation

Additionally, a person residing in one of these places must also meet the following two conditions:

- Have no appropriate subsequent housing options identified
- Lack the financial resources and support networks needed to obtain immediate housing or remain in existing housing

Unstably housed and at risk of losing their housing - persons who are housed and at risk of losing housing include people who at program entry or program exit:

- Are in their own housing or doubled up with friends or relatives and at risk of losing their housing due to high housing costs, conflict, or other conditions negatively impacting their ability to remain housed.
- Living in a hotel or motel and lacking the financial resources to remain housed in the establishment.
- Lack the resources and support networks needed to maintain or obtain housing.

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

The high cost of decent, safe, and sanitary housing that is affordable and accessible in Annapolis creates instability and an increased risk of homelessness for lower income families in the area. Many families are living from paycheck to paycheck and are paying over 30% of their income for housing, which may or may not be decent, safe, sanitary, and accessible. Additionally, single earner households with children and persons in a household with a disability who are unable to obtain sustainable employment are at an increased risk. Unexpected crises such as loss of income or loss of a second income earner to the household and/or a medical or transportation emergency cost contribute to destabilizing low- and moderate-income households. Many of these residents' experience extreme rent burdens, become unstable, and face homelessness with a first-time crises or loss of income. The lack of available supportive housing and the cost overburden of housing as it relates to income/employment are the major housing issues linked with instability and an increased risk of homelessness.

Discussion

The population of Annapolis is increasing, as well as the cost of housing. Household incomes are not increasing at the same rate as housing costs and housing costs as a percentage of income are increasing leading to a shortage of decent, safe, sound, and accessible housing that is affordable to low income households. The City has determined the following Housing Priority Need: There is a need for decent, safe, and sanitary housing that is affordable and accessible to homebuyers, homeowners, and renters.

The City will continue to address this housing need by: Assisting low- and moderate-income households to access decent, safe, and sanitary housing that is affordable and accessible through housing counseling, housing navigator services, and down payment and closing cost assistance; Encouraging the construction

of new housing that is affordable and accessible; and Conserving and rehabilitating existing affordable housing units occupied by owners and renters in the City by addressing maintenance issues, code violations, emergency repairs, accessibility, and home modifications.

The following definitions are used by the City to identify the condition of housing:

"Standard Condition" – Housing that is a safe, habitable dwelling, the components located inside the building, outside the building, and within the unit of housing is functionally adequate, operable, and free of health and safety hazards. § 5.703 National standards for the condition of HUD housing.

"Substandard Condition but Suitable for Rehabilitation" - Does not meet code standards or contains one of the selected housing conditions. The amount of work required to bring the unit up to minimum code standard, and the existing debt on the property, together are less than the fair market value of the property.

"Substandard Condition but Not Suitable for Rehabilitation" - Does not meet code standards or contains one of the selected housing conditions. The amount of work required to bring the unit up to minimum code standard exceeds the fair market value of the property after rehabilitation work is complete.

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

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

Introduction

Housing problems disaggregated by income, racial, and ethnic cohorts were analyzed to determine if a cohort disproportionately experienced a housing problem as compared to the other cohorts. Disproportionality was identified when a racial or ethnic cohort experienced a 10 percentage points or higher occurrence rate of housing problems. A housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1 person per room; and 4. housing cost burden is over 30%.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,840	425	0
White	525	105	0
Black / African American	715	270	0
Asian	30	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	550	55	0

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,045	560	0
White	605	170	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	155	335	0
Asian	35	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	240	25	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,590	1,020	0
White	1,055	640	0
Black / African American	345	340	0
Asian	49	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	130	30	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	575	935	0
White	380	375	0
Black / African American	40	190	0
Asian	25	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	110	290	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

There were two (2) disproportionately impacted cohorts for housing problems; the White 30%-50% of Area Median Income cohort experienced 58% of the housing problems but represented 48% of the cohorts and the White 80%-100% of Area Median Income cohort experienced 66% of the housing problems but represented 50% of the cohorts.

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

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

Introduction

Severe housing problems disaggregated by income, racial, and ethnic groups were analyzed to determine if a cohort disproportionately experienced a severe housing problem as compared to the other cohorts. Disproportionality was identified when a racial or ethnic cohort experienced a 10 percentage points or higher occurrence rate of severe housing problems. A severe housing problem is defined as one of the four following housing problems: 1. housing lacks complete kitchen facilities; 2. housing lacks complete plumbing facilities; 3. housing has more than 1.5 persons per room; and 4. housing cost burden is over 50%.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,560	710	0
White	475	150	0
Black / African American	480	504	0
Asian	30	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	550	55	0

Table 16 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	635	970	0
White	325	450	0
Black / African American	60	430	0
Asian	0	60	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	240	25	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	415	2,200	0
White	195	1,505	0
Black / African American	130	555	0
Asian	45	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	35	125	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	185	1,325	0
White	130	625	0
Black / African American	0	235	0
Asian	25	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	370	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

There was one (1) disproportionately impacted cohort for severe housing problems; the Hispanic 30%-50% of Area Median Income cohort experienced 38% of the severe housing problems but represented 6% of the cohorts.

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

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

Introduction:**Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	10,760	3,040	2,435	55
White	7,365	1,865	1,090	14
Black / African American	1,900	710	630	25
Asian	95	75	65	0
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	1,135	370	595	15

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

There was one (1) disproportionately impacted cohort for housing cost burdens; the Hispanic cohort experienced 24% of the housing cost burdens (>50%) but represented 13% of the cohorts.

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

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

There were two (2) disproportionately impacted cohorts for housing problems; the White 30%-50% of Area Median Income cohort experienced 58% of the housing problems but represented 48% of the cohorts and the White 80%-100% of Area Median Income cohort experienced 66% of the housing problems but represented 50% of the cohorts.

There was one (1) disproportionately impacted cohort for severe housing problems; the Hispanic 30%-50% of Area Median Income cohort experienced 38% of the severe housing problems but represented 6% of the cohorts.

There was one (1) disproportionately impacted cohort for housing cost burdens; the Hispanic cohort experienced 24% of the housing cost burdens (>50%) but represented 13% of the cohorts.

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

The City recognizes that limited English proficiency is integrated into housing problems as it relates to racial/ethnic groups. Per the 2023 ACS 5-Year Estimates, there were 2,687 Limited English Speaking persons, or 7.0% of the City's population. Limited English Speaking households comprised 2,042 Spanish speakers, 287 Other Indo-European language speakers, 237 Asian and Pacific Island language speakers, and 91 Other languages speakers. Limited English proficiency can make it challenging for households to understand housing-related information, such as lease agreements, housing applications, and tenant rights. To better address these needs the City will continue to utilize its Language Access Plan (LAP).

In January 2025, the Baltimore Metropolitan Council Updated its Analysis of Impediments to Fair Housing Choice in the Baltimore Region. The report noted the following cost burden data, "Regionwide, severe cost burden is highest for: Single occupant households (21% are severely cost burdened); Black non-Hispanic households (19%); and Hispanic households (17%). Severe cost burden is lowest for non-Hispanic White households (12%), families with less than five people (11%) and large families (10%)." Continued, "Severe cost burden is highest in Annapolis and Baltimore City, despite their high supply of publicly assisted housing, because of the disproportionately high rates of poverty in those jurisdictions. Most notable is Annapolis' very high rate of severe cost burden for Hispanic residents at 27% and Baltimore City's high rate of severe cost burden for Black residents at 24%."

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

The Baltimore Metropolitan Council Analysis of Impediments to Fair Housing Choice in the Baltimore Region noted the following patterns of segregation in the Baltimore region, "**Non-Hispanic White concentrations.** In 2022 as in 2016, concentrations of Non-Hispanic White residents exist in the region's

most rural areas and along most waterfront areas (except for Harford County). **African American concentrations.** Majority concentrations of African American residents exist mostly in West and Northwest Baltimore City as well as some areas in Southwest Baltimore County and along the border between Howard County and Anne Arundel County. Populations of many tracts in Southeast Harford County and Southwest Baltimore County are 20-50% African American. Concentrations of African American residents increased in Southwest Baltimore County, South Harford County, North Anne Arundel County, and South Harford County. **Hispanic concentrations.** Concentrations of Hispanic residents reach up to 40-52% of total population in Southeast Baltimore City and South Annapolis. Many tracts in areas including South Harford County, South Baltimore County, South Howard County, and North and South Anne Arundel County contain concentrations of Hispanic residents of at least 10%. **Asian concentrations.** Areas with greater than 10% concentrations of Asian residents are located primarily in Howard County, though additional concentrations are present in Anne Arundel County, Central and Southwest Baltimore County, Harford County, and one neighborhood of Baltimore City.”

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority of the City of Annapolis (HACA) was founded in 1937 with a mission to provide affordable housing in the City of Annapolis for families who lacked the means to purchase or rent housing at market prices. Today, HACA continues to provide quality, affordable housing in safe, attractive communities for eligible families, the elderly, and persons with disabilities based on need and income. HACA is an independent agency chartered by the State of Maryland, funded by the U.S. Department of Housing and Urban Development under the direction of a Board of Commissioners who are appointed by the Mayor of the City of Annapolis.

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

HACA is Section 504 Compliant. HACA encourages residents and applicants to request reasonable accommodations defined as, any modification or change HACA can make to its apartments or procedures that will assist an otherwise eligible applicant or resident with a disability to take advantage of HACA's programs. On the Public Housing waiting list, 20.0% of the households identified as disabled and on the Housing Choice Voucher waiting list, 12.0% of the households identified as disabled.

The needs of public housing tenants and applicants on the waiting list who have disabilities are for accessible units and accommodations, such as first floor units, entrance ramps, and unit proximity to elevators. All new or improved units are designed for visitability and accessibility.

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

As of May 2025, there were 1,051 individuals on the Public Housing Waiting List. Of those individuals, 72.9% were extremely low-income, 20.5% were very low-income, and 7.6% were low-income. Units requested are: 73.8% 1 BR, 19.6% 2 BR, 5.8% 3 BR, and 0.8% 4 BR. The largest demand for affordable housing on the waiting list is for affordable housing for extremely low-income households and 1 bedroom units. The waiting list is currently open.

As of May 2025, there were 535 individuals on the Housing Choice Voucher Waiting List. Of those individuals, 76.8% were extremely low-income, 17.6% were very low-income, and 5.6% were low-income. Units requested are: 64.3% 1 BR, 27.9% 2 BR, 7.3% 3 BR, and 0.5% 4 BR. The largest demand for affordable housing on the waiting list is for affordable housing for extremely low-income households and 1 bedroom units. The waiting list is currently closed.

The most immediate needs of the families on the waiting list include: decent, safe, and sanitary housing that is affordable and accessible; supportive services such as employment training; access to transportation for commuting to work, shopping, and medical services; and living wage job opportunities.

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

The Housing Authority's waiting lists are representative of the very low-income households of the City. While there are some similarities, such as the need for decent, safe, and sanitary housing that is affordable and accessible; the needs of the lowest income residents of Annapolis are specific to the need for highly subsidized housing.

Discussion

HACA is an important part of the City's housing strategy, especially for those that are extremely low-income households. The City recognizes the need for decent, safe, accessible, and affordable housing to address households affected by housing problems, severe housing problems, and housing cost burdens. Additionally, the City acknowledges that subsidized housing needs to be located near transportation, services, and employment while not excessively concentrating housing in one particular area of the City.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Anne Arundel and Annapolis Coalition to End Homelessness is a collaborative body with the goal of ending homelessness in the County by: (a) working to facilitate an adequate supply of affordable permanent housing with supportive services for the homeless; (b) providing a vehicle for community investment in and support of the mission to end homelessness; (c) establishing a collaborative partnership to ensure a coordinated delivery of services to end homelessness; and (d) advocacy to make recommendations for legislative improvements and funding related to homelessness on the County, State, and federal levels. In compliance with the HUD mandate, the Anne Arundel and Annapolis Coalition to End Homelessness collaborates with various community partners to serve as the county's continuum of care. The Homeless Management Information System (HMIS) is managed by the County's Department of Social Services', and data is entered into HMIS by participating homeless service providers, shelters, and transitional housing programs. Additionally, the County conducts an annual point-in-time (PIT) in conjunction with the street outreach team to estimate the number of persons experiencing homelessness on a given night during the last week in January each year. The PIT survey used for this needs assessment was conducted on January 24, 2024.

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	53	0	460	-	-	-
Persons in Households with Only Children	0	0	0	-	-	-
Persons in Households with Only Adults	92	98	845	-	-	-
Chronically Homeless Individuals	16	40	58	-	-	-

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Chronically Homeless Families	0	0	0	-	-	-
Veterans	4	3	42	-	-	-
Unaccompanied Child	0	0	49	-	-	-
Persons with HIV	0	0	7	-	-	-

Table 217 – Homeless Needs Assessment

Data Source

Comments: Anne Arundel County CoC 2024 PIC

Indicate if the homeless population is: Has No Rural Homeless

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

Not applicable.

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

Chronically homeless individuals and families – The chronically homeless are defined as an individual or family that is homeless and lives or resides in a place not meant for human habitation, a safe haven, or in an emergency shelter. They have been homeless and living there continually for at least one year or on at least four separate occasions in the last three years. They have an adult head of household (or a minor head of household if no adult is present in the household) with a diagnosable substance use disorder, serious mental illness, developmental disability (as defined in Section 102 of the Developmental Disabilities Assistance and Bill of Rights Act of 2000 (42 U.S.C 15002)), post-traumatic stress disorder, cognitive impairments resulting from brain injury, or chronic physical illness or disability, including the co-occurrence or two or more to those conditions. The CoC has PSH beds dedicated for the chronically homeless, and they have adopted a policy to prioritize chronically homeless for PSH beds at turnover.

Families with children – Families with children are defined as at least one adult head of household (or a minor head of household if no adult is present in the household) and one child.

Veterans and their families – Veterans and their families are defined as homeless under the McKinney Homeless Assistance Act.

Unaccompanied youth – Unaccompanied youth are defined as individuals under the age of 24 who are not in the physical custody of a parent or court-appointed guardian.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	56	53
Black, African American, or African	74	26
Asian	2	1
American Indian or Alaska Native	0	1
Native Hawaiian or Other Pacific Islander	1	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic and One or More Race	5	15
Non-Hispanic and Multiple Race	133	81

Data Source
Comments:

Anne Arundel County's Homeless Management Information System (HMIS)

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

Based on local HMIS data, an estimated 460 adults with children experienced homelessness and obtained shelter from either an emergency shelter or transitional housing facility during the year. HMIS data reported 18 Veterans as being unhoused during the year. Based on trends revealed in the PIT Count, 30% of these unhoused Veterans are also unsheltered. The aggregate HMIS report does not indicate whether unhoused are individuals or seeking shelter with a family.

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

The 2024 PIT data by race shows a total of 234 unhoused residents in Anne Arundel County – both in shelters and on the street. Of these residents in 2024, 47% (109 residents) identified as White and 43% (100 residents) identified as Black representing an increase in the proportion of Black unhoused residents from 38% in 2019. Hispanic residents who are unhoused also increased proportionately since 2019 to 8.5% from 2%. While Hispanic residents were underrepresented in 2019, their occurrence of homelessness slightly surpasses their population proportion in 2025. Overall, Black residents are alarmingly disproportionately represented in the unhoused population in Anne Arundel County, accounting for almost half of the unhoused population compared to their share of 20% of total population based on 2024 HMIS data.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Based on the 2024 HMIS data, nearly 1,500 people are estimated to be unhoused in the County during the span of a year. On the night of the PIT count, the County's outreach team identified 243 unhoused residents, representing a 20% increase since 2019. Of these residents, 33% were unsheltered, the majority of whom were single adults. HUD defines a chronically homeless person as an individual or a family with an adult head of household who (i) is homeless and lives in a place not meant for human habitation, a safe haven, or in an emergency shelter; and (ii) has been homeless and living or residing in a place not meant for human habitation, a safe haven, or in an emergency shelter continuously for at least one year or on at least four separate occasions in the last three years; and (iii) can be diagnosed with one or more of the following conditions: substance use disorder, serious mental illness, developmental disability, post-traumatic stress disorder, cognitive impairments resulting from brain injury, or chronic physical illness or disability.

There was a total of 7 homeless veterans included in the 2024 PIT count; a reduction from 19 in 2019. Of this number, 3 veterans were unsheltered. There were 5 persons identified as unaccompanied homeless youth by the 2024 PIT count, however this is a bit misleading as one of the households without children in Emergency Shelter had three adults, one of which is between 18-24 and the others over 24. So, there is one person who was identified between the age of 18-24, however they were not truly unaccompanied. Youth are defined as young people experiencing homelessness who were not in the physical custody of a parent or guardian; all of the identified unaccompanied homeless youth were aged 18 to 24.

Discussion:

Based on the 2024 PIT count, the County estimates there is an unmet homeless/housing need for 100 additional shelter beds and a minimum of 250 subsidized housing options, including 100 beds or 50 units for homeless families and 150 beds for single adults. The availability of these units would allow the majority of those residing in shelters or on the streets to obtain housing and shorten the time individuals and families remain homeless. Subsidies are critical for the majority of these individuals and families who earn 30% AMI and below and are therefore on the edge of losing their housing due to affordability barriers. Qualitative data, however, from focus groups and interviews with unhoused service providers indicate that the need might be far greater than the PIT data show, as the cost of housing has far surpassed affordability for a much greater number of residents. Stakeholders identified an increased need for shelters for adults and families with children that accept pets to aptly respond to increasing calls for assistance from families living in cars with their animals in order to stay together. Stakeholders working with families have observed a recent significant increase in families with school children who are unhoused throughout the County many living in cars. Additionally, providers note an overall increase in emergency shelter assistance needed for Transitional Age Youth (TAY).

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

Introduction:

To determine the City's non-homeless needs, the City assessed the housing needs of residents who are not homeless but require supportive housing. The assessment includes the following groups:

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

The needs of each one of these groups were determined by consultations with stakeholders and data provided by the U.S. Census Department and HUD.

Describe the characteristics of special needs populations in your community:

Elderly Persons (65 years and older) - According to the 2023 ACS 5-Year Estimates, there were 7,859 elderly persons living in the City which represented 19.3% of the total population. There were 3,303 (42.0%) elderly males and 4,556 (58.0%) elderly females.

Frail Elderly - The term "frail elderly" typically refers to older individuals who are in a state of physical or functional decline, often characterized by weakness, vulnerability, and increased susceptibility to adverse health outcomes. According to the 2023 ACS 5-Year Estimates, 19.2% of the City's 65 to 74 years population have a disability and 36.2% of the City's 75 years and over population have a disability. Of the 65 and over population 9.0% have a hearing difficulty, 4.2% have a vision difficulty, 4.5% have a cognitive difficulty, 17.2%, have an ambulatory difficulty, 4.7% have a self-care difficulty, and 8.8% have an independent living difficulty.

Persons with Mental, Physical, and/or Developmental Disabilities - According to 2023 ACS 5-Year Estimates, 10.6% of the population have a disability. Of the Under 18 Population, 8.5% have a disability. Of the 18-64 Population, 14.3% have a disability. For the 18-64 Age Group, 1.3% have a hearing difficulty, 1.6% have a vision difficulty, 4.0% have a cognitive difficulty, 2.1% have an ambulatory difficulty, 0.7% have a self-care difficulty, and 1.8% have an independent living difficulty.

Persons with Alcohol or other Drug Addiction – Based on data from the Maryland Department of Health Vital Statistics: “In 2021, jurisdictions with the highest number of unintentional drug and alcohol related intoxication deaths were: Baltimore City (1079), Baltimore County (390), and Anne Arundel County (230). By age group, non-Hispanic white individuals aged 25-34 or 35-44 had higher rates of death compared to non-Hispanic black or Hispanic individuals. In the 25-34 age group, the death rate was nearly twice as high

among non-Hispanic white individuals (92.2) compared to non-Hispanic blacks (58.4). Conversely, non-Hispanic black individuals had higher rates of death in the 45-54 and 55 and over age groups compared to non-Hispanic white individuals. In the 55 and over age group, the death rate among non-Hispanic black individuals (102.1) was nearly 3.5 times the rate among non-Hispanic whites (30.0). Over the last decade, more males than females died of an intoxication death in Maryland. In 2021, intoxication death rates (per 100,000) were more than 2.5 times higher among males (67.6) than females (24.3) in 2021. Among both males and females, the highest rates were among those aged 45-54-years, 120.5 and 43.0, respectively. Nearly ninety percent of all intoxication deaths that occurred in Maryland in 2021 were opioid related.

Persons with HIV/AIDS and their families – Based on the Maryland HIV 5-year Aggregate County data, there was a total of 190 HIV diagnoses from 2019 until 2023. Of the total cases: 76% were male and 34% were female; 18% were Hispanic, 22% were White, 55% were Black, and 5% were Another; 20% were age 13-24, 37% were 25-34, 16% were 35-44, 13% were age 45-54, 10% were age 55-64, and 4% were 65+.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking - Based on crime statistics and social service agency responses, it can be estimated that a total of 100 victims of domestic violence, dating violence, sexual assault, and stalking and are in need of housing assistance.

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

Elderly Persons (65 years and older) - The City estimates 300 people require supportive housing units. Their housing and supportive service needs are: accessibility; safety/security; affordability; social support/community; healthcare access; adaptability; transportation; supportive services; and housing choice.

Frail Elderly - The City estimates 200 people require supportive housing units. Their housing and supportive service needs are: assisted living facilities; skilled nursing facilities; memory care facilities; home healthcare services; accessibility modifications; social support; end-of-life care; family support/caregiver resources; and financial assistance.

Persons with Mental, Physical, and/or Developmental Disabilities - The City estimates 100 people require supportive housing units. Their housing and supportive service needs are: accessibility; safety/security; supportive services; affordability; community inclusion; flexibility in design; social support networks; legal protections; transitional and permanent housing; and family support.

Persons with Alcohol or other Drug Addiction - The City estimates 100 people require supportive housing units. Their housing and supportive service needs are: safe and stable housing; supportive housing; access to treatment services; peer support networks; safe withdrawal management; harm reduction approaches; access to mental health services; continuum of care; and culturally competent services.

Persons with HIV/AIDS and their families - The City estimates 20 people require supportive housing units. Their housing and supportive service needs are: safe and stable housing; affordable housing;

housing discrimination protections; access to healthcare services; supportive housing services; mental health support; substance abuse treatment; nutritional support; and peer support and community engagement.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking - The City estimates that there is a need for an additional 50 housing units above the current supply of assisted housing units serving the County. The housing and supportive service needs are: emergency shelter; transitional housing; safe and secure housing; confidentiality and privacy; access to supportive services; legal protections; financial assistance; culturally competent services; and child friendly housing.

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

Persons with HIV/AIDS and their families – Based on the Maryland HIV 5-year Aggregate County data, there was a total of 190 HIV diagnoses from 2019 until 2023. Of the total cases: 76% were male and 34% were female; 18% were Hispanic, 22% were White, 55% were Black, and 5% were Another; 20% were age 13-24, 37% were 25-34, 16% were 35-44, 13% were age 45-54, 10% were age 55-64, and 4% were 65+. The City estimates 20 people require supportive housing units. Their housing and supportive service needs are: safe and stable housing; affordable housing; housing discrimination protections; access to healthcare services; supportive housing services; mental health support; substance abuse treatment; nutritional support; and peer support and community engagement.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The City has not established a preference for a HOME TBRA activity for persons with a specific category of disabilities. The City is not a HOME funds entitlement community.

Discussion:

Special needs populations include the elderly, frail elderly, persons with mental, physical, and/or developmental disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and victims of domestic violence, dating violence, sexual assault, and stalking. The primary needs of this population of City residents are housing assistance and supportive services. The Anne Arundel County Departments of Aging and Disability, Central Services, Health, and Social Services provide advocacy, education, services, and programs for the City's non-homeless special need residents.

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

Describe the jurisdiction's need for Public Facilities:

The City of Annapolis identifies public facilities as buildings or spaces operated by a non-profit organization that is open to the public. This could also include City owned properties. Public facility projects can be funded with CDBG funds. The City has the following community facility goals:

- Merge Annapolis' parks and recreation system with its evolving network of conservation areas and trails to create a comprehensive greenway system.
- Expand parks facilities, and the connections to them, to achieve equitable access for all.
- Prioritize equitable public water access.
- Recreational program offerings are accessible to all City residents, particularly underrepresented populations.
- Expand opportunities for recreational use of Waterworks Park.
- Improve public safety throughout the City by targeting public and private investment to areas of persistent poverty, crime, and historic disinvestment.
- Partner with Anne Arundel County to expand program opportunities and resources for Annapolis residents at public schools, libraries, and health facilities.

How were these needs determined?

These needs were determined from public input, City Department responses, and the City's Comprehensive Plan, "Annapolis Ahead Comprehensive Plan 2040".

Describe the jurisdiction's need for Public Improvements:

The City of Annapolis identifies public improvements as construction or rehabilitation to real property that is publicly owned and intended to benefit the public. Examples include sidewalks, roads, and public parks. Public improvements can be funded with CDBG funds. Capital assets comprise facilities, infrastructure, equipment, and networks that enable or improve the delivery of public sector services. The procurement, construction, and maintenance of capital assets are critical activities in the management of those assets. The threshold for the City's definition of a capital asset is: 1. The asset has a gross purchase price of \$50,000 or more. 2. The asset has a useful life of 5 years or more. 3. The asset is owned by the City or will be City-owned when project is complete. Capital projects are major projects undertaken by the City that fit one or more of the following categories: 1. Construction of new facilities or infrastructure. 2. Non-recurring rehabilitation or major repairs to a capital asset. 3. Acquisition of land for a public purpose. 4. All projects requiring debt obligation or borrowing. 5. Purchase of major equipment and vehicles meeting the threshold definition of a capital asset. 6. Any specific planning, engineering study, or design work related to a project that falls in the above categories.

How were these needs determined?

These needs were determined from public input, City Department responses, Capital Improvement Program FY 2019-2024, and the City's Comprehensive Plan, "Annapolis Ahead Comprehensive Plan 2040".

Describe the jurisdiction's need for Public Services:

The City of Annapolis identifies public services as any service that is intended to improve the quality of life or address a specific need of the community. Public services can be provided by the government or community organizations. Public service projects will not be funded with CDBG, but with funds through the Annapolis Community Foundation and Fund for Anne Arundel County. The City has the following public service needs:

- Flood mitigation
- Transportation improvements
- Downtown parking and traffic
- Affordable housing and community planning
- Infrastructure and public works improvements
- Emergency management and public safety
- Environmental sustainability and water quality

How were these needs determined?

These needs were determined from public input, City Department responses, and the City's Comprehensive Plan, "Annapolis Ahead Comprehensive Plan 2040".

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City determined the funding priorities of its Strategic Plan by assessing the following areas:

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

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

Introduction

Per the 2023 ACS 5-Year Estimates, there were 19,186 total housing units in Annapolis. Occupied housing units represent 91.3% (17,523) of units and vacant units represent 8.7% (1,663) of units. The homeowner vacancy rate was 0.4% and rental vacancy rate was 7.7%. Of the total housing units, there were 12,131 single unit housing units (63.4%), 1,058 two to four family housing units (5.5%), 5,949 multi-family housing units (31.0%), 0 mobile homes (0.0%), and 12 Boat, RV, van, etc. (0.1%). There was a total of 10,487 owner-occupied housing units (59.8%) and 7,036 renter-occupied housing units (40.2%).

NOTE: There are differences between table data and narrative data. Table data was provided by HUD and is dated 2020. Narrative data used the most recent U.S. Census data dated 2023.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	6,945	39%
1-unit, attached structure	4,090	23%
2-4 units	955	5%
5-19 units	3,565	20%
20 or more units	2,170	12%
Mobile Home, boat, RV, van, etc	0	0%
Total	17,725	100%

Table 22 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	25	0%	335	5%
1 bedroom	365	4%	2,070	28%
2 bedrooms	2,030	23%	2,865	39%
3 or more bedrooms	6,595	73%	2,010	28%
Total	9,015	100%	7,280	100%

Table 23 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

There are 2,196 (or 43%) subsidized rental housing units in the City of Annapolis out of a total of 5,101 rental housing units. Comparing subsidized units to all units, 10.9% are Public Housing units and 32.1% are Tax Credit/Housing Choice Voucher. The following affordable multi-family rental housing units are available in the City of Annapolis:

Property	Total Units	Public Housing	Tax Credit/ Section 8
Admiral Farragut	290	0	0
Admiral Oaks	159	0	159
Allen Apartments	98	0	0
Annapolis Gardens	150	0	150
Annapolis Roads	282	0	0
Arundel Apartments	32	0	0
Bay Forest Senior	120	0	120
Bay Ridge Gardens	198	0	198
Bay Shore Landing	303	0	0
Bell Annapolis	300	0	0
Bloomsbury Square	51	51	0
Bowman Commons	6	0	6
Bowman Place	60	0	60
Bywater I & II	306	0	230
College Creek Terrace/Obery	174	0	174
Eastport Terrace	84	84	0
Forest Hills	153	0	0
Gardens of Annapolis	106	0	0
Harbour House	273	273	0
Homes at the Glen	36	0	36
Homes at Monument	21	0	21
Morris H. Blum Senior Apt.	154	0	154
Nautilus Point	608	0	0
Spa Cove	178	0	0

Reserve at Quiet Waters	237	0	0
Robinwood	150	150	0
Towne Courts	42	0	37
Wardour Bluffs	27	0	0
Westwinds/1029 Spa	210	0	0
Wilbourne Estates	78	0	78
Wiley H. Bates Residences	71	0	71
Woodside Gardens	144	0	144
Total	5,101	558	1,638

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

There are no units expected to be lost from the affordable housing inventory.

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

According to the 2023 ACS 5-Year Estimates, there were 19,186 housing units, 17,523 are occupied, and 1,663 are vacant. Homeowner vacancy rates were 0.4% and renter vacancy rates were 7.7%. Of the 1,663 vacant housing units, 590 were For rent, 9 were Rented not occupied, 47 were For sale only, 164 were Sold not occupied, 333 were For seasonal recreational occasional use, 0 For migrant workers, and 520 Other vacant. The supply of housing units slightly exceeds the number of households. As the population in the City continues to grow, the pressure on housing supply will increase and require the production of new housing units and the rehabilitation of existing housing units. Almost half of the housing units were built over fifty years ago and will require significant rehabilitation, contributing to the lack of affordable housing. The burden of housing maintenance disproportionately affects lower-income households. The lowest supply of housing units also disproportionately affects lower-income households.

Describe the need for specific types of housing:

The greatest need for housing in the City is for decent, safe and sanitary housing that is affordable and accessible. As of the 2023 ACS 5-Year Estimates, there are 10,487 owner-occupied housing units and 7,036 renter-housing units. The supply of rental housing units that are affordable to households at 80% of AMI and below negatively impacts the affordability of rentals, especially for housing units with 3 or more bedrooms. Additionally, households with mobility limitations and frail seniors have limited housing options that are accessible. The demand for affordable housing increases as household income decreases but the supply of affordable housing decreases as affordability increases.

Discussion

Almost half of the City's housing stock was built prior to 1970, which is over 50 years old. Since 2010, 1,175 housing units have been built, or 6.2% of the housing stock. Single-unit detached is the most common type of housing unit, representing 37.2% of the housing stock. The City's ratio of owner-occupied housing units to renter-occupied housing units is approximately 1.5 to 1. The City is prioritizing the development and maintenance of renter-occupied housing units and the maintenance of owner-occupied housing units.

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

Introduction

Per the 2023 ACS 5-Year Estimates, the median value of owner-occupied housing units was \$510,200 and the median rent was \$2,473. There were 48.7% of renters that paid more than 30% of their monthly incomes on rent, 33.0% of homeowners with a mortgage that paid more than 30% of their monthly incomes on housing costs, and 14.2% of homeowners without a mortgage that paid more than 30% of their monthly incomes on housing costs.

NOTE: There are differences between table data and narrative data. Table data was provided by HUD and is dated 2020. Narrative data used the most recent U.S. Census data dated 2023.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	383,100	414,000	8%
Median Contract Rent	1,295	1,396	8%

Table 24 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,035	14.2%
\$500-999	725	10.0%
\$1,000-1,499	2,445	33.6%
\$1,500-1,999	2,005	27.6%
\$2,000 or more	1,070	14.7%
Total	7,280	100.1%

Table 25 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	640	No Data
50% HAMFI	1,390	205
80% HAMFI	4,195	1,005
100% HAMFI	No Data	1,920
Total	6,225	3,130

Table 26 – Housing Affordability

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,407	1,604	1,965	2,529	2,826
High HOME Rent	1,407	1,569	1,884	2,169	2,400
Low HOME Rent	1,141	1,222	1,466	1,694	1,890

Table 27 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is a need for affordable housing at all income levels below median HAMFI. The demand is proportionately greatest at lower income levels. Based on the 2023 ACS 5-Year Estimates, the following housing affordability (as defined as a household paying less than 30% of their household income) applies to City residents:

- Household Income < \$20,000 – 5.5% of households live in affordable housing
- Household Income \$20,000 to \$34,999 – 11.5% of households live in affordable housing
- Household Income \$35,000 to \$49,999 – 26.4% of households live in affordable housing
- Household Income \$50,000 to \$74,999 – 45.8% of households live in affordable housing
- Household Income > \$75,000 – 86.8% of households live in affordable housing

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

Changes in home values and rents directly impact the affordability of housing. As home values in the City rise it becomes more challenging for residents to find affordable housing. The increase in home values also affects the demand for rental properties as buying a home becomes less feasible and demand for rentals increases. The ratio of owner occupied housing units compared to renter occupied housing units is approximately 1.5 to 1. As rents increase, it becomes more difficult for residents to afford housing, especially for those with lower incomes. This leads to a higher demand for affordable housing options or an increase in the percentage of income spent on housing costs for renters. Census data indicates that the percentage of households paying 30% or more of their household income continues to increase.

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

The area median rent for 2023 is calculated by the U.S. Census to be \$2,473 which is significantly higher than the fair market cost of a two-bedroom apartment calculated by HUD. The average rents posted

commercially exceed the area median rent and fair market rents. The rental market in Annapolis is competitive and the difference between market rate rentals and subsidized HUD limits discourages development of affordable housing in the City.

Discussion

The housing market in the City remains strong. Home values and rents continue to increase at rates that exceed the growth of household incomes. This situation continues to exacerbate the City's affordable housing problem; especially affecting households at the lowest income levels. As the City grows in population and the demand for housing increases, there are fewer options for affordable housing.

According to Realtor.com as of May 2025, homes for sale in Annapolis had a median listing home price of \$687,500. There were 891 active homes for sale in the City, which spent an average of 30 days on the market. Apartments for rent in Annapolis had a median rental price of \$2,570. There were 181 active apartments for rent in the City.

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

Introduction

Per the 2023 ACS 5-Year Estimates, there were 19,186 housing units and 17,523 occupied housing units in the City. Vacant housing units equaled 8.7% of the housing stock. Over half (63.7%) of the occupied housing units were built prior to 1980 and are almost fifty years old. Over a quarter (30.8%) of occupied housing units have at least one "selected condition." Additionally, 10,455 housing units were built before 1980 and potentially contain lead-based paint hazards.

NOTE: There are differences between table data and narrative data. Table data was provided by HUD and is dated 2020. Narrative data used the most recent U.S. Census data dated 2023.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The following definitions are used in the table below:

"Standard Condition" – Housing that is a safe, habitable dwelling, the components located inside the building, outside the building, and within the unit of housing is functionally adequate, operable, and free of health and safety hazards. § 5.703 National standards for the condition of HUD housing.

"Substandard Condition but Suitable for Rehabilitation" - Does not meet code standards or contains one of the selected housing conditions. The amount of work required to bring the unit up to minimum code standard, and the existing debt on the property, together are less than the fair market value of the property.

"Substandard Condition but Not Suitable for Rehabilitation" - Does not meet code standards or contains one of the selected housing conditions. The amount of work required to bring the unit up to minimum code standard exceeds the fair market value of the property after rehabilitation work is complete.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,965	22%	3,435	47%
With two selected Conditions	40	0%	490	7%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	7,010	78%	3,350	46%
Total	9,015	100%	7,275	100%

Table 28 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,225	14%	960	13%
1980-1999	2,045	23%	1,605	22%
1950-1979	3,825	42%	3,640	50%
Before 1950	1,920	21%	1,070	15%
Total	9,015	100%	7,275	100%

Table 29 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	5,745	64%	4,710	65%
Housing Units build before 1980 with children present	1,070	12%	480	7%

Table 30 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

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

Table 31 - Vacant Units

Need for Owner and Rental Rehabilitation

Per the 2023 ACS 5-Year Estimates, 1974 was the median year all housing units were built. Half of the City's housing units are over 50 years old and in need of major housing rehabilitation. Additionally, there is a greater need for rental rehabilitations.

The cost of rehabilitation in most situations exceeds the incomes and assets of many low- and moderate-income persons, as well as the return on investment versus the fair market value of the majority of the housing units. To offset this disparity, there is a need for increased federal and state funding to provide

financial rehabilitation assistance to owner-occupied and renter-occupied housing units to sustain and increase the supply of affordable housing.

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

Lead based paint is one of the most significant environmental factors that affects residential housing units. Lead-based paint in residential housing can cause severe health risks for children. In 1978, lead was banned from use in residential paint. It is estimated that 20 million housing units in the United States contain lead based paint hazards, which includes flaking or peeling of lead based paint and excessive levels of tiny lead particles in household dust. HUD estimates that 3.8 million homes containing such immediate lead hazards are occupied by families with young children who are at immediate risk of lead poisoning. Based on HUD estimates, there are up to 10,455 housing units and 1,550 housing units with children present that are at risk of containing lead-based paint hazards.

Discussion

The City's housing stock is aging and the need for repairs, modifications, and rehabilitation to bring units up to code, accessibility, and removal of lead hazards is increasing.

For the housing vacancy data, the U.S. Census uses the following definitions to calculate the total vacant housing units.

For Rent: Housing units that are intended for occupancy by renters but are currently being marketed for occupancy.

Rented, Not Occupied: Housing units that are currently rented or leased but are not currently occupied by the renter. This could occur, for example, when a tenant has signed a lease but has not yet moved in or has temporarily vacated the unit.

For Sale Only: Housing units that are currently available for sale but are not occupied by the owner or a renter. These units are exclusively on the market for sale.

Sold, Not Occupied: Housing units that have been sold but are not currently occupied by the new owner or a renter. This could occur, for example, when a property is sold but the new owner has not yet moved in.

For Seasonal, Recreational, or Occasional Use: Housing units that are intended for temporary, seasonal, recreational, or occasional use rather than year-round occupancy. These units may include vacation homes, cabins, or other similar properties.

For Migrant Workers: Housing units that are specifically intended for occupancy by migrant workers, typically for temporary or seasonal agricultural work.

Other Vacant: Housing units that are vacant for reasons other than those mentioned above. This category may include units that are undergoing renovation or construction, units that are awaiting demolition, or units that are vacant for other unspecified reasons.

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

Introduction

The Housing Authority of the City of Annapolis (HACA) is an important housing provider primarily assisting extremely and very low-income households. HACA owns and manages 554 low-income affordable housing units. HACA manages 384 housing choice vouchers (including project-based) and 5 VASH vouchers.

HACA owns and manages the following public housing properties: Bloomsbury Square; Harbour House; Eastport Terrace; and Robinwood. HACA has the following properties which are owned and managed through private/public partnerships: Obery Court (Pennrose Management); Annapolis Gardens (Landex); Morris H. Blum Apartments (The Community Builders); and Wilbourn Estates (Pennrose Management). The public housing and Morris H. Blum waiting lists are open. The tenant-based HCVP and VASH voucher waiting lists are closed.

Describe the supply of public housing developments:

HACA has the following Public Housing Properties:

- Bloomsbury Square - Bloomsbury Square was constructed in 2003 and consists of 51 units: 14 one bedroom units (10 accessible units); 18 two bedroom units (3 accessible units); and 19 three bedrooms (3 accessible units).
- Harbour House – Harbour House was constructed in 1964 and consists of 273 units: 81 one bedroom units; 176 two bedroom units (5 accessible units); and 16 three bedrooms.
- Eastport Terrace - Eastport Terrace was constructed in 1953 and consists of 84 units: 18 one bedroom units (5 accessible units); 42 two bedroom units; 13 three bedrooms; and 11 four bedroom units.
- Robinwood - Robinwood was constructed in 1970 and consists of 150 units: 126 three bedrooms (3 accessible units); 20 four bedroom units; and 4 five bedroom units (4 accessible units).

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

HACA strives to maintain high quality management and operation of its public housing programs and units. HACA uses various HUD regulations and manuals in implementing its management and maintenance policies including Admissions and Continued Occupancy Handbook, PH Maintenance Plan Document, FSS Action Plan, Public Housing Assessment System Manual, Section 8 Administrative Plan, Housing Inspection Manual, Section 8 and Voucher Program Master Book, HUD Handbook 7420.7 and industry best practices.

The City licenses and inspects all rental units (except HACA properties) annually. Most of the rental units are considered in good condition. All Housing Choice Voucher properties are inspected twice per year; once by the City and once by HACA; project based units are excluded.

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

HACA uses its Capital Fund Program to fund exterior and interior repairs to public housing properties. Unfortunately, this is not sufficient to fully address the revitalization needs of the City's public housing units. HACA, as the Lead Applicant, and the City of Annapolis, as the Co-Applicant, were recipients of a U.S. Department of Housing and Urban Development (HUD) Choice Neighborhoods Planning Grant. The \$450,000 grant was used to spearhead a planning process to reposition the Eastport Terrace and Harbour House properties as well as the surrounding Eastport neighborhood while preserving affordability and diversity.

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

HACA has resident councils at each of its developments in the City. The resident councils continue to offer input on management operations, modernization needs, family self-sufficiency programs, and the homeownership program through formal public hearings and during formation of its annual Agency Plan.

Discussion:

There are 2,196 (or 43%) subsidized rental housing units in the City of Annapolis out of a total of 5,101 rental housing units. Comparing subsidized rental units to all rental units, 10.9% are Public Housing units and 32.1% are Tax Credit/Housing Choice Voucher units. Although the City of Annapolis has a higher share (almost four times as high) of the Baltimore region's subsidized rental housing than their share of the region's total rental housing units, there remains a need for subsidized housing units and affordable housing developments in the City. The supply of subsidized housing is simply not enough to meet the demand. Additionally, the supply of existing affordable housing units is in need of rehabilitation, which in many cases, the cost of rehabilitation may exceed the market value of the unit, requiring a development subsidy.

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

Introduction

The City of Annapolis' homeless population is served by the Homeless Coalition. The County provides an array of comprehensive supportive services for unhoused residents, including case management, alcohol and drug abuse treatment, mental health care, AIDS related treatment and services, educational and employment programs, childcare, transportation services, medical services, and food assistance and partners with a large community of nonprofit service providers for the provision of these services.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	75	0	10	40	0
Households with Only Adults	53	35	6	149	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 32 - Facilities and Housing Targeted to Homeless Households

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

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

Community engagement feedback, however, indicated a critical need for improved case management services specifically related to more individualized assistance. Currently, nonprofit service providers report that residents feel as though they are, “getting the run around” and there is a lack of empathy for their situation and very few results. It is recognized that this sentiment is mostly due to the lack of enough available services to meet the housing and resource needs of those either at risk of homelessness.

Anne Arundel County Department of Health, Chrysalis House, Damascus House, Hope House, and Samaritan House provide alcohol and drug abuse treatment for unhoused residents in the County. These agencies offer both residential and outpatient services for adults. The County also has an array of sober houses for individuals after completion of treatment.

Mental health services are available through a variety of organizations including Anne Arundel County Mental Health Agency, Cri., Arundel Lodge, and Shepherd Pratt. Services offered by these programs include hotline crisis intervention and service referrals, outpatient therapy, residential treatment programs, after-care services, consumer drop-in centers, and vocational training and support.

Health services are provided to unhoused residents through various programs. The County Health Department offers seven local clinics that provide more than 30 services including HIV/AIDS related services, and a free dental clinic at the Stanton Center.

Education and employment assistance are available at Sarah’s House, Arundel House of Hope, Inc., and the Light House. Mainstream programs are offered by Anne Arundel Community College, the County Workforce Development Corporation and Opportunities Industrialization Center (OIC). Light House offers a social enterprise restaurant program for unhoused residents who are often formerly justice-involved, however, positions in this industry are minimum wage, so finding affordable housing and stability is impossible. Childcare vouchers are offered through the Department of Social Services (DSS) and an all-day Head Start Program is offered in various locations throughout the County. Stakeholders indicated that it

would be helpful for childcare vouchers to be less complicated for people to access and for there to be more HeadStart centers. Finally, transportation support is offered to low-income persons through the Vehicles for Change Program, DSS and Workforce Development Corporation.

Stakeholders participating in focus groups, public meetings and interviews for this plan identified a number of areas in which improvement would greatly impact the prevention of homelessness in the County and reduce return to homelessness:

1. More individualized case management and easier/less complicated navigation of services for people at risk of homelessness or currently homeless especially for navigating housing opportunities. Although the County provides individualized case management services, feedback from residents through stakeholders has indicated it as insufficient. Navigation and housing application processes were referenced as particularly overwhelming for people with disabilities and elderly residents (using technology is often a barrier).
2. Earlier intervention in the eviction process. Currently, assistance is not given until eviction proceedings are already underway, the landlord has filed and the eviction is court ordered which is too late for some residents to stay housed. Landlords are also filing for eviction when someone is only a few days late on rent. It is much more difficult to rapidly rehouse, than to prevent the eviction in the first place.
3. Assistance with or forgiveness of energy bills since unpaid and cut utilities is a precursor to eviction with some tenants owing as much as \$4,000 in utility bills. The loss of utilities is a justifiable reason for a landlord to evict a tenant. One suggestion was for utilities to be included in affordable housing units .
4. Consideration of pets was repeatedly indicated by stakeholders as a frequent reason for individuals to remain unhoused, often living in a car as they do not want to separate from their companion.
5. Landlord negotiation provided through the CoC to address issues related to potential eviction including charging of excess fees, evicting when rent is only a few days late and also a mitigation fund to resolve landlord/tenant issues that lead to homelessness; a much more costly situation to address.

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

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

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

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

Stanton Center Warming Shelter - The Warming Shelter provides 40 cold weather seasonal emergency shelter beds at the Stanton Center.

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

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

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

SHOP Programs - The County Mental Health Agency operates SHOP, which provides tenant based rental assistance for individuals diagnosed with a mental illness.

Anne Arundel Partnership for Permanent Housing - ACDS coordinates and administers permanent supportive housing with case management and supportive services to 60 homeless households. The majority of the units are dedicated to the chronically homeless.

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

Community Housing Program - AHOH also provides supportive housing for 11 chronically homeless persons in three shared housing units.

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

Housing First Program - People Encouraging People, Inc. operates a program that provide tenant based rental assistance and supportive services to 13 chronically homeless individuals.

Housing for Chronically Homeless Families and Homeless Veterans - HOME and County funded housing program, which provides rapid re-housing program for approximately 40 homeless families and individuals.

Rapid Re-Housing Program - AHOH, Catholic Charities and the Light House provide rapid re-housing programs for approximately 40 homeless families and individuals.

Project North - Catholic Charities provides 20 unit of permanent housing to homeless families at the Ft. Meade facility.

Moving Home Program - ACDS provides 35-40 units of short-term tenant based rental housing to households experiencing homelessness.

Heritage at Madison Park (Doll Apartment) – Underdevelopment; Housing Commission of Anne Arundel County will provide eight 1-bedroom units and eight 2-bedroom units to individuals and households experiencing homelessness.

AHOH Transitional Housing Program- Underdevelopment; AHOH is developing a new transitional housing program for eight men experiencing homelessness.

Community Action Agency – Next Step Housing – Under development; Community Action Agency is developing a 16-bed re-entry transitional housing program for individuals exiting incarceration who otherwise would be homeless.

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

Introduction

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

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

Supportive housing needs for various vulnerable populations, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents, vary based on their specific circumstances and challenges. However, there are some common supportive housing needs that apply to all of these populations:

Accessibility: Supportive housing units should be designed to be accessible for individuals with mobility impairments, including features such as wheelchair ramps, grab bars, and widened doorways. Additionally, units should be adaptable to accommodate the changing needs of residents as they age or their disabilities progress.

On-Site Support Services: Many vulnerable populations require access to on-site support services to help them maintain stable housing and address their specific needs. These services may include case management, healthcare coordination, mental health services, substance abuse treatment, and assistance with activities of daily living.

Affordability: Supportive housing should be affordable for residents, taking into account their often-limited incomes and financial resources. This may involve subsidies or rental assistance programs to ensure that housing costs are manageable and do not exceed a certain percentage of residents' income.

Social Support Networks: Many vulnerable populations benefit from opportunities for socialization and community engagement within their housing environment. Supportive housing developments can include communal spaces, social activities, and programs that foster a sense of community and belonging among residents.

Safety and Security: Supportive housing should prioritize the safety and security of residents, particularly for populations such as persons with disabilities or those recovering from substance abuse. This may involve security measures such as secure entry systems, on-site security personnel, and partnerships with local law enforcement.

Healthcare Access: Access to healthcare services is crucial for many vulnerable populations, particularly those with chronic health conditions or complex medical needs. Supportive housing developments can provide on-site healthcare facilities or coordinate transportation to off-site healthcare providers.

Case Management and Supportive Services Coordination: Many residents of supportive housing require ongoing assistance in navigating various support systems and accessing the services they need. Case management services can help coordinate these efforts, ensuring that residents receive comprehensive support tailored to their individual needs.

Culturally Competent Services: Supportive housing providers should be sensitive to the cultural and linguistic needs of residents, particularly for populations with different backgrounds and experiences. Services should be delivered in a culturally competent manner, taking into account residents' cultural preferences and practices.

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

All area mental and physical health institutions have discharge policies to ensure clients receive the appropriate supportive services and are not discharged without housing. The institutions have case managers or case managers are provided through Anne Arundel County Departments to provide referral services for discharge plans. Ensuring that persons discharged from mental and physical health institutions receive appropriate supportive housing is crucial for their successful transition back into the community and for promoting their recovery and well-being. Several programs and initiatives are designed to address the housing needs of individuals leaving institutional settings:

Permanent Supportive Housing (PSH) Programs: Permanent supportive housing programs offer long-term housing solutions combined with supportive services for individuals with disabilities, including mental illness or physical health conditions. PSH programs provide individuals with a stable and permanent place to live, along with access to case management, healthcare services, and other supportive services tailored to their needs.

Housing First Initiatives: Housing First is an evidence-based approach that prioritizes providing immediate access to permanent housing for individuals experiencing homelessness, including those with mental and physical health challenges. Housing First programs focus on securing stable housing as the first step, with supportive services provided as needed to help individuals maintain their housing stability and address other needs.

Wraparound Services: Wraparound services are comprehensive, individualized services designed to support individuals with complex needs, including those transitioning from mental and physical health institutions. These services may include case management, mental health treatment, substance abuse counseling, medical care, vocational support, and assistance with daily living activities. Wraparound

services are often provided in conjunction with housing programs to address the multiple needs of individuals.

Peer Support Programs: Peer support programs involve individuals with lived experience of mental illness or recovery from physical health conditions providing support, guidance, and mentorship to others facing similar challenges. Peer support programs can be integrated into housing programs to offer individuals returning from institutions a sense of community, connection, and encouragement from others who have been through similar experiences.

Housing Vouchers and Rental Assistance Programs: Housing vouchers and rental assistance programs, such as the Housing Choice Voucher Program or Shelter Plus Care, help individuals with limited incomes afford housing in the private rental market. These programs can be instrumental in ensuring that individuals leaving mental and physical health institutions have access to safe and affordable housing options in the community.

Collaborative Partnerships: Collaboration among housing providers, healthcare organizations, government agencies, community-based organizations, and advocacy groups is essential for effectively addressing the housing needs of individuals returning from mental and physical health institutions. By working together, these stakeholders can coordinate services, leverage resources, and develop innovative approaches to support successful transitions to community living.

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

The City will address the special needs of the non-homeless but have other special needs population to provide housing and supportive service supports to persons who are not homeless but who may or may not require supportive housing (i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, victims of domestic violence, and public housing residents). The City will fund projects that undertake the housing, other special needs, community development, economic, and administration priorities identified in the Consolidated Plan.

The following goals will be addressed with FFY 2025 CDBG funds to serve the needs of the special needs population:

- HS-2 Improve the Quality of Existing Affordable Rental Units – Provide support to affordable housing developers/owners, and public housing authorities to rehabilitate housing units that are rented to low- and moderate-income tenants.
- SN-1 Improve the Quality of Existing Special Needs Housing – Provide funds for the rehabilitation of existing buildings.

The City is not a federal HOME entitlement community.

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

Not applicable.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Public policies can unintentionally have negative effects on affordable housing and residential investment. Some of these effects include:

Reduced Housing Supply: Stringent land use controls, zoning ordinances, and growth limitations can restrict the development of new housing units, leading to a limited supply of housing. This scarcity can drive up housing prices and rents, making it more difficult for low- and moderate-income individuals and families to afford housing.

Increased Housing Costs: Tax policies affecting land, such as property taxes, can contribute to higher housing costs for homeowners and renters. Additionally, building codes and regulations aimed at ensuring safety and quality can increase construction costs, which are often passed on to consumers in the form of higher housing prices and rents.

Barriers to Entry for Developers: High fees and charges associated with permitting, impact fees, and other development costs can act as barriers to entry for developers, particularly small-scale developers and non-profit organizations focused on affordable housing. These barriers can reduce the overall supply of housing and limit the availability of affordable housing options.

Displacement and Gentrification: Public policies that incentivize residential investment in certain neighborhoods can contribute to gentrification and displacement of existing residents, particularly low-income and minority communities. As property values increase and neighborhoods undergo revitalization, long-time residents may be priced out of their homes and communities.

Inequitable Distribution of Housing Benefits: Public policies that prioritize residential investment in affluent neighborhoods or areas with high property values can exacerbate socioeconomic disparities and perpetuate segregation. This can result in an inequitable distribution of housing benefits, with low-income and minority communities bearing the brunt of negative housing market dynamics.

Loss of Affordable Housing Stock: Policies affecting the return on residential investment, such as rent control or strict rent stabilization measures, can disincentivize landlords from maintaining or investing in affordable housing properties. This can lead to a decline in the quality and availability of affordable housing stock over time.

Financial Instability for Homeowners and Renters: Fluctuations in property taxes, mortgage interest rates, and other housing-related costs driven by public policies can contribute to financial instability for homeowners and renters. This instability can lead to housing insecurity and increase the risk of foreclosure, eviction, and homelessness.

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

Introduction

Community-based economic development is aimed at bringing members of the area into the local economy. Efforts take a variety of forms, ranging from the construction of affordable housing, to the establishment of businesses that support local workers, and through job training opportunities that meet local demand. The County analyzed its economic development needs that are eligible for assistance. The following local economic data was evaluated:

- Business by Sector
- Labor Force
- Occupations by Sector
- Travel Time to Work
- Educational Attainment
- Median Earnings in the Past 12 Months

NOTE: There are differences between table data and narrative data. Table data was provided by HUD and is dated 2020. Narrative data used the most recent U.S. Census data dated 2023.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	33	28	0	0	0
Arts, Entertainment, Accommodations	2,298	3,652	15	19	4
Construction	940	667	6	4	-3
Education and Health Care Services	2,764	3,562	19	19	0
Finance, Insurance, and Real Estate	936	1,581	6	8	2
Information	275	430	2	2	0

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Manufacturing	361	249	2	1	-1
Other Services	952	2,077	6	11	5
Professional, Scientific, Management Services	1,970	2,433	13	13	0
Public Administration	0	0	0	0	0
Retail Trade	2,042	2,375	14	13	-1
Transportation and Warehousing	436	231	3	1	-2
Wholesale Trade	614	694	4	4	0
Total	13,621	17,979	--	--	--

Table 33 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	22,320
Civilian Employed Population 16 years and over	21,360
Unemployment Rate	4.30
Unemployment Rate for Ages 16-24	15.73
Unemployment Rate for Ages 25-65	3.32

Table 34 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	7,345
Farming, fisheries and forestry occupations	270
Service	2,310
Sales and office	3,695
Construction, extraction, maintenance and repair	1,685
Production, transportation and material moving	655

Table 35 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	10,742	55%
30-59 Minutes	5,785	30%
60 or More Minutes	2,996	15%
Total	19,523	100%

Table 36 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,665	65	500

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	2,750	130	550
Some college or Associate's degree	3,475	145	935
Bachelor's degree or higher	8,835	340	930

Table 37 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	115	385	380	385	255
9th to 12th grade, no diploma	105	215	255	605	575
High school graduate, GED, or alternative	1,565	945	875	1,610	1,010
Some college, no degree	985	810	815	1,680	1,160
Associate's degree	125	390	210	720	350
Bachelor's degree	440	1,975	1,555	2,425	1,395
Graduate or professional degree	30	910	955	2,375	2,020

Table 38 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	31,354
High school graduate (includes equivalency)	34,609
Some college or Associate's degree	47,656
Bachelor's degree	64,420
Graduate or professional degree	81,020

Table 39 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

Based on the Business Activity Table, there is a surplus of workers for: Construction; Manufacturing; Retail Trade; and Transportation and Warehousing. There is a surplus of jobs for: Arts, Entertainment, Accommodations; Finance, Insurance, and Real Estate; and Other Services.

The following is a list of the top employers in Annapolis last updated January 2021:

- State of Maryland - State government services 12,132 employees
- Anne Arundel County Government -County government services 5,190 employees
- U.S. Naval Academy - Federal naval education facility 2,500 employees
- City of Annapolis Government - City government services 550 employees
- Annapolis Waterfront Hotel - Hotel and Pusser's Caribbean Grille 215 employees
- St. John's College - Education 4 year college 200 employees
- Annapolis Yacht Club - Restaurant 200 employees
- Comtech Telecommunications Corp - Telecommunications contractor 200 employees
- Main & Market - Restaurant and catering 180 employees
- Spa Creek Center Genesis Healthcare - Skilled nursing and rehabilitation therapy provider 160 employees
- Chick-Fil-A - Fast food 150 employees
- Giant - Grocery store 150 employees
- Hotel Annapolis - Hotel 150 employees
- Coldwell Banker Residential - Real Estate 140 employees
- Community Action Agency of Anne Arundel County - Nonprofit 140 employees
- Rams Head Tavern - Restaurant & Brew Pub 140 employees
- Koons Toyota - Car sales 120 employees
- Safeway - Grocery store 120 employees
- Severn Bancorp Inc. - Banking 120 employees
- Kohl's - Department store 110 employees

Describe the workforce and infrastructure needs of the business community:

The following needs were identified through consultations and regional planning documents:

- Disparity between available jobs and qualified workers
- Transportation improvements to connect workers to jobs
- Transportation maintenance to meet the increased road traffic from population growth and increased truck traffic
- Job training/job readiness for workers

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

Anne Arundel Workforce Development Corporation provides innovative, high quality workforce development services to Anne Arundel County businesses and citizens. AAWDC is the bridge between understanding the workforce and talent development needs of local and regional businesses and preparing individuals to meet their full career potential. AAWDC builds success for:

- Businesses by providing strategies for presenting qualified talent and providing customized workforce solutions, saving time and money.
- Individuals by connecting them to up-to-date skills and certifications required by businesses while helping to advance their own careers.
- Industry by collaborating with business leaders and partners in high-growth industries to provide innovative workforce solutions so they remain competitive in a global economy.
- Community by convening partners across the region to develop high impact initiatives that help our region grow and thrive.

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

According to the 2023 ACS 5-Year Estimates, the largest industry sectors in the City are: Educational services, and health care and social assistance (21.9%); Professional, scientific, and management, and administrative and waste management services (18.9%); Public Administration (9.8%); Arts, entertainment, and recreation, and accommodation and food services, Entertainment (9.4%); Construction (8.3%); and Finance and insurance and Real Estate and rental and leasing (7.4%).

According to the 2023 ACS 5-Year Estimates, 78.1% of City residents worked in Anne Arundel County and 21.9% of City residents worked outside of Anne Arundel County. According to the 2023 ACS 5-Year Estimates, 10.1% of the population did not have a high school diploma, 13.8% had a high school diploma or equivalent, 17.2% had some college or an associate's degree, and 53.7% had a bachelor's degree or higher.

According to the 2023 ACS 5-Year Estimates, 68.9% of the population was in the labor force and the unemployment rate was 4.0%.

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

Anne Arundel County Local Workforce Development Board provides leadership, direction, and policy oversight for the workforce delivery system in Anne Arundel County. The Anne Arundel County Workforce Development Board is made up of strategic partners from business, labor, economic development, government, education, and community that lead the workforce development system in Anne Arundel County by:

- Providing oversight of the County's workforce funds to ensure wise usage leading to a greater return on investment
- Guiding business and industry solutions so County businesses remain competitive by hiring and retaining the talent essential to meet their current and future workforce needs
- Providing insights into the labor market that help County residents meet their full career potential by having the skills and credentials that meet the needs of local and regional businesses
- Ensuring that Anne Arundel County's most vulnerable residents receive the services they need to start on a career pathway that leads to self-sufficiency
- Engineering innovative solutions to address and mitigate the barriers to employment of County residents
- Overseeing the Anne Arundel County Career Center operations to ensure all visitors receive excellent customer service
- Developing job-driven workforce development strategies, making Anne Arundel County a leader in job-driven implementation
- Cultivating the Anne Arundel County workforce development system so that it leads to a positive economic impact on the local and regional economy, making Anne Arundel County the best place

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

No.

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

Annapolis Ahead Comprehensive Plan 2040 recommended the following economic development goals:

- Grow in a way that assures public facilities and infrastructure are adequately sized and equipped to deliver exceptional service to existing residents, institutions, and businesses.
- Promote exceptional development within the designated growth area that addresses the City's planning goals as described in this Comprehensive Plan.
- Growth in the number of households will prioritize increasing workforce and affordable housing.

- Revitalization and redevelopment that best connects residents to retail, services, natural resources, and other amenities.
- Promote the improvement and re-investment in vacant or underutilized parcels.
- Expand housing options for workforce and moderate income residents through zoning adjustments to the City's residential districts.
- Support, sustain, and expand the number of businesses in the city, particularly in the creative, maritime, and tourism industries.
- Protect and secure the historic resource values of downtown Annapolis while promoting both its economic vitality and its role as the central civic gathering place for the City's residents.
- Shift the mix of mobility investments towards public transit, micro-mobility, and active transportation to reduce dependency on personal automobiles.

Discussion

Identifying the economic development needs of low- and moderate-income individuals in Annapolis requires understanding the specific challenges they face and tailoring interventions to address those challenges. The following are economic development needs for the low- and moderate-income individuals in the City:

Job Creation and Training Programs: Low- and moderate-income individuals may benefit from job creation programs that focus on expanding employment opportunities in sectors that offer livable wages. Additionally, training and skill development programs can help individuals acquire the skills needed to access higher-paying jobs and advance in their careers.

Affordable Housing: Access to affordable housing is crucial for low- and moderate-income individuals to maintain financial stability and improve their quality of life. Economic development efforts should include initiatives to increase the supply of affordable housing options and address issues related to housing affordability and homelessness.

Small Business Support: Many low- and moderate-income individuals may aspire to start or expand their own businesses as a pathway to economic self-sufficiency. Economic development programs can provide support for entrepreneurship and small business development through access to financing, technical assistance, and mentorship programs.

Financial Education and Asset Building: Financial literacy and asset-building programs can empower low- and moderate-income individuals to make informed financial decisions, build savings, and access affordable financial services. These programs can help individuals build assets, increase their financial stability, and improve their long-term economic prospects.

Access to Affordable Healthcare and Childcare: Access to affordable healthcare and childcare services is essential for low- and moderate-income individuals to maintain their health and well-being while participating in the workforce. Economic development efforts should consider strategies to improve

access to healthcare and childcare services, such as supporting community health clinics and expanding childcare subsidy programs.

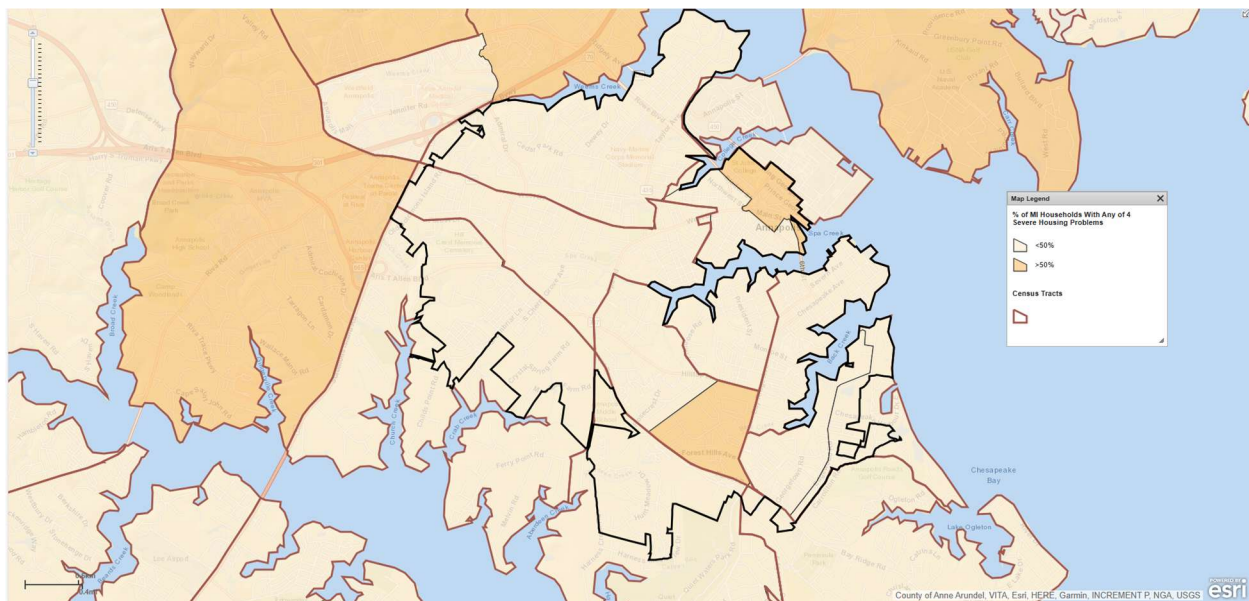
Transportation Access: Reliable and affordable transportation options are critical for low- and moderate-income individuals to access employment opportunities, healthcare services, education, and other essential resources. Economic development initiatives should address transportation barriers and improve access to public transportation options for underserved communities.

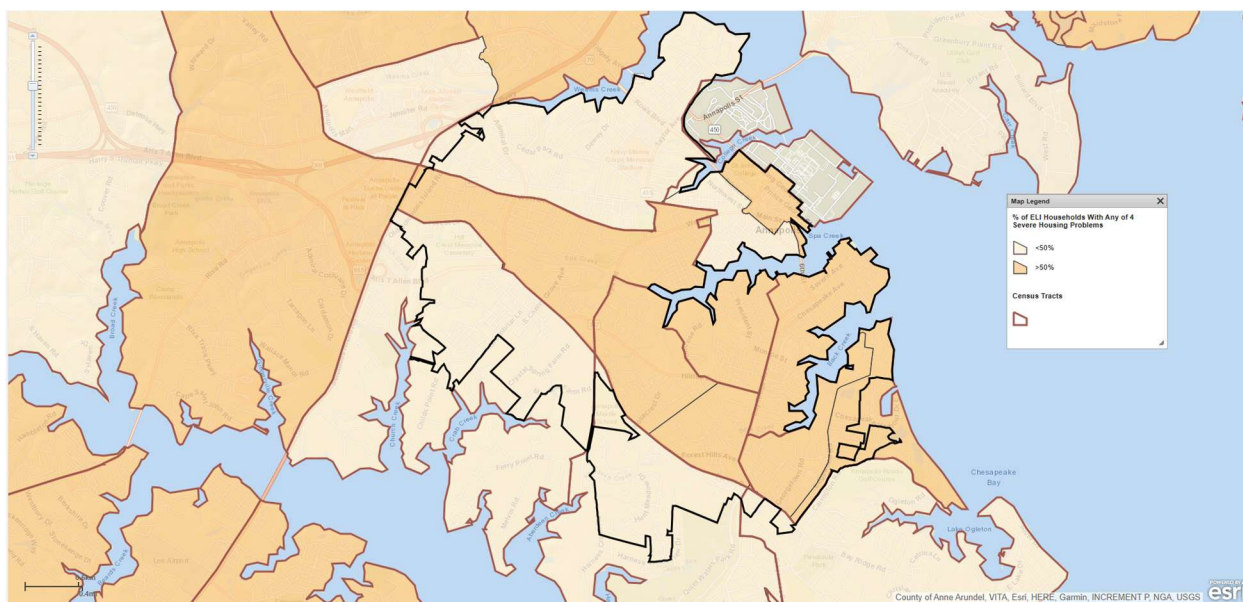
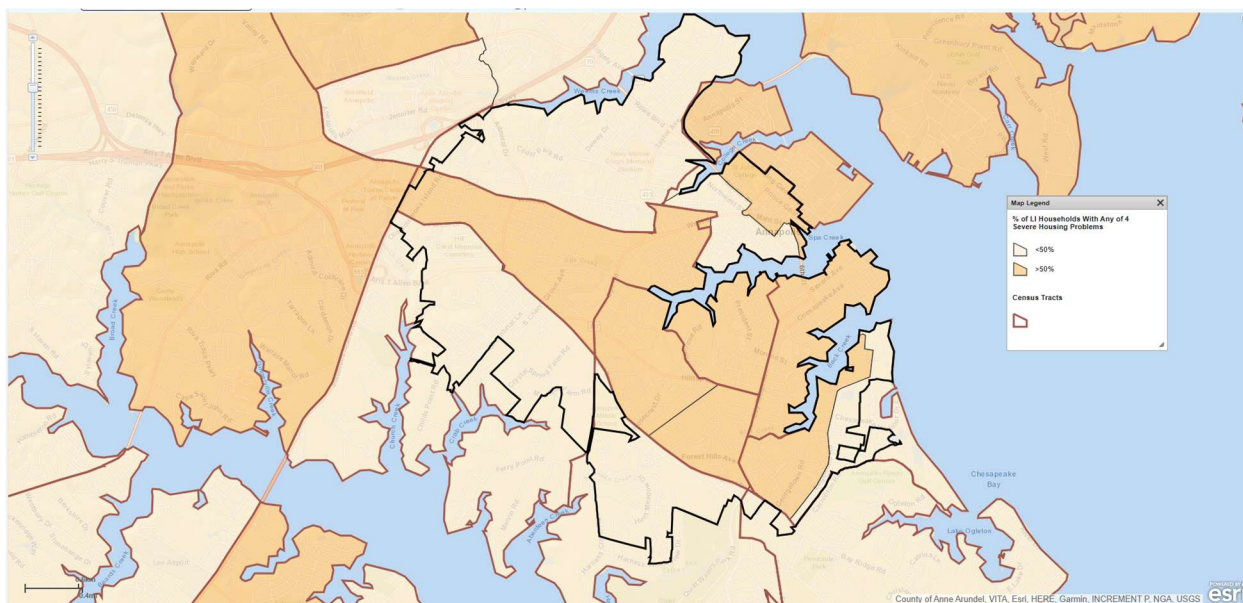
Community Development and Revitalization: Investing in community development and neighborhood revitalization efforts can create opportunities for economic growth and improve the overall quality of life for low- and moderate-income residents. These efforts may include infrastructure improvements, affordable housing development, and the creation of community amenities and recreational facilities.

MA-50 Needs and Market Analysis Discussion

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

Households with multiple housing problems are located throughout the City of Annapolis. The City defines multiple housing problems as a housing unit with one or more severe housing problems: Lacks kitchen or complete plumbing; Severe overcrowding; and Severe cost burden. Concentration is defined as over 50% of the households in a Census Tract with multiple severe housing problems. The following maps highlight the Census Tracts located throughout the City that have a concentration of severe housing problems. The maps are arranged by moderate-income households, low-income households, and extremely low-income households.





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

HUD defines an Area of Minority Concentration as:

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

According to the 2023 ACS 5-Year Estimates, the City of Annapolis has a minority population of 38.4% of its total population and an area of minority concentration would have a minority concentration over 58.4%. There are two Census Tracts in the City of Annapolis that are identified as Areas of Minority Concentration: Census Tract 7064.03 (60.3% minority) and Census Tract 7064.04 (74.2% minority).

FFY 2024 low- and moderate-income summary data (LMISD) is the current data from HUD to qualify activities as low-mod service area eligible. The City has an overall low mod percentage of 41.69%. The following CTs and BGs qualify as low-mod: Block Group 2, Census Tract 7025, Anne Arundel County, Maryland 51.30%; Block Group 2, Census Tract 7064.02, Anne Arundel County, Maryland 51.80%; Block Group 2, Census Tract 7064.04, Anne Arundel County, Maryland 54.50%; Block Group 1, Census Tract 7061.03, Anne Arundel County, Maryland 54.80%; Block Group 1, Census Tract 7063.04, Anne Arundel County, Maryland 60.10%; Block Group 1, Census Tract 7063.03, Anne Arundel County, Maryland 65.10%; Block Group 2, Census Tract 7061.02, Anne Arundel County, Maryland 96.30%; Block Group 3, Census Tract 7066, Anne Arundel County, Maryland 96.60%; and Block Group 1, Census Tract 7064.04, Anne Arundel County, Maryland 98.70%.

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

These areas are located throughout the City. The market characteristics of the City as a whole apply to these Census Tracts. The Analysis of Impediments to Fair Housing Choice in the Baltimore Region 2025 Update identified that “75% of Anne Arundel County’s residents live in Non-Hispanic White majority tracts in 2022, down from 83% in 2016. An increasingly share of residents live in non-majority tracts (18%, up 6 percentage points from 12% in 2016), and over 30% of African American residents and Hispanic residents live in non-majority tracts. These shifts indicate a gradual shift toward integration in Anne Arundel County since 2016.”

Are there any community assets in these areas/neighborhoods?

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

Are there other strategic opportunities in any of these areas?

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

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

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

The need for broadband wiring and connections for low- and moderate-income households and neighborhoods is an essential infrastructure for education, health care, supportive services, and economic development in Annapolis. In today's digital age, access to reliable broadband internet is crucial for students of all ages to participate in remote learning, access educational resources, and complete homework assignments. Without broadband connectivity, students from low- and moderate-income households may face significant barriers to academic success, exacerbating educational disparities. Telehealth services have become increasingly important, especially in underserved rural and urban areas where access to healthcare facilities may be limited. Broadband internet enables individuals to access remote medical consultations, monitor chronic conditions, and access health information and resources online, improving healthcare access for low- and moderate-income households. Broadband internet access is essential for accessing job opportunities, online job training programs, and remote work opportunities. For low- and moderate-income households, broadband connectivity can open doors to employment options that may not be available locally, helping to bridge the digital divide and improve economic mobility. Many supportive services and resources are now accessible online, from applying for benefits and accessing tax information to registering to vote and accessing government assistance programs. Broadband internet access is essential for low- and moderate-income households to access these services efficiently and effectively, ensuring equal access to essential government resources and support.

The following data was obtained from the 2023 ACS 5-Year Estimates.

- There were 1,409 households in the City with incomes less than \$20,000. In those households, 0 had a dial-up internet subscription; 1,008 had a broadband internet subscription, and 401 did not have an internet subscription.
- There were 112,892 households in the City with incomes between \$20,000 and \$74,999. In those households, 0 had a dial-up internet subscription; 4,087 had a broadband internet subscription, and 345 did not have an internet subscription.
- There are 11,682 households in the City with incomes of \$75,000 or more. In those households, 0 had a dial-up internet subscription; 11,183 had a broadband internet subscription, and 499 did not have an internet subscription.

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

There are twenty five internet providers, including fiber, cable, DSL, and fixed wireless internet providers in Annapolis. Fiber internet is 95% available in Annapolis. The top five broadband Internet service

providers include: T-Mobile Home Internet 5G; Xfinity Cable; Earthlink Fiber; Verizon Home Internet DSL & Fiber; and Starlink Satellite.

For qualifying low-income households, Comcast offers Annapolis residents high-speed internet access for \$9.95 per month. Wi-Fi is available as a paid service through Annapolis Wireless. XFINITY, Verizon, and other cable services are available for free at local restaurants and establishments.

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

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

In 2023, the City of Annapolis updated its Hazard Mitigation Plan. The Hazard Mitigation Plan updated the hazards rankings to:

- Coastal Hazards – High
- Flood – High
- Winter Storm – High
- High Wind – High
- Emerging Infectious Diseases – High
- Thunderstorm – Medium
- Tornado – Medium
- Extreme Heat – Medium
- Drought – Low
- Earthquake – Low
- Dam Failure – Low

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

Low- and moderate-income households are particularly vulnerable to the increased natural hazard risks associated with climate change for several reasons:

Limited Resources: Low- and moderate-income households often have limited financial resources, making it difficult for them to afford insurance premiums or invest in mitigation measures to protect their homes from natural hazards such as flooding, hurricanes, or wildfires. This lack of resources can leave them more exposed to the impacts of extreme weather events.

Housing Quality: Many low- and moderate-income households live in older housing stock that may not be built to withstand the increasing intensity of natural hazards associated with climate change. These homes may have inadequate insulation, roofing, or structural integrity, making them more susceptible to damage from storms, floods, or extreme heat.

Geographic Location: Low-income households are more likely to live in areas prone to natural hazards, such as floodplains, coastal zones, or areas at high risk of wildfires, due to the lower cost of housing in these locations. This places them at greater risk of experiencing the direct impacts of climate-related disasters.

Limited Mobility: Low- and moderate-income households may have limited mobility or lack access to transportation, making it difficult for them to evacuate in the event of an approaching hurricane or wildfire. This increases their vulnerability to harm and displacement during extreme weather events.

Health Impacts: Low-income households may also be more susceptible to the health impacts of climate change, such as heat-related illnesses during heatwaves or respiratory issues exacerbated by poor air quality from wildfires. Limited access to healthcare services or inability to afford medications further compounds these health risks.

Employment Disruptions: Natural disasters can disrupt local economies, leading to job loss or reduced work hours, which disproportionately affects low-income workers who may rely on hourly wages or have less job security. This economic instability can exacerbate financial strain and make recovery more challenging for low- and moderate-income households.

Addressing the vulnerability of low- and moderate-income households to increased natural hazard risks associated with climate change requires targeted policies and interventions aimed at improving housing quality, increasing access to affordable insurance and financial assistance for mitigation measures, enhancing community resilience and emergency preparedness efforts, and addressing underlying socioeconomic inequalities that contribute to disparities in vulnerability. Efforts to build more equitable and resilient communities must prioritize the needs of the most vulnerable populations to ensure that they are not disproportionately burdened by the impacts of climate change.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan is a guide for the City of Annapolis to establish its housing, homeless, community development, economic development, and planning priorities and goals that it anticipates will be completed during the next five years. The FFY 2025-2029 Strategic Plan has been developed based on evaluating the needs and problems experienced by the residents of the City. This strategy is the result of the City's needs assessment and market analysis, which has determined the City's priorities based on this examination.

The goals and projects are designed to assist those households with incomes less than 80% of the area median income (AMI). This group is referred to as the "target income" group. Areas in the City with 51% or more of households with incomes less than 80% AMI are designated as CDBG Target Areas. Annapolis has an overall low- and moderate-income population of 41.69%. Annapolis determined its priority needs and goals for the FFY 2025-2029 Consolidated Plan based on the following guiding principles, which provided the framework for the development of the Five Year Consolidated Plan:

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

The City's priority needs were determined based on:

- existing data on the needs of the community
- through consultation with jurisdictional decision makers
- community stakeholders
- public hearings
- resident surveys
- local and regional planning documents

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

- The types of target income households with the greatest need for assistance.

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

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

Geographic Area

1	Area Name:	Citywide
	Area Type:	Local Target area
	Other Target Area Description:	-
	HUD Approval Date:	N/A
	% of Low/ Mod:	41.69%
	Revital Type:	Comprehensive
	Other Revital Description:	-
	Identify the neighborhood boundaries for this target area.	City of Annapolis
	Include specific housing and commercial characteristics of this target area.	City of Annapolis
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Need for Citywide programs.
	Identify the needs in this target area.	Same as the needs of the City identified in the plan.
	What are the opportunities for improvement in this target area?	Same as the opportunities for improvement of the City identified in the plan.
	Are there barriers to improvement in this target area?	Same as the barriers to improvement of the City identified in the plan.

Table 40 - Geographic Priority Areas

General Allocation Priorities

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

The City will prioritize CDBG funding decisions to areas of the City with the largest LMI populations, especially the Census Tracts and Block Groups that qualify as low- and moderate-income qualifying service areas. The City will base its selection of projects on the following criteria:

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

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

Priority Needs

1	Priority Need Name	Housing Priority
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Citywide
	Associated Goals	HS-1 Improve the Quality of Existing Homeownership Housing HS-2 Improve the Quality of Existing Affordable Renter Units HS-3 Increase the Supply of Decent, Safe, and Affordable Rental Units HS-4 Increase Homeownership Opportunities
	Description	There is a need for decent, safe and sanitary housing that is affordable and accessible to homebuyers, homeowners, and renters. Increase the amount of decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers that is affordable to low- and moderate-income persons and families by improving the quality of the existing housing stock and increasing the supply of affordable housing and increasing opportunities for homeownership.
	Basis for Relative Priority	Per the 2023 ACS 5-Year Estimates, 47.9% of renter households in the City paid rents that exceeded 30% of their household income, 24.8% of owner households with a mortgage in the City had housing costs that exceed 30% of their household income, and 14.7% of owner households without a mortgage in the City had housing costs that exceed 30% of their household income. This priority was determined through socioeconomic data analysis and consultation with public, nonprofit, and private entities.
2	Priority Need Name	Homeless Priority
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Citywide
	Associated Goals	HO-1 Emergency Shelters and Services
	Description	There is a need for housing and supportive services for the homeless, those at risk of becoming homeless. Support housing and support services for homeless persons and persons who are at risk of becoming homeless by providing operating funds for capital improvements.
	Basis for Relative Priority	This priority was determined through socioeconomic data analysis and consultation with public, nonprofit, and private entities.
	3 Priority Need Name	Other Special Needs Priority
	Priority Level	High

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

	Description	There is a need to improve the community facilities, infrastructure, public services, and quality of life in the City. Improve the public and community facilities, infrastructure, public services, and the quality of life for all residents in the community.
	Basis for Relative Priority	This priority was determined through socioeconomic data analysis and consultation with public, nonprofit, and private entities.
5	Priority Need Name	Economic Development Priority
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	ED-1 Redevelopment
	Description	There is a need to encourage employment and economic opportunities in the City. Increase employment and economic empowerment of low- and moderate-income residents in the community.
	Basis for Relative Priority	This priority was determined through socioeconomic data analysis and consultation with public, nonprofit, and private entities.
6	Priority Need Name	Administration, Planning, and Management Priority
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Non-housing Community Development Other
	Geographic Areas Affected	Citywide
	Associated Goals	AM-1 Administration
	Description	There is a need for planning, administration, management, and oversight of federal, state, and local funded programs. Implement planning, administration, management, oversight of federal, state, and local funded programs, and promoting fair housing.
	Basis for Relative Priority	This priority was determined through socioeconomic data analysis and consultation with public, nonprofit, and private entities.

Table 41 – Priority Needs Summary

Narrative (Optional)

The priority ranking of needs for the housing, homeless, other special, community development, economic development, and administration, planning, and management strategies are as follows:

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

In SP-45, the City did not enter funding, or accomplishments for HS-4 Increase Homeownership Opportunities, HO-1 Emergency Shelter and Services, CD-2 Connectivity, and ED-1 Redevelopment. The City does not anticipate that CDBG funds will be used to fund projects that directly associate with these goals. These goals are included in the Consolidated Plan should a stakeholder or City Department require a certification of consistency with the City's Consolidated Plan. To not include these goals in the Consolidated Plan would require a future amendment to the Consolidated Plan that practically may not be able to be accomplished within the applicant's submission deadline for other state or federal funding.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	While there is a need for tenant based rental assistance the City will not use CDBG funds to provide direct rental and utility assistance for low-income households. The limited amount of CDBG funds available to the City require difficult choices. The City will prioritize capital improvements over the five year period.
TBRA for Non-Homeless Special Needs	While there is a need for tenant based rental assistance the City will not use CDBG funds to provide direct rental and utility assistance for low-income households. The limited amount of CDBG funds available to the City require difficult choices. The City will prioritize capital improvements over the five year period.
New Unit Production	One of the priority housing needs in the City is for decent, safe, and sanitary housing units that are affordable and accessible. The City will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the City related to the creation of new affordable housing units.
Rehabilitation	One of the priority housing needs in the City is for decent, safe, and sanitary housing units that are affordable and accessible. The City will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the City related to the rehabilitation of existing affordable housing units.
Acquisition, including preservation	One of the priority housing needs in the City is for decent, safe, and sanitary housing units that are affordable and accessible. The City will utilize various funding sources and stakeholders to support neighborhood revitalization activities throughout the City related to the acquisition and preservation of affordable housing units.

Table 42 – Influence of Market Conditions

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

Introduction

The City of Annapolis will receive \$278,182 in CDBG funds for the FFY 2025 Program Year. The City estimates that it will receive \$0 in program income from the CDBG program during the FFY 2025 program year. The following financial resources are identified for the FFY 2025 Annual Action Plan and will be used to address the following needs: Housing; Other Special Needs; Community Development; and Administration, Planning, and Management. The accomplishments of these projects/activities will be reported in the FFY 2025 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	278,182	0	0	278,182	1,000,000	The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons. The City is funding six (6) CDBG projects in FFY 2025

Table 43 - Anticipated Resources

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

To leverage additional funds from other sources and work toward meeting the goals and objectives of the City of Annapolis Consolidated Plan, the City works with many partners including the county government, the state, nonprofit organizations and other companies and agencies who are able to bring additional resources to desired projects and programs. Major partners include: Maryland Department of Housing and Community Development (MD DHCD - a state organization that partners with local governments, nonprofits, community development organizations, economic development partners, and builders to construct and rehabilitate homes for Marylanders and fund strategic neighborhood revitalization plans to improve disinvested areas); Anne Arundel County (AAC); and Arundel Community Development Services, Inc. (ACDS - nonprofit corporation dedicated to providing affordable housing and community development services in Anne Arundel County).

Each year the City Council provides operating funds through the City's General Fund to many city organizations. These are groups that display creative ways of helping people help themselves, provide activities in support of the City's goal of providing a system in which all residents of the City of Annapolis have access to services that sustain and enhance the quality of life and are equitable, effective, accountable, and responsive to changing community needs. This year, the City, through its Community Grants Program, will allocate approximately \$430,750 to fund organizations, many of which provide services to the City's low-income residents.

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

- Maryland Housing Rehabilitation funds and Lead Paint funds for the City's Housing Rehabilitation Program (MD DHCD)
- Low Income Housing Tax Credits (MD DHCD)
- Anne Arundel County and City of Annapolis Continuum of Care (CoC)
- Rental Assistance Program (City of Annapolis)
- Community Legacy Program (MD DHCD)
- Technical Assistance Program (MD DHCD)
- HOME Initiatives Program (MD DHCD)
- Maryland Affordable Housing Trust (MD DHCD)
- Strategic Demolition Program (MD DHCD)

- Habitat for Humanity of the Chesapeake
- Housing Trust Fund (Anne Arundel County)
- Mortgage Assistance Program (Anne Arundel County)
- Housing Rehabilitation Program (ACDS)

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

The City does not intend to use, acquire or improve any publicly owned land or property located within the jurisdiction using CDBG funds to address the needs identified in the City's Consolidated Plan.

Discussion

The CDBG program year runs from July 1, 2025, through June 30, 2026. The CDBG funds will be used to address the following priority needs:

- Housing Needs
- Other Special Needs
- Community Development Needs
- Administration, Planning, and Management Needs

SP-40 Institutional Delivery Structure – 91.215(k)

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

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

Table 44 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City's Department of Planning and Zoning coordinates and consults with Anne Arundel County, Arundel Community Development Services, Inc. (ACDS), and the Maryland Department of Housing and Community Development (MD DHCD) to address its housing and community development priorities. The City coordinates and consults with HACA on issues of affordable housing for extremely low-, very low-, and low-income residents. The City's Department of Planning and Zoning Division of Inspections and Licensing has a dedicated PHA Inspector to assist HACA turnover units quicker and the City continues to provide financial assistance to improve the quality of public housing units; thus, assisting HACA to remove its "troubled" designation. Additionally, the City coordinates and consults with the Anne Arundel County CoC on issues concerning emergency shelter, rapid rehousing, and permanent supportive housing for the homeless in the City.

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

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

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

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

Table 45 - Homeless Prevention Services Summary

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

The County has a continuum of services available for the homeless and those at-risk of homelessness including prevention, diversion, outreach, supportive services, emergency shelter, and transitional and permanent housing. These services are coordinated by the Homeless Coalition in an effort to ensure the various needs of individuals who are homeless or at-risk of homelessness within the County are being met.

The Homeless Coalition consists of over 50 County and City of Annapolis agencies, concerned citizens, nonprofit homeless service providers, and private nonprofit organizations serving the special needs population, as well as other community members with interests and roles in ending homelessness in the County. The Homeless Coalition holds open general body meetings bimonthly that alternate with bimonthly board leadership meetings and focus on topics related to homelessness, including data, program outcomes, affordable housing, education, mental health and substance use, and workforce development. There are also various subcommittee Homeless Coalition meetings, such as the Training Committee, which provides training on evidence-based practices such as trauma-informed care, Housing First, harm reduction using Naloxone, or policy advocacy for both providers' staff and clients. There are additional subcommittees that meet monthly to focus on specific topics including coordinated entry, youth homelessness, and advocacy. The Homeless Coalition also has annual meetings focused on learning how to best serve special homeless populations including survivors of domestic violence, chronically homeless, and veterans.

Given the importance of coordinating services not only at the County level (e.g. evaluating gaps, development of new resources) but also at the individual level, the coordinated entry team within the Homeless Coalition hosts a weekly case conferencing meeting where case management staff come together to discuss program access, program client selection, new resources, and share best practices and to link homeless clients to services. Additionally, the County hosts an annual Homeless Resource Day, which offers a wide array of services to persons who are homeless including but not limited to medical, dental, eye care, veterans services, applying for benefits, help obtaining identification, birth certificates, food mainstream benefits, legal services, haircuts and credit counseling.

Finally, the County has a coordinated entry system for its shelter system, rapid rehousing programs, and permanent supportive housing programs. Clients are assessed for shelter using an updated universal vulnerability assessment tool at (i) the County Department of Social Services (DSS) in Glen Burnie or Annapolis; (ii) Light House in Annapolis; and (iii) Arundel House of Hope in Glen Burnie. DSS staff offers after-hour phone assessments.

The Homeless Coalition previously used the VI-SPDAT as its primary assessment tool, which was updated by the coordinated entry committee to the local vulnerability assessment tool that is now incorporated into the CoC HMIS system. The assessment tool helps program staff identify the barriers each family or individual faces and directs them to the appropriate level of services. For example, if a family is homeless with few barriers, they may be referred to homeless prevention or a rapid re-housing program, whereas persons who have a disability and/or are chronically homeless with the highest vulnerability are prioritized for permanent supportive housing.

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

The County has a comprehensive and coordinated coalition of providers able to provide a wide array of services to County residents. The two biggest gaps in the County's service delivery system for special

needs persons and those experience homelessness are the need for additional emergency shelter beds and for additional permanent supported housing, especially for those who are extremely low income or with special needs. These gaps have proven difficult to address given the cost and need for additional affordable housing units in Anne Arundel County and the declining federal dollars to address the need.

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

The City of Annapolis' strategy for overcoming gaps in the institutional structure and service delivery system is continued analysis and consultation with federal, state, county, and local agencies, as well as with the private and non-profit sectors, to identify unmet needs of target individuals and families in the City. Through gap analysis performed by the City and the County, underserved areas can be assessed. The biggest problem the City must overcome in identifying alternative strategies to address gaps is a lack of funding.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed
1	HS-1 Improve the Quality of Existing Homeownership Housing	2025	2029	Affordable Housing	Citywide	Housing Priority
2	HS-2 Improve Quality of Existing Affordable Rental Units	2025	2029	Affordable Housing	Citywide	Housing Priority
3	HS-3 Increase the Supply of Decent, Safe, and Affordable Rental Units	2025	2029	Affordable Housing	Citywide	Housing Priority
4	HS-4 Increase Homeownership Opportunities	2025	2029	Affordable Housing	Citywide	Housing Priority
5	HO-1 Emergency Shelter and Services	2025	2029	Homeless	Citywide	Homeless Priority
6	SN-1 Improve the Quality of Existing Special Needs Housing	2025	2029	Non-Homeless Special Needs	Citywide	Other Special Needs Priority
7	CD-1 Improve Quality of Community Facilities	2025	2029	Non-Housing Community Development	Citywide	Community Development Priority
8	CD-2 Connectivity	2025	2029	Non-Housing Community Development	Citywide	Community Development Priority

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed
9	ED-1 Redevelopment	2025	2029	Non-Housing Community Development	Citywide	Economic Development Priority
10	AM-1 Administration	2025	2029	Administration, Planning, and Management	Citywide	Administration, Planning, and Management Priority

Table 46 – Goals Summary

Goal Descriptions

1	Goal Name	HS-1 Improve the Quality of Existing Homeownership Housing
	Goal Description	Continue to provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
2	Goal Name	HS-2 Improve Quality of Existing Affordable Rental Units
	Goal Description	Provide support to affordable housing developers/owners, and public housing authorities to rehabilitate housing units that are rented to low- and moderate-income tenants.
3	Goal Name	HS-3 Increase the Supply of Decent, Safe, and Affordable Rental Units
	Goal Description	Provide support for new construction of affordable rental units.
4	Goal Name	HS-4 Increase Homeownership Opportunities
	Goal Description	Provide settlement expense assistance to eligible households to purchase a home.
5	Goal Name	HO-1-Emergency Shelter and Services
	Goal Description	Assist providers in the operation of housing and support services for the homeless by providing operating funds and capital improvements.

6	Goal Name	SN-1 Improve Quality of Existing Special Needs Housing
	Goal Description	Provide funds for the rehabilitation of existing buildings.
7	Goal Name	CD-1 Improve Quality of Community Facilities
	Goal Description	Support improvement of public facilities serving low and moderate-income neighborhoods.
8	Goal Name	CD-2 Connectivity
	Goal Description	Improve connectivity throughout the City and surrounding municipalities through physical, visual, transportation, and accessibility improvements.
9	Goal Name	ED-1 Redevelopment
	Goal Description	Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial sites and buildings.
10	Goal Name	AM-1 Administration
	Goal Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing activities, and compliance with all federal, state, and local laws and regulations.

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

Not applicable, the City is not a HOME entitlement community.

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

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

Not applicable; the Housing Authority of the City of Annapolis (HACA) is not subject to a HUD Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

HACA provides the following resident services:

- Resident Opportunity and Self Sufficiency (ROSS) - ROSS program is used to evaluate and assess HACA residents' needs to coordinate available resources within the community and beyond to meet the needs identified. The ROSS program has five primary focus areas and is utilized to improve self-sufficiency for all residents involved in the program: 1) Employment; 2) Education; 3) Financial Literacy; 4) Health; and 5) Housing.
- Community Resources - HACA provides residents with a list of community resources.
- Resident Newsletter
- Youth Services Department - The Youth Services Department is dedicated to working with, assisting, and encouraging youth within the HACA properties to maximize their independence and integration into the community.
- Family Self-Sufficiency (FSS) - FSS is an innovative voluntary program that assesses the skills and needs of families and individuals living in HACA housing and assists them to establish realistic goals created by participants and appropriate mentoring and wrap-around services to empower families in making positive life changes.
- Case Management - HACA currently has two dedicated case managers who help residents troubleshoot various issues at all HACA properties. Referrals come directly from the property managers with issues ranging from housekeeping, late rent payments, food insecurity, mental health care needs, career or educational referrals, etc. Case managers are trained to quickly follow up with all referrals and provide a resolution to the resident or property manager as quickly as possible. HACA has a number of community partners who also help residents manage their concerns and address problems as they occur. Case managers also work closely with the City of Annapolis and their team of outreach support staff and social workers to help address resident related problems.

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

Yes.

Plan to remove the 'troubled' designation

HACA was designated as "troubled" by HUD for Late Presumptive Failure and maintaining an acceptable occupancy level in its developments. HACA's Late Presumptive Failure was caused by the failure of the

Authority's Auditor to submit their audited financial statements in a timely manner. HACA addressed this issue by following procurement procedures and appointing a new fee accountant firm. HACA is compliant with the proper submission of its audited financial statements.

To maintain acceptable occupancy levels HACA implemented a number of management changes that included:

- Weekly vacancy meetings to discuss the waiting list, tenant selection, and initial certification process.
- Updated their Administrative Plan and ACOP to employ a variety of leasing options, including mass leasing, to fill vacancies quicker.
- Increased resident outreach (through social media, newsletters, events, programming, and letters) to reduce the frequency of move-outs.
- Updated their current operating protocols for late rent payments to speed up the payment delays.
- Partnered with the City to create a dedicated Inspector through the City's Planning and Zoning Department Division of Inspections and Permits to expedite the City's inspection and licensing requirements.
- Hired additional maintenance mechanics to accelerate the turnover of available units.
- Initiated a multi-year portfolio redevelopment effort to revitalize its residential housing units.

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

Barriers to Affordable Housing

The City of Annapolis recognizes the following barriers to affordable housing:

- Zoning and Land Use Regulations – Strict zoning laws limit the development of multi-family housing, making it harder to build affordable units.
- High Construction Costs – The rising cost of labor, materials, and land makes it difficult for developers to build affordable housing without subsidies.
- Limited Public Funding – Affordable housing projects often rely on government funding, such as Low-Income Housing Tax Credits (LIHTC) and HUD programs, which are competitive and limited.
- Community Opposition (NIMBYism) – Some residents oppose affordable housing developments due to concerns about property values, neighborhood character, and perceived crime risks.
- Property Tax Burden – Rising property taxes increase costs for both homeowners and renters, making it harder to maintain affordability.
- Gentrification and Displacement – Development in certain areas can drive up prices, displacing long-term, low-income residents.
- Limited Availability of Rental Assistance – Housing Choice Vouchers and other rental assistance programs often have long waitlists and do not cover all who need them.
- Aging Housing Stock – Many affordable units are older and in need of costly repairs, making them less desirable or even uninhabitable.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City will use the following actions to address the negative effects of public policies that serve as barriers to affordable housing in the City:

- Zoning Reform:
 - Revise the Zoning Ordinance to allow for a greater variety of housing types, particularly “missing middle” options such as duplexes, triplexes, and fourplexes which have historically existed in Annapolis and contributed to the character of the City. This can increase the supply of affordable housing by allowing for more units for varied household sizes and incomes to be built on available land.
 - Revise the Zoning Ordinance to expand and optimize mixed-use development along the City’s major corridors. This will add affordable housing options in places that are already served by transit and close to conveniences, schools, and amenities.
 - Revise the Zoning Ordinance to expand the development of accessory dwelling units which are already allowed by right on all City property zoned for residential use. Zoning amendments are needed to simplify and incentivize these small-scale housing units to be standard rental units or potentially home ownership options.

- **Inclusionary Zoning:** Expand existing inclusionary zoning policies that require developers to include a certain percentage of affordable units in new residential developments. Currently, only developments including ten or more units are required to provide affordable units. Expanding the policy to address smaller developments will ensure that a greater share of new housing construction contributes to the overall supply of affordable housing in the area.
- **Tax Incentives and Abatements:** Offer tax incentives or abatements to developers who build affordable housing or who renovate existing housing to make it more affordable. These incentives can help offset the costs associated with affordable housing development.
- **Impact Fee Reductions:** Impact fees are charges imposed on developers to offset the costs of providing public services and infrastructure. Reduce or waive impact fees for affordable housing developments to make them more financially feasible.
- **Streamlined Permitting Processes:** Simplify and expedite the permitting process for affordable housing developments to reduce development costs and encourage more investment in affordable housing.
- **Land Banking and Acquisition:** Purchase land or properties for the purpose of developing affordable housing or preserving existing affordable housing stock. This can help ensure that affordable housing is available in desirable locations throughout the City.
- **Housing Trust Fund:** Increase funding for the City's Housing Trust Funds to provide a consistent and reliable source of funding for affordable housing initiatives, such as down payment assistance programs, rental assistance programs, and housing development subsidies.
- **Community Land Trust:** Support the creation of a community land trust to help preserve affordable housing in perpetuity by taking land out of the speculative market and ensuring long-term affordability for residents.
- **Tenant Protections:** Implement or strengthen tenant protections, such as rent control, eviction protections, and tenant relocation assistance, to help prevent displacement and ensure housing stability for low-income renters.
- **Public-Private Partnerships:** Collaborate with private developers, non-profit organizations, and community groups to leverage resources and expertise to develop affordable housing projects and address specific housing needs in the City.

SP-60 Homelessness Strategy – 91.215(d)

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

The City of Annapolis relies heavily on Anne Arundel County resources to support the City's homeless population. The County, in coordination with the members of the Homeless Coalition, has developed a coordinated entry system to facilitate easier access to programs for homeless individuals. The goals of the County are to strengthen and further develop the coordinated entry system for emergency shelter, better coordinate access to other services for people experiencing homelessness, as well as to ensure priority for housing is given to the most vulnerable populations.

The County has a coordinated entry system for both its shelter system and permanent supportive housing programs. The Department of Social Services oversees the County's Coordinated Entry, and screening for emergency shelter is conducted via a centralized telephone line. All individuals entering the homeless Continuum of Care (e.g., outreach, shelter, day programs, etc.) are screened with the Coordinated Entry standard assessment, and priority for shelter is given to the most at-risk based on the results. Assessments are entered into the Homeless Management Information System (HMIS) database in real time to ensure timely services. The coordinated entry system's comprehensive assessment tool prioritizes shelter beds for homeless individuals and households based on:

- Housing situation
- Income
- Safety
- Health
- County residence

Those who seek Permanent Supportive Housing are also screened with the local prioritization tool. Only those individuals with a completed screening and ranking on the ACCESS Housing List can access CoC-funded permanent supportive housing programs. If clients are at risk for homelessness, they are referred to homelessness prevention services.

The continuum of support for the homeless has several outreach teams including the DSS Homeless Outreach Team, the Crisis Response Team and the Assertive Community Treatment (ACT) program. The DSS Homeless Outreach Team works to build relationships with individuals living in homeless camps to link them to services and housing.

During the COVID-19 pandemic, the Homeless Outreach Team expanded from two to five workers. While COVID funds were fully expended in FF 2022, the County will continue to seek funding to continue to support the expanded Outreach Team. The Crisis Response Team and ACT Program receive referrals from the police, hospitals, and shelters when a homeless individual is in crisis. In addition, Arundel House of

Hope, Blessed in Tech, and The Light House provide outreach services, including case management, day shelter, meals, and links to mainstream resources.

Addressing the emergency and transitional housing needs of homeless persons

Emergency Shelter - In a typical year, the County has 53 year-round emergency beds for individuals and 99 year-round emergency beds for families. Emergency shelters can provide the following:

- Temporary shelter housing
- Three daily meals
- Case management
- Life skills
- Training
- Housing search assistance
- Supportive services
- Temporary hotel placements for emergency situations

The rotating church shelter, called the Winter Relief Program, typically has 50 beds and provides transportation, meals, and temporary housing between the hours of 5:00 p.m. and 7:00 a.m. from November through April. Local shelters and the City of Annapolis provide an additional 54 freezing weather beds. There is a shortage of emergency shelter for both families and individuals in the County, especially during the summer months when the rotating shelter and freezing weather beds are unavailable.

It is anticipated that in FFY 2025, \$85,000 in Emergency Solutions Grant (ESG) funds, as well as State Homeless Solutions Program (HSP) funds and County funds, will continue to be allocated to Sarah's House, operated by Associated Catholic Charities, Inc. Sarah's House provides emergency shelter to the homeless individuals in the County, as well as a wide array of supportive services. It is estimated that over 300 homeless people, including children, are assisted by Sarah's House during the year. It is estimated that in FFY 2025, approximately \$45,000 in County CDBG funds will be used to support The Light House Family Shelter Program, serving 10 families experiencing homelessness.

Transitional Housing - Arundel House of Hope (AHOH) will continue to provide several transitional housing programs for the homeless in the County. These include the following:

- The Fouse Center provides shelter for 10 homeless men.
- Patriot House provides shelter for six homeless veterans and four transitional housing units for homeless families.
- HOME ARP and County funds were used to rehabilitate the 16-unit Heritage at Madison Place (formerly the Doll Apartments) community in Glen Burnie, which acquired by the Housing Commission utilizing American Rescue Plan funds. The project will provide transitional housing for families and individuals experiencing homelessness.

- AHOH is in the process of developing a County funded new transitional housing program for eight men experiencing homelessness located in Glen Burnie.

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 is committed to ending chronic homelessness through outreach and developing housing options for this population. The Homeless Coalition has embraced the Housing First Model as its strategy for ending chronic homelessness. As part of the development of the County's coordinated entry system, during FFY 2024 the Homeless Coalition retired the VI-SPDAT as its assessment tool and now utilizes a local prioritization tool that is more objective and reflective of individual situations in our County. The local prioritization tool is employed for Permanent Supportive Housing applicants and is incorporated into the HMIS system. The Coordinated Entry Lead uses this prioritization tool to generate a centralized list of the most vulnerable, chronically homeless individuals and families. Those who are ranked as the most vulnerable and who are chronically homeless are given priority for all the County HUD-funded permanent supportive housing programs and other services. The centralized list – the ACCESS Housing List – is a coordinated waitlist for all HUD-funded permanent housing programs in the County.

The County uses a rapid re-housing strategy for homeless families and provides ESG funds for rapid re-housing programs to house over 20 households. The County also utilizes HSP funding to provide rapid re-housing to 10 to 15 families per year. In addition, the County operates a rapid re-housing program targeting unaccompanied homeless youth utilizing State HSP funds. Finally, to build on the success of rapid re-housing programs operated with COVID-era funding, the County has also written its HOME ARP allocation plan to continue supporting individuals fleeing domestic violence or with mental health challenges to quickly become housed and then stabilize and become self-sufficient over time.

HOME and County funds shall be used to continue the Moving Home Program. The Program provides tenant-based rental assistance and case management to help stabilize individuals, families, and veterans who are either homeless or at risk of homelessness. Additionally, the Partnership for Children, Youth and Families operates a prevention and diversion program for families in the County and a rapid re-housing program for young adults ages 18-24. The programs are supplemented with Video Lottery Terminal and County CDBG funds.

The City seeks to end homelessness among veterans. AHOH operates Patriot House, a transitional housing program which was once funded through the Veteran Administration (VA), is now funded through the County's Affordable Housing Trust Fund. AHOH works closely with the Baltimore VA Medical Center to ensure each Veteran receives necessary medical care, services, and access to permanent housing through

the HUD Veterans Affairs Supportive Housing (VASH) Program in the County. Many graduates of this program improve their income and can afford unsubsidized housing. Additionally, the County maintains a by-name homeless Veterans list and works actively to ensure all veterans identified as homeless are connected with housing and services.

Staff in various CoC-funded programs work to reduce returns to homelessness, and those who enter CoC-funded permanent housing seldom return to homelessness. The return to homelessness is due in part to the high cost of housing in the County and the difficulty low-income households face in finding affordable units without a subsidy. The County incorporates the following strategies to reduce returns to homelessness:

- a. Develop an array of housing programs, including permanent supportive housing, rapid re-housing, and other permanent housing for those who qualify.
- b. Target housing intervention through case conferencing meetings and utilizing by-name lists.
- c. Provide comprehensive case management and continued after care services once an individual exits the program.
- d. Focus on increasing employment and income by linking individuals to employment services and all available public benefits for which they may be eligible, such as veteran's benefits, social security, disability, and Supplemental Security Income (SSI).

Finally, in the Spring of 2025, the Housing Commission of Anne Arundel County will open a new 16-unit transitional housing program for individuals and families called Heritage at Madison Park. This program will be a steppingstone to permanent housing as each family or individual will be provided with a housing voucher upon exit.

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

One of the key strategies to end homelessness in the City is to prevent individuals and families from becoming homeless in the first place. Several County agencies assist households in avoiding homelessness by providing financial assistance to prevent eviction and utility payment assistance to prevent the disconnection of utilities. The County uses CDBG, FEMA, State, and private funds to provide this assistance. In FFY 2025, it is anticipated that \$40,000 in County CDBG funds will be allocated the Community Action Agency, and \$30,000 in County CDBG funds will be allocated to the Partnership for Children, Youth, and Families to provide eviction prevention, utility turn-off assistance, and help pay the first month rent, and \$30,000 in County CDBG funds will be allocated to LARS emergency services for the purpose of preventing homelessness and housing instability. Additionally, the County aims to continue allocating \$100,000 annually in flexible funding, allowing the Anne Arundel County Mental Health Agency

to provide short-term emergency housing, eviction prevention, and other needed housing assistance to individuals to maintain and potentially obtain housing.

The County anticipates receiving FFY 2025 homelessness prevention funding through the Maryland Homelessness Solutions Program (HSP) to continue the following prevention programs. In FFY 2025, the County anticipates receiving approximately \$125,000 in homelessness prevention funds, which may be administered by the Community Action Agency and The Light House. These funds are used to provide short-term rental and utility assistance and financial assistance to divert individuals away from the shelter system into sustainable housing.

In response to the COVID-19 crisis, the County provided over \$30 million in funding from multiple sources to prevent homelessness in the calendar year 2022. In FFY 2024, the County continued a scaled down version of the Eviction Prevention Program. The County will continue the program with \$1,300,000 in FFY 2025 local funds as well as previously awarded funds. This emergency assistance is to prevent evictions and utility turn-offs with the goal of the program being to keep families housed. It is estimated that in FFY 2025, the EPP will serve approximately 350 low- to moderate-income households.

The County has developed discharge plans and strategies to prevent vulnerable individuals who are being discharged from a publicly funded institution such as foster care, hospitals, mental health programs, and/or jail from becoming homeless. DSS is responsible for implementing discharge planning for children in foster care. The goal of the County is to make sure every child has a permanent supportive connection before they age out of foster care.

Although there are no publicly funded hospitals or health care facilities in the County, the two privately funded hospitals work with DSS to help ensure individuals leaving these facilities are not released into homelessness. Both Baltimore Washington Medical Center and Anne Arundel Medical Center employ social workers to link patients to services prior to discharge. The inpatient hospital treatment team completes a needs assessment upon entry into the facility and develops a treatment plan that addresses needs such as mental health, housing, substance abuse, job skills, and life skills. The Health General Article, 10-809 Annotated Code of Maryland, prohibits discharges from State mental health facilities to homelessness. The Mental Health Agency also employs aftercare service workers who provide the local link between psychiatric hospitals, residential treatment facilities and community resources to ensure effective discharge planning.

The County makes every effort to prevent individuals exiting County detention centers from becoming homeless. The two detention centers in the County provide case management, including discharge planning, to all individuals sentenced for more than seven days. Detainees are referred to internal GED training, job training, drug treatment, and other life skills courses to prepare for their exit from the detention center. Detainees with mental illness are referred to the State funded Mental Health Jail Project, which links inmates to services and housing upon discharge from the jail. The Detention Center hosts on-site community service fairs to link inmates to programs, services and housing options upon release.

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

Actions to address LBP hazards and increase access to housing without LBP hazards

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

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

- Under Maryland State Law "Lead Risk Reduction in Housing" owners of rental property built before 1950 must register their units with the Maryland Department of the Environment (MDE), distribute materials from MDE informing tenants of the hazards of lead-based paint, and meet specific lead paint risk reduction standards, in return for liability protection. The Law also requires landlords to perform lead hazard reduction treatments at each turnover in rental housing built before 1950. The protection also is available for owners of rental units built after 1950, if they choose to meet the requirements.
- Grants and loans for hazard reduction
- Locally based outreach programs to parents, health care providers, and property owners.
- Targeted intensive outreach for blood lead testing for early detection and early intervention in at risk areas

Statewide, the following blood lead testing requirements are in effect:

- Mandatory blood lead testing at age one and two of children enrolled in Medicaid (Federal Early Prevention Screening and Detection Treatment or "EPSDT" requirements)
- Mandatory evidence of screening within 30 days of entry into daycare for newborn children to six years of age with either a blood-lead test or risk assessment questionnaire
- Mandatory testing of children by age 12 months and by age 24 months living in an at risk area
- Recommendations for medical and public health follow-up based on the Centers for Disease Control and Prevention (CDC) guidance in "Screening Young Children for Lead Poisoning, Guidance for State and Local Public Health Officials" and "Managing Elevated Blood-Lead Levels Among Young Children: Recommendations from the Advisory Committee on Childhood Lead Poisoning Prevention"

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

Based on HUD estimates, there are up to 10,455 housing units and 1,550 housing units with children present that are at risk of containing lead-based paint hazards.

According to the Childhood Blood Lead Surveillance in Maryland 2021 Annual Report, there were 12,580 (or 24.2% on the population) children age 0-72 months tested in Anne Arundel County for blood lead levels. There were 51 (0.4% of the population) reported cases of blood lead levels of 5-9 µg/dL and 11 reported cases of blood lead levels > 10 µg/dL (0.1% of the population) for children 0-72 months old.

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

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

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

- The guidelines for the City's Housing Rehabilitation Program comply with the lead based paint hazards at 24 CFR Part 35.
- ACDS staff test for lead contamination and include the containment of lead paint in all housing rehabilitation activities. Lead paint hazard reduction is an eligible rehabilitation activity funded by the Housing Rehabilitation Program.
- ACDS has a certified firm for testing, risk assessment, and clearance. All contractors are lead based paint abatement certified.
- ACDS staff includes information regarding lead paint contamination in all its community outreach efforts.
- The Anne Arundel County Health Department keeps current with changing regulations and keeps updated lists of firms certified in testing and abatement of lead based paint hazards.

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

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

The City of Annapolis is committed to addressing the needs of its residents who live at or below the poverty level. During the five year period from FFY 2025-2029, the City, in conjunction with the County and other public agencies and private non-profit organizations, will continue to pursue resources and innovative partnerships to support the development of affordable housing, rental assistance, homelessness prevention, emergency food and shelter, health care, family services, job training, and transportation.

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

Poverty occurs when a household's basic needs for food, clothing, and shelter are not being met. Poverty is a function of income instability which is related to a number of factors such as housing costs, health care costs, access to supportive services, education and training, employment opportunities, access to transportation, and unexpected crises. The City recognizes these linkages and in conjunction with other public and private agencies will fund and support activities that address the following strategies over the five year period:

- Providing affordable housing.
- Providing emergency and transitional housing.
- Providing assistance to homeowners for housing maintenance.
- Providing assistance to first time homebuyers.
- Providing financial education and coaching to LMI persons.
- Preventing homelessness by providing case management, budget counseling, and eviction prevention funds.

SP-80 Monitoring – 91.230

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

The City of Annapolis conducts annual monitoring reviews to determine whether its programs are in accordance with HUD regulations and the City's Five Year Consolidated Plan. While other City agencies will be responsible for day-to-day implementation in various program areas, and other organizations may act as sub-grantees in carrying out specific projects, the Department of Planning and Zoning monitors the progress of these participating agencies and organizations in carrying out activities and achieving objectives described in the Five Year Consolidated Plan. The Department of Planning and Zoning completes the reviews, as this department is responsible for the administration of grant funds.

Monitoring of Housing Programs:

- The Department of Planning and Zoning will continue to require and conduct a review of quarterly reports submitted by the housing agencies and organizations.
- The Department of Planning and Zoning will review and approve bills before payment on an ongoing basis.
- The Department of Planning and Zoning will meet and discuss figures and goals of the program on an ongoing basis.
- The Department of Planning and Zoning will conduct an annual assessment of the program's progress.

Monitoring of Community Development Programs:

- The Department of Planning and Zoning will review and approve bills before payment on an ongoing basis.
- The Department of Planning and Zoning will meet and discuss figures and goals of the programs with other Department Heads and Administration.
- The Department of Planning and Zoning will conduct an annual assessment of the programs' progress.
- The Department of Planning and Zoning will continue to work closely with the State of Maryland and Anne Arundel County Small/Minority Business Enterprise (SMBE) Programs to create an environment that stimulates greater procurement participation from small and minority owned businesses.

Annual Action Plan

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

Introduction

The City of Annapolis will receive \$278,182 in CDBG funds for the FFY 2025 Program Year. The City estimates that it will receive \$0 in program income from the CDBG program during the FFY 2025 program year. The following financial resources are identified for the FFY 2025 Annual Action Plan and will be used to address the following needs: Housing; Other Special Needs; Community Development; and Administration, Planning, and Management. The accomplishments of these projects/activities will be reported in the FFY 2025 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	278,182	0	0	278,182	1,000,000	The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons. The City is funding six (6) CDBG projects in FFY 2025

Table 47 - 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

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

Development (MD DHCD - a state organization that partners with local governments, nonprofits, community development organizations, economic development partners, and builders to construct and rehabilitate homes for Marylanders and fund strategic neighborhood revitalization plans to improve disinvested areas); Anne Arundel County (AAC); and Arundel Community Development Services, Inc. (ACDS - nonprofit corporation dedicated to providing affordable housing and community development services in Anne Arundel County).

Each year the City Council provides operating funds through the City's General Fund to many city organizations. These are groups that display creative ways of helping people help themselves, provide activities in support of the City's goal of providing a system in which all residents of the City of Annapolis have access to services that sustain and enhance the quality of life and are equitable, effective, accountable, and responsive to changing community needs. This year, the City, through its Community Grants Program, will allocate approximately \$430,750 to fund organizations, many of which provide services to the City's low-income residents.

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

- Maryland Housing Rehabilitation funds and Lead Paint funds for the City's Housing Rehabilitation Program (MD DHCD)
- Low Income Housing Tax Credits (MD DHCD)
- Anne Arundel County and City of Annapolis Continuum of Care (CoC)
- Rental Assistance Program (City of Annapolis)
- Community Legacy Program (MD DHCD)
- Technical Assistance Program (MD DHCD)
- HOME Initiatives Program (MD DHCD)
- Maryland Affordable Housing Trust (MD DHCD)
- Strategic Demolition Program (MD DHCD)
- Habitat for Humanity of the Chesapeake
- Housing Trust Fund (Anne Arundel County)
- Mortgage Assistance Program (Anne Arundel County)
- Housing Rehabilitation Program (ACDS)

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

The City does not intend to use, acquire or improve any publicly owned land or property located within the jurisdiction using CDBG funds to address the needs identified in the City's Consolidated Plan.

Discussion

The CDBG program year runs from July 1, 2025, through June 30, 2026. The CDBG funds will be used to address the following priority needs:

- Housing Needs
- Other Special Needs
- Community Development Needs
- Administration, Planning, and Management Needs

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HS-1 Improve the Quality of Existing Homeownership Housing	2025	2029	Affordable Housing	Citywide	Housing Priority	CDBG: \$50,000	Homeowner Housing Rehabilitated: 3 Household Housing Unit
2	HS-2 Improve Quality of Existing Affordable Rental Units	2025	2029	Affordable Housing	Citywide	Housing Priority	CDBG: \$125,726	Rental units rehabilitated: 385 Household Housing Unit
3	SN-1 Improve the Quality of Existing Special Needs Housing	2025	2029	Non-Homeless Special Needs	Citywide	Other Special Needs Priority	CDBG: \$65,000	Rental Units Rehabilitated: 18 Household Housing Unit
4	CD-1 Improve Quality of Community Facilities	2025	2029	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$23,068	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 220 Persons Assisted
5	AM-1 Administration	2025	2029	Administration, Planning, and Management	Citywide	Administration, Planning, and Management Priority	CDBG: \$14,388	Other: 1 Other

Table 48 – Goals Summary

Goal Descriptions

1	Goal Name	HS-1 Improve the Quality of Existing Homeownership Housing
	Goal Description	Continue to provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing.
2	Goal Name	HS-2 Improve Quality of Existing Affordable Rental Units
	Goal Description	Provide support to affordable housing developers/owners, and public housing authorities to rehabilitate housing units that are rented to low- and moderate-income tenants.
3	Goal Name	SN-1 Improve Quality of Existing Special Needs Housing
	Goal Description	Provide funds for the rehabilitation of existing buildings.
4	Goal Name	CD-1 Improve Quality of Community Facilities
	Goal Description	Support improvement of public facilities serving low and moderate-income neighborhoods.
5	Goal Name	AM-1 Administration
	Goal Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing activities, and compliance with all federal, state, and local laws and regulations.

AP-35 Projects – 91.220(d)

Introduction

In order to address the housing and community development needs in the City of Annapolis, the FFY 2025 Annual Action Plan will fund the following activities:

Projects

#	Project Name
1	Arundel Lodge
2	Homes for America
3	Boys and Girls Club
4	Housing Authority
5	Owner-Occupied Housing Rehabilitation Administration
6	Administration/Fair Housing

Table 49 – Project Information

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

The intent of federal CDBG funds is to provide low- and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration. The City will base its selection of projects on the following criteria:

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

AP-38 Project Summary

Project Summary Information

1	Project Name	Arundel Lodge
	Target Area	Citywide
	Goals Supported	SN-1 Improve the Quality of Existing Special Needs Housing
	Needs Addressed	Other Special Needs Strategy Priority Need
	Funding	CDBG: \$65,000
	Description	Increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation of four existing buildings including upgrading flooring, bathrooms, and kitchens, to create a more comfortable and functional living environment.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	18 individuals with special needs
	Location Description	Confidential
2	Planned Activities	Matrix Code: 03B Facilities for Persons with Disabilities 24 CFR 570.201(c) National Objective: LMC Presumed Benefit Low/mod limited clientele benefit: activities that benefit a clientele generally presumed to be principally low/mod persons 24 CFR 570.208(a)(2)(i)(A)
	Project Name	Homes for America
	Target Area	Citywide
	Goals Supported	HS-2 Improve the Quality of Existing Affordable Rental Units
	Needs Addressed	Housing Strategy Priority Need

	Funding	CDBG: \$65,726
	Description	Support Homes for America in its efforts to improve and maintain the existing affordable rental communities by providing resources for replacing the elevator at Bowman Place. This will benefit current renters by sustaining and preserving good quality rental housing.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	28 low- and moderate-income households
	Location Description	29 West Washington Street, Annapolis, MD 21401
	Planned Activities	Matrix Code: 14B Multi unit residential 24 CFR 570.202(a)(2) National Objective: LMH Low/mod housing benefit: activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households 24 CFR 570.208(a)(3)
3	Project Name	Boys and Girls Club
	Target Area	Citywide
	Goals Supported	CD-1 Improve the Quality of Community Facilities
	Needs Addressed	Community Development Strategy Priority Need
	Funding	CDBG: \$23,068
	Description	Provide updated flooring throughout the Wiley H. Bates Boys & Girls Club in Annapolis.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	220 low- and moderate-income youth
	Location Description	Boys & Girls Club at Wiley H. Bates Heritage Park, 121 S. Villa Avenue, Annapolis, MD 21401

	Planned Activities	Matrix Code : 03E Neighborhood Facilities 570.201(c) LMC Presumed Benefit Low/mod limited clientele benefit: be of such nature and be in such location that it may be concluded that the activity's clientele will be low/mod income. 570.208(a)(2)(i)(D)
4	Project Name	Housing Authority
	Target Area	Citywide
	Goals Supported	HS-2 Improve the Quality of Existing Affordable Rental Units
	Needs Addressed	Housing Strategy Priority Need
	Funding	CDBG: \$60,000
	Description	Provide support to affordable housing developers/owners, and public housing authorities to rehabilitate housing units that are rented to low- and moderate-income tenants by rehabilitation of the units. The funds will be used for capital improvements and infrastructure improvements as appropriate. CDBG funds may be used for infrastructure improvements, like addressing drainage issues, sidewalk repairs, etc. as well. Rehabilitation will include, but not limited to, replacement of roofs, windows, HVAC systems, appliances, cabinets, garbage disposals, lead abatement, plumbing, electrical upgrades, and addressing drainage issues.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	357 low- and moderate-income households
	Location Description	1014 President Street, Annapolis, MD 21401
	Planned Activities	Matrix Code: 14C Rehabilitation: Public Housing Modernization 24 CFR 570.202(a)(2) National Objective: LMH Low/mod housing benefit: activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households 24 CFR 570.208(a)(3)
	Project Name	Owner-Occupied Housing Rehabilitation Program Administration

5	Target Area	Citywide
	Goals Supported	HS-1 Improve the Quality of Existing Homeownership Housing
	Needs Addressed	Housing Strategy Priority Need
	Funding	CDBG: \$50,000
	Description	Continue to provide financial assistance to low- and moderate-income homeowners to rehabilitate their existing owner-occupied housing through the City's Owner Occupied Housing Rehabilitation Program by providing funds to Arundel Community Development Services, Inc. for staff costs associated with administering the program for the City.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	3 low- and moderate-income Households
	Location Description	Citywide
	Planned Activities	Matrix Code: 14H Rehabilitation Administration 570.202 National Objective: LMH Low/mod housing benefit: activities that are carried out for the purpose of providing or improving permanent residential structures that will be occupied by low/mod income households. 570.208(a)(3)
6	Project Name	Administration/Fair Housing
	Target Area	Citywide
	Goals Supported	AM-1 Administration
	Needs Addressed	Administration, Planning, and Management Strategy Priority Need
	Funding	CDBG: \$14,388

	Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, and compliance with all federal, state, and local laws and regulations, and fair housing activities.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	City of Annapolis
	Location Description	Citywide
	Planned Activities	Matrix Code: 21D Fair Housing Activities (subject to Admin cap) 24 CFR 570.206(c)

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 Annapolis directs CDBG funds areawide. The Five Year Consolidated Plan has one (1) local target area, “Areawide”. The following neighborhoods receive priority attention for CDBG funding: Eastport, Parole, and Clay Street. These neighborhoods are small, cohesive geographic areas, which have the highest minority concentrations, the highest number of people below the poverty level, and the greatest housing rehabilitation needs.

HUD defines an Area of Minority Concentration as: a neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole; the neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole; or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceeds 50 percent of its population. According to the 2023 ACS 5-Year Estimates, the City of Annapolis has a minority population of 38.4% of its total population and an area of minority concentration would have a minority concentration over 58.4%. There are two Census Tracts in the City of Annapolis that are identified as Areas of Minority Concentration: Census Tract 7064.03 (60.3% minority) and Census Tract 7064.04 (74.2% minority).

FFY 2024 low- and moderate-income summary data (LMISD) is the current data from HUD to qualify activities as low-mod service area eligible. The City has an overall low mod percentage of 41.69%. The following CTs and BGs qualify as low-mod: Block Group 2, Census Tract 7025, Anne Arundel County, Maryland 51.30%; Block Group 2, Census Tract 7064.02, Anne Arundel County, Maryland 51.80%; Block Group 2, Census Tract 7064.04, Anne Arundel County, Maryland 54.50%; Block Group 1, Census Tract 7061.03, Anne Arundel County, Maryland 54.80%; Block Group 1, Census Tract 7063.04, Anne Arundel County, Maryland 60.10%; Block Group 1, Census Tract 7063.03, Anne Arundel County, Maryland 65.10%; Block Group 2, Census Tract 7061.02, Anne Arundel County, Maryland 96.30%; Block Group 3, Census Tract 7066, Anne Arundel County, Maryland 96.60%; and Block Group 1, Census Tract 7064.04, Anne Arundel County, Maryland 98.70%.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100%

Table 50 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The intent of federal CDBG funds is to provide low and moderate-income households with viable

communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration. The City of Annapolis has identified its priorities throughout the plan with regard to allocating investment geographically.

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

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

Discussion

Under the FFY 2025 CDBG Program, Annapolis will receive a grant in the amount of \$278,182 for projects during the program year. The City allocated its FFY 2025 CDBG allocation to \$14,388 for General Administration and Fair Housing activities. The balance of funds (\$263,794) will be allocated to: activities which principally benefit low- and moderate-income persons in the amount of \$175,726 for housing improvements, \$65,000 for special needs housing, and \$23,068 for public facilities improvements. These activities are available throughout the City.

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Annapolis will utilize its CDBG funds to provide housing rehabilitation assistance for eligible low- and moderate-income households.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	388
Special-Needs	18
Total	406

Table 51 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	406
Acquisition of Existing Units	0
Total	406

Table 52 - One Year Goals for Affordable Housing by Support Type

Discussion

During the FFY 2025 CDBG program year, Annapolis does not plan to fund any projects that will produce new units, acquire existing units, or provide rental assistance. The City will fund the following projects to sustain affordable housing to four hundred six (406) LMI rental units:

- Arundel Lodge – 18 individuals with special needs
- Homes for America – 28 low- and moderate-income households
- Housing Authority – 357 low- and moderate-income households
- Owner-Occupied Housing Rehabilitation Administration – 3 low- and moderate-income households

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the City of Annapolis (HACA) was founded in 1937 to provide affordable housing in Annapolis for families who could not purchase or rent at market prices. The Authority's mission is to achieve excellence by providing housing and self-sufficiency opportunities and promoting customer satisfaction to enhance the quality of life for extremely low, very low, low, and moderate-income residents.

HACA owns and manages 554 traditional public housing units (Harbour House, Eastport Terrace, Robinwood, and Bloomsbury Square) and has 223 project-based voucher units in mixed-income settings and 389 Section 8 tenant-based vouchers. HACA's public housing units are aging and are often unable to meet the needs of the population they serve. To improve and preserve public housing units, HACA has embarked on an aggressive plan for the revitalization of its traditional public housing developments under the Rental Assistance Demonstration program (RAD) and potentially other available HUD and state-local affordable programs.

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

RAD/Project-Based Voucher conversions at Robinwood and Bloomsbury Square

HACA will rehabilitate/redevelop Robinwood and Bloomsbury Square and implement a one-for-one replacement housing strategy that replaces existing public housing with new or revitalized housing that better serves the residents of Annapolis. The Authority is utilizing RAD/PBV coupled with LIHTC for these two sites. Established by HUD in 2011, the program allows PHAs to convert public housing properties at risk of obsolescence or underfunding into project-based vouchers or rental assistance contracts under the Section 8 program. Once the units are converted from public housing (Section 9 of the 1937 Housing Act) to Section 8 housing, housing authorities can leverage private capital to address capital needs. This action enables housing authorities to partner with nonprofit and private sector developers and managers as needed to preserve and redevelop their affordable housing stock. HACA has received a Commitment for a HAP (CHAP) for these two sites. HACA has selected The Community Housing Partners (CHP), a developer based in Virginia, to rehabilitate/redevelop these two sites. HACA has already executed MOUs with CHP for these sites and held community meetings during 2024.

Develop mixed-income, mixed-finance, mixed-use communities at Harbour House and Eastport Terrace

Harbour House and Eastport Terrace are HUD Choice Neighborhood funding sites that integrate public housing, project-based vouchers, low-income housing tax credits (LIHTC), RAD, Section 18, and market-rate units. HACA, in partnership with the City, has completed a transformation plan for this site that includes the redevelopment of the adjacent administrative building, as well as the potential acquisition of additional sites. HACA envisions this multiphase redevelopment plan as a catalyst for empowering the self-development of residents, strengthening HACA, and addressing unmet affordable housing needs in

the City. HACA is seeking partners to help transition the Agency, its mission, and its clients into a sustainable force of equity and inclusion in the City of Annapolis. HACA expects to select a developer partner experienced with Choice Neighborhoods and layered financing involving other HUD programs including Project Based Vouchers (PBVs), Rental Assistance Demonstration (RAD), Low Income Housing Tax Credits (LIHTC), and ACC subsidy. In November 2023, HUD accepted the Concept Plan for this site. HACA has issued an RFQ for the site and is expected to select a developer in 2025.

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

HACA has provided public housing residents with up to date information concerning their plans to revitalize its public housing portfolio. Residents are encouraged to participate in the planning meetings and offer their suggestions on redevelopment priorities. HACA has setup a website, <https://eastportcni.org>, that provides residents with information on upcoming meetings, events, resources, reports, and FAQs concerning the Eastport Terrace and Harbour House Choice Neighborhood redevelopment.

HACA has resident councils at each of its developments in the City. The resident councils continue to offer input on management operations, modernization needs, family self-sufficiency program, and homeownership program.

HACA provides the following resident services:

- Resident Opportunity and Self Sufficiency (ROSS) - ROSS program is used to evaluate and assess HACA residents' needs to coordinate available resources within the community and beyond to meet the needs identified. The ROSS program has five primary focus areas and is utilized to improve self-sufficiency for all residents involved in the program: 1) Employment; 2) Education; 3) Financial Literacy; 4) Health; and 5) Housing.
- Community Resources - HACA provides residents with a list of community resources.
- Resident Newsletter
- Youth Services Department - The Youth Services Department is dedicated to working with, assisting, and encouraging youth within the HACA properties to maximize their independence and integration into the community.
- Family Self-Sufficiency (FSS) - FSS is an innovative voluntary program that assesses the skills and needs of families and individuals living in HACA housing and assists them to establish realistic goals created by participants and appropriate mentoring and wrap-around services to empower families in making positive life changes.
- Case Management - HACA currently has two dedicated case managers who help residents troubleshoot various issues at all HACA properties. Referrals come directly from the property managers with issues ranging from housekeeping, late rent payments, food insecurity, mental health care needs, career or educational referrals, etc. Case managers are trained to quickly follow up with all referrals and provide a resolution to the resident or property manager as quickly as possible. HACA has a number of community partners who also help residents manage their

concerns and address problems as they occur. Case managers also work closely with the City of Annapolis and their team of outreach support staff and social workers to help address resident related problems.

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

HACA was designated as “troubled” by HUD for Late Presumptive Failure and maintaining an acceptable occupancy level in its developments. HACA is compliant with the proper submission of its audited financial statements. To maintain acceptable occupancy levels HACA implemented a number of management changes that included:

- Weekly vacancy meetings to discuss the waiting list, tenant selection, and initial certification process.
- Updated their Administrative Plan and ACOP to employ a variety of leasing options, including mass leasing, to fill vacancies quicker.
- Increased resident outreach (through social media, newsletters, events, programming, and letters) to reduce the frequency of move-outs.
- Updated their current operating protocols for late rent payments to speed up the payment delays.
- Partnered with the City to create a dedicated Inspector through the City’s Planning and Zoning Department Division of Inspections and Permits to expedite the City’s inspection and licensing requirements.
- Hired additional maintenance mechanics to accelerate the turnover of available units.
- Initiated a multi-year portfolio redevelopment effort to revitalize its residential housing units.

Additionally, the City annually allocates CDBG funding to assist HACA revitalize its public housing. For FFY 2025, \$60,000 in CDBG funds will be used for capital and infrastructure improvements at Harbour House/Eastport Terrace.

Discussion

The City of Annapolis has identified that there is a need for decent, safe, and sanitary housing that is affordable and accessible to address the households affected by housing problems, severe housing problems, and housing cost burdens. The largest income group affected by housing problems in the City are extremely low-income households. HACA is a vital part of the City’s affordable housing strategy as the primary assisted housing provider of housing for extremely low income, very low income, and lower income residents of the City. During the past five years, HACA has experienced severe budget cuts but was able to continue to provide services and programs to their clients. Despite these financial challenges, HACA has made steady progress to improve the housing and services provided to its residents but will continue to need additional funding mechanisms to effectively advance its mission.

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

Introduction

The City of Annapolis relies heavily on Anne Arundel County resources to support the City's homeless population. There is a collaborative, well-coordinated, and community-based planning process that works diligently to ensure the needs of individuals who are homeless or at risk of homelessness within the City are being met. This process includes community members with lived experience where possible. The County provides a continuum of housing and services, including:

- Prevention
- Outreach
- Supportive services
- Emergency, transitional, and permanent housing
- Rapid re-housing

ACDS, with support from the Department of Social Services (DSS), coordinates the Continuum of Care (CoC) planning group, also called the Homeless Coalition. The Homeless Coalition is responsible for developing the competitive CoC application and the plan to end homelessness in Anne Arundel County.

The Homeless Coalition consists of:

- Over 60 nonprofit and government agencies within the County and City of Annapolis
- Concerned citizens and community organizations
- Individuals with lived experience of homelessness
- Homeless service providers
- Organizations serving special needs populations
- Others with interests and roles in ending homelessness in the County

The Homeless Coalition has continually supported the County's successful applications for federal funds and the development of new programs and services to address the needs of the homeless population. The CoC was awarded a total of \$ 2,799,951 from the federal fiscal year 2024 competition. These funds will primarily be used to provide housing for chronically homeless individuals and families.

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 County, in coordination with the members of the Homeless Coalition, has developed a coordinated entry system to facilitate universal access to programs for homeless individuals. This year, the County's goals are to strengthen and further develop the coordinated entry system for emergency shelter and other short- to medium-term housing options, better coordinate access to different services and supports

for people experiencing homelessness, and ensure priority for housing is given to the most vulnerable.

The County has a coordinated entry system for its emergency shelter and permanent supportive housing programs. The Department of Social Services oversees the County's Coordinated Entry, and screening for emergency shelter is conducted via a centralized telephone line. All individuals entering the homeless Continuum of Care (e.g., outreach, shelter, day programs, etc.) are screened with the Coordinated Entry standard assessment, and priority for shelter is given to the most at risk based on the results. Assessments are entered into the Homeless Management Information System (HMIS) database in real-time to ensure timely services. The coordinated entry system's comprehensive assessment tool prioritizes shelter beds for homeless individuals and households based on:

- Housing situation
- Income
- Safety
- Health
- County residence

Those who seek Permanent Supportive Housing are additionally screened with the VI-SPDAT (Vulnerability Index – Service Prioritization Decision Assessment Tool). Only those individuals with a completed VI-SPDAT and ranking on the ACCESS Housing List can access CoC-funded permanent supportive housing programs. If clients are at risk for homelessness, they are referred to homelessness prevention services. The continuum of support for people experiencing homelessness includes several outreach teams, including the DSS Homeless Outreach Team, the Crisis Response Team, and the Assertive Community Treatment (ACT) program. The DSS Homeless Outreach Team works to build relationships with individuals living in homeless camps and link them to services and housing.

The County continues to support the DSS Outreach Team. The Crisis Response Team and ACT Program receive referrals from the police, hospitals, and shelters when a homeless individual is in crisis. In addition, AHOH and The Light House provide outreach services, including case management, day shelter, meals, and links to mainstream resources.

On behalf of the County and the Homeless Coalition, ACDS is responsible for submitting the consolidated application for the Maryland State Homelessness Solutions Program (HSP). ACDS anticipates level funding for the previous year's activities. The County anticipates receiving a total of \$788,928 in Local Fiscal Year 2026. These funds will be used to continue to provide housing stabilization and outreach funding to several community partners throughout the County. The services offered include outreach services, Day Center services, case management, homelessness prevention and diversion services, emergency shelter, and rapid re-housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

Emergency Shelter - In a typical year, the County has 53 year-round emergency beds for individuals and

99 year-round emergency beds for families. Some funding continues to be allocated towards hotel/motel stays to keep households off the street while figuring out more permanent housing if shelter is imminently needed and emergency shelter space is unavailable. Emergency shelters can provide the following:

- Temporary shelter housing for up to 90 days
- Three daily meals
- Case management
- Life skills
- Training
- Housing search assistance
- Supportive services
- Temporary hotel placements for emergencies

The rotating church shelter, called the Winter Relief Program, typically has 50 beds and provides transportation, meals, and temporary housing between 5:00 p.m. and 7:00 a.m. from November through April. Local shelters and the City of Annapolis offer 70 freezing weather beds through the Stanton Warming Center in Annapolis and the Arundel House of Hope Warming Center in Glen Burnie. There is a shortage of emergency shelters for families and individuals in the County, especially during the summer when the rotating shelters and freezing weather beds are unavailable.

In FFY 2025, \$85,000 in Emergency Solutions Grant (ESG) funds, as well as State Homeless Solutions Program (HSP) funds and County funds, will be allocated to Sarah's House, operated by Associated Catholic Charities, Inc. Sarah's House provides emergency shelter to the County's homeless individuals and a wide array of supportive services. Sarah's House is estimated to assist 345 homeless people, including children, during the following year.

In FFY 2025, \$25,000 in County CDBG funds will support The Light House Family Shelter Program, which serves 50 households experiencing homelessness.

Transitional Housing - Arundel House of Hope (AHOH) will continue to provide several transitional housing programs for the homeless in the County including the Fouse Center provides housing for ten (10) homeless men and the Patriot House which provides shelter for six (6) homeless veterans. AHOH also offers four transitional housing units for homeless families. Additionally, both the Community Action Agency and Maryland Re-Entry offer transitional housing for returning citizens who are exiting incarceration and would otherwise experience homelessness. The Housing Commission will begin operating the Heritage at Madison Place (formerly the Doll Apartments) in Glen Burnie, which will provide sixteen (16) units of transitional housing to families and individuals experiencing homelessness.

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 County uses a rapid re-housing strategy for homeless families and provides ESG funds for rapid re-housing programs to house over forty (40) households. The County also utilizes HSP funding to provide rapid re-housing to ten to fifteen families per year. In addition, the County operates a rapid re-housing program targeting unaccompanied homeless youth utilizing State HSP funds. Finally, to build on the success of rapid re-housing programs operated with COVID-era funding, the County has also written its HOME ARP allocation plan to continue supporting individuals fleeing domestic violence or with mental health challenges to quickly become housed and then stabilize and become self-sufficient over time.

HOME and County funds shall be used to continue the Moving Home Program. The Program provides tenant-based rental assistance and case management to help stabilize individuals, families, and veterans who are either homeless or at risk of homelessness. Additionally, the Partnership for Children, Youth and Families operates a prevention and diversion program for families in the County and a rapid re-housing program for young adults ages 18-24. The programs are supplemented with Video Lottery Terminal and County CDBG funds.

The County seeks to end homelessness among veterans. AHOH operates Patriot House, a transitional housing program which was once funded through the Veteran Administration (VA), is now funded through the County's Affordable Housing Trust Fund. AHOH works closely with the Baltimore VA Medical Center to ensure each Veteran receives necessary medical care, services, and access to permanent housing through the HUD Veterans Affairs Supportive Housing (VASH) Program in the County. Many graduates of this program improve their income and can afford unsubsidized housing. Additionally, the County maintains a "by name" homeless Veterans list and works actively to ensure all veterans identified as homeless are connected with housing and services.

Staff in various CoC funded programs work to reduce returns to homelessness, and those who enter CoC funded permanent housing seldom return to homelessness. The return to homelessness is due in part to the high cost of housing in the County and the difficulty low-income households face in finding affordable units without a subsidy. The County incorporates the following strategies to reduce returns to homelessness:

- 1) Develop an array of housing programs, including permanent supportive housing, rapid re-housing, and other permanent housing;
- 2) Target housing intervention through case conferencing meetings and utilizing "by name" lists;
- 3) Provide comprehensive case management and continue after care services once an individual exits the program; and
- 4) Focus on increasing employment and income by linking individuals to employment services and all available public benefits for which they may be eligible, such as veteran's benefits, social

security, disability, and Supplemental Security Income (SSI).

Additionally, to support the successful transition to permanent housing from homelessness, County CDBG funds have been awarded to Hope for All's Turning Housing into Homes Program, which provides beds, furniture, clothing, kitchen supplies, and other household goods to families exiting homelessness in order to furnish their new homes.

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

One of the key strategies to end homelessness in the City is to prevent individuals and families from becoming homeless in the first place. Several County agencies assist households in avoiding homelessness by providing financial assistance to prevent eviction and utility payment assistance to prevent the disconnection of utilities. The County uses CDBG, FEMA, State, and private funds to provide this assistance. In FFY 2025, \$30,000 in County CDBG funds will be allocated to the Partnership for Children, Youth, and Families to provide eviction prevention, utility turn-off assistance, and help pay the first month rent, and additional \$30,000 in County CDBG funds will be allocated to LARS emergency services for the purpose of preventing homelessness and housing instability. Also available is \$100,000 in flexible County funding, allowing the Anne Arundel County Mental Health Agency to provide short-term emergency housing, eviction prevention, and other needed housing assistance to individuals to maintain and potentially obtain housing.

The County has applied for and anticipates receiving approximately \$144,000 in homelessness prevention funds, which were administered by the Community Action Agency and The Light House. These funds will be used to provide short-term rental, utility, and financial assistance to divert individuals away from the shelter system into sustainable housing.

In FFY 2025, the County will continue a scaled down version of the Eviction Prevention Program. The County will continue the program with \$1,300,000 in FFY 2025 Affordable Housing Trust funds as well as previously awarded funds. This emergency assistance is to prevent evictions with the goal of the program being to keep families housed. It is estimated that in FFY 2025, the EPP will serve approximately 600 low-to moderate-income households. Additionally, \$1,800,000 in County HTF Funds will be provided to the Partnership for Children, Youth, and Families to provide homelessness prevention, relocation, and short-term rental assistance program.

The County has developed discharge plans and strategies to prevent vulnerable individuals who are being discharged from a publicly funded institution such as foster care, hospitals, mental health programs, and/or jail from becoming homeless. DSS is responsible for implementing discharge planning for children

in foster care. The goal of the County is to make sure every child has a permanent supportive connection before they age out of foster care.

Although there are no publicly funded hospitals or health care facilities in the County, the two privately funded hospitals work with DSS to help ensure individuals leaving these facilities are not released into homelessness. Both Baltimore Washington Medical Center and Anne Arundel Medical Center employ social workers to link patients to services prior to discharge. The inpatient hospital treatment team completes a needs assessment upon entry into the facility and develops a treatment plan that addresses needs such as mental health, housing, substance abuse, job skills, and life skills. The Health General Article, 10-809 Annotated Code of Maryland, prohibits discharges from State mental health facilities to homelessness. The Mental Health Agency also employs aftercare service workers who provide the local link between psychiatric hospitals, residential treatment facilities, and community resources to ensure effective discharge planning.

The City makes every effort to prevent individuals exiting the County detention centers from becoming homeless. The two detention centers in the County provide case management, including discharge planning, to all individuals sentenced for more than seven days. Detainees are referred to the Turnaround Thursday (TAT) Program as well as internal GED training, job training, drug treatment, and other life skills courses to prepare for their exit from the detention center. Detainees with mental illness are referred to the State funded Mental Health Jail Project, which links inmates to services and housing upon discharge from the jail. The Detention Center hosts on-site community service fairs to link in-mates to programs, services, and housing options upon release. The Detention Center may also make referrals to the Next Step Re-entry Transitional Housing program that is operated by the County's Community Action Agency or the Maryland Re-Entry's transitional housing program in Annapolis.

Discussion

The County successfully applies for competitive CoC funds and has built an inventory of approximately 180 permanent supportive housing units, most of which are targeted to the chronically homeless. Preliminary community assessments demonstrate a need for affordable housing development, rental assistance, and a range of supportive services. During FFY 2025, the County will offer housing programs to the homeless outlined herein. All housing programs listed below provide case management and supportive services.

Anne Arundel County Mental Health Agency SHOP Program

\$532,107 in CoC funds will be provided for a tenant-based rental assistance program with supportive services to 26 individuals who are chronically homeless and/or homeless with a diagnosed mental illness.

Catholic Charities Rapid Re-Housing Program

\$163,510 in CoC funds will be provided to Catholic Charities for a program to provide rapid re- housing to

at least eight homeless families.

Moving Home Program

This Program will provide tenant-based rental assistance and support services for 40 homeless individuals and families utilizing \$200,000 in HOME funds, \$ 88,926 in ESG funds plus Affordable Housing Trust Funds.

AHOH Community Housing Program

\$177,374 in CoC funds will be awarded to provide permanent supportive housing for 11 chronically homeless individuals.

AHOH Safe Haven Program

\$172,422 in CoC funds will be provided for permanent supportive housing for eight chronically homeless men.

People Encouraging People, Inc. Housing First Program

\$275,376 in CoC funds will be provided to People Encouraging People, Inc. for tenant-based rental assistance and intensive case management services for 12 chronically homeless individuals.

Finally, Catholic Charities will continue to provide 20 units of affordable permanent housing to homeless families at the Project North Program located at Ft. Meade. The Light House will provide three units of permanent housing to homeless families at the Anchor House location and provide five homeless women with permanent housing at the Willow House Program. These programs will be funded through the federal Project-Based Voucher Program.

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

Introduction:

In 2025, the City of Annapolis and five jurisdictions including five public housing authorities (PHAs) agreed to collaborate and enter into a Regional Collaborative Agreement to analyze barriers to housing choice. An extensive review of public policy was undertaken by Annapolis in an update to the Analysis of Impediments to Fair Housing (AI) completed simultaneously with this Consolidated Plan. The public policy review covered aspects of local government that are directly related to housing, including the City's zoning, subsidized housing, taxes, and transit. The Regional AI was completed in May 2025 and is available on the City's website. The AI created the following Action Plan:

1. Improve the public's knowledge and awareness of the Federal Fair Housing Act, and related laws, regulations, and requirements to affirmatively further fair housing in the City.
2. Revise the City Zoning Code to affirmatively further fair housing.
3. Promote and encourage the construction and development of additional affordable rental housing units in the area, especially for households whose income is less than 80% of the median income.
4. Improve approval rates for all originated home mortgage loans.

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 will use the following actions to address the negative effects of public policies that serve as barriers to affordable housing in the City:

- Zoning Reform:
 - Revise the Zoning Ordinance to allow for a greater variety of housing types, particularly "missing middle" options such as duplexes, triplexes, and fourplexes which have historically existed in Annapolis and contributed to the character of the City. This can increase the supply of affordable housing by allowing for more units for varied household sizes and incomes to be built on available land.
 - Revise the Zoning Ordinance to expand and optimize mixed-use development along the City's major corridors. This will add affordable housing options in places that are already served by transit and close to conveniences, schools, and amenities.
 - Revise the Zoning Ordinance to expand the development of accessory dwelling units which are already allowed by right on all City property zoned for residential use. Zoning amendments are needed to simplify and incentivize these small-scale housing units to be standard rental units or potentially home ownership options.

- **Inclusionary Zoning:** Expand existing inclusionary zoning policies that require developers to include a certain percentage of affordable units in new residential developments. Currently, only developments including ten or more units are required to provide affordable units. Expanding the policy to address smaller developments will ensure that a greater share of new housing construction contributes to the overall supply of affordable housing in the area.
- **Tax Incentives and Abatements:** Offer tax incentives or abatements to developers who build affordable housing or who renovate existing housing to make it more affordable. These incentives can help offset the costs associated with affordable housing development.
- **Impact Fee Reductions:** Impact fees are charges imposed on developers to offset the costs of providing public services and infrastructure. Reduce or waive impact fees for affordable housing developments to make them more financially feasible.
- **Streamlined Permitting Processes:** Simplify and expedite the permitting process for affordable housing developments to reduce development costs and encourage more investment in affordable housing.
- **Land Banking and Acquisition:** Purchase land or properties for the purpose of developing affordable housing or preserving existing affordable housing stock. This can help ensure that affordable housing is available in desirable locations throughout the City.
- **Housing Trust Fund:** Increase funding for the City's Housing Trust Funds to provide a consistent and reliable source of funding for affordable housing initiatives, such as down payment assistance programs, rental assistance programs, and housing development subsidies.
- **Community Land Trust:** Support the creation of a community land trust to help preserve affordable housing in perpetuity by taking land out of the speculative market and ensuring long-term affordability for residents.
- **Tenant Protections:** Implement or strengthen tenant protections, such as rent control, eviction protections, and tenant relocation assistance, to help prevent displacement and ensure housing stability for low-income renters.
- **Public-Private Partnerships:** Collaborate with private developers, non-profit organizations, and community groups to leverage resources and expertise to develop affordable housing projects and address specific housing needs in the City.

Discussion:

Annapolis will fund the following projects with FFY 2025 CDBG funds to address barriers to affordable housing:

- Arundel Lodge – 18 individuals with special needs
- Homes for America – 28 low- and moderate-income households
- Housing Authority – 357 low- and moderate-income households
- Owner-Occupied Housing Rehabilitation Administration – 3 low- and moderate-income households

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting the underserved needs in the City is the limited financial resources available to address the priorities identified in the Five Year Consolidated Plan and the need for affordable housing units in the City. Under the FFY 2025 CDBG program the City will take the following actions:

- Continue to leverage its financial resources and apply for additional public and private funds
- Continue to provide financial assistance for housing rehabilitation
- Continue to provide funding for public service activities
- Continue to do provide public facility improvements

Actions planned to foster and maintain affordable housing

According to the 2023 ACS 5-Year Estimates, 48.7% of renters paid more than 30% of their monthly income on rent, 33.0% of homeowners with a mortgage paid more than 30% of their monthly income on housing costs, and 14.2% of homeowners without a mortgage paid more than 30% of their monthly income on housing costs. The City will fund the following affordable housing activities with FFY 2025 CDBG funds:

- Arundel Lodge – 18 individuals with special needs
- Homes for America – 28 low- and moderate-income households
- Housing Authority – 357 low- and moderate-income households
- Owner-Occupied Housing Rehabilitation Administration – 3 low- and moderate-income households

The Housing Authority of the City of Annapolis will continue to fund the following activities to foster and maintain affordable housing in the City:

- Continue to provide Housing Choice Vouchers and public housing units.
- Continue to rehabilitate and make improvements to public housing units.

Actions planned to reduce lead-based paint hazards

The City will continue to comply with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule) for its housing programs. In order to meet the requirements of the

new lead-based paint regulations, the City will take the following actions:

- Applicants for housing assistance will 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 assistance is properly calculated and the applicable lead-based paint requirements determined.
- Certified Maryland Risk Assessors perform risk management, resident testing, lead hazard reduction, and prepare a plan to address the lead hazard 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, Subpart R.
- Per the State of Maryland's Reduction of Lead Risk in Housing law, owners of rental properties are required to register their units with Maryland Department of the Environment (MDE), distribute specific educational materials to prospective tenants and to meet specific LBP hazard reduction standards.
- Contractors performing lead paint abatement activities must be trained by a MDE accredited/licensed training provider and must receive accreditation to perform lead paint activities.
- The City maintains a list of affordable housing units that have been remediated of lead-based paint hazards.

Actions planned to reduce the number of poverty-level families

According to the 2023 ACS 5-Year Estimates, approximately 7.2% of City residents and 7.6% of children under the age of 18 were living below poverty level. The City's goal is to reduce the extent of poverty by taking actions the City can control and through work with other agencies and organizations. During this program year, the City will fund:

- Boys and Girls Cub – 220 low- and moderate-income youth

Actions planned to develop institutional structure

The City's Department of Planning and Zoning will coordinate activities among the public and private agencies and organizations in the City. This coordination will ensure that the goals and objectives outlined in the FFY 2025-2029 Five Year Consolidated Plan will be effectively addressed by more than one agency. The staff of the Department of Planning and Zoning will facilitate and coordinate the linkage between these public and private partnerships and develop new partnership opportunities in the City.

This coordination and collaboration between agencies is important to ensure that the needs of the

residents of Annapolis are being addressed. The main agencies that are involved in the implementation of the Plan, as well as additional financial resources that are available are the following:

Public Agencies – Annapolis Department of Planning and Zoning – is responsible for administration of the CDBG program. Housing Authority of the City of Annapolis – is responsible for administering Housing Choice Vouchers and managing public housing units.

Non-Profit Agencies - There are several non-profit agencies that serve low-income households in the City. The City will continue to collaborate with these agencies.

Private Sector - The private sector is a key collaborator in the services and programs associated with the Five Year Consolidated Plan. The private sector brings additional financial resources and expertise that can be used to supplement existing services in the City. Examples of these private sectors are: local lenders, affordable housing developers, business owners, community and economic development organizations, healthcare organizations, and others. The City will continue to collaborate with local financial institutions, private housing developers, local realtors, etc.

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

The City is committed to continuing its participation and coordination with social service agencies, housing agencies, community and economic development agencies, county, federal, and state agencies, as well as with the private and non-profit sectors, to serve the needs of target income individuals and families in Annapolis. The City solicits funding requests for CDBG funds annually. The Department of Planning and Zoning staff provides help and assistance as needed to assist these public agencies that receive CDBG funding.

During this program year, the City funded Administration/Fair Housing in the amount of \$14,388 to accomplish this. The City will continue to participate and look for collaboration opportunities between Anne Arundel County partners.

Discussion:

The Department of Planning and Zoning has the primary responsibility for monitoring the City's Consolidated Plan and Annual Action Plan. The Office maintains records on the progress toward meeting the goals and the statutory and regulatory compliance of each activity. Service area documentation 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 Office is also responsible for

the on-going monitoring of any sub-recipients for similar compliance.

The Department of Planning and Zoning has a "monitoring process" that is directed to the following:

- Program Performance
- Financial Performance
- Regulatory Compliance

The City's responsibility is to ensure that Federal Funds are used in accordance with all program requirements, determining the adequacy of performance under sub-recipient agreements; and taking appropriate action when performance problems arise. The Department of Planning and Zoning developed a "monitoring checklist" that is utilized when programs and activities are reviewed. A checklist was developed in accordance with Sub-Part J of 24 CFR, Part 85 "Uniform administrative Requirement for Grants and Cooperative Agreements of State and Local Governments.

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/moderate income persons. During the on-site inspections, compliance with the local building and housing codes are reviewed. The City also reviews all affordable housing projects it has funded to ensure compliance with all CDBG Program requirements. 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 payment and on-site employee interviews will be held.

These monitoring standards are required for all administered projects and sub-recipient activities. For each activity authorized under the National Affordable Housing Act, the department has established fiscal and management procedures that will ensure program compliance and fund accountability. The monitoring process is an ongoing system of planning, implementing, communicating and following up.

In the planning stage, sub-recipients are required to submit "proposals for funding". These proposals are reviewed by the Office for eligibility; recommendations are then forwarded for final funding approval. After a sub-recipient is approved for funding, the Community Development staff conducts "orientation" meetings to provide agencies with information on their regulatory, financial and performance responsibilities. In addition, the monitoring process is outlined for the groups who are then guided into the "implementation" phase of the project. The scope of services and budget are finalized and the contract with each agency is executed.

The City monitors its performance by meeting its goals and objectives with its Five Year Consolidated Plan. It reviews its goals on an annual basis in the preparation of its CAPER and makes adjustments to its goals, as needed.

The City has a Section 3 Plan that to the greatest extent possible provides job training, employment, and

contract opportunities for low- or very low-income residents in connection with projects and activities in their neighborhoods.

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

Introduction:

The City of Annapolis will receive an allocation of CDBG funds in the amount of \$278,182 for FFY 2025 and does not anticipate receiving program income during the program year. Since the City receives a CDBG allocation, the questions below have been completed as applicable.

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

Other CDBG Requirements

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

1. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(I)(2)(vii)).

Not applicable; the City is not a HOME entitlement grantee.

The City of Annapolis makes CDBG funds available to City Departments, non-profits, for-profit agencies, and other public agencies/organizations for eligible activities through an application process. The applications are reviewed by the Department of Planning and Zoning and forwarded for City approval.

Under the FFY 2025 CDBG Program, Annapolis will receive a grant in the amount of \$278,182. The City budgeted \$14,388, or 5.2%%, for General Administration and Fair Housing activities. The balance of funds (\$263,794) will be allocated to: activities which principally benefit low- and moderate-income persons in the amount of \$175,726 for housing activities (66.6%); \$65,000 for special needs housing (24.6%); and \$23,068 for public facilities improvements (8.8%).

Regulatory Calculations

CDBG Administrative Cap is 20% of \$278,182 or \$55,636.40. The City allocated \$14,388 for administrative and fair housing projects.

CDBG Public Service cap is 15% of \$278,182 or \$41,727.30. The City allocated \$0 for public service projects.