

PROPOSED

COUNTY COUNCIL OF ANNE ARUNDEL COUNTY, MARYLAND

Legislative Session 2025, Legislative Day No. 12

Bill No. 56-25

Introduced by Ms. Hummer, Chair
(by request of the County Executive)

By the County Council, June 2, 2025

Introduced and first read on June 2, 2025
Public Hearing set for July 7, 2025
Bill Expires September 5, 2025

By Order: Kaley Schultze, Administrative Officer

A BILL ENTITLED

1 AN ORDINANCE concerning: Anne Arundel County Consolidated Plan
2 FY 2026 - FY 2030

3
4 FOR the purpose of adopting the “Anne Arundel County Consolidated Plan
5 FY 2026 - FY 2030”.

6
7 WHEREAS, the U.S. Department of Housing and Urban Development (“HUD”)
8 requires that local governments develop Consolidated Plans that identify local
9 housing and community development needs and that further establish goals and
10 strategies to address those needs; and

11
12 WHEREAS, an approved Consolidated Plan serves as the framework to identify
13 housing and community development programs that may benefit from HUD grant
14 programs; and

15
16 WHEREAS, under 24 CFR Part 91, local governments are required to submit to
17 HUD for final approval a Consolidated Plan that describes “its plan to pursue these
18 goals for all the community planning and development programs, as well as for
19 housing programs”; and

20
21 WHEREAS, the “Anne Arundel County Consolidated Plan FY 2026 - FY 2030”
22 has been drafted to fulfill the requirements of the provisions of 24 CFR Part 91;
23 now, therefore,

24
25 SECTION 1. *Be it enacted by the County Council of Anne Arundel County, Maryland,*
26 That the “Anne Arundel County Consolidated Plan FY 2026 - FY 2030” is hereby
27 approved and adopted.

1 SECTION 2. *And be it further enacted*, That the “Anne Arundel County Consolidated
2 Plan FY 2026 - FY 2030” is incorporated herein by reference as if fully set forth, and a
3 certified copy of the “Anne Arundel County Consolidated Plan FY 2026 - FY 2030” shall
4 be permanently kept on file at the Office of the Administrative Officer to the County
5 Council and in the principal office of Arundel Community Development Services, Inc.


6
7 SECTION 3. *And be it further enacted*, That this Ordinance shall take effect 45 days
8 from the date it becomes law.

ANNE ARUNDEL COUNTY

Consolidated Plan
FY 2026 - FY 2030



 **ACDS**
Arundel Community Development Services, Inc.



ANNE ARUNDEL COUNTY CONSOLIDATED PLAN FY 2026 – FY 2030

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Prepared by
Arundel Community Development Services, Inc.
Adopted by the Anne Arundel County Council
Adopted on TBD
Bill Number TBD



ACKNOWLEDGMENTS

Many thanks to the community residents, advocates, providers and County agencies who took time to participate in the public hearings, public forums, and the many focus groups held to gather input and feedback on the development of this Plan.

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EXECUTIVE SUMMARY

ES-05 Executive Summary	1
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CHAPTER ONE: PROCESS

PR-05 Lead & Responsible Agency	11
PR-10 Consultation	12
PR-15 Citizen Participation	26

CHAPTER TWO: NEEDS ASSESSMENT

NA-05 Overview	30
NA-10 Housing Needs Assessment	35
NA-15 Disproportionately Greater Need: Housing Problems	48
NA-20 Disproportionately Greater Need: Severe Housing Problems	55
NA-25 Disproportionately Greater Need: Housing Cost Burdens	58
NA-30 Disproportionately Greater Need: Discussion	60
NA-35 Public Housing	61
NA-40 Homeless Needs Assessment	64
NA-45 Non-Homeless Special Needs Assessment	68
NA-50 Non-Housing Community Development Needs	71

CHAPTER THREE: HOUSING MARKET ANALYSIS

MA-05 Overview	75
MA-10 Number of Housing Units	77
MA-15 Housing Market Analysis: Cost of Housing	90
MA-20 Housing Market Analysis: Condition of Housing	103
MA-25 Public and Assisted Housing	108
MA-30 Homeless Facilities and Services	110
MA-35 Special Needs Facilities and Services	115
MA-40 Barriers to Affordable Housing	118
MA-45 Non-Housing Community Development Assets	122
MA-50 Needs and Market Analysis Discussion	131
MA-60 Broadband Needs of Housing Occupied by Low- and Moderate-Income Households	134
MA-65 Hazard Mitigation	140

CHAPTER FOUR: STRATEGIC PLAN

SP-05 Overview	144
SP-10 Geographic Priorities	145
SP-25 Priority Needs	156
SP-30 Influence of Market Conditions	161
SP-35 Anticipated Resources	162
SP-40 Institutional Delivery Structure	170
SP-45 Goals Summary	175
SP-50 Public Housing Accessibility and Involvement	178

SP-55 Barriers to Affordable Housing	180
SP-60 Homelessness Strategy	184
SP-65 Lead-Based Paint Hazards	189
SP-70 Anti-Poverty Strategy	190
SP-80 Monitoring	192

APPENDIX 1

Anne Arundel County Citizen Participation Plan	194
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SUPPLEMENTAL FIGURES

SF-1 Goals and Strategies	5
SF-2 Future Housing Needs	32
SF-3 Percent Black by Census Tract 2022	49
SF-4 Percent Hispanic by Census Tract 2022	50
SF-5 Percent Asian by Census Tract 2022	51
SF-6 Low- and Moderate-Income Households by Census Block Group	74
SF-7 Change in Housing Inventory Type, 2017-2022	78
SF-8 Distribution of Residential Properties by Type	79
SF-9 Distribution of General Occupancy Publicly Assisted Housing, Comparison	82
SF-10 Privately Owned and Managed Assisted Housing	83
SF-11 Housing Commission Managed Housing	84
SF-12 Units/Qualified Renter Household by Income and Submarket	86
SF-13 Units Available at Affordable Price for Renters Earning Below 60% AMI	87
SF-14 Assisted Elderly Restricted Units in Baltimore Region, in DHCD Opportunity Areas	88
SF-15 Assisted Elderly Restricted Units in Baltimore Region Open to Families, DHCD Opp. Areas	89
SF-16 Household Income Required to Afford a Typical-Price Home, 2000-2024 YTD	92
SF-17 Mismatch in For-Sale Market, 2023	93
SF-18 Gaps in Renters and For Sale Homes 2019	94
SF-19 Gaps in Renters and For Sale Homes 2023	94
SF-20 Cost Burden by Income Range by County	95
SF-21 Mismatch in Rental Market, 2023	96
SF-22 Gaps in Renters and Affordable Units, 2023	97
SF-23 Distribution of Multifamily Rental Units by AMI Affordability Level, Baltimore Region	98
SF-24 Adjusted Rental Unit Shortage by Jurisdiction, 2022	100
SF-25 Multifamily Rental Affordability by Race and Ethnicity	101
SF-26 Average Asking for Multifamily Units by Jurisdiction, 2009-2024 YTD	102
SF-27 Low- and Moderate-Income Household by Census Block Group 2020	132
SF-28 Number of Fixed Residential Broadband Providers by Census Tract	136
SF-29 Households without a Device by Census Tract	138
SF-30 Households without Broadband by Census Tract	138
SF-31 Baltimore Region Digital Equity Index by Zip Code	139
SF-32 Internet Subscription Over Time by Race, Baltimore MSA	140
SF-33 Neighborhood Revitalization Area – Brooklyn Park	152
SF-34 Neighborhood Revitalization Area – Glen Burnie	153
SF-35 Neighborhood Revitalization Area – Severn	154

TABLES

TA-1 Responsible Agencies	11
TA-2 Agencies, Groups and Organizations Who Participated	14
TA-3 Other Local/Regional/Federal Planning Efforts	24
TA-4 Future Housing Needs	28
TA-5 Housing Needs Assessment Demographics	36
TA-6 Number of Households	36
TA-6.1 Number of Household Change by Category 2015-2020	37
TA-7 Housing Problems	39
TA-8 Households with One or more Severe Housing Problems	40
TA-9 Cost Burden >30%	41
TA-10 Cost Burden >50%	41
TA-11 Crowding	41
TA-12 County Information	42
TA-13 Disproportionately Greater Need 0-30% AMI	52
TA-14 Disproportionately Greater Need 30-50% AMI	53
TA-15 Disproportionately Greater Need 50-80% AMI	53
TA-16 Disproportionately Greater Need 80-100% AMI	54
TA-17 Severe Housing Problems 0-30% AMI	55
TA-18 Severe Housing Problems 30-50% AMI	56
TA-19 Severe Housing Problems 50-80% AMI	56
TA-20 Severe Housing Problems 80-100% AMI	57
TA-21 Greater Need: Housing Cost Burden by AMI	58
TA-21.1 Greater Need: Housing Cost Burden by AMI with Percentage	58
TA-22 Public Housing by Program Type	61
TA-23-24 Characteristics of Public Housing Residents by Program Type (HUD numbers)	62
TA-25 Race of Public Housing Residents by Program Type	62
TA-26 Ethnicity of Public Housing Residents by Program Type	62
TA-27 Homeless Needs Assessment	64
TA-28 Nature and Extent of Homelessness	65
TA-29 Unit Size by Tenure	80
TA-30 Vacancy Rates	81
TA-31 Cost of Housing	91
TA-32 Monthly Rent	103
TA-33 Condition of Units	104
TA-34 Year Unit Built	105
TA-35 Risk of Lead-Based Paint Hazard	105
TA-36 Vacant Units	107
TA-37 Total Number of Units by Program Type	108
TA-38 Public Housing Condition	109
TA-39 Facilities and Housing Targeted to Homeless Households	111
TA-40 HOPWA Assistance Baseline	117
TA-41 Business Activity 2022	123

TA-42 Labor Force	123
TA-43 Occupations by Sector	123
TA-44 Travel Time	124
TA-45 Educational Attainment by Employment Status	126
TA-46 Educational Attainment by Age	127
TA-47 Educational Attainment Median Earnings Past 12 Months	127
TA-48 Geographic Priority Areas	145
TA-49 Priority Needs Summary	156
TA-50 Influence of Market Conditions	161
TA-51 Anticipated Resources	164
TA-52 Institutional Delivery Structure	170
TA-53 Homeless Prevention Services Summary	172
TA-54 Goals Summary	175

EXECUTIVE SUMMARY

ES-05 Executive Summary

Introduction

The *Anne Arundel County Consolidated Plan FY 2026 – FY 2030* is a five-year planning document that will guide Anne Arundel County's investment of housing and community development resources. The Consolidated Plan identifies housing and community development needs in Anne Arundel County and establishes goals and strategies to address those needs.

The Consolidated Plan is required by the United States Department of Housing and Urban Development (HUD), in order to receive entitlement funds through the Community Development Block Grant (CDBG) Program, the HOME Investment Partnerships (HOME) Program, the Emergency Solutions Grant (ESG) Program, and the competitive Continuum of Care (CoC) Program. Anne Arundel County receives approximately \$8 million or more each year from these programs, while leveraging these funds with approximately \$11.5 million in County funds as well as over one million in State resources. All projects or activities funded during this five-year period must meet one of the goals identified in the Plan.

Development of the Plan

Arundel Community Development Services, Inc. (ACDS), the lead agency for housing and community development programs in Anne Arundel County, developed the Consolidated Plan on behalf of the County and is responsible for overseeing the implementation of the Plan.

The development of the Plan relied on a combination of data analysis and extensive consultation with a wide range of housing and community development stakeholders. Specifically, ACDS consulted with representatives from a multitude of County Departments and nonprofit agencies, as well as community members who might impact or be affected by its implementation. ACDS is regularly and continuously in consultation with stakeholders and actively participates in well-established groups including the Anne Arundel Affordable Housing Coalition, the Anne Arundel and Annapolis Coalition to End Homelessness (the Homeless Coalition), the Citizens Advisory Committee, and the Baltimore Regional Fair Housing Group.

Additionally, ACDS staff regularly attend Community of Hope meetings or convene community meetings in Brooklyn Park, Glen Burnie and Severn Neighborhood Revitalization Areas to assess local needs. This ongoing collaboration provided a rich context in which ACDS began the formal planning process in the Fall of 2024. The formal citizen participation planning process included three public hearings/forums and approximately 48 stakeholder consultations, 18 focus groups

and listening sessions, which included presentations to stakeholder organizations and community groups in the County. A full listing of the stakeholders consulted is described in **Chapter One: Process**.

ACDS analyzed HUD provided data complemented with 2023 five-year American Community Survey data to develop a comprehensive assessment of the housing needs of the low income, homeless and special needs populations, as well as an analysis of the housing market in the County. **Chapter Two: Needs Assessment** analyzes the income of households and their ability to afford housing. **Chapter Three: Market Analysis** evaluates the quantity, quality, and affordability of housing units both within the rental and homeowner markets and examines the non-housing community development conditions in the County. Key findings from both the *Needs Assessment* and *Market Analysis* chapters indicate housing affordability, especially for households at the lowest end of the income spectrum, continues to be the most critical need in Anne Arundel County.

Affordability Issues for Renters

A household paying more than 30 percent of their income on housing costs is considered housing cost-burdened, and a household paying more than 50 percent of their income on housing costs is considered severely cost-burdened. Severely cost-burdened households are at great risk of losing their home or becoming homeless. In Anne Arundel County, 8,801 renters, or 36 percent of all extremely low to low-income renters (income of approximately \$60,000 or less), experience cost burden and 7,652, or 32 percent of all extremely low to low-income renters experience severe cost burden. The *Market Analysis* chapter underscores this issue through an analysis of the available affordable housing stock. For the 20,371 rental households earning 60 percent Area Median Income (AMI) there are approximately 7,915 affordable rental units available at the appropriate price level, leaving approximately 12,456 low and very low-income households underserved by appropriately priced housing.

As of November 2024, the County's Housing Commission (HCAAC) had more than 22,000 County households on its waiting lists for HCAAC operated housing assistance including public housing units, Project Based Vouchers and Housing Choice Vouchers.

The *Needs Assessment* chapter demonstrates that the homeless and non-homeless special needs population, including the elderly and persons with disabilities, have a growing need for affordable and accessible housing in Anne Arundel County.

Affordability Issues for Homeowners

Home values have increased more slowly than incomes (22% versus 43% respectively) between 2010 and 2023 according to American Community Survey five-year estimates. In 2024, the income required to purchase a home in the county soared to an estimated \$164,083 annual income, with the largest spike occurring between 2021 when interest rates were at a historic low, to the average seven percent interest rates in 2024. This, coupled with inflation, made home buying largely out of reach for residents making less than 169 percent AMI, or approximately \$165,000 annually.

Data from HUD (CHAS data) indicates that 11,000 homeowners in Anne Arundel experience *severe* cost burden, paying more than 50 percent of their income on housing costs.

A home purchase gaps analysis shows that in 2019, 49 percent of homes were affordable to households making between \$50,000 to \$100,000 annually versus 14 percent of homes in 2023.

Recent home sales data for homes affordable to households with incomes at or below 80 percent AMI, or approximately \$98,000 annually, indicate that most of such sales occur in older submarkets, with Glen Burnie providing the largest inventory of affordable homes for sale.

Similarly, low- and moderate-income renters lack affordable housing choices throughout the County, especially in Communities of Opportunity (COOs). COOs are areas that have no or low concentrations of low- and moderate-income households and rank high on indices of quality of life. The existing affordable units tend to be concentrated in the older areas of the County, along with the older housing stock in the County. These older areas, which also have a higher concentration of low- and moderate-income households and Non-White and Hispanic households, are referred to as Neighborhood Revitalization Areas. Neighborhood Revitalization Areas tend to have more inventory of substandard housing issues and greater public service needs, such as childcare, youth programming, and employment services for the low- and moderate-income residents who live there. Nevertheless, these areas also have the county's most naturally occurring affordable housing and a need for preservation of this inventory coupled with potential for community development. These priority areas include Brooklyn Park, Glen Burnie and Severn which are officially designated as Maryland Sustainable Communities; however, Maryland City was also identified by stakeholders interviewed for this plan as increasingly needing community development support.

Based on these identified needs, the market conditions and extensive consultations with stakeholders, **Chapter Four: Strategic Plan** outlines the high-level goals, geographic priorities, priority needs and anticipated resources to meet these objectives over the five years of this Consolidated Plan. This chapter lays out the County's vision statement for housing and community development, as well as the priorities, goals, and strategies to guide investment of the County's housing and community development resources. The Strategic Plan also includes projected outcomes, which are based on the ability of the County's existing provider network to produce results contingent on the amount of federal, State, County and private dollars available during the five-year time frame of this Plan.

Vision Statement

Anne Arundel County will pursue housing and community development goals that create strong and vibrant communities through a range of affordable housing options and community development opportunities for all residents. Strategies across all goal areas will focus on supporting low- and moderate-income households with the greatest needs obtain housing and related support to help make Anne Arundel County the Best Place – For All.

Guiding Priorities

Prioritization for funding will be given to projects that meet the following guiding principles:

Affordable Housing

The County will make the creation and stabilization/preservation of affordable housing, as well as related services, its top housing and community development priority. Initiatives that create, preserve and support affordable housing that meets the needs of homeowners, renters, those experiencing homelessness, and other special needs populations will be given preference for funding. Further, to the extent possible, production of new affordable housing and programs that provide greater access to quality housing in opportunity area census tracts as well as in areas where the development activity will have a revitalizing impact shall be prioritized.

Priority Areas

Revitalization efforts and public service dollars (operating funds) will be prioritized to four main neighborhood revitalization areas, which are the **Severn, Brooklyn Park, Maryland City, and Glen Burnie** communities. While these areas have their own unique assets, they contain a higher concentration of low- and moderate-income households, older – yet affordable – housing stock in need of updates, repairs, and other needs compared to the County as a whole.

Goals

Each project and program funded during this strategic plan period will meet one of the goals identified in the Consolidated Plan. The goals identified in the Plan center around providing affordable housing and/or quality of life and better economic opportunities for the low- and moderate-income residents in the County. The goals align and support with Anne Arundel County's Plan2040, the County's General Development, adopted May 2021, which can be found at: <https://www.aacounty.org/planning-and-zoning/countywide-planning/plan2040>.

**Supplemental Figure 1
Goals and Strategies**

GOAL 1: AFFORDABLE HOUSING	Promote safe, quality, affordable housing available to County residents
Strategy 1A:	Increase the supply of affordable rental units.
Strategy 1B:	Increase the supply of affordable homeownership housing units.
Strategy 1C:	Preserve and improve the conditions of existing affordable rental and homeownership units including adaptability and usability.
Strategy 1D:	Increase the supply of deeply affordable rental housing with supportive services.
Strategy 1E:	Address barriers to homeownership by supporting underserved households through first-time homebuyer programs and homeowner preservation programs.
Strategy 1F:	Support resources and programs that help low-income tenants, including individuals with special needs, obtain and retain housing.
GOAL 2: END HOMELESSNESS	Prevent and end homelessness
Strategy 2A:	Prevent and divert people from becoming homeless.
Strategy 2B:	Increase and sustain supporting pathways to sustainable housing opportunities for people who experience homelessness.
Strategy 2C:	Increase capacity of and enhance low barrier emergency shelter, interim, and "next step" housing options for people experiencing homelessness.
Strategy 2D:	Improve the homeless response system.
Strategy 2E:	Improve Homeless Planning Initiatives.
Strategy 2F:	Identify scope of and develop plan for youth experiencing homelessness.
GOAL 3: SUSTAINABLE COMMUNITIES	Promote healthy and sustainable communities
Strategy 3A:	Create initiatives which support the ability of the County to respond to natural disasters and infectious diseases.
Strategy 3B:	Create and support initiatives and programs which provide a path to improved financial and economic wellbeing.
Strategy 3C:	Support Initiatives that improve the quality of life for communities, with priority given to communities within designated Neighborhood Revitalization Areas and Housing Commission managed communities.
GOAL 4: FAIR HOUSING	Implement the County's Fair Housing Plan

Strategy 4A:	Support the implementation of the Baltimore Regional Fair Housing Plan, which includes a local Anne Arundel County component.
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Evaluation of Past Performance

The following section provides an evaluation of Anne Arundel County’s performance in meeting the goals laid out in the last five-year Consolidated Plan. At the time of this writing, the County has completed the first four years of implementing the *Anne Arundel County Consolidated Plan: FY 2021– FY 2025* and is on track to accomplish most of its goals and objectives by the end the five-year plan period, which ends June 30, 2025. The following summary describes the outcomes achieved in the first four years of the plan, including Local Fiscal Years 2021 – 2024.

Below are highlights of some of the objectives met over the course of the last Consolidated Plan funding cycle:

Pandemic Response

During the initial few years of the *FY21-FY25 Consolidated Plan*, the County responded to the COVID-19 crisis which brought on economic hardships affecting low-moderate income households throughout the County. As a result, the County received an influx of federal and State relief funding, including Community Development Block Grant CV (CDBG-CV) and Emergency Solutions Grant CV (ESG-CV) funds, Emergency Rental Assistance Program (ERAP) funds, State eviction prevention funds, and Fiscal Recovery Fund dollars. As a response to the pandemic, the County prevented evictions for over 6,000 income eligible households affected by the pandemic by utilizing various emergency COVID-19 relief funds. The County also provided legal counseling and/or representation to 4,333 households facing eviction with the support of CDBG-CV funds. ESG-CV funds were utilized to provide shelter to 1,081 people experiencing homelessness, to conduct outreach to 1,195 individuals residing on the street and/or locations not fit for shelter and supported 88 households with rapid rehousing. ESG-CV funds supported the development of a new Day and Resource Center for those experiencing homelessness in the northern part of the County. The County, utilizing ARPA funds, also supported efforts to increase access to food, initiated a short-term Water Bill program for income eligible homeowners, and funded a myriad of programs to assist County residents navigate through the challenging economic period, including respite care for caregivers of children with special needs and remote learning support for underserved youth.

Homeownership Opportunities

- Rehabilitated or repaired 65 homes occupied by low- and moderate-income homeowners, including making modifications to 10 of these homes to enhance livability and making minor repairs, adaptability modifications to 412 seniors.

- Repaired 57 roofs in the Spring Meadows community in Severn.
- Provided 2,926 individuals with homeownership counseling.
- Approximately 350 households received foreclosure prevention counseling.

Increasing Rental Housing Opportunities

- Acquired and rehabilitated 14 homes in the County's targeted areas, making them available for rent to income eligible households, providing affordable workforce housing, and contributing to neighborhood stabilization.
- The County supported the completion of the following multi-family rental housing development:
 1. Redeveloped Newtowne 20, an existing public housing community, (now Wilbourn Estates), by demolishing and constructing 78 units of affordable housing.
 2. Redeveloped Meade Village Public Housing Community (now Heritage at Severn), including the rehabilitation of 199 units and the construction of 24 new units of affordable housing.
 3. Rehabilitated and renovated a 59-room residential facility, Langton Green, for low-income adults with intellectual and developmental disabilities.
 4. Completed construction on a 38-unit affordable family community, Brock Bridge Landing, in a State designated Community of Opportunity (COO).
- ACDS settled on financing six (6) multifamily affordable housing communities (687 units), underwritten with Home Investment Partnership Program (HOME) and County funds, including:
 1. Eagle Park, a 120-unit new senior/family project located in Hanover, a COO;
 2. Morris Blum, redevelopment of an existing 154-unit public housing community for older adults in Annapolis;
 3. Heritage Homes, which entails combining the rehabilitation of two existing age-restricted Public Housing communities: Glen Square, a 127-unit property in Glen Burnie and Stoney Hill, a 55-unit property in Odenton;
 4. Blue Oaks at North Odenton Apartments, a 150-unit family project in Odenton, a COO;
 5. The Willows, a 58-unit family project located in a COO within the City of Annapolis; and
 6. Village at Little Patuxent, a 78- unit senior project in Gambrills, a COO.

It is anticipated that Morris Blum, Heritage Homes, Eagle Park, and Villages at Little Patuxent, and Heritage at Madison Park (formally the Doll Apartments) will be completed and fully leased within FY25.

Many of these projects leveraged the County's Workforce Housing zoning provision and newly increased County resources allocated to affordable housing. Finally, the new projects listed above received a County Payment in Lieu of Taxes (PILOT) to support their sustained operating costs, while the County also approved PILOTs for two existing projects, Villages at Marley and College Parkway Place, allowing for the renovation and preservation of 928 units for families and seniors.

- Provided tenant-based rental assistance to 35 households living with HIV/AIDS annually.
- Rehabilitated four group homes through the Group Home Rehabilitation Program and one new CHDO group home has been underwritten and is expected to settle in FY25. This home will serve three individuals with special needs.

Prevent and End Homelessness

- Prevented and/or diverted 557 households from becoming homeless.
- Provided day shelter, street outreach, crisis interventions to 4,802 individuals experiencing homelessness.
- Provided overnight emergency shelter to 1,410 individuals experiencing homelessness.
- Provided tenant based rental assistance to 88 households through the Moving Home Program, a HOME and County funded tenant based rental housing (TBRA) program.
- Provided Continuum of Care (CoC) or ESG funded rapid re-housing and/or tenant-based rental assistance with supportive services to 730 households experiencing homelessness.
- Loaned ARPA, HOME ARP and County funds to the Housing Commission of Anne Arundel County (HCAAC) to acquire and rehabilitate the 16-unit Heritage at Madison Park (formally the Doll Apartments) community in Glen Burnie to provide supported housing for families and individuals experiencing homelessness.
- Awarded HOME-ARP funds to the YWCA of Anne Arundel County and Catholic Charities to offer Rapid Rehousing to families experiencing homelessness.
- Supported Arundel House of Hope to acquire and rehabilitate an existing 10-bed SRO building operating in Glen Burnie to create a new transitional housing to men experiencing homelessness.
- Awarded in FY2025, CDBG and County funds to the Community Action Agency to acquire a large home with the capacity to provide a transitional housing program for individuals who would otherwise become homeless.

Sustainable Communities

- Celebrated the completion and opening of the Severn Center, an intergenerational community center that includes a state-of-the-art Boys & Girls Club and full gymnasium, a County Senior Center, and flexible community space, an outdoor plaza and public art installations.
- Supported the participation of approximately 1,382 youth in programming in underserved communities.

- Completed design work and initiated construction for two CDBG funded capital projects - Heritage at Severn (formally Meade Village) Community Center and the Light House Shelter bathroom Renovations – anticipating completion prior to the end of FY2025.

Economic Opportunities

- Provided economic opportunities, including job skills training and GED prep, to 338 individuals and provided 15 families with road-ready used cars to enable them to access employment and childcare.

Summary of Citizen Participation Process and Consultation Process

ACDS prepared the Consolidated Plan on behalf of Anne Arundel County in accordance with 24 CFR Part 91 and the County Citizen Participation Plan. The Plan was developed in consultation with representatives from a wide variety of agencies and people who might affect or be affected by its implementation. The planning process involved consultation and gathering information from a variety of entities. Consultation to establish and set goals has been occurring, essentially, throughout the last five years. During this time, well-established groups met on a regular basis, including the Anne Arundel Affordable Housing Coalition, the Anne Arundel and Annapolis Coalition to End Homelessness (the Homeless Coalition), the Regional Fair Housing Group, and the HOPWA Planning Group. Simultaneous to the development of this Consolidated Plan, the Baltimore Metropolitan Council was preparing the five county Analysis of Impediments involving a resident survey, extensive engagement with stakeholders and work groups comprising community leaders and nonprofit organizations. Additionally, staff regularly attended community meetings in the priority revitalization communities including Brooklyn Park, Glen Burnie and Severn communities to assess revitalization needs in the County. This ongoing consultation provided a rich context within which ACDS developed the Federal Fiscal Year 2025-2029 Consolidated Plan. The formal citizen participation planning process included three public hearings/forums, and approximately 45 additional individual meetings and consultations, 18 focus groups and presentations to stakeholder organizations and community groups in the County.

Summary of Public Comments

The County received four public comments regarding the draft FY26-FY30 Consolidated Plan from County agencies including the Housing Commission of Anne Arundel County, Anne Arundel Department of Social Services, Anne Arundel County Department of Planning and Zoning, and Anne Arundel Partnership for Children, Youth, and Families. These comments were considered minor and corrected details in program description, names of projects, as well as noted the County's Plan 2040, the General Development Plan for the County, and noted that the Plan2040 goals were consistent with the Consolidated Plan goals under four main areas of focus: affordable housing, end homelessness, sustainable communities, and fair housing. The final comment noted appreciation for information and data found in the needs assessment and market study. All comments were addressed within the plan.

Summary of Comments or Views Not Accepted and Reasons for Not Accepting Them

All views or comments received during the public comment period were accepted.

Summary

As previously described, the public participation process, *Needs Assessment* and *Market Analysis* point to a critical need for more affordable housing and resources to promote housing stability. The goals and strategies addressed in the *Strategic Plan* are aimed at addressing that need.

CHAPTER ONE: PROCESS

PR-05 Lead & Responsible Agencies

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.

Table 1
Responsible Agencies

Agency Role	Name	Department/Agency
CDBG Administrator		Arundel Community Development Services, Inc.
HOME Administrator		Arundel Community Development Services, Inc.
ESG Administrator		Arundel Community Development Services, Inc.

Narrative

ACDS functions as the lead agency for the housing and community development programs in Anne Arundel County. ACDS began operating on July 1, 1993, as a private nonprofit corporation created to address the housing and community development needs in the County. The Corporation is under contract with the County to plan, administer, and implement the federally funded CDBG, HOME, ESG, HOPWA, and Continuum of Care (CoC) Programs, as well as State and County funded housing and community development activities. Subrecipients, including nonprofit service providers and housing developers, implement many of the activities funded under these programs. Other projects, such as property rehabilitation, homeownership, foreclosure prevention, and financial empowerment counseling, acquisition/rehabilitation of housing units, and tenant based rental assistance programs are conducted by ACDS staff. ACDS takes on many roles, including but not limited to, developer, lender, counselor, landlord and construction manager. Being able to perform these duties necessitates having a staff that has a variety of skills, such as the ability to coordinate with a multitude of government agencies and departments.

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PR-10 Consultation

Introduction

Arundel Community Development Services, Inc. (ACDS) prepared the Anne Arundel County Consolidated Plan FY 2026 – FY 2030 in consultation with representatives from a wide variety of agencies and persons who might impact or be affected by its implementation. The planning process for the Consolidated Plan and Annual Action Plan involves ongoing consultation and information gathering from a multitude of entities throughout the year as staff participate in community meetings, hold public hearings to encourage public participation, and stays in communication with stakeholders.

The formal citizen participation planning process included three public hearings/forums, 18 listening sessions with key stakeholder organizations and community groups throughout the County, and 45 stakeholder consultations. In addition, ACDS maintains a robust community stakeholder list consisting of over 700 people living and/or working within the County. Notices were shared with this network regarding opportunities to comment on needs, draft goals and strategies and the draft Consolidated Plan.

Provide a concise summary of the jurisdiction activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies.

Both ACDS and the Housing Commission of Anne Arundel County (HCAAC) attend monthly Health and Human Services (HHS) Group meetings with County agencies and affiliates, including the County Executive, County Executive staff, the Partnership for Children, Youth and Families, the Mental Health Agency, Department of Social Services (DSS) and the Department of Aging and Disabilities. This facilitates a high level of coordination with the County Executive and agency department heads to address issues affecting public and assisted housing programs and initiatives. As part of regular project development and implementation, ACDS and the HCAAC work with various nonprofit organizations providing wrap around services and case management support.

In addition, staff from HCAAC and DSS meet quarterly to review case files for clients utilizing the Continuum of Care (CoC) or Housing Opportunities for Persons with AIDS (HOPWA) programs.

Finally, ACDS coordinates the CoC planning group, the Homeless Coalition, of which HCAAC and DSS are members, to facilitate coordination of housing services and develop a strategy to end homelessness.

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.

Anne Arundel and Annapolis Coalition to End Homelessness (Homeless Coalition) – the County Continuum of Care planning group – includes representatives from:

- State, County, and City of Annapolis agencies that administer mainstream resources;
- Emergency shelter and nonprofit homeless service providers;
- Organizations that collaborate with individuals diagnosed with mental health disorders, substance abuse disorders, and HIV/AIDS;
- Organizations that work with other special populations including but not limited to veterans, youth, aging and victims of domestic violence and abuse;
- Formerly unhoused individuals, advocates; and
- Other county and state residents with roles, interests, and responsibilities in addressing issues linked with homelessness in the County.

The Homeless Coalition holds monthly meetings to develop policies and procedures for operations, including but not limited to, the adoption of a Governance Charter. These meetings focus on issues related to homelessness, such as affordable housing, education, mental health, substance abuse, and workforce development. They provide information on membership activities, trainings on new program resources and how to apply for them, as well as to offer feedback on the needs/direction of the Coalition. Committees meet to address coordinated entry into emergency shelters, chronic homelessness, homelessness diversion and prevention, and other focused topics and systems.

The Homeless Coalition remains committed to ending chronic homelessness in the County and has established a targeted by-name housing list – the ACCESS Housing List – to prioritize the most vulnerable individuals in the County. Service providers meet regularly to coordinate assistance for the homeless and to identify housing opportunities. The County, in partnership with the Veterans Administration, maintains a Veteran by-name list, which is used as part of the Homeless Coalition efforts to end Veteran homelessness.

The Homeless Coalition was active in reviewing and finalizing the goals and strategies outlined in this Plan to combat homelessness. Throughout the year, the Coalition meets with the general membership at least every other month to discuss pressing issues related to homelessness. It also facilitates committee- building to address narrower issues in a more targeted way and with expertise from the ground. These spaces provide opportunities for the community to identify needs for the displaced population 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 Homeless Coalition engages in determining the needs and setting priorities when allocating ESG funds, developing performance standards, evaluating outcomes, and developing policies and

procedures for the administration of the Homeless Management Information System (HMIS). The Homeless Coalition has developed procedures for the operation and administration of the HMIS system, which is funded with County general and Continuum of Care dollars. A subcommittee of the Homeless Coalition members currently utilizing the HMIS system meet on a regular basis to review policies, update program changes and discuss other relevant issues associated with the use and management of the system. Currently, all grantees receiving ESG funds, as well as subrecipients receiving CoC funds, are required to enter data into the HMIS system.

In turn, HMIS data, which is vetted and analyzed by the HMIS Lead and reviewed by the Homeless Coalition Board, shows outcomes that can be compared with the allocation of ESG funds. This directly influences the development of the goals and strategies outlined within the County's Consolidated Plan.

Describe agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2
Agencies, Groups, Organizations Who Participated

1	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL AND ANNAPOLIS COALITION TO END HOMELESSNESS
	Agency/Group/Organization Type	Services – Homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs – Chronically Homeless Homeless Needs - Families with Children Homelessness Needs – Veterans Homelessness Needs – Unaccompanied Youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Fair Housing Focus Group Participated in the development of the strategy to end homelessness
2	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL AFFORDABLE HOUSING COALITION
	Agency/Group/Organization Type	Services – Housing Services – Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Presented Consolidated Plan data and strategies at Anne Arundel Affordable Housing Symposium Members attended one or more Public Hearings
3	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL COUNTY COMMUNITY ACTION AGENCY
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in one or more public hearings Develop strategy to end homelessness Participated in Group Home Provider Focus Group

4	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL COMMISSION ON DISABILITY ISSUES
	Agency/Group/Organization Type	Services – Persons with Disabilities Service – Fair Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group for Persons with Special Needs Participated in one or more Public Hearings
5	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL DEPARTMENT OF AGING AND DISABILITIES
	Agency/Group/Organization Type	Other Government – County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Persons with Special Needs Focus Group Participated in one or more Public Hearings
6	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL COUNTY DEPARTMENT OF HEALTH
	Agency/Group/Organization Type	Services – Persons with HIV/AIDS Services – Health
	What section of the Plan was addressed by Consultation?	HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Presentation at HIV/AIDS Coordination Meeting Participated in one or more public hearings
7	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL COUNTY DEPARTMENT OF SOCIAL SERVICES
	Agency/Group/Organization Type	Services – Children and vulnerable adults Services – Homeless Other Government – State Other Government- Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Unaccompanied youth Anti-poverty Strategy Elderly and disable population needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in development of strategy to end homelessness Attended one or more Public Hearings
8	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL COUNTY OFFICE OF EQUITY AND HUMAN RIGHTS / HUMAN RIGHTS COMMISSION
	Agency/Group/Organization Type	Service – Fair Housing Other Government – County
	What section of the Plan was addressed by Consultation?	Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Human Relations Commission staff attended Fair Housing Focus Group; hosted Fair Housing and AI Presentation Human Relations Commission staff attended one or more Public Hearings; Consultation
9	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL OFFICE OF MULTICULTURAL AFFAIRS (OMA)
	Agency/Group/Organization Type	Other Government - County
	What section of the Plan was addressed by Consultation?	Housing Needs Community Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation Presentation/Listening session with various groups solicitation needs/
10	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL COUNTY OFFICE OF PLANNING & ZONING
	Agency/Group/Organization Type	Other Government –County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Neighborhood Revitalization
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in one or more Public Hearings Participated in consultation meeting ACDS staff participated in OPZ neighborhood planning sessions
11	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL COUNTY MENTAL HEALTH AGENCY
	Agency/Group/Organization Type	Services – Housing Services – Persons with Disabilities Other Government – Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in development of strategy to end homelessness Participated in one or more Public Hearings Participated in Focus Group on Disability and Aging Needs
12	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL PARTNERSHIP FOR CHILDREN, YOUTH, AND FAMILIES
	Agency/Group/Organization Type	Services – Housing Services – Children Services – Homeless Other Government – County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in development of the strategy to end homelessness Participated in one or more Public Hearings Participated in Youth Needs Focus Group
13	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL COUNTY DEPARTMENT OF TRANSPORTATION
	Agency/Group/Organization Type	Services – Transportation
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with ACDS regarding transportation needs and efforts to address those needs, participated in one or more focus groups.
14	AGENCY/GROUP/ORGANIZATION	ANNE ARUNDEL WORKFORCE DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Services – Employment Other Government – County
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided content for Market Analysis Participated in consultation meeting
15	AGENCY/GROUP/ORGANIZATION	ANNAPOLIS PRIDE

	Agency/Group/Organization Type	Services - LGBTQIA
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Persons with Special Needs Focus Group
16	AGENCY/GROUP/ORGANIZATION	ARUNDEL ACTING TOGETHER (ACT)
	Agency/Group/Organization Type	Interfaith Network
	What section of the Plan was addressed by Consultation?	Housing Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder Consultation – presentation to group Participated in the County’s Affordable Housing Symposium Participated in one or more Public Hearings
17	AGENCY/GROUP/ORGANIZATION	ARUNDEL HOUSE OF HOPE, INC.
	Agency/Group/Organization Type	Services – Housing Services – Homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs –chronically homeless Homelessness Needs – Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in development of strategy to end homelessness Participated in one or more Public Hearings ACDS facilitated listening session with individuals with lived experience of homelessness
18	AGENCY/GROUP/ORGANIZATION	ARUNDEL LODGE, INC.
	Agency/Group/Organization Type	Services – Housing Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Group Home Provider Focus Group Participated in one or more Public Hearings
19	AGENCY/GROUP/ORGANIZATION	ASSOCIATED CATHOLIC CHARITIES – SARAH’S HOUSE
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in development of strategy to end homelessness Participated in Severn Stakeholder Focus Group Participated in one or more Public Hearings

20	AGENCY/GROUP/ORGANIZATION	BELLO MACHRE, INC.
	Agency/Group/Organization Type	Services – Housing Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Persons with Special Needs Focus Group Participated in one or more Public Hearings
21	AGENCY/GROUP/ORGANIZATION	BOY & GIRLS CLUB OF ANNAPOLIS AND ANNE ARUNDEL COUNTY
	Agency/Group/Organization Type	Services – Children
	What section of the Plan was addressed by Consultation?	Neighborhood revitalization
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in one or more Public Hearings Participated in Youth Needs Focus Group
22	AGENCY/GROUP/ORGANIZATION	CAUCUS OF AFRICAN AMERICAN LEADERS
	Agency/Group/Organization Type	Local Commission
	What section of the Plan was addressed by Consultation?	Housing Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder Consultation
23	AGENCY/GROUP/ORGANIZATION	CENTER OF HELP, INC.
	Agency/Group/Organization Type	Services – Fair Housing Services – Hispanic and Latino Residents
	What section of the Plan was addressed by Consultation?	Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Hispanic / Latino Focus Group
24	AGENCY/GROUP/ORGANIZATION	CHESAPEAKE ARTS CENTER
	Agency/Group/Organization Type	Services – Children
	What section of the Plan was addressed by Consultation?	Neighborhood Revitalization
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in one or more Public Hearings Participated in Youth Needs Focus Group

25	AGENCY/GROUP/ORGANIZATION	CHESAPEAKE NEIGHBORS
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Group Home Provider Focus Group
26	AGENCY/GROUP/ORGANIZATION	CITY OF ANNAPOLIS
	Agency/Group/Organization Type	Other Government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	ACDS staff attended City of Annapolis focus groups to listen and learn about needs in the City of Annapolis and share proposed goals and strategies. Met regularly with ACDS staff to discuss fair housing strategies
27	AGENCY/GROUP/ORGANIZATION	CITY OF ANNAPOLIS HOUSING AND COMMUNITY EQUITY DEVELOPMENT COMMISSION
	Agency/Group/Organization Type	Local Commission
	What section of the Plan was addressed by Consultation?	Neighborhood Revitalization
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Neighborhood Revitalization Facilitated Listening Session
28	AGENCY/GROUP/ORGANIZATION	COMMUNITY FOR INDEPENDENT LIVING
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Group Home Provider Focus Group
29	AGENCY/GROUP/ORGANIZATION	COMMUNITIES OF HOPE BROOKLYN PARK
	Agency/Group/Organization Type	Community Organization
	What section of the Plan was addressed by Consultation?	Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in a Facilitated Listening Session with ACDS
30	AGENCY/GROUP/ORGANIZATION	COMMUNITIES OF HOPE SEVERN
	Agency/Group/Organization Type	Community Organization

	What section of the Plan was addressed by Consultation?	Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in a Facilitated Listening Session with ACDS
31	AGENCY/GROUP/ORGANIZATION	COMMUNITIES OF HOPE SOUTH COUNTY
	Agency/Group/Organization Type	Community Organization
	What section of the Plan was addressed by Consultation?	Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in a Facilitated Listening Session with ACDS
32	AGENCY/GROUP/ORGANIZATION	GREATER BAYBROOK ALLIANCE AND AFFILIATED ORGANIZATIONS
	Agency/Group/Organization Type	Services – Housing Community Development Organization
	What section of the Plan was addressed by Consultation?	Neighborhood Revitalization
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in facilitated listening session
33	AGENCY/GROUP/ORGANIZATION	HOPE FOR ALL
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in one or more Public Hearings
34	AGENCY/GROUP/ORGANIZATION	HOMELESS YOUTH FOCUS GROUP
	Agency/Group/Organization Type	Focus Group
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	ACDS facilitated listening sessions with youth with lived experience of homelessness.
35	AGENCY/GROUP/ORGANIZATION	HOUSING AUTHORITY OF THE CITY OF ANNAPOLIS
	Agency/Group/Organization Type	Public Housing Authority
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Public Housing Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with ACDS
36	AGENCY/GROUP/ORGANIZATION	HOUSING COMMISSION OF ANNE ARUNDEL COUNTY
	Agency/Group/Organization Type	Public Housing Authority
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided content for multiple chapters Participated in development of strategy to end homelessness Participated in Persons with HIV/AIDS Focus Group Participated in one or more Public Hearings
37	AGENCY/GROUP/ORGANIZATION	HUMAN RELATIONS COMMISSION
	Agency/Group/Organization Type	Service – Fair Housing Other Government – County
	What section of the Plan was addressed by Consultation?	Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Human Relations Commission staff attended Fair Housing Focus Group Commission hosted Fair Housing and AI Presentation Human Relations Commission staff attended one or more Public Hearings
38	AGENCY/GROUP/ORGANIZATION	IMMIGRANT AFFAIRS COUNCIL
	Agency/Group/Organization Type	Community organization – Immigration
	What section of the Plan was addressed by Consultation?	Participated in listening session with ACDS
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-homeless special needs
39	AGENCY/GROUP/ORGANIZATION	KINGDOM KARE
	Agency/Group/Organization Type	Nonprofit
	What section of the Plan was addressed by Consultation?	Community Development / Neighborhood Revitalization
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Youth Needs Focus Group
40	AGENCY/GROUP/ORGANIZATION	LANGTON GREEN, INC.
	Agency/Group/Organization Type	Services – Housing Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in one or more Public Hearings
41	AGENCY/GROUP/ORGANIZATION	LAUREL RACETRACK IMPACT FUND
	Agency/Group/Organization Type	Committee
	What section of the Plan was addressed by Consultation?	Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in ACDS listening session
42	AGENCY/GROUP/ORGANIZATION	LOCAL DEVELOPMENT COUNCIL
	Agency/Group/Organization Type	Grants Committee
	What section of the Plan was addressed by Consultation?	Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in a Facilitated Listening Session with ACDS
43	AGENCY/GROUP/ORGANIZATION	LOCAL FAITH /MULTI-CULTURAL COMMISION

	Agency/Group/Organization Type	Focus Group
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Community/Neighborhood Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Facilitated Listening Session with ACDS
44	AGENCY/GROUP/ORGANIZATION	MAIN STREET HOUSING
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Group Home Provider Focus Group
45	AGENCY/GROUP/ORGANIZATION	MARYLAND RE-ENTRY CENTER
	Agency/Group/Organization Type	Services
	What section of the Plan was addressed by Consultation?	Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one or more public meetings, attended Severn Stakeholders Meeting.
46	AGENCY/GROUP/ORGANIZATION	OIC OF ANNE ARUNDEL COUNTY, INC.
	Agency/Group/Organization Type	Services – Employment
	What section of the Plan was addressed by Consultation?	Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in one or Public Hearings
47	AGENCY/GROUP/ORGANIZATION	OFFICE OF EMERGENCY MANAGEMENT
	Agency/Group/Organization Type	Other Government - County
	What section of the Plan was addressed by Consultation?	Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in consultation meeting with ACDS
48	AGENCY/GROUP/ORGANIZATION	PARTNERS IN CARE, INC.
	Agency/Group/Organization Type	Services – Housing Services – Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in one or more Public Hearings Participated in Persons with Special Needs Focus Group
49	AGENCY/GROUP/ORGANIZATION	RESTORATION COMMUNITY DEVELOPMENT CORPORATION, INC.
	Agency/Group/Organization Type	Services – Children
	What section of the Plan was addressed by Consultation?	Neighborhood Revitalization
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Severn and Maryland City Stakeholder Group Meeting
50	AGENCY/GROUP/ORGANIZATION	THE LIGHT HOUSE
	Agency/Group/Organization Type	Services – Housing Services – Homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Homeless Youth Service Providers Focus Group Participated in development of strategy to end homelessness Participated in one or more Public Hearings Participated in ACDS facilitated listening session with individuals with lived experience of homelessness
51	AGENCY/GROUP/ORGANIZATION	UNITED WAY OF CENTRAL MARYLAND
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Neighborhood Revitalization
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Severn Stakeholder Group Meeting
52	AGENCY/GROUP/ORGANIZATION	VETERAN'S AFFAIRS COUNCIL
	Agency/Group/Organization Type	County Commission
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Facilitated Listening Session with ACDS
53	AGENCY/GROUP/ORGANIZATION	YWCA OF ANNAPOLIS AND ANNE ARUNDEL COUNTY
	Agency/Group/Organization Type	Services – Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency consulted and what are the anticipated outcomes of the consultation/ coordination?	Participated in development of strategy to end homelessness Participated in Homeless Youth Service Providers Focus Group

Identify any agency types not consulted and provide rationale for not consulting.

ACDS made every effort to consult a wide variety of stakeholders. No group was intentionally excluded.

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

Table 3
Other Local/Regional/Federal Planning Efforts

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	ACDS	The goals in the Strategic Plan are in line with the CoC Planning Group and its strategic plan to end homelessness.
Regional Analysis of Impediments to Fair Housing	Baltimore Regional Fair Housing Group	The goals in the Strategic Plan incorporate by reference the action items laid out the Regional AI.
Anne Arundel County Plan2040	Anne Arundel County	Provided supplementary data for the Housing Needs Assessment section of the plan
Anne Arundel County Rental Needs Assessment 2022	ACDS	Provided supplementary data for the Housing Needs Assessment section of the plan.
Poverty Amidst Plenty -Anne Arundel County	Anne Arundel County	Annual report on poverty in Anne Arundel County produced by the Anne Arundel Partnership for Children, Youth, and Families.

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.

The City of Annapolis is located within Anne Arundel County, and while it receives its own CDBG entitlement funds, ACDS works closely with them to implement homeless and homeownership programs. ACDS also administers HOME funds, which are sometimes used in the City of Annapolis to redevelop older affordable rental housing communities. A City of Annapolis staff member is active on the Homeless Coalition and the Baltimore Regional Fair Housing Group (the Fair Housing Group) and meet regularly with ACDS staff on various programs. ACDS staff invited the City of Annapolis staff to attend the meetings on the County Consolidated Plan.

The Baltimore Metropolitan Council (BMC) coordinates regional policies on behalf of the six counties in the Baltimore region and provides staff support to the Fair Housing Group and the Baltimore Preservation Task Force. The Fair Housing Group, which includes five of the six BMC counties, as well as the City of Annapolis, meets monthly to work toward implementing recommendations from the Regional Analysis of Impediments (AI) to Fair Housing. Since Spring 2024, the Fair Housing Group has been developing a new Regional AI, including an active regional

stakeholder engagement process and regional resident survey targeted to vulnerable populations across the six BMC counties. ACDS has attended approximately 10 regional meetings with stakeholders from throughout the region, as well as monthly meetings with the Fair Housing Group members to coordinate fair housing policies in the region. In addition, the Baltimore Preservation Task force includes staff from BMC jurisdictions and meets at least annually to discuss assisted housing units in the region and how to coordinate preservation policies to ensure continued affordability.

ACDS also works with the Maryland Department of Housing and Community Development (DHCD) on a regular basis and consulted with them regarding the geographic priorities. This Plan adopted DHCD's methodology for identifying Communities of Opportunity (COOs). ACDS staff are also participating on the DHCD Data Advisory Board to help quantify the need for affordable housing in the State.

PR-15 Citizen Participation

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

ACDS involved stakeholders, as shown in Table 2, in the Consolidated Plan process through focus group/listening sessions, presentations, individual consultations and public hearings. ACDS also provided stakeholders with the opportunity to comment on the draft goals and strategies, as well as the draft Consolidated Plan during a 30-day public comment period.

Notices of the public hearings were published in the Capital Gazette newspapers and published on the ACDS website. A notice explaining the Consolidated Plan process, including the three public hearings, was published on the ACDS website, as well as disseminated to 100 organizations on the Community Development Stakeholders List. The availability of the draft Principles, Goals and Strategies and draft Consolidated Plan documents and an invitation to comment was published on the ACDS website and sent to the Community Development Stakeholder List.

Categories of represented groups in the stakeholder consultation included:

- Disability & Aging
- Affordable Housing Developers
- Affordable Housing Advocates
- Neighborhood Organizations
- Families and Youth
- Continuum of Care
- Homeless Persons with Lived Experience
- Homeless Youth with Lived Experience
- Homeless Youth Providers
- African-American
- Hispanic/Latino
- HIV/AIDS
- LGBTQ+
- Transportation
- Disaster Mitigation
- Group Homes
- Veterans
- County Residents
- Public Housing Residents
- Benevolence Society (Faith Community)
- Advocacy groups

Information on the public hearings was shared with the County's Multicultural Affairs Officer, Department of Aging and Disabilities, and the Commission on Disability Issues staff in an effort to encourage participation by individuals with Limited English Proficiency (LEP) and individuals with disabilities. All public notices stated special accommodation, including sign language or foreign language interpreters, could be arranged.

The following public hearings were held:

- October 24, 2024, from 5:30 to 7 p.m. ACDS provided attendees with a report on recent accomplishments, information on the Affordable Housing Trust Fund, as well as information on the amount of federal housing and community development funds expected to be available for Local Fiscal Year 2026 (July 1, 2025 to June 30, 2026). Additionally, this hearing provided an opportunity to learn about the County's Consolidated Planning process. Residents and stakeholders were provided with the opportunity to share and speak on the issues and needs they see in their communities.
- January 9, 2025, from 4:30 to 6:30 p.m. ACDS presented housing and community development needs, general demographic trends, and a summary of focus group findings. Additionally, ACDS reviewed and discussed the proposed geographic priorities (including updated LMI maps), guiding principles, and the proposed goals and strategies. The public was given an opportunity to prioritize needs, review and discuss the proposed goals and strategies, geographic priorities, guiding principles, and provide feedback on recommended changes.
- February 27, 2025, from 5:30 to 7 p.m. This hearing solicited feedback from the public on the ACDS staff recommendations for projects and activities to be funded with the FY 2026 Budget, as well as on the proposed goals and strategies to be included in the FY2026-FY2030 Consolidated Plan. Residents and interested organizations were invited to speak for up to two minutes and provide input on the budget process.

Table 4
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	<p>Minority populations</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Nearly 40 people attended each of the three Public Hearings that were held on October 24, January 9, and February 27.	A summary of all community engagement including comments received is provided in the Appendix.	Comments were incorporated	
2	Listening Sessions and Stakeholder Focus Groups	<p>Minority populations</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Nonprofit Service Provider</p>	10-20 people attended each of the listening sessions, stakeholder focus groups varied in size.	A summary of all community engagement including comments received is provided in the Appendix.	Comments were incorporated	
3	Internet Outreach	<p>Minority populations</p> <p>Non-English Speaking - Specify other language:</p>		A summary of all community engagement including comments received is provided in the Appendix.	Comments were incorporated	www.acdsinc.org

The draft Plan was made available via computer at public libraries, the ACDS office, and on the ACDS website, beginning **April 12, 2025** for 30 days ending May 12, 2025. Notice of the availability of the draft Consolidated Plan was also published on Saturday, **April 12, 2025** in the Capital Gazette newspapers.

This citizen participation process provided ample time for all interested parties and stakeholders to review the Plan, provide comments, reactions, and input.

The public will have a final opportunity to comment on the Plan at a public hearing held by the County Council in May. This public engagement process meets and exceeds the requirements of the County's Citizen Participation Plan, which requires three public hearings and a 30-day comment period. ACDS, on behalf of the County, involved as many individuals and organizations as possible in the development of this Plan through various methods including the focus group process.

CHAPTER TWO: NEEDS ASSESSMENT

NA-05 Overview

This section of the Consolidated Plan examines the housing, community, and economic development needs of residents. As required by HUD, the assessment is based on an analysis of “disproportionate needs” based on HUD’s housing challenges tables and informed by resident input and stakeholder consultation. The top housing and community development needs include:

Housing Needs

Deeply Affordable Housing. Increasing rent coupled with higher costs for utilities and basic needs has created an unsustainable situation for lower income residents in Anne Arundel County, particularly for residents on a fixed income such as social security. This challenge was mentioned throughout stakeholder interviews and has contributed to not only increases in homelessness for the senior population and populations with disabilities, but also for youth and families who struggle to afford rent even with more than one household income.

For both renter and owner households, cost burden and severe cost burden continue to be the most common housing challenges. Only five percent (5%) of Anne Arundel County’s rental units are affordable to renters with incomes less than 50 percent AMI (approximately \$50,000 annual income); this shortage leads to a cost burden. Currently, 59 percent (59%) of all extremely low to moderate income renters experience some level of cost burden (moderate cost burden defined as 30 percent of income on housing, severe cost burden defined as 50 percent of income on housing). Anne Arundel County stakeholders also shared that they are observing a greater number of large families who need units that can accommodate the family size. This is especially important for multigenerational households who struggle to find affordable rental housing, even with two or more incomes.

Quality housing. Affordable housing options in Anne Arundel consist of predominantly older homes that require rehabilitation. In stakeholder interviews, participants identified a high need for home improvements for seniors and people with disabilities needing accessibility modifications. Most of this inventory is in the county’s focus areas for revitalization, presenting an opportunity for preservation. However, due to cost burden and severe cost burden constraints identified in the Needs Assessment section of this plan, low-income homeowners are delaying maintenance which in turn causes disrepair to be more costly and severe from not being addressed. Many of these homes are also currently being rented, limiting the availability of rehabilitation funding for basic updates as renters are not eligible for home improvement programs unless related to accessibility improvements. Stakeholders also referred to poor conditions of aging affordable housing units that were formerly public housing.

Public housing and housing choice voucher holders. The ability to rent a unit, even with a housing voucher, is extremely limited across Anne Arundel County. Rents for available units are often higher than the fair market rent allowed and there is too much competition for too few units. While there are strict income requirements to qualify for these supportive programs, that set income has not risen with the rate of inflation and therefor is then not sufficient to support other basic needs, like food and clothing. Moreover, the number of vouchers available to qualified households in need is limited. As of November 2024, the County's Housing Commission had more than 22,000 County households on its waiting lists for HCAAC operated rental assistance including public housing units, Project Based Vouchers and Housing Choice Vouchers.

Stakeholders also indicated significant difficulty in navigating housing opportunities and expressed a need for more streamlined information and application processes coupled with more individualized case management to address individual specific needs. Stakeholders also referenced incidents of recertification errors and mishaps resulting in unpaid vouchers putting residents at high risk of eviction.

Homelessness. Homelessness in Anne Arundel County has been increasing over several years; however, the 2024 Point in Time (PIT) Count showed a significant reduction in the number of sheltered homelessness since 2019. Unsheltered individuals experiencing homelessness increased slightly from 2019. This data is based on the Point-in-Time (PIT) count, which takes place on a single night each January to assess both sheltered and unsheltered homelessness. The PIT count is intended to be a capture of the number of people experiencing homelessness on a given night; however, it cannot capture every single person experiencing homelessness throughout the year. It is estimated that the true number of people and households experiencing homelessness is higher than what is recorded in the PIT Count. According to HMIS data, there are 73 family shelter units and 53 single adult shelter units in the county. Transitional units for families and single adults are scarce at 10 and 16 respectively. Many unhoused families are opting to live in cars as current shelter facilities are not oriented towards families and do not accept pets.

The current and five-year projected housing needs by household income and household type, based on CHAS 2016-2020 data are shown in the table below.

**Supplemental Figure 2
Future Housing Needs**

Household Type	Current			Future
	Total HH	# HH With Hsg Need	% with Need	Hsg Need in 5 Yr
All Low Income Households (<80% AMI)	61,759	39,867	65%	41,665
By Income				
Extremely low income households (<30% AMI)	14,930	12,470	84%	13,032
Very low income households (30-50% AMI)	15,739	11,091	70%	11,591
Low income households (50-80% AMI)	31,090	16,306	52%	17,041
By Tenure				
Low Income Renters (<80% AMI)	24,063	17,927	75%	18,735
Low Income Owners (<80% AMI)	37,736	20,561	54%	21,488
By HH Type				
Low Income Small Related HH	20,263	12,927	64%	13,510
Single householders	56,795	3,124	6%	3,265
With disability	46,985	14,640	31%	15,300
Low Income Large Related HH	4,913	3,363	68%	3,515
Elderly Low Income HH	26,982	12,227	45%	12,778

Non-Housing Community Development Needs

Public improvements and facilities. Anne Arundel County has three existing geographic focus areas for revitalization: Brooklyn Park, Glen Burnie, and Severn. These communities are also designated for Sustainable Community Initiatives by the State of Maryland. Maryland City was also referred to in listening sessions for this Consolidated Plan as needing public improvements to serve a growing low-income community. Specifically, stakeholder engagement efforts revealed a need for space to accommodate youth programs in these communities, and improvements to transportation access.

Public services. Since the Covid 19 Pandemic, the need for public services has far outpaced the resources to address them. Funding provided through pandemic era social safety net programs has expired, meaning that while the need is the same and likely increasing over time, supportive resources are shrinking for those who are most vulnerable. This includes assistance for the elderly and frail seniors, unhoused residents, at-risk youth, persons with HIV/AIDS and their families, persons with disabilities, victims of domestic violence, persons with drug, alcohol and chronic illnesses, and persons with other conditions affecting their ability to function independently and productively.

Stakeholders have noticed an uptick in the need for mental health services, energy assistance to prevent eviction, childcare and youth programs (contributing to the parent's ability to work and participate in job training), and food. The reduction in funds is exacerbating the critical need for a

one-stop shop resource that provides case management centered around identification of, navigation to, and eligibility for available resources to stabilize safe and healthy living conditions.

In order to access services in the county and in some cases to pay rent, a need for increased digital literacy and access to devices often creates a barrier for seniors, people with disabilities and residents who do not have access to technology. Additionally, stakeholders indicated that some property managers are requiring payment using an online or mobile application versus cash / check which is not accessible for many seniors and lower income renters.

Participants in several listening sessions stressed the need for user-friendly resources, available both online and in physical formats, that provide comprehensive lists of services and providers. These lists of available resources should include essential details such as the populations served, the services offered, whether the organization has a religious affiliation, and whether they serve LGBTQIA+ individuals, families, and youth. The community has expressed that, without prior knowledge of where to seek help, individuals often struggle to identify the right place to turn for support. While the County has developed Housing Resource Portal located on the County's website which provides an array of services, information and resources, it is evident that it must continue to market the website to the community.

Solutions to Addressing Needs:

- Nonprofit unhoused service providers recommend **low-barrier affordable housing solutions** (e.g., flexible admission requirements) for residents below 30 percent AMI as a critical need in preventing homelessness in the County.
- Participants in listening sessions and the public hearing on January 9th identified an increasing need for **housing/ homelessness solutions for youth and families**.
- Nonprofit organizations assisting low-income households indicated a need for more **individualized case management** and **improved navigation** for accessing housing that addresses specific needs including accessibility.
- Stakeholders recommend prioritizing investments in **diversion and prevention** through more **emergency financial assistance** citing that the obstacles to securing permanent housing become a greater challenge after a person is exposed to the trauma of homelessness. Especially for families with children, these obstacles compound with each additional young family member.
- Improvement to the **timeliness of eviction prevention assistance** was referenced as a critical need in the county as assistance is often too late to prevent homelessness under the current requirements.

- **Energy assistance** was repeatedly referenced throughout the community engagement process as a top priority as utility shut offs precipitate eviction. There was a specific recommendation to set up an ongoing energy assistance fund for low and very low-income County residents.
- Affordable housing located in proximity to **public transit** was referenced as a high priority for households to have access to healthcare, workforce development and job opportunities. It was noted that affordable housing is concentrated in areas that are not serviced by public transit nor walking distance from critical stores and resources.

NA-10 Housing Needs Assessment

Summary of Housing Needs

Anne Arundel County, like many other regions in the nation, has experienced dramatically rising housing prices coupled with insufficient growth in incomes resulting in limited affordable housing supply. Including all towns and unincorporated areas, Anne Arundel County's population grew by an estimated 12 percent between 2010 and 2023, with the addition of approximately 53,000 people and 24,000 households. In 2024, Census data shows Anne Arundel County's population grew by nearly 2,300, surpassing 600,000 for the first time ever, totaling 602,350. Countywide, median income has grown by 44 percent between 2010 and 2023, while home values have increased by 22 percent and median rent has increased by 58 percent, indicating that incomes have not kept pace for households seeking rental units in Anne Arundel County. More detail on Anne Arundel County's housing market is provided in the Market Analysis section of this plan.

Among Anne Arundel County's revitalization communities, Severn had the largest growth in households at 44 percent, whereas Brooklyn Park and Glen Burnie were consistent with countywide growth. Severn has experienced the most significant mismatch between income growth and median rent, followed by Glen Burnie. Brooklyn Park income growth has also outpaced rent increases. Income growth in Severn was 43 percent, consistent with the county at 44 percent, whereas Glen Burnie income grew slightly more at 49 percent and Brooklyn Park increased a significant 61 percent. Median home values have increased more slowly than income in all three existing revitalization areas, however, home prices are still too high relative to income, so homeownership remains out of reach for most low to moderate income potential buyers. This is exacerbated by the increase in interest rates, lowering the affordability threshold to avoid being cost burdened. A full analysis of affordability will be provided in the MA-15 section of this report.

INTRODUCTION TO DATA AND RELATED DEFINITIONS

The Comprehensive Housing Affordability Strategy (hereafter CHAS) data referenced throughout this document is generated from the United States Census Bureau and the Department of Housing and Urban Development (HUD). The CHAS dataset is a custom tabulation developed by the Census Bureau, derived from American Community Survey (ACS) data. The most recent CHAS data used in this document—the 2016-2020 five-year estimates—are determined for each jurisdiction that receives HUD funding. For this Consolidated Plan, the CHAS data includes all cities and unincorporated areas of Anne Arundel County except for the City of Annapolis which is an entitlement city and therefore submits its own plan.

The term Area Median Income (AMI) is used to explain CHAS data derived from ACS data. Because CHAS data are derived from ACS data, Census definitions dictate the definitions of the variables discussed in these tables:

- Small Family Household: A household with two-four members
- Large Family Household: A household with five or more members
- Elderly: Ages 65+
- Frail Elderly: Ages 65+ with self-care difficulties.
- Household: All people living in a housing unit. Members of a household can be related or unrelated.
- Family: Related individuals living in the same household
- Nonfamily: Unrelated individuals living in the same household
- Extremely low income: 0-30% AMI
- Very low-income: 30-50% AMI
- Low-income: 50-80% AMI
- Low-to-moderate income: 80-100% AMI
- Cost burden: More than 30% of household income on housing costs
- Severe cost burden: More than 50% of household income on housing costs

Table 5
Housing Needs Assessment Demographics

Demographics	Base Year: 2010	Most Recent Year: 2023	% Change
Population	537,656	590,935	12%
Households	199,378	223,602	12%
Median Income	\$81,455	\$120,324	44%

Data Source: 2006 – 2010 ACS (Base Year), 2023 5-year ACS (Most Recent Year)

Table 6
Number of Households

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	14,930	15,739	31,090	21,305	113,680
Small Family Households	3,314	5,069	11,880	8,514	62,195
Large Family Households	945	1,275	2,693	2,112	10,635
Household contains at least one person 62 - 74 years of age	3,686	4,178	7,406	5,092	24,664
Household contains at least one person aged 75 or older	3,805	3,266	4,641	2,392	8,405
Households with one or more children 6 years old or younger	1,865	2,574	5,147	3,866	12,214

Data Source: 2016 – 2020 CHAS

Table 6.1
Number of Households Change by Category 2015-2020

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5%	6%	39%	26%	-5%
Small Family Households	-10%	7%	31%	15%	-4%
Large Family Households	60%	11%	11%	15%	0%
Household contains at least one person 62 - 74 years of age	20%	14%	48%	44%	3%
Household contains at least one person aged 75 or older	21%	-10%	52%	40%	25%
Households with one or more children 6 years old or younger	2%	4%	6%	9%	-12%

Data Source: 2011-2015 and 2016-2020 CHAS

Housing Needs Summary Tables

Housing challenges by type and income level are shown in tables 7 through 12. Housing challenges are complex and include cost burden, overcrowding, and substandard conditions (lacking complete plumbing or kitchen facilities). According to federal guidelines and current prevailing underwriting standards, a household should pay no more than 30 percent of their income for housing. A household paying more than 30 percent, but less than 50 percent of their income for housing costs, including utilities, is considered to have a moderate housing cost burden. A household paying 50 percent or more of their income on housing costs, including utilities, is considered to have a severe housing cost burden and is at great risk of losing their housing.

From the tables above, it is evident that Anne Arundel County's most prominent housing barriers are cost burden and severe cost burden. The data shows that in Anne Arundel County, 7,687 extremely low- to moderate-income renter households (25% of all extremely low- to moderate-income renters) experience cost burden and 10,526 extremely low- to moderate-income renter households (34% of all extremely low- to moderate-income renters) experience **severe** cost burden. Among extremely low- to moderate income homeowner households, 25 percent are cost burdened, and 21 percent are severely cost burdened. The correlation between income and availability of affordable housing is significant. Among households with incomes that have incomes below approximately \$120,000 per year (0-100% AMI), 59 percent experience some level of cost burden. Among all renter households regardless of income, 48 percent experience some level of cost burden according to American Community Survey 2023 5-year estimates.

As the cost of rental housing increases faster than income growth, the number of low-income

families and individuals at risk of becoming homeless grows. When a household is severely cost burdened, other expenses, such as food, childcare, and medical costs compete for limited resources. Extremely low-income households earning less than 30 percent AMI and paying more than 50 percent of their income for housing are therefore seen as the most vulnerable and at-risk households. Households that rely on fixed incomes or have household members with a disability are particularly vulnerable as unexpected and/or medical expenses can quickly result in loss of housing.

As housing affordability is based on two elements, housing cost and income, strategies to address both affordability and the earning potential of low-income households are necessary. An estimated half of extremely low-income seniors are severely cost burdened and have fixed incomes signaling that programs providing rental or utilities assistance and basic resources specific to this population to mitigate rising housing costs are needed. While supporting working age low-income households with children to increase their income can be minimally impacted with limited CDBG funds, it is more effectively addressed through the continuation of County's economic and workforce development efforts, which will be described in detail in *Chapter Three*.

**Table 7
Housing Problems**

	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	245	105	130	25	505	85	35	35	45	200
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	35	160	35	34	264	0	10	39	0	49
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	195	100	469	73	837	55	35	179	140	409
Housing cost burden greater than 50% of income (and none of the above problems)	3,624	3,108	920	35	7,687	5,030	3,114	2,233	623	11,000
Housing cost burden greater than 30% of income (and none of the above problems)	568	2,405	5,828	1,725	10,526	1,254	2,019	6,438	3,435	13,146
Zero/negative Income (and none of the above problems)	610	0	0	0	610	769	0	0	0	769

Data Source: 2016 – 2020 CHAS

Table 8
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 one or more of four housing problems	4,099	3,473	1,565	168	9,305	5,170	3,189	2,473	798	11,630
Having none of four housing problems	2,133	3,090	9,703	6,525	21,451	3,544	6,015	17,345	13,795	40,699
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Data Source: 2016 – 2020 CHAS

Table 9
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	1,244	2,659	2,678	6,581	1,369	1,467	3,510	6,346
Large Related	515	664	623	1,802	319	418	824	1,561
Elderly	1,394	1,047	698	3,139	3,557	2,602	2,929	9,088
Other	1,463	1,468	3,009	5,940	1,051	668	1,422	3,141
Total need by income	4,616	5,838	7,008	17,462	6,296	5,155	8,685	20,136

Data Source: 2016 – 2020
CHAS

Table 10
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	1,294	1,294	1,314	984	0	2,298
Large Related	0	0	295	295	304	134	79	517
Elderly	1,240	563	135	1,938	2,568	1,514	982	5,064
Other	0	1,244	989	2,233	867	0	0	867
Total need by income	1,240	1,807	2,713	5,760	5,053	2,632	1,061	8,746

Data Source: 2016 – 2020 CHAS

Table 11
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	200	190	385	73	848	0	35	214	80	329
Multiple, unrelated family households	30	70	119	19	238	55	10	14	60	139
Other, non-family households	0	0	0	15	15	0	0	0	0	0
Total need by income	230	260	504	107	1,101	55	45	228	140	468

Data Source: 2016 – 2020 CHAS

Table 12 is a HUD required table, however, there is no federal data or local data source to complete the table at this time.

Table 12
County Information

	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								

Data Source: 2016 – 2020 CHAS

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

According to the 2023 American Community Survey 5-year estimates, there were 56,765 single person households in Anne Arundel County, of which five percent or 3,124 households, experienced housing needs. By 2027, single person households in need of housing assistance are projected to grow to 3,277 households.

“Other” Households

While the CHAS data does not specifically provide a single person household category, it provides data on a category referred to as “other.” Other households are defined as non- elderly, non-family, unrelated households. This includes two or more unrelated persons living together and single adult households. As shown in Table 9, approximately 5,940 “other” renter households and 3,141 “other” homeowner households earning less than 80 percent AMI are identified as cost burdened. As shown in Table 10, an additional 2,233 “other” renter households and 867 “other” homeowner households earning less than 80 percent AMI, are identified as severely cost burdened. While this shows a reduction of severely cost burdened homeowners from the last Consolidated Plan which was published in 2020 and included just over 2,000 households, it is widely believed that these estimates are capturing outlier data that was the effect of historic low interest rates leading into the Covid 19 Pandemic. It is important to note that although there were declines in cost burden during this timeframe for the County in general, this improvement was not experienced by lower-income households whose income increases did not match inflation. Severely cost-burdened other households may be most at-risk of not only becoming homeless but exacerbating disabilities and chronic health conditions that must also be addressed.

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.

Individuals with Disabilities

Based on CHAS data, 46,975 Anne Arundel County residents have at least one disability. Of these residents, it is estimated that 14,640 or 31 percent have a housing need which is projected to grow

to 15,536 residents with housing need in 5 years. Most very low-income chronically homeless individuals served through the County's homeless continuum of care system have one or more disabilities and require subsidized housing and supportive services to remain housed in a stable environment. Stakeholders emphasized the need for more individualized case management services and support for households with a disability to more effectively address their specific associated housing and accessibility needs.

"Other" Households

While the CHAS data does not specifically provide a single person household category, it provides data on a category referred to as "other." Other households are defined as non-elderly, non-family, unrelated households. This includes two or more unrelated persons living together and single adult households. As shown in Table 9, approximately 5,940 "other" renter households and 3,141 "other" homeowner households earning less than 80 percent AMI are identified as cost burdened. As shown in Table 10, an additional 2,233 "other" renter households and 867 "other" homeowner households earning less than 80 percent AMI, are identified as severely cost burdened. While this shows a reduction of severely cost burdened homeowners from the last Consolidated Plan which was published in 2020 and included just over 2,000 households, it is widely believed that these estimates are capturing outlier data that was the effect of historic low interest rates leading into the Covid 19 Pandemic. It is important to note that although there were declines in cost burden during this timeframe for the County in general, this improvement was not experienced by lower-income households whose income increases did not match inflation. Severely cost-burdened other households may be most at-risk of not only becoming homeless but exacerbating disabilities and chronic health conditions that must also be addressed.

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.

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 11,144 calls through the domestic violence/sexual abuse hotline. Of these calls, 5,577 reported incidents of intimate partner violence (IPV), 2,858 reported incidents of family violence, and 2,709 protective orders filed/reported. The YWCA Safe House Shelter, a designated domestic violence shelter, served 275 persons during the same period. Based on the most recent national incident rates from the Centers for Disease Control's National Intimate Partner and Sexual Violence Survey, Anne Arundel County has an estimated 16,754 domestic violence survivors with 10 percent of these residents having housing needs. Additionally, according to the 2025 PIT Count, approximately 11 percent of those served in emergency shelters in the County at the time of the count, had a history of or were currently experiencing domestic violence.

What are the most common housing problems?

Severe cost burden is the primary and most significant housing problem facing low- and moderate-

income residents of Anne Arundel County. The County lacks adequate affordable housing to meet the needs of its low-income population, especially for households with incomes at 30 percent AMI and below. Both renters and homeowners are impacted by high costs of housing.

Renters

Table 7 provides the number of cost burdened renters among the various income groups. Of all renters, 7,687 households are severely cost burdened and pay more than 50 percent of their income for rent. This same table shows that the greatest number of households who are severely cost burdened are the lowest income households, as 3,624 extremely low-income households and 3,108 low-income households are paying more than 50 percent of their income for housing. There are 24,063 renters in Anne Arundel County with incomes less than 80 percent AMI and 75 percent of these renters have a housing need. In 5 years, the need is projected to grow to 18,804 renters.

Homeowners

Homeowners also face similar affordability issues. As shown in Table 7, 11,000 homeowners earning 80 percent AMI and below are severely cost burdened. As Table 10 highlights, those with the lowest income bear the greatest cost burden with 5,030 extremely low income homeowners and 3,114 low income homeowners paying more than 50 percent of their income for mortgage, taxes and insurance. A total of 6,438 homeowner households in the 50-80 percent AMI range are impacted by cost burden (e.g. paying more than 30 percent of income towards housing expenses). Further, there are 8,746 homeowners in Anne Arundel County with incomes less than 80 percent AMI, paying more than 50 percent of their income towards housing expenses. Given their limited incomes, these homeowners face challenges in not only affording their monthly mortgage cost but also having little to no disposable income to maintain their homes exacerbated by rising costs for basic needs including food, and utilities.

Neither severe overcrowding nor substandard housing are identified by the HUD CHAS data as significant needs in the County. Qualitative data, however, acquired through focus groups and interviews, indicated a high need for home rehabilitation for seniors with projects becoming increasingly expensive due to prolonged inability to afford maintenance, leading to more extensive repairs. Additionally, stakeholders indicated that former public housing units are in need of considerable rehabilitation to ensure safety and livability.

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

As analyzed in prior sections, extremely low-income households, those earning 30 percent AMI and below, are the most affected by affordability challenges. Composition and household type – including single parent households, elderly, and households with a disabled family member – are most affected by housing issues.

Single Parent/Small Family Households

The CHAS data provided for small family households is most likely to be single parent families who are at a greater risk of being cost burdened, as they only have one adult wage earner. Based on data provided in Table 9, 12,927 small family renter and owner households earning less than approximately \$90,000 annually (80% of Area Median Income or AMI) are cost burdened with 80 percent of these households having incomes between \$35,000-\$90,000) or 30-80 percent AMI. Additionally, 3,600 small family renter and homeowner households are severely cost burdened according to CHAS data provided in table 10.

Elderly Households

Anne Arundel County is home to an aging population. According to ACS data, the number of County residents over age 65 has increased by more than 30,000 residents from an estimated 60,000 in 2010 to almost 92,000 in 2023, growing to 16 percent of the county population. Many seniors are living on fixed incomes and as a result, the median household income for those 65 and older was \$87,443, significantly lower than the countywide median household income of \$120,324. As shown in Table 10, approximately 1,938 elderly renters and 5,064 homeowners are severely cost-burdened and therefore pay more than 50 percent of their income for housing. For extremely low-income senior households, approximately two-thirds are cost burdened, with half being severely cost-burdened.

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.

As discussed in previous sections, extremely low-income individuals and families are at the greatest risk of housing instability. According to HUD CHAS data, 58 percent of extremely low income renters and homeowners are paying more than 50 percent of their income for housing and many of whom are living on fixed incomes. Half of extremely low-income elderly residents experience severe cost burden. If an emergency, such as job loss or a reduction of hours, unexpected medical event, loss of a spouse, or other difficulties occur, these households are forced to make difficult choices prioritizing expenses and therefore risk losing their homes and becoming homeless. Additionally, the County identifies single parent families, the elderly, and “other” households, especially those with disabilities, as having a higher risk of becoming homeless than the general population. Additionally, rising costs of utilities and basic needs put these households at particular risk for shutoff and therefore eviction, with energy assistance identified by stakeholders as critical to avoiding homelessness, as previously referenced.

Stakeholders indicated a growing number of multigenerational families who are unable to find affordable housing with adequate space despite having more than one wage earner. While larger units remain unavailable, these families are at risk of unsheltered homelessness as shelter for families, especially large families, in the county is scarce. Lack of space in family shelter facilities may require couples to sleep in different dormitories, causing some couples to opt for living in

cars. Anne Arundel County's Partnership for Children, Youth and Families estimated that approximately 1,000 Anne Arundel County School District students are experiencing homelessness on any given night based on an aggregate of family-related requests for housing assistance.

Discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

Homeless families, by definition, are extremely low-income households lacking the income and support to obtain housing and services on their own. While every effort is made to link these families with employment opportunities and other services, they remain at higher risk of once again becoming homeless. The County has several rapid re-housing programs funded through the Emergency Solution Grant (ESG) Program, Continuum of Care Program (CoC), HOME and HOME-ARP Program, and State of Maryland Homelessness Solutions Program (HSP). These rapid re-housing programs provide medium-term rental assistance, typically for one year, and work with families to increase employment and self-sufficiency as they become housed. A case manager helps with linking families to services and providing follow up support once receipt of rental assistance ends. Stakeholders in focus group discussions identified a critical gap in individualized case management available in the County, especially for those exiting rapid rehousing. Noted was the difficulty in navigating housing resources available to residents based on their specific needs resulting in many residents not being connected with services for which they qualify in a timely manner thereby risking a return to homelessness.

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.

Anne Arundel County defines its at-risk group as those households earning less than 30 percent AMI and paying more than 50 percent of their income for housing. The County uses CHAS data to generate its estimates of this at-risk population. Based on CHAS data, there are 3,624 renters and 5,030 homeowners who are at-risk in the County.

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

Discussion

As demonstrated by the data, Anne Arundel County has an affordability problem. According to the CHAS data, a total of 7,687 renters earning 80 percent AMI and below pay more than 50 percent of their income for housing. The data supports the need for additional affordable housing for the County's lowest income renters through the prioritization of new affordable rental housing production, homelessness prevention through targeted tenant based rental subsidy programs, and emergency assistance to prevent eviction for households who are severely cost burdened.

Further, based on the CHAS data, a total of 11,000 homeowners earning 80 percent AMI and below pay more than 50 percent of their income for housing. This data points to the need to maintain and sustain the affordable housing stock in the County and to provide financial assistance to homeowners for home repairs, especially for lower income homeowners and seniors, helping to maintain and sustain the affordable housing stock in the county.

NA-15 Disproportionately Greater Need: Housing Problems

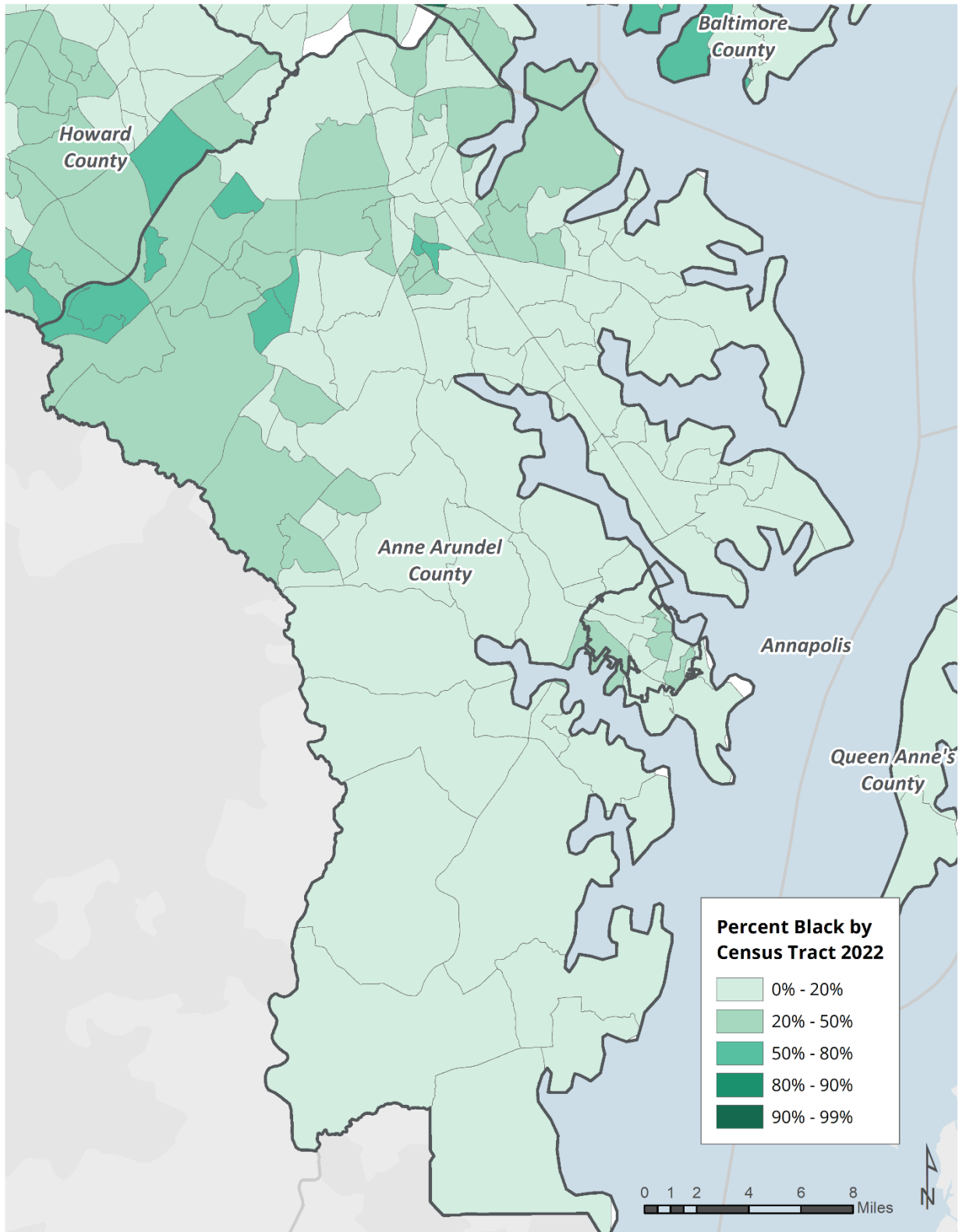
Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

According to 2023 five-year ACS data, 63 percent of the population in the County identified as non-Hispanic White. The next largest racial group identifies as Black/African American comprising 17 percent of the population. This group was followed by two or more races comprising five percent of the population and Asian made up the fourth highest racial demographic with four percent. Both American Indian/Alaska Native and Native Hawaiian/Other Pacific Islander populations had less than one percent of the total population.

The U.S. Census Bureau categorizes a person of Hispanic origin, or ethnicity, separately from the racial statistics. The County has seen steady growth in this population over the last 20 years. The 2023 five-year ACS data estimate that 10 percent of the total population in the County are Hispanic (of any race). This compares to six percent in 2010, and 2.6 percent in 2000.

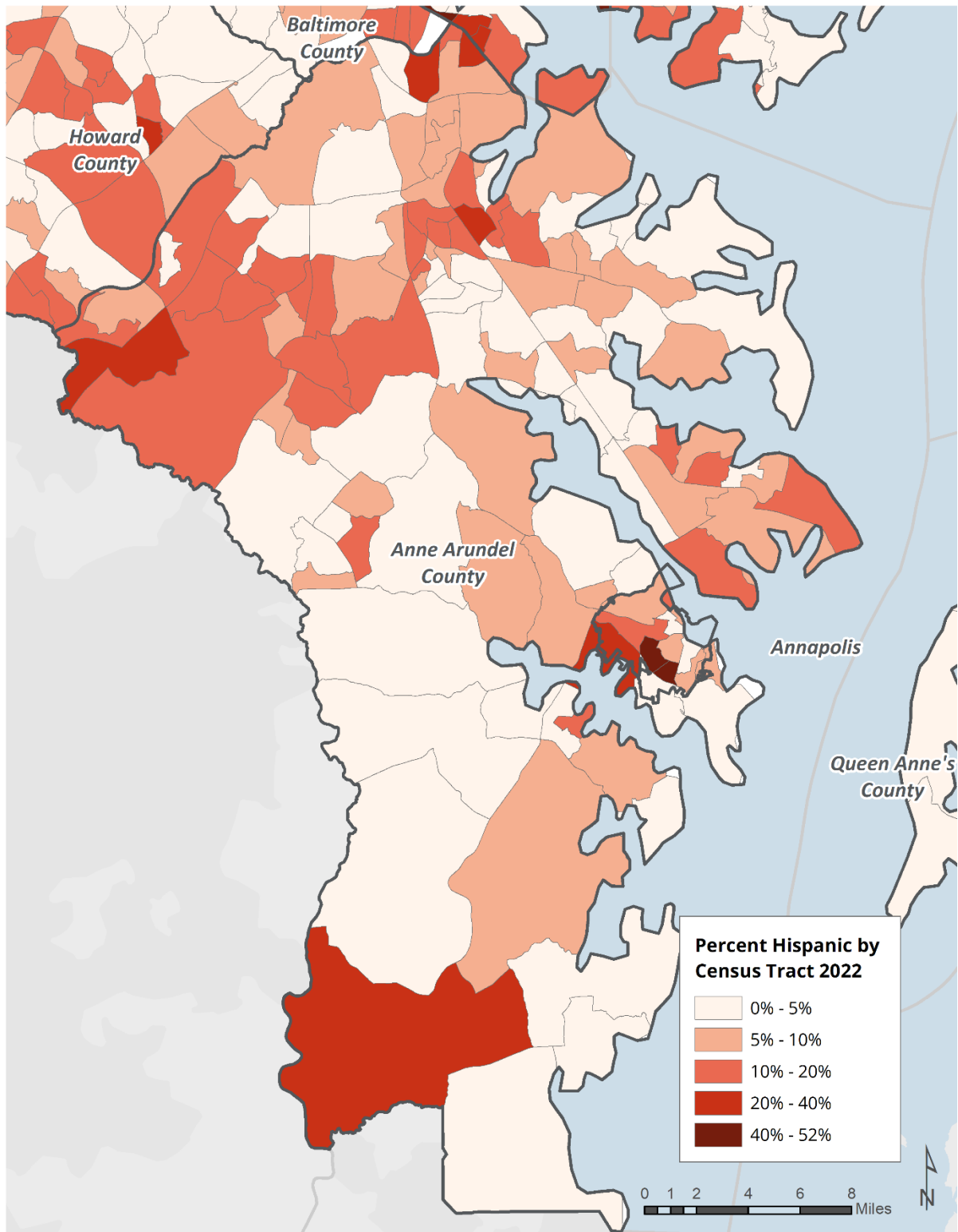
As shown on Maps 3-5, the areas of Black/African American, Hispanic population concentration tend to be in the northern and western region of the County, as well as in the City of Annapolis. Within the overall Baltimore region, Anne Arundel County has the second largest share of census tracts with Hispanic population over 10 percent following Baltimore County. Additionally, one census tract in the far southwest corner of the state had a Hispanic population in the 5-10 percent range in 2016 and is 20-40 percent Hispanic in 2022 representing significant growth of this community in this rural area of the county. There is a small concentration of the Asian community in northwest census tracts of the county.

Supplemental Figure 3
Percent Black by Census Tract 2022



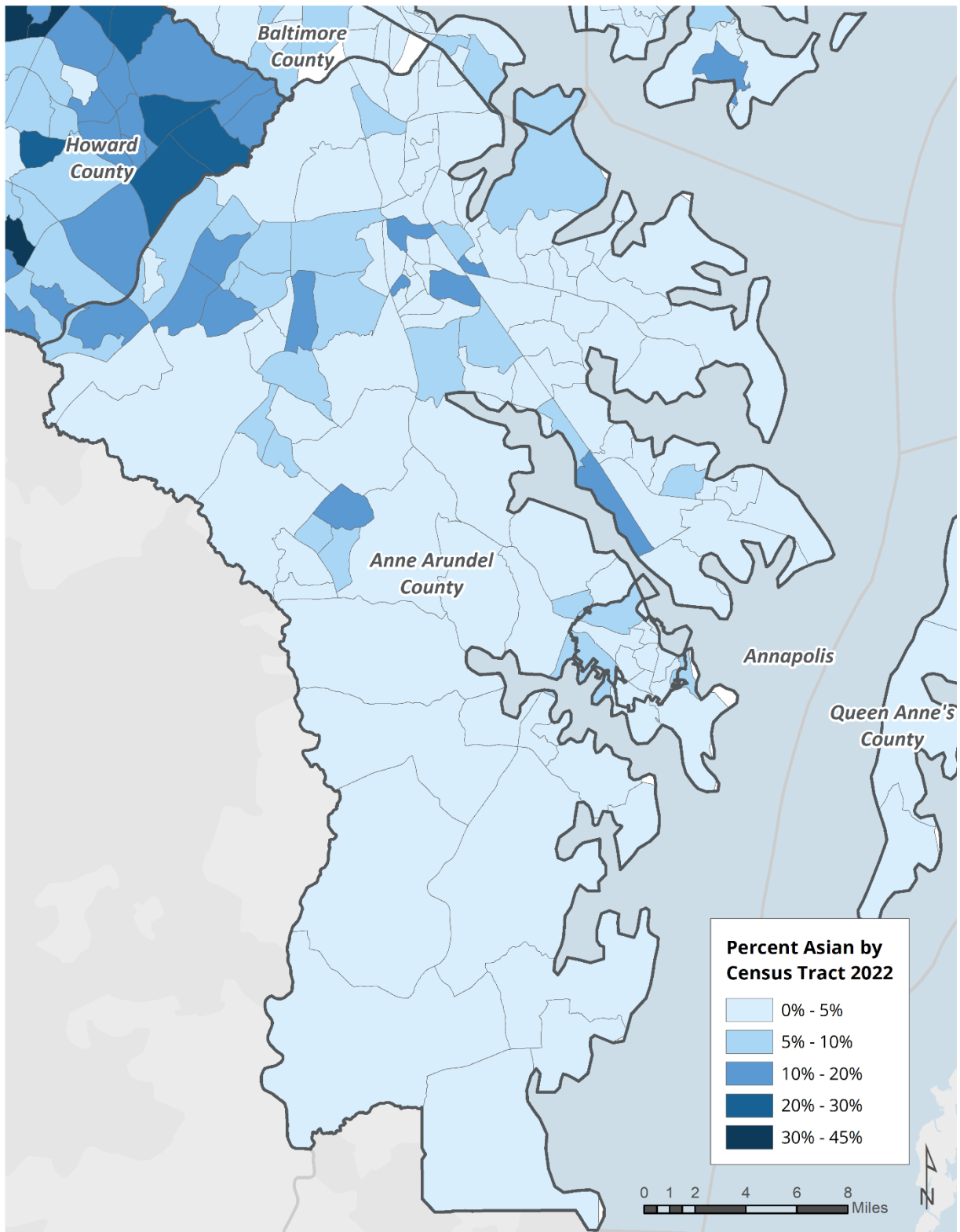
Source: American Community Survey 2022 5-year estimates.

Supplemental Figure 4
Percent Hispanic by Census Tract 2022



Source: American Community Survey 2022 5-year estimates.

Supplemental Figure 5
Percent Asian by Census Tract 2022



Source: American Community Survey 2022 5-year estimates.

Disproportionate Greater Need Analysis

As defined by HUD, a disproportionately greater need among any racial or ethnic group exists when a particular racial or ethnic group has housing problems at least 10 percentage points higher than the percentage of persons in the category as a whole.

HUD provides CHAS data for jurisdictions to use when evaluating and analyzing the question of disparity among various races and ethnic groups. Table 13, Table 14, Table 15, and Table 16 provide data on households with housing problems by both race and income.

Table 13
Disproportionally Greater Need 0 – 30% AMI

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	10,974	1,938	1,294
White	7,718	1,079	920
Black / African American	2,133	553	153
Asian	369	100	50
American Indian, Alaska Native	55	45	15
Pacific Islander	0	0	0
Hispanic	475	124	135

Data Source: 2016 – 2020 CHAS

*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%

Table 14
Disproportionally Greater Need 30 – 50% AMI

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	10,943	4,057	0
White	7,374	3,407	0
Black / African American	1,918	372	0
Asian	318	88	0
American Indian, Alaska Native	28	0	0
Pacific Islander	0	20	0
Hispanic	1,018	50	0

Data Source: 2016 – 2020 CHAS

* 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%

Table 15
Disproportionally Greater Need 50 – 80% AMI

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	12,588	10,254	0
White	8,613	7,914	0
Black / African American	2,348	1,448	0
Asian	329	355	0
American Indian, Alaska Native	0	54	0
Pacific Islander	25	0	0
Hispanic	939	430	0

Data Source: 2016– 2020 CHAS

* 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%

Table 16
Disproportionally Greater Need 80 – 100% AMI

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	6,999	9,853	0
White	4,914	7,754	0
Black / African American	1,130	1,370	0
Asian	359	125	0
American Indian, Alaska Native	0	29	0
Pacific Islander	0	0	0
Hispanic	375	408	0

Data Source: 2016 - 2020 CHAS

*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

The four issues used to define households with problems are (1) lacks complete kitchen facilities, (2) lacks complete plumbing facilities, (3) more than one person per room, and (4) cost burden greater than 30 percent. Overall, the lower the income – residents earning less than 30 percent AMI – the greater the number of households with housing problems. Most residents (85%) with incomes less than 30 percent AMI in Anne Arundel County have at least one housing problem, with no disproportionate impacts by race at this income level.

As defined by HUD, a disproportionately greater housing need among any racial or ethnic group exists when a particular racial or ethnic group has a housing problem of at least 10 percentage points higher than the percentage of persons in the category as a whole. Disproportionality is also considered relative to non-Hispanic White households which is typically greater than disproportionately to the whole. Based on this definition, at 30-50 percent AMI, Black/African American, and Hispanic households are disproportionately impacted by housing problems. At 50-80 percent AMI, the disproportionate impact shifts mostly to Hispanic residents (Black/African American residents have borderline disproportionality at 10 percent higher than non-Hispanic White residents), and at 80-100 percent AMI, a significant disproportion shifts to Asian residents at 35 percent higher than non-Hispanic White residents. Although disproportionality exists for American Indian and Pacific Islander residents across income categories, the population estimates are less than 30 and therefore not included.

NA-20 Disproportionately Greater Need: Severe Housing Problems

Introduction

HUD also provides CHAS data on **severe** housing problems allowing further analysis of disparity among various races and ethnic groups.

Tables 17- 20 present the CHAS severe housing problems data to identify any racial or ethnic group having a disproportionately greater **severe** housing need compared to the needs of that group as a whole. The main difference between housing problems and severe housing problems is the cost burden percentage. While housing problems include households paying more than 30 percent of their income for housing, severe housing problems data includes households paying more than 50 percent of their income for housing.

Table 17
Severe Housing Problems 0 – 30 % AMI

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	9,153	3,751	1,294
White	6,272	2,537	920
Black / African American	1,908	777	153
Asian	284	180	50
American Indian, Alaska Native	20	80	15
Pacific Islander	0	0	0
Hispanic	460	143	135

Data Source: 2016 – 2020 CHAS

*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 50 percent

Table 18
Severe Housing Problems 30 – 50 % AMI

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	7,052	7,959	0
White	4,823	5,960	0
Black / African American	1,143	1,142	0
Asian	228	179	0
American Indian, Alaska Native	28	0	0
Pacific Islander	0	20	0
Hispanic	648	420	0

Data Source: 2016 – 2020 CHAS

*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 50 percent

Table 19
Severe Housing Problems 50 – 80 % AMI

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	3,863	18,984	0
White	2,944	13,593	0
Black / African American	367	3,423	0
Asian	75	610	0
American Indian, Alaska Native	0	54	0
Pacific Islander	25	0	0
Hispanic	315	1,059	0

Data Source: 2016 – 2020 CHAS

*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 50%

Table 20
Severe Housing Problems 80 – 100% AMI

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	1,429	15,425	0
White	1,098	11,569	0
Black / African American	105	2,380	0
Asian	95	394	0
American Indian, Alaska Native	0	29	0
Pacific Islander	0	0	0
Hispanic	95	694	0

Data Source: 2016 – 2020 CHAS

*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 50%

Discussion

As defined by HUD, a disproportionately greater housing need amongst any racial or ethnic group exists when a particular racial or ethnic group has a housing problem of at least 10 percentage points higher than the percentage of persons in the category as a whole. Disproportionality is also considered relative to non-Hispanic White households. Overall, 32 percent of all households earning 100 percent AMI and below, regardless of race, have one or more of the four housing problems. Comparing this by race, 31 percent non-Hispanic White, 31 percent Black, 33 percent Asian, 23 percent American Indian/Alaska Native, 56 percent Pacific Islander (small population size) and 40 percent Hispanic populations have one or more of the four severe housing problems. Therefore, based on the HUD definition, only Pacific Islander residents have a disproportionately greater housing need as indicated in the above table with Hispanic residents at the threshold at eight percent difference from the group as a whole.

Further, as shown in Table 21 comparing income categories, there is no disproportionate need for those who have extremely low incomes, below 30 percent AMI, nor at 50-80 percent AMI. At 30 to 50 percent AMI, both Hispanic and Asian households have a disproportionately greater housing need and at 80 to 100 percent AMI, only Asian householders have disproportionate need.

NA-25 Disproportionately Greater Need: Housing Cost Burdens

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

Table 21
Greater Need: Housing Cost Burden by AMI

Housing Cost Burden	<=30%	30 - 50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	136,942	30,372	20,922	1,360
White	106,490	21,219	15,174	960
Black / African American	18,620	5,212	3,424	173
Asian	4,205	1,202	628	50
American Indian, Alaska Native	270	64	44	15
Pacific Islander	55	50	25	0
Hispanic	5,003	1,975	1,048	135

Data Source: 2016-2020 CHAS

Table 21.1
Greater Need: Housing Cost Burden by AMI with percentage

Housing Cost Burden	<=30%	%	30 - 50%	%	>50%	%	No / negative income (not computed)	Total
Jurisdiction as a whole	136,942	72.23%	30,372	16.02%	20,922	11.04%	1,360	189,596
White	106,490	74.03%	21,219	14.75%	15,174	10.55%	960	143,844
Black / African American	18,620	67.88%	5,212	19.00%	3,424	12.48%	173	27,430
Asian	4,205	69.10%	1,202	19.75%	628	10.32%	50	6,086
American Indian, Alaska Native	270	68.70%	64	16.24%	44	11.17%	15	394
Pacific Islander	55	42.31%	50	38.46%	25	19.23%	0	130
Hispanic	5,003	61.30%	1,975	24.20%	1,048	12.84%	135	8,162

Data Source: 2016-2020 CHAS

Discussion

Table 21 presents CHAS data for groups by race and ethnicity across all income groups with cost burden for each group by level (30%, between 30-50% and greater than 50%) to identify if any groups have disproportionate levels of cost burden to the jurisdiction as a whole.

Due to small population size, only Pacific Islanders are disproportionately impacted when analyzing the data by cost burden level with 30 percent more reported cost burden for households at less than 30 percent AMI, and 22 percent more for households experiencing cost burden at 30-50 percent AMI. No other groups have disproportionate cost burden to the jurisdiction as a whole across income groups.

NA-30 Disproportionately Greater Need: Discussion

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?

As discussed throughout the disproportionate needs section of this report, residents across all racial and ethnic groups who are extremely low income with incomes less than 30 percent AMI are profoundly impacted by housing problems, especially cost burden and the severe cost burden. At higher levels of income, 30-50 percent, 50-80 percent and 80-100 percent, some disproportionality by race and ethnicity begins to emerge, specifically between non-Hispanic White households and Black/African American, Hispanic and Asian households. Although some disproportionality exists for Pacific Islander and American Indian households, the population sizes are too small to draw conclusions when looking at the data by income category.

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

The primary need identified is the need for housing that is affordable to low-income residents of the County. This is demonstrated by the data as it repeatedly shows low-income households are severely cost burdened and Non-White and Hispanic households frequently experience a higher rate of housing problems, including cost burden, than the White population in the County for the low to moderate income groups (30-80% AMI). The greatest need across all groups is overwhelmingly for households with incomes less than 30 percent AMI will require considerable rental assistance to secure housing in Anne Arundel County and are at elevated risk for homelessness. The ability of a household to afford housing is related to the ability of the household to increase their economic standing. Economic opportunities should be supported through housing stabilization assistance, employment, training, and financial counseling.

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

As previously referenced, the County defines a racial or ethnic minority concentration as geographical areas where the percentage of a specific minority or ethnic group is 10 percentage points higher than it is represented within the County as a whole. Using this definition, both Map 3 and Map 4, previously presented, show that the Black and Hispanic populations are concentrated in the greater Annapolis area and the western part of the County, especially in the Maryland City, Laurel, Fort Meade, and Severn areas with some recent growth of the Hispanic community in the southwest Lothian rural area of the county. The Black population is also concentrated in areas in the northern part of the County including Linthicum, Brooklyn Park near the City of Baltimore and Glen Burnie areas. Map 5 shows that the Asian population is concentrated in the Jessup area, with growing numbers in the Laurel and Maryland City communities.

NA-35 Public Housing

Introduction

The Housing Commission of Anne Arundel County (HCAAC) serves a total of 3,298 households through the Project Based Vouchers and Housing Choice Vouchers with only two traditional public housing buildings remaining in HCAAC's inventory. As November 2024, HCAAC had a total of 4,965 households on its waiting list for public housing units, 23,141 on its waiting list for housing choice vouchers, and 18,286 on its waiting list for tenant-based voucher programs. The numbers include duplicates, meaning a household can be on more than one waiting list.

The Housing Commission of Anne Arundel County (HCAAC) manages 10 housing communities for seniors, families and persons with disabilities with a total of 1,123 units. As of November 2024, HCAAC had a total of 3,307 households on its public housing waitlist that includes two properties with a total of 280 units with few vacancies. This waitlist does not include waitlists for privately owned assisted housing for project-based voucher units which exceed 21,000 for some properties.

Based on the data, HCAAC serves a diverse population and places a high priority in serving the most vulnerable residents in the County. A total of 232 elderly and 164 disabled households are served in public housing units; and 802 elderly and 1,102 disabled households receive housing vouchers. HCAAC also provides housing to a racially diverse population as 57 percent of public housing residents and 63 percent of voucher holders are Non-White or Hispanic populations. Further, the Black population accounts for 49 percent of households served in public housing and 63 percent of households receiving housing vouchers.

Table 22
Public Housing by Program Type

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled
# of units vouchers in use	0	0	290	3008	873	1482	33	n/a	131

Data Source: HCAAC December 31, 2024

*Includes Mainstream Five-year, and VASH

Table 23 – 24 (HUD Numbers)
Characteristics of Public Housing Residents by Program Type

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	n/a	n/a	15,307	21,094	20,888	22,537	19,857	n/a
Average Length of Stay	n/a	n/a	7 years	4.5 yrs.	3.7 yrs.	7yrs.	3yrs.	n/a
Average Household Size	n/a	n/a	1	1.6	2	2	1	n/a
# Homeless at Admission	n/a	n/a	23	147	52	91	4	n/a
# of Elderly Program Participants (>62)	n/a	n/a	164	802	323	466	13	n/a
# of Disabled Families	n/a	n/a	232	1,102	314	768	20	n/a
# of Families Requesting Accessibility Features	n/a	n/a	unk	unk	unk	unk	unk	n/a
# of HIV/AIDS Program Participants	n/a	n/a	unk	43	unk	43	unk	n/a
# of Domestic Violence Victims	n/a	n/a	unk	unk	unk	unk	unk	n/a

Data Source: Housing Commission of Anne Arundel County

Table 25
Race of Public Housing Residents by Program Type

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	n/a	n/a	118	719	153	471	8	n/a	87
Black	n/a	n/a	137	1,598	547	993	19	n/a	39
Asian	n/a	n/a	16	72	50	22	0	n/a	0
American Indian/Alaska Native	n/a	n/a	4	30	9	20	1	n/a	0
Pacific Islander	n/a	n/a	2	16	2	9	0	n/a	5
Other	n/a	n/a	0	102	20	77	5	n/a	0

Data Source: HCAAC

Includes Mainstream Five year, and VASH

Table 26
Ethnicity of Public Housing Residents by Program Type

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	n/a	n/a	5	60	16	44	0	n/a	0
Not Hispanic	n/a	n/a	272	2,334	765	1438	33	n/a	131

Data Source: HCAAC

Includes Mainstream Five year, and VASH

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

In 1991, HCAAC completed its first Section 504 Needs Assessment. Because of the initial assessment, modifications were made to existing buildings and units, which were renovated to meet basic threshold requirements. HCAAC received a Fair Housing/Section 504 Assessment by HUD in 2005 and was found to be in compliance with all Section 504 indicators. HCAAC has a Section 504 Statement and Policy, which they are obligated to follow.

Approximately, 164 elderly residents and 232 disabled households are served in public housing units; and 802 elderly residents and 1,102 disabled households receive housing vouchers.

Most immediate needs of residents of public housing and housing choice voucher holders.

HCAAC staff indicated that there is currently a shortage of family units that are accessible for a household member with a disability and that adequate units currently exist only for seniors. Residents are increasingly in need of mental health services and trauma counseling. Financial literacy classes, Boys & Girls Club and the Head Start Program are provided at family communities. Additionally, most residents do not drive and need reliable access to public transportation. Lastly, assistance finding housing that will accept a voucher and landlord education is needed as tenants continue to report excessive fees and credit report requirements being used to justify not renting to voucher holders.

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

Supportive services including mental health, addiction and trauma recovery are in general needed across the lower income population in Anne Arundel County. Childcare and transportation gaps were repeatedly referenced throughout stakeholder listening sessions as a major barrier to finding employment, workforce opportunities and medical care. Lastly, finding a unit that is affordable for residents who are extremely low income, with or without a voucher, is the most imperative need in Anne Arundel County.

Discussion

There is a critical need for more subsidized housing as the HCAAC has over 22,000 households on its wait list when considering all program types including public housing units, privately owned assisted housing managed by the HCAAC, and Housing Choice Vouchers. The need is particularly acute for families, some multigenerational, who require larger units and accessibility for household members with a disability.

NA-40 Homeless Needs Assessment

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; and (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 people 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.

Table 27
Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # e coming 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	NA	NA	NA
Persons in Households with Only Child(ren)	0	0	0	NA	NA	NA
Persons in Households with Only Adults	92	98	845	NA	NA	NA
Chronically Homeless Individuals	16	40	58	NA	NA	NA
Chronically Homeless Families	0	0	0	NA	NA	NA
Veterans	4	3	42	NA	NA	NA
Unaccompanied Homeless Youth	0	0	49	NA	NA	NA
Persons with HIV	0	0	7	NA	NA	NA

Data Source: PIT Count 2024.

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).

HMIS data does not include the total number of individuals becoming or exiting homelessness each year, nor the number of days that people experience homelessness. HMIS data only reflects individuals who have accessed the coordinated entry system and relies on self-reported information regarding homelessness, HIV/AIDS status, or survivor status. While the focus of HMIS data is on factors related to housing and homelessness, there is likely extensive underreporting of the number of persons living with HIV/AIDS in the HMIS system, making it nearly impossible to accurately estimate the number of persons with HIV/AIDS experiencing, becoming, or exiting homelessness. Stakeholders have shared trends of a concerning uptick in the number of homeless youth accessing the emergency shelter system or rapid re-housing in the County since the Covid19 Pandemic signaling a need to bolster services and outreach for this population. Two emergency shelters in Anne Arundel County serve adults and families with children year-round; during the winter months, additional shelter options become available through the operation of Winter Relief, a rotating church shelter, Arundel House of Hope's on-site Warming Center, and the Stanton Center Warming Program. There is currently no year-round emergency housing option for unaccompanied homeless youth under the age of 18.

Table 28
Nature and Extent of Homelessness

Race	Sheltered	Unsheltered (optional)
White	56	53
Black or African American	74	26
Asian	2	1
American Indian or Alaska Native	0	1
Pacific Islander	1	0
Ethnicity	Sheltered	Unsheltered (optional)
Hispanic	5	15
Not Hispanic	133	81

Data Source: PIT Count 2024.

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 percent 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 percent (109 residents) identified as White and 43 percent (100 residents) identified as Black representing an increase in the proportion of Black unhoused residents from 38 percent in 2019. Hispanic residents who are unhoused also increased proportionately since 2019 to 8.5 percent from two percent. While Hispanic residents were underrepresented in 2019, their occurrence of homelessness slightly surpasses their population proportion in 2025. Overall, Black residents are disproportionately represented in the unhoused population in Anne Arundel County, accounting for almost half of the unhoused population compared to their share of 20 percent 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 percent increase since 2019. Of these residents, 33 percent 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 seven (7) homeless veterans included in the 2024 PIT count: a reduction from 19 in 2019. Of this number, three (3) veterans were unsheltered. There were five (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 most of these individuals and families who earn 30 percent 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 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

Introduction

The non-homeless special needs population encompasses both individuals with disabilities, as well as older adults. HUD defines individuals with a disability as an individual with a physical, developmental, or chronic mental illness. Disabilities can include those with mental or physical limitations, such as the seeing or hearing impaired, or those with mobility challenges. In these instances, a home may require physical alterations to better accommodate the household member with a disability. On the other hand, a household member with a developmental disability may need constant adult and/or medical supervision. These needs put additional strains on the household. Through the ACDS Group Home Rehabilitation Program, nonprofit organizations serving persons with developmental disabilities or special needs like mental health diagnoses can receive interest free or low interest financing, as well as technical assistance to make needed repairs to their group homes.

HUD defines older adults or the elderly as individuals 62 years of age or older. The older adult population faces challenges as many have mobility issues and vision and hearing impairments, which may require renovations to their homes or assistance from a care provider. The private housing market does not respond to the specialized housing needs of this population and households have a challenging time not only paying for housing due to limited resources but also finding housing which is best suited for their disability or specific needs.

Describe the characteristics of special needs populations in your community.

Elderly and Frail Elderly

According to the 2023 5-year ACS, there were an estimated 90,181 persons over the age of 65 in the County, which is approximately 15 percent of the total population. According to this data, it is estimated 28 percent of those over the age of 65 had a disability. Based on the most recent CHAS data, there are 27,000 senior residents with incomes below 80 percent AMI and 45 percent of those households have a housing need. Additionally, according to 2023 5-year ACS, there are approximately 6700 frail elderly in the county who are over 65 and require assistance with 3 or more activities of daily living. As previously indicated, a significantly larger number of elderly households are living on a fixed income and are severely cost burdened by rising housing costs. The elderly face an array of housing issues requiring intervention and assistance in order to safely age in their homes. Costs associated with maintenance and livability needs are often not attainable on fixed incomes. At the Affordable Housing Symposium event in October 2024, stakeholders indicated a growing challenge for senior, lower income owner households to afford requisite improvements for safety and adaptability with some needing improvements of up to \$60,000 in order to safely stay in their homes. Arundel Community Development Services has experienced a spike in seniors requesting home repair and rehabilitation funding with limited resources to meet the growing demand.

Persons with Disabilities

Based on estimates from the 2023 ACS, approximately 11 percent or 61,205 County residents are living with one or more disabilities. Of these County residents, 35,657 are under the age of 64 and 25,548 are 65 and over. These households, especially the elderly, may need additional assistance to perform activities of daily living or may benefit from accessibility modifications to their housing to safely remain within the community. The most recent CHAS data estimates that 46,985 households in the county have a member with a disability and income less than 80 percent AMI with 31 percent or 14,640 having some type of housing need.

Developmental Disabilities

The Maryland Developmental Disabilities Administration maintains a statewide waiting list and reported a waiting list of over 3700 residents with developmental disabilities who are seeking services and/or housing as of 2023. Given that the average income from Social Security Disability Insurance for a low income developmentally disabled resident is less than \$800 per month, obtaining accessible housing without some type of financial subsidy remains an obstacle. Arundel Community Development Services operates a program that helps improve livability and provides no interest, deferred payment loans for homeowners needing improvements. On average, two county residents applied for this program in 2024.

Severe Mental Illness

The Anne Arundel County Mental Health Agency, Inc. (Mental Health Agency) is the County designated Core Services Agency that administers all funding related to mental health needs of County residents. A report from the Anne Arundel County Department of Health indicated that fiscal year 2022 was an all-time high for all crisis response services including warmline, Mobile Crisis, and Crisis Intervention. Fiscal Year 2024 saw leveling off in the demand for the number of services, however, acuity in mental health has been increasing and the cases are highly complex. The number of clients served through the crisis response system during Fiscal Year 2024 in the County was 11,144 with most of the contact through the Warm Line which provides 24/7 assistance on connecting with emergency resources.

The county still lacks residential care for those residents with serious mental issues who require 24-hour care. According to the 2022 Anne Arundel Community Health Needs Assessment report, there are 274 residential rehabilitation beds in Anne Arundel County, 119 are intensive beds and 75 are general beds. There are no residential beds for young people in the county. Additionally, Anne Arundel County has a mental health provider shortage with a ratio of 410:1 which is significantly higher than the state ratio and counties of similar size and demography.

Survivors of Domestic Violence

The County identifies survivors of domestic violence as a special needs population. According to the YWCA, the YWCA Domestic Violence Hotline received 2,204 calls during FY 2018, a 17 percent increase in call volume from the previous year. Additionally, the County Police Department tracks domestic violence occurrences by year. In 2017, there were 1,259 spousal assaults in the County –

and in the first six months of 2018, there were 1,007 spousal assaults, a dramatic increase. Further, between January and November 2024, 2,823 persons filed for protective orders in the district court ([Domestic Violence Monthly Reports / Maryland Courts](#)). These statistics only include the cases of reported domestic violence; and numerous survivors do not report.

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

It is especially challenging to meet the housing and supportive services needs of low income households with special needs, as the private housing market does not respond to their specialized housing needs. Without an affordable alternative, these persons may remain in institutions, nursing homes, with aging relatives, or may become homeless. There is an ongoing need to increase and stabilize housing with services serving physically and developmentally disabled populations, those living with mental illness or substance abuse issues, persons living with HIV/AIDS, and the elderly.

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

The Maryland Department of Health and Mental Hygiene AIDS Administration documented there were a total of 1,486 adults or adolescents living with HIV/AIDS in Anne Arundel County in 2023. Of those living with HIV/AIDS in the County, 57 percent are Black, Non-Hispanic individuals and nearly 40 percent are age 55 or older. The vast majority are men (67%). The overall population living with HIV/AIDS has slightly increased from the 1,418 adults and adolescents reported in the 2014 Maryland HIV/AIDS Epidemiological Profile. Further, although the rate of new diagnoses has decreased, the HIV rate of the Black, Non-Hispanic population is roughly double the HIV rate of the non-Hispanic White and Hispanic population in Anne Arundel County.

Discussion

Individuals with special needs often lack the income to afford market rate homes and often require some form of housing assistance along with supportive services. Group homes and tenant based rental assistance with supportive services provide needed housing to these individuals. Given the lengthy wait lists for public housing, rental vouchers, and other housing programs, the County continues to work to maintain and add additional housing for the special needs population. Fortunately, an experienced network of nonprofit services providers exists within the County.

NA-50 Non-Housing Community Development Needs

Describe the jurisdiction's need for public facilities.

The County assesses the needs for public facilities on an on-going basis through the annual budget process. Nonprofit service providers, such as homeless or special needs providers, meet with ACDS, on behalf of the County, to discuss the need to build or rehabilitate public facilities, such as a group home, day center, or service center, such as a health center.

The Severn, Brooklyn Park, and Glen Burnie communities have been identified as priority areas for HUD funding. These areas have their own unique assets and are targeted by the County for place-based community development initiatives across several areas. These communities also contain a higher concentration of low- and moderate-income households, older – yet affordable – housing stock in need of updates, repairs, and other needs compared to the County as a whole which should be prioritized for affordable housing preservation. These communities have approved Sustainable Community Initiative (SCI) designations from the State of Maryland and are targeted for revitalization programs. The SCI planning process for the County involved thorough stakeholder engagement processes and needs assessments that resulted in a SCI Action Plan for each area. Stakeholders also indicated a high need for community development and an improvement in public facilities in Maryland City although it has not received SCI designation.

The most frequently referenced public facilities needs across listening sessions were centers for youth activities. Areas with the biggest need for youth recreational space and activities include south County, Brooklyn Park and north County. In 2024, the County celebrated the completion of the Severn Intergenerational Center, which includes a state-of-the-art Boys & Girls Club and full gymnasium, a County Senior Center, a flexible community space, an outdoor plaza, and public art installation which was a CDBG-funded multiyear project. ACDS will continue to identify similar opportunities in other high need and priority revitalization communities in the county.

How were these needs determined?

The need for public facilities has been identified through the comprehensive and ongoing planning process, which includes identifying gaps in services and housing resources throughout the year in consultation with providers, as well as at annual public hearings. Listening sessions held in fall 2024 for Consolidated Plan input specifically addressed public facilities needs and geographic priorities.

Describe the jurisdiction's need for public improvements.

The County's low- and moderate-income population is dispersed throughout the County in existing developed communities where the public infrastructure is already established.

The priority need in Anne Arundel County is affordable housing as indicated throughout the community engagement outreach for this planning and in the Needs Assessment data analysis.

Public improvements using CDBG funding are therefore coordinated with projects that facilitate and support affordable housing development. As previously referenced, Brooklyn Park, Glen Burnie, Severn, and Maryland City are prioritized by the county for revitalization projects.

How were these needs determined?

Stakeholder engagement through public meetings and listening sessions highlighted the overall need for a prioritization of public improvements that facilitate the increase of affordable housing inventory in the county.

Describe the jurisdiction's need for Public Services.

The County has identified a large number of low- and moderate-income households – including those who are homeless, elderly or have special needs – who would benefit from public services. These public services include (i) supportive services that help the homeless or special needs populations obtain and/or maintain housing including energy bill assistance and more timely eviction prevention support; (ii) individualized case management and improved navigation of public services available including less complicated application processes. Resident stakeholders also identified transportation services, food access (an estimated 47,920 Anne Arundel residents are food insecure and 16 percent are children, Glen Burnie, Brooklyn Park, Linthicum Heights, Eastport, Fort Meade, Jessup and Severn are all designated by the USDA as food deserts) and (iii) support and programming geared toward youth residing in neighborhood revitalization communities in the County.

How were these needs determined?

The need for public services were identified through the County's comprehensive and ongoing planning process, stakeholder and resident engagement for this Consolidated Plan that included public meetings, individual interviews and listening sessions. Feedback from this engagement and the County's extensive planning processes as highlighted in the County's Plan2040 released in 2023 was also used in identifying gaps in services and housing resources. "Plan2040 provides a shared, long-range framework for County elected officials, staff, and community members for addressing land use issues and sets the policy framework to protect the natural environment, shape development of the built environment, provide public services to promote healthy communities, and support a diverse, resilient economy. The General Development Plan was developed through dozens of public forums and is informed by thousands of comments from the community, as well as coordination from more than 20 County departments, State and Federal agencies, non-profit organizations, and members from the private sector."

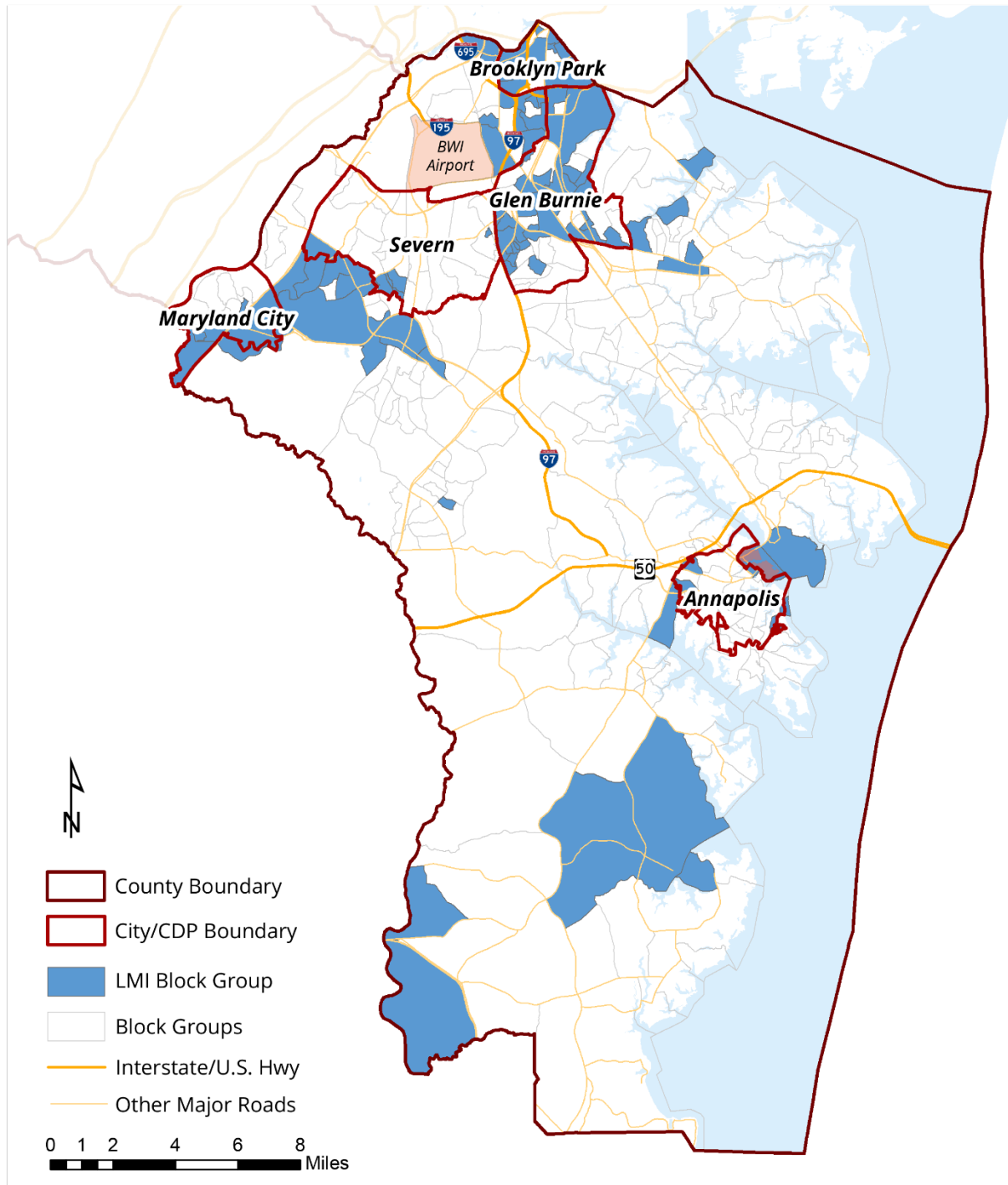
Low- and Moderate-Income Households

HUD does not use the U.S. poverty measure as its means of analysis for evaluating housing need. The HUD definition for low- and moderate-income is based on a percentage of the area median income (AMI) for a household in the Baltimore Metropolitan Region, of which Anne Arundel

County is a part. An extremely low-income household is a household earning 30 percent AMI and below for family size. A low-income household is a household earning between 31 and 50 percent AMI adjusted for family size. A moderate-income household is a household earning between 51 and 80 percent AMI adjusted for family size. A middle-income household is a household earning between 81 and 100 percent AMI adjusted for family size. For example, in 2023, a household of four earning \$36,510 or less was considered extremely low income; a household of four earning \$60,850 or less was considered low income; and a household of four earning \$97,360 or less was considered moderate income. These definitions are critical to understanding the data presented in this chapter.

HUD data on areas of concentration for low- and moderate-income households by census block group was issued in 2024 using 2020 5-year ACS data. HUD has defined areas of concentration for Anne Arundel County (an exception grantee) as those block groups where at least 43.3 percent of the households have incomes below 80 percent AMI. This threshold is specific to Anne Arundel County and represents the first quartile percentage (FQP) of census block groups with the highest concentration of low- and moderate-income households. That is, one fourth of all census block groups in the County consist of 43.3 percent or more of low- and moderate-income households. Higher income grantees with few or no eligible census tracts are designated as “exception grantees” in order to allow more census tracts to be eligible at a lower threshold. The county has identified Glen Burnie, Brooklyn Park, Maryland City, and Severn as priority revitalizations areas and as shown in the maps below, the majority of CDBG eligible census block groups fall within these priority communities. A comparison of eligible tracts between 2015 (the previous Consolidated Plan) and 2020 shows some slight changes in eligibility. This is due partly to a lower exception grantee threshold than 2015 (which was 37.5%) indicating an increase in lower income households in the county between 2015 and 2020, and a change of census block group boundaries following the 2020 census.

Supplemental Figure 6
Low- and Moderate-Income Households by Census Block Group Anne Arundel County



Source: Housing and Urban Development (based on 2020 American Community Survey 5-year estimates)

CHAPTER THREE: HOUSING MARKET ANALYSIS

MA-05 Overview

The purpose of this Chapter is to provide a clear picture of the environment in which Anne Arundel County will administer its housing and community development programs during the five years covered by the Consolidated Plan. The market analysis describes features and recent trends of the housing market, including the supply, demand, condition and cost of housing. Also included is an overview of public housing inventory, homeless facilities and barriers to affordable housing development. The housing market analysis is followed by an overview of Anne Arundel's economic landscape including major economic development initiatives, workforce needs, broadband accessibility/ digital literacy and the county's hazard mitigation plan as it relates to vulnerable populations.

As in the previous Chapter, data in this chapter is pulled primarily from the 2023 5-year American Community Survey. Additional data sources include 2022 Longitudinal Employment-Household Dynamics and is supplemented with regional and county specific reports including but not limited to the 2024 Regional Baltimore Analysis of Impediments, Anne Arundel County Plan2040, and the 2022 Anne Arundel County Affordable Rental Housing Needs Assessment.

The data presented in this chapter show the following:

- Although the predominant housing type in Anne Arundel County is single family detached homes, the county has increased 20+ multifamily home inventory by 39 percent from 2017 to 2023 which far exceeded growth in other housing types.
- For the 20,371 rental households earning 60 percent Area Median Income (AMI) there are approximately 7,915 affordable rental units available at the appropriate price level, leaving approximately 12,456 low and very low income households underserved by appropriately priced housing.
- While there are affordable units available for moderate income homebuyers (incomes of approximately \$100,000 annually), they are not evenly distributed throughout the County, are not located in Communities of Opportunity, and many are in need of major rehabilitation.
- From 2010 to 2023, median home values rose 22 percent, from \$370,100 to \$450,500. The increase was much more profound in the rental market where median rent grew 58 percent from \$1,146 to \$1,813. Rising interest rates have contributed to a lower home price threshold for cost burden, and typically higher interest rates would pressure home prices

downward, however, this has not occurred sufficiently to increase affordability Anne Arundel County. More expensive mortgages disproportionately impact first time home buyers who typically have less funds for downpayment to bring down the monthly payment. The estimated required income to afford a home in Anne Arundel County in 2024 is approximately \$169,000.

- The Housing Commission of Anne Arundel County is limited in the number of available subsidized units and housing vouchers it has available. As previously stated, there are over 22,000 unduplicated households on the wait list for vouchers or Housing Commission managed housing units. Most general occupancy subsidized units are not located in Communities of Opportunity.
- The National Low Income Housing Coalition's 2024 *Out of Reach* report indicates an Anne Arundel County household would need to earn approximately \$77,720 in order to afford – and not pay more than 30 percent of their income for housing – a two-bedroom apartment at the 2024 fair market rent of \$1,943. This puts much of the market rate rental housing out of reach for many households in the County.
- The County continues to have a robust economy, adding to its workforce, making it challenging to address affordable housing needs for the workforce at every level. As rent rates and home values continue to increase coupled with higher interest rates and persistent inflation impacting purchasing power for everyday necessities, the issue of housing affordability continues to worsen.

MA-10 Number of Housing Units

Introduction

This section provides a broad overview of the types of residential units available in Anne Arundel County, including those that target low-income residents.

County trends in household growth can be used to capture demand for housing and are a better predictor than population growth. Between 2010 and 2023, the number of households grew by 12 percent, an estimated 24,224 households. CHAS data estimates that nearly 62,000 of these households have incomes less than 80 percent AMI and 65 percent of these lower income households have housing needs. At this rate of household growth, in 5 years nearly 42,000 lower income households in Anne Arundel County will have some type of housing need. Based on projections for 2023 made by the Baltimore Metropolitan Council using 2020 5-year American Community Survey data, Odenton-Crofton experienced the fastest rate of household growth, averaging 1.7 percent, followed by Glen Burnie-Linthicum at 1.6 percent. Annapolis and Severna-Park grew at a slower rate of 0.5 percent and 0.4 percent respectively.

All residential properties by number of units

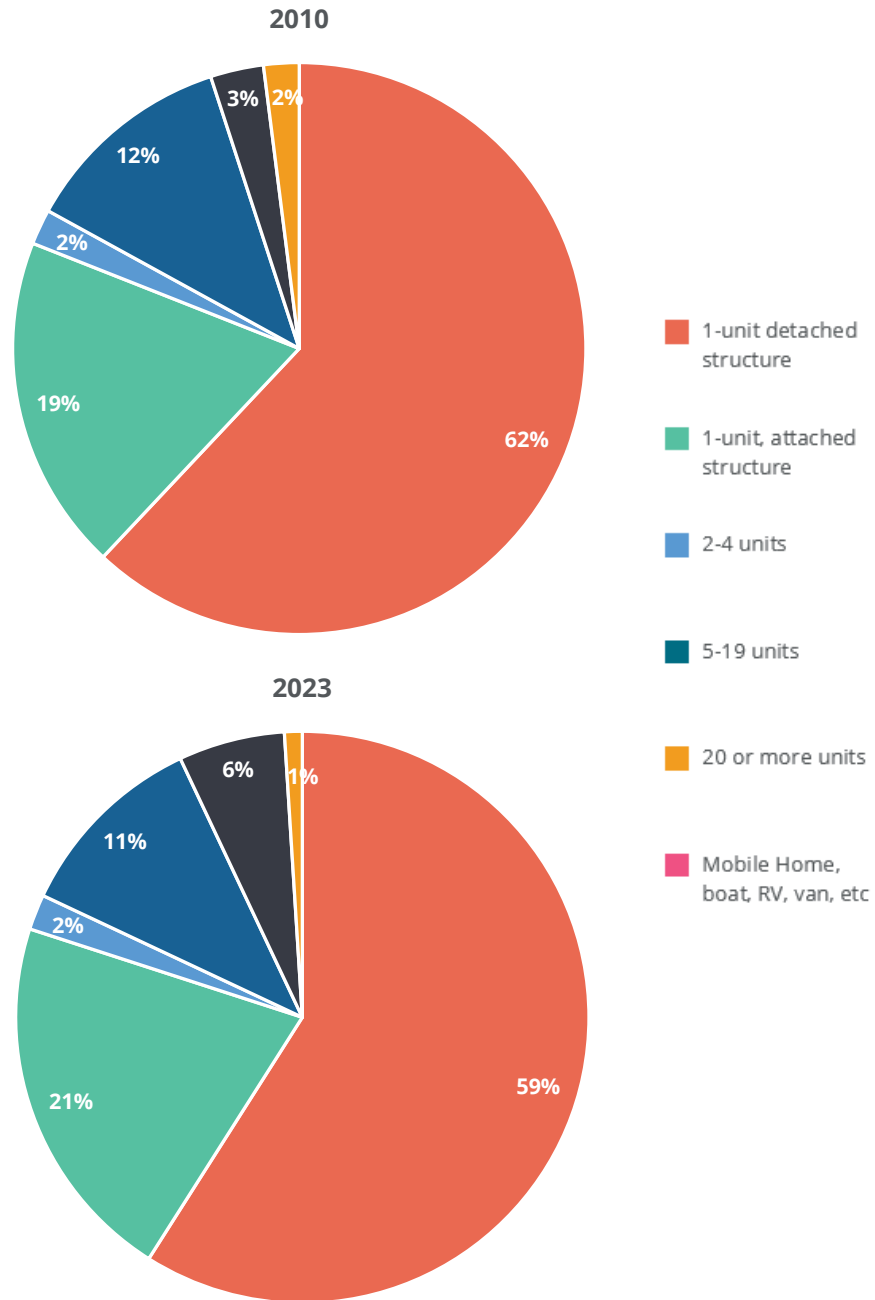
Supplemental Figure 7 (HUD Table 3) shows the distribution of property types in the Anne Arundel County and in Annapolis between 2017 and 2022. As for the County, multifamily apartments with 20+ units had the most growth during this timeframe at 39 percent followed by smaller multifamily apartments (16%) and single family attached units (15%). While a separate entitlement jurisdiction, Annapolis continues to face challenges accommodating small- and large-scale multifamily apartment developments, evidence of a negative number in the growth. The dominant type of housing unit continues to be the single-family detached unit, followed by the single family attached unit, reflective of the suburban nature of the County which has remained fairly consistent over the past decade with a small transition towards higher density housing types as shown in the pie figures below.

**Supplemental Figure 7 (HUD Table 31 data)
Change in Housing Inventory Type, 2017-2022**

	2017	2022	# Change 2017-2022	% Change 2017-2022
Anne Arundel County	224,549	236,486	11,937	5%
Single Family Detached	138,152	137,064	-1,088	-1%
Single Family Attached	44,191	50,861	6,670	15%
Duplexes, Triplexes, Fourplexes	4,379	3,921	-458	-10%
Small Multifamily (5-19 units)	22,024	25,439	3,415	16%
Large Multifamily (20+ units)	11,281	15,671	4,390	39%
Mobile home	4,445	3,530	-915	-21%
Boat, RV, van, etc.	77	0	-77	-100%
Annapolis	17,358	18,400	1,042	6%
Single Family Detached	6,436	7,056	620	10%
Single Family Attached	3,918	4,684	766	20%
Duplexes, Triplexes, Fourplexes	1,021	908	-113	-11%
Small Multifamily (5-19 units)	3,834	3,597	-237	-6%
Large Multifamily (20+ units)	2,149	2,144	-5	0%
Mobile home	0	0	0	-
Boat, RV, van, etc.	0	11	11	-

Data source: 2022 5-year American Community Survey

Supplemental Figure 8
Distribution of Residential Properties by Type



Unit Size by Tenure

Table 32 shows that three or more-bedroom units make up the majority of owner-occupied units at 86 percent. For rentals, 2 bedroom and 3+ bedroom units each represent 37 percent of the inventory. Smaller units have a very small share of overall units in the county and are occupied by just one percent of homeowners and a quarter of renters.

Table 29
Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	532	0%	2,066	4%
1 bedroom	1,360	1%	12,405	22%
2 bedrooms	21,236	13%	20,965	37%
3 or more bedrooms	144,490	86%	20,548	37%
Total	167,618	100%	55,984	100%

Data Source: 2023 5 year ACS

Of the 234,843 total housing units in 2023, 95 percent were occupied. Of these, approximately 55,984 units, or 25 percent, were occupied by renters and 167,618 units or 75 percent were owner-occupied as shown in Table 34. While homeownership continues to be the dominant demand in the market, renters have consistently made up approximately 25 to 26 percent of the housing market. The strong demand for rental units continues with the increase in population and households.

A market vacancy rate of five percent is generally considered to be an indicator of a stable and healthy rental market. A small number of quality units vacant at any given time must exist to accommodate households seeking rental units and allow some choice among units. As shown in Table 35, the rental vacancy rate over the last decade has hovered around 5-6 percent, however, the rental vacancy rate in 2017 was substantially higher at 7.4 percent providing greater opportunity for renters to find units. However, according to the 2022 *Rental Needs Assessment*, when considering only multifamily apartments, the combined vacancy rate for all stabilized and non-subsidized surveyed communities countywide is 2.8 percent. The subsidized inventory is effectively filled. Among Anne Arundel County submarkets, the lowest non-subsidized vacancy rate was in Annapolis at 2.3 percent and the highest vacancy rate was in Odenton-Crofton at a still relatively low 3.5 percent. This presents an extremely tight market in the County for units affordable to low- and moderate-income households.

Table 30
Vacancy Rates

	2010	2023
Total housing units	209,626	234,843
Occupied housing units	195,999	223,602
Vacant housing units	13,627	11,241
Homeowner vacancy rate	1.4%	.6%
Rental vacancy rate	5.9%	5.5%

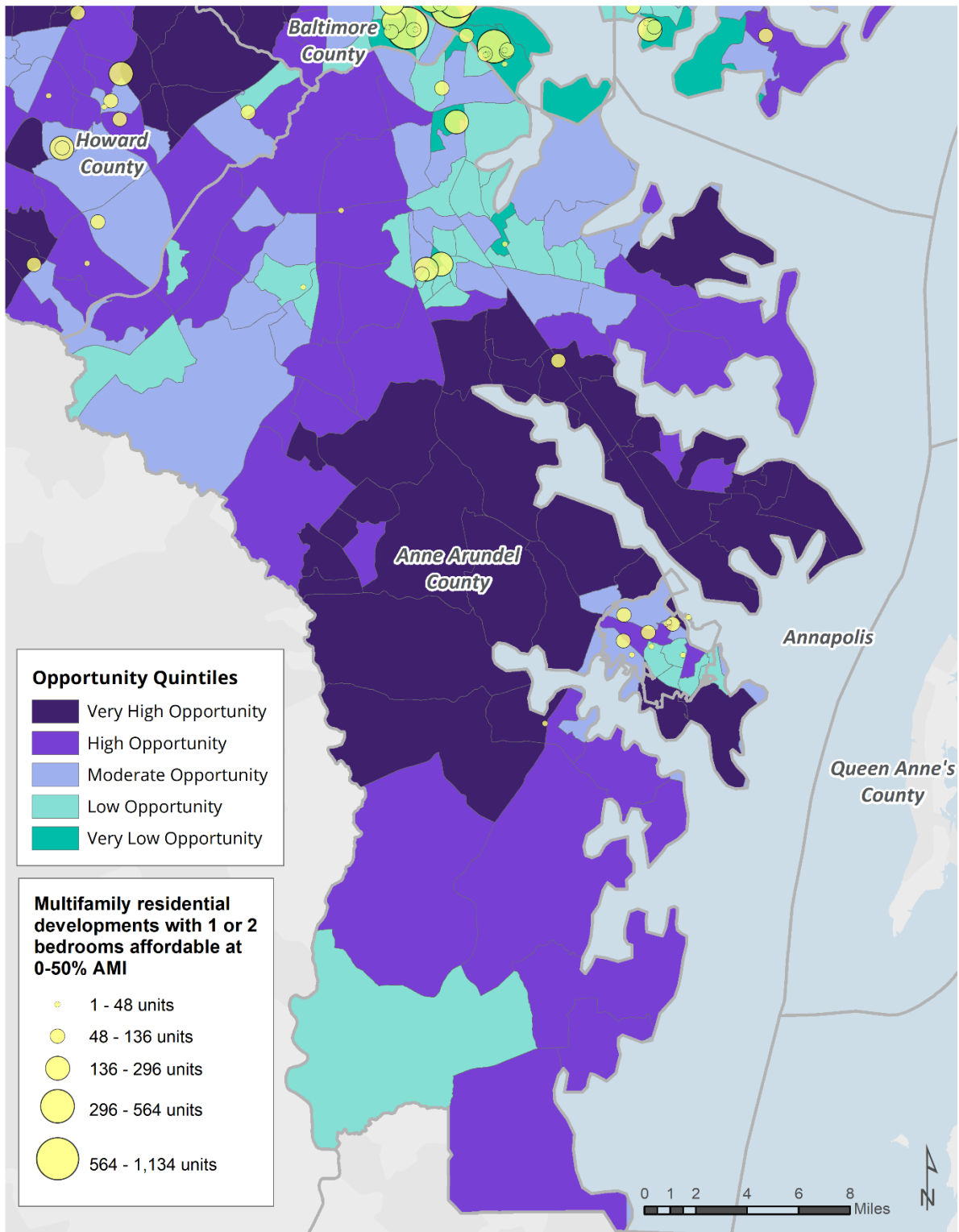
Data Source: 2010 ACS, 2023 ACS

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

The County has a total of 2,578 privately owned and managed housing units located within rental communities assisted with federal, State, and/or local programs, including the Low-Income Housing Tax Credit Program, Project Based Section 8, and the HUD Section 202 Program. These communities, because of their funding restrictions, primarily serve households earning 60 percent AMI and below. A summary of privately owned and managed assisted housing units is provided in Table 36. Of these units, 1,678 or 65 percent are open to the general population of low- and moderate-income households, including families, elderly households and persons with disabilities, while 916 units or 35 percent are restricted to elderly households. Of the general units, the majority of general population units are located outside of Communities of Opportunity (COOs), while the majority of elderly units are located within COOs. COOs are communities determined by Maryland Department of Housing and Community Development (DHCD) to be above the statewide average across three major factors, which are: (i) community health, (ii) economic opportunity, and (iii) educational opportunity. For purposes of this Plan and investment of future housing and community development funds, COOs in the County will be defined as the State defined COOs located within designated Priority Funding Areas as shown in Map 6.

The map below shows the distribution of assisted rental units open to general occupancy compared to the quintiles from the 2024 opportunity map created for the 2024 Baltimore Analysis of Impediments study by the Baltimore Regional Housing Partnership. In this analysis, quintiles 1 and 2 are considered high opportunity areas, quintiles 4 and 5 are considered low opportunity areas, and quintile 3 designates middle opportunity areas. This map also distinguishes between sites with more than 10 assisted units and sites or Census tracts with 10 or fewer assisted units – often scattered site homes.

Supplemental Figure 9
Distribution of General Occupancy Publicly Assisted Housing Compared to 2024 Opportunity Quintiles



Note: In this analysis, Quintiles 1 and 2 are considered highest opportunity areas of the metropolitan area.
 Source: BMC, BNIA

Supplemental Figure 10
Privately Owned & Managed Assisted Housing in Anne Arundel County

Property Name	Number of Units	Year Built or Rehabbed	Population General Family or Elderly	Opportunity Area (Yes/No)
Arundel Woods Senior/Glen Burnie Senior Housing	72	2001	Elderly	No
Berger Square	48	2015	General	Yes
Claiborne Place	175	1980	Elderly	Yes
College Parkway Place	170	1981	General	Yes
Drexel Park Apartments/Ashley Apartments	72	1978	Elderly	No
Friendship Station Senior	88	2001	Elderly	Yes
Friendship Village Senior Housing	62	1992	Elderly	Yes
Glen Forest Senior Housing	99	2000	Elderly	No
Glenview Garden	202	1971	General	No
Greens at Hammonds Lane	90	2011	Elderly	No
Hammarlee House	55	2011	Elderly	Yes
Laurel Commons	38	1999	General	Yes
Marley Meadows	36	2012	General	No
Oakwood Family Homes	22	2013	General	Yes
Park View at Furnace Branch	101	2003	Elderly	No
Parkview at Severna Park	103	2011	General	No
Tenthouse Creek Village Apartments	16	1974	General	Yes
The Groves at Piney Orchard	258	2010	General	Yes
Victory Park at Edgewater	102	2006	Elderly	Yes
Villages at Marley Station	757	1963	General	No
West Routh Housing/Glen Burnie Town Apartments	12	2001	General	No
TOTAL	2,578			

Data Source: Housing Commission of Anne Arundel County

Supplemental Figure 11
Housing Commission Managed Housing in Anne Arundel County

Property Name	Number of Units	Year Built or Rehabbed	Population General Family or Elderly	Opportunity Area (Yes/No)
Heritage at Freetown	189	2018	HCACC General	No
Glen Square	127	2024	HCACC Elderly	No
Heritage Crest	100	2013	HCAAC Elderly	No
Heritage Overlook	100	2016	HCAAC General	No
Heritage at Severn (Meade Village)	223	2020	HCACC General	Yes
Oakleaf Villas	24	2012 and 2014	HCACC General	No
Pinewood Village	200	1979	HCACC Elderly & Disabled	No
Pinewood East	90	1979	HCAAC Elderly & Disabled	No
Pumphrey House	15	2002	HCACC Elderly	No
Stoney Hill	55	2024	HCACC Elderly	Yes
TOTAL	1,123			

Data Source: Housing Commission of Anne Arundel County

Although, affordable housing rental developments take multiple years to develop from application for funds to construction to lease up, in Local Fiscal Year 2024, ACDS settled on financing six (6) multifamily affordable housing communities, underwritten financed with HOME and County funds including: (i) Eagle Park, a 120-unit new senior/family project located in Hanover; (ii) Morris Blum, redevelopment of an existing 154-unit public housing community for older adults in Annapolis; (iii) Heritage Homes, which entails combining the rehabilitation of two existing age-restricted Public Housing communities: Glen Square, a 127-unit property in Glen Burnie and Stoney Hill, a 55-unit property in Odenton; (iv) Blue Oaks at North Odenton Apartments, a 150-unit family project in Odenton; (v) Willows at Forest Drive, a 58-unit family project located in the City of Annapolis; and (vi) Village at Little Patuxent, a 78-unit senior project in Gambrills. In addition, construction was substantially completed on Brock Bridge Landing, a 38-unit family project in Jessup.

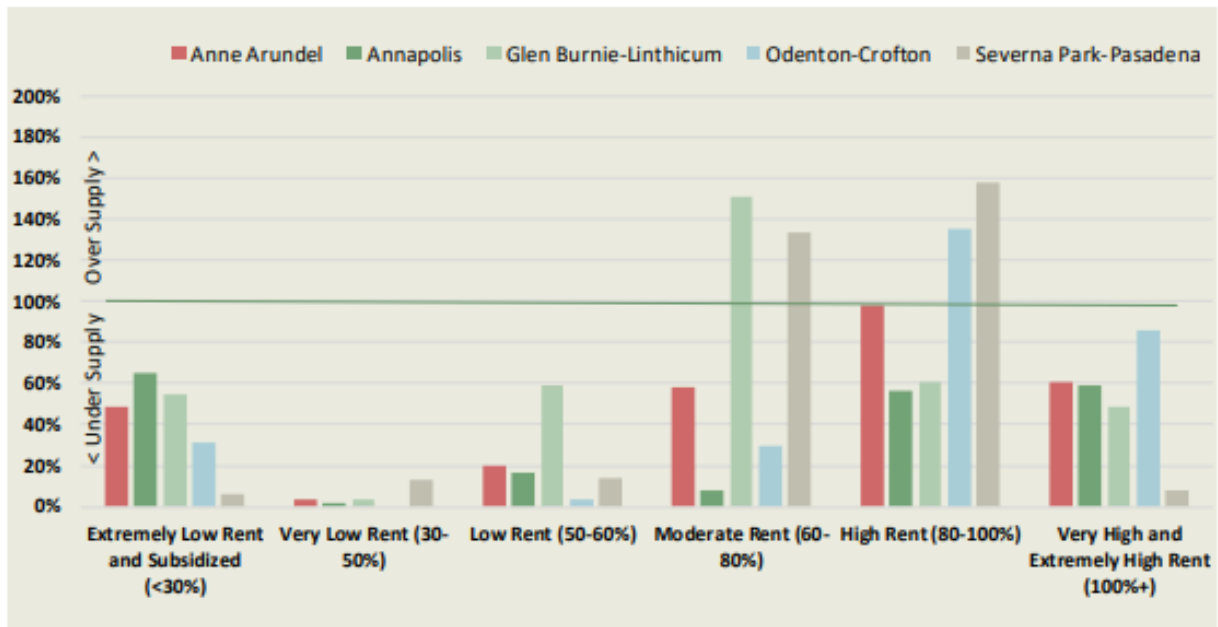
Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Very few of the affordable housing communities in the County are at risk of expiration. Of the 20 privately owned and managed communities in the County, just two are set to expire in the next decade: (1) The Groves at Piney Orchard, located within Odenton and with an affordability period set to expire in 2026; and (2) The Villages at Marley Station, located in Glen Burnie had an affordability period set to expire in 2025, but closed on redevelopment financing in December 2024 with state loans and LIHTC equity and an extension of the AAC PILOT. Income restrictions were extended for another 40 years. All units were converted to 60 percent AMI affordability. Inventory for these properties totals 1015, units most of which were located in the Villages at Marley Station. With support from Baltimore Metropolitan Council (BMC), the County and its regional partners are maintaining a regional preservation database to track assisted rental housing developments in the Baltimore region and their affordability periods. The Baltimore Regional Preservation Workgroup meets annually to review the properties with expiring affordability contracts and develop preservation strategies.

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

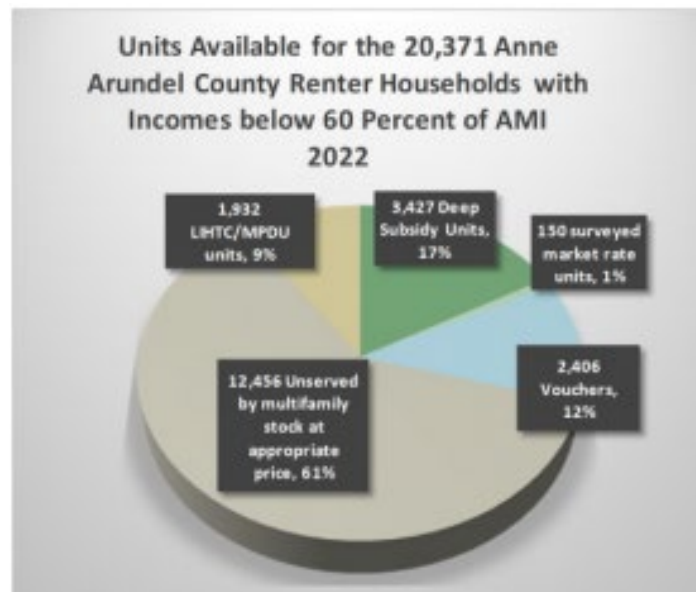
Based on a survey analysis of multifamily complexes of 20+ units conducted for the 2022 *Rental Needs Assessment* for Anne Arundel County, which reflects that there is a severe undersupply of housing that is affordable for households at 60 percent AMI and below in all submarkets within the County. The *Rental Needs Assessment* includes an analysis of the balance, or imbalance, between the supply of affordable units and the implied demand among people within a certain income band, referred to a penetration rate. The penetration rate is calculated by dividing the number of units at a certain price point by the number of renter households who can afford or qualify for a unit at that price point. The study indicates the countywide penetration rates are the lowest (6.5%) for units targeting households at 30 to 50 percent AMI (approximately \$30,000-\$60,000). This means there is a severe undersupply of units serving households earning 50 percent AMI in each of the five submarkets across the County. Figure 1 illustrates the penetration rate for the various affordability classifications in each submarket. Values close to 100 percent suggest that affordability and supply are in line within that submarket and price category; while values higher than 100 percent indicate there is a relative oversupply of units affordable at that income category. Values under 100 percent indicate there is an undersupply of units affordable at that particular price point within a submarket. Based on this analysis, the Glen Burnie-Linthicum submarket has the most supply of housing for residents between 0-60 percent AMI. Note that the survey did not include scattered site and smaller apartment complexes.

Supplemental Figure 12
Units/Qualified Renter Households by Income and Submarket in Anne Arundel County



The *Rental Needs Assessment* further concludes there is a shortage of affordable rental units throughout the County as shown in Figure 2. For the 20,371 rental households earning \$69,000 or less per year (in 2022) – which represents about 60 percent AMI for a household size of four – there are approximately 7,915 affordable rental units available at the appropriate price level, leaving approximately 12,456 low and very low-income households underserved by appropriately priced housing.

Supplemental Figure 13
Units Available at Affordable Price for Renters Earning Below 60% AMI



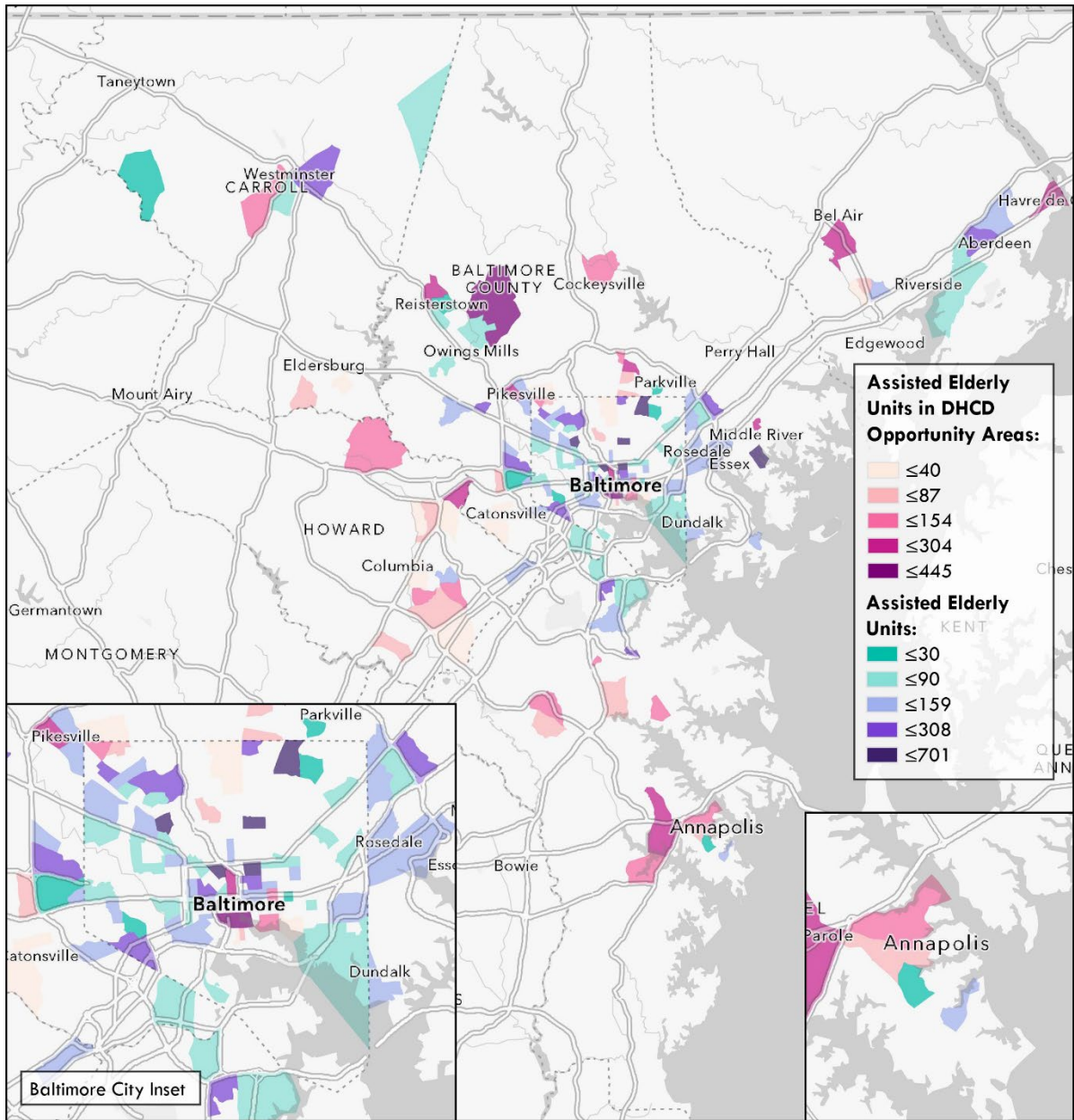
Source: Anne Arundel County Rental Housing Needs Assessment, Real Property Research Group, Prepared for Arundel Community Development Services, Inc. 2022. www.acdsinc.org

Describe the need for specific types of housing.

There is a need for both affordable rental housing and affordable homeownership housing throughout the County, especially renter households earning 50 percent AMI (approximately \$60,000) and below and homeowners earning between 60 percent and 100 percent AMI (approximately \$75,000-\$120,000).

Furthermore, there is a need to develop both affordable homeownership and rental units accessible to family households in COOs. The majority of existing assisted affordable rental units are not located in COOs as indicated in Map 7. Few assisted units serving the general population, and thus open to families, are in high opportunity census tracts as shown in the maps below created for the Baltimore Region Analysis of Impediments. Stakeholders also indicated a shortage of family affordable units that are accessible for household members with a disability. While there are many affordable properties in the county for seniors, very few exist for larger families especially with accessibility needs.

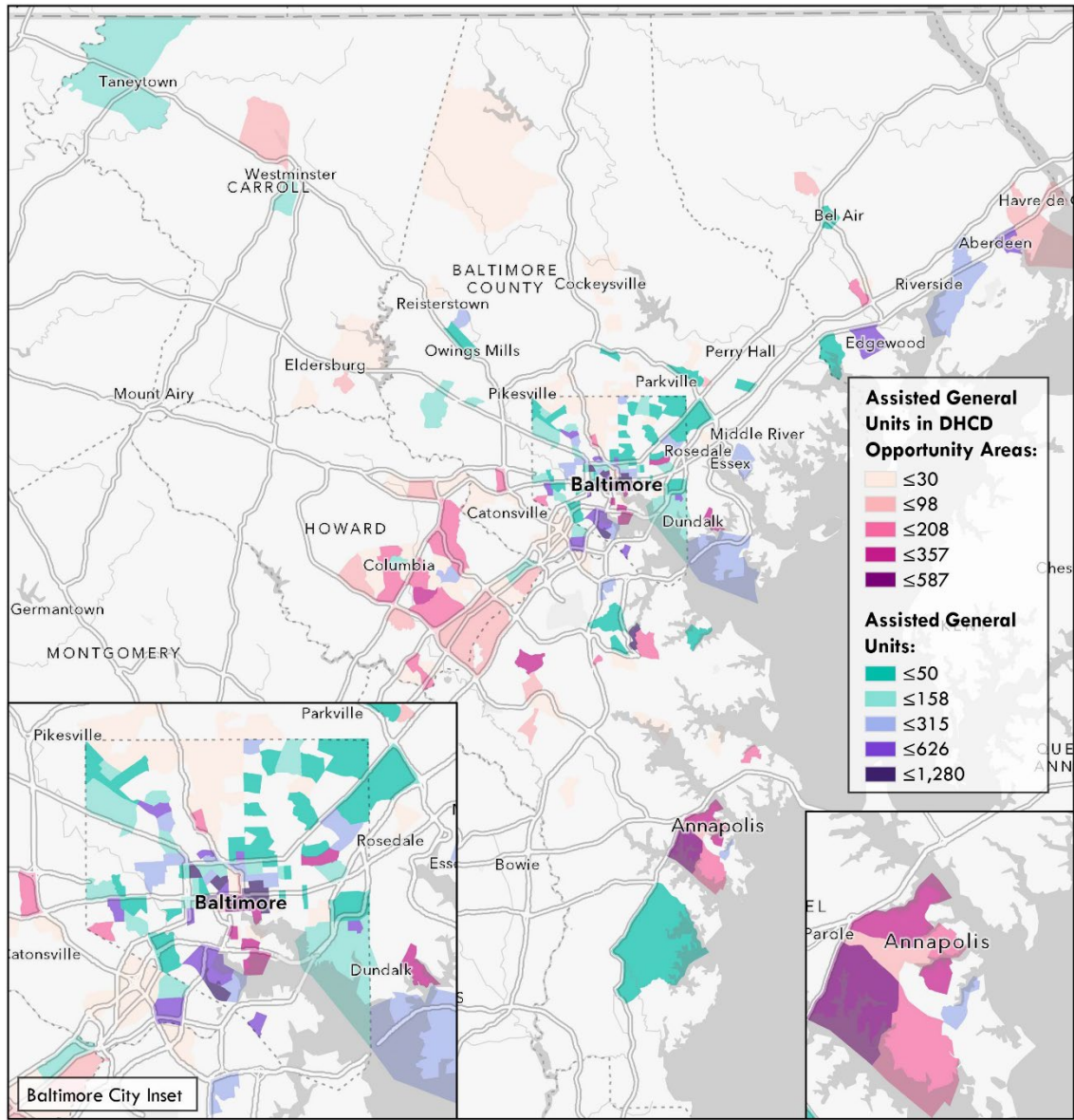
Supplemental Figure 14
Assisted Elderly Restricted Housing Units in the Baltimore Region,
Showing Units in DHCD Opportunity Areas



Natural breaks method used for classifying data.

Source: BMC Preservation Database, BNIA analysis.

Supplemental Figure 15
Assisted Rental Housing Units in the Baltimore Region Open to Families,
Showing Units in DHCD Opportunity Areas



Natural breaks method used for classifying data.

Source: BMC Preservation Database, BNIA analysis.

Similarly, as will be discussed in greater detail in MA-15, affordable for sale homes do not exist in COOs in Anne Arundel County. Affordable for sale housing inventory is largely located in the revitalization areas which hold the largest number of older homes needing improvement and therefore more affordable. The County median home value was estimated at \$450,300 in 2023 according to American Community Survey data. Brooklyn Park and Glen Burnie had lower median home values at \$258,900 and \$329,00 respectively while Severn median home value exceeded the county median at \$465,000. As Brooklyn Park has a very small inventory of homes, the most affordable opportunity for homeownership is currently in Glen Burnie.

Discussion

Anne Arundel County continues to experience significant growth in the number of housing units with multifamily units experiencing the greatest increase of 7,805 units between 2017 and 2023. Single family units continued to dominate the market with detached structures making up the largest unit number, however attached single family structures have increased by 16 percent since 2017. Homeowners continue to hold the largest share of the housing market, as renters have consistently made up roughly 25 percent of the housing market. In recent years, the relatively low vacancy rate for rental units have fueled the development of new rental units. According to 2023 ACS data, three-bedroom units make up the largest block of residential units by unit size in the County with 144,490 units or 86 percent of owned units. For rental units, 2 bedroom and 3-4 bedroom units each comprise 37 percent of inventory.

MA-15 Housing Market Analysis: Cost of Housing

Over the past five years, the cost of homeownership and rental units has continued to rise. In Table 33, the ACS data indicates median home values have increased by 22 percent from 2010 to 2023, and median rents have increased 58 percent over the same period. While the increase in housing costs represents a healthy market, it has caused a gap in affordability, especially for renters.

Table 31
Cost of Housing

	Base Year 2010	Most Recent Year 2023	% Change
Median Home Value	\$370,100	\$450,300	22%
Median Homeowner Income	\$96,780	\$138,276	43%
Median Contract Rent	\$1,146	\$1,813	58%
Median Renter Income	\$52,501	\$79,470	51%

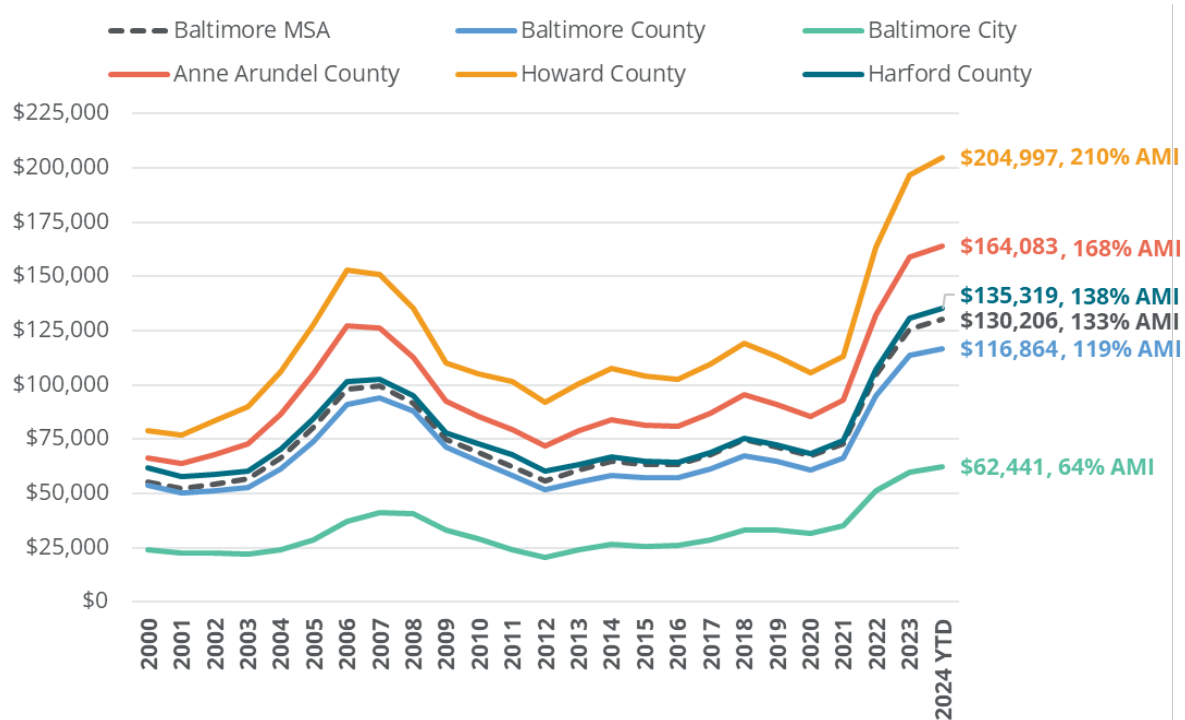
Data Source: 2023 5-year ACS

For-Sale Market

In 2023, 75 percent of households are owners and 25 percent are renters. These proportions are the same as in 2010. Between 2010 and 2023, home values in Anne Arundel County grew at a much slower pace than rents, from a \$370,100 median home value to \$450,300—a 22 percent increase. Owner income grew by 43 percent, largely outpacing home values. Steep wage increases relative to home median values may mean existing renters with lower incomes will have trouble competing with owners entering the market with more financial leverage. The figure below shows the trend in household income required to purchase a typical price home regionally. Anne Arundel County has the second highest income required at 168 percent AMI or \$164,083 annually with the most significant increase occurring between 2021 and 2023 indicative of the impact of high interest rates on affordability following a period of historically low rates.

Supplemental Figure 16

Household Income Required to Afford a Typical-Priced Home, Baltimore MSA and Baltimore Region Jurisdictions, 2000–2024 YTD



Note: 2024 YTD data include data from January 2024 to July 2024. Calculations assume a 30-year mortgage at annual average interest rates with a 10% downpayment and 30% of monthly housing costs to property taxes, insurance, HOA fees, and other expenses. Households can afford a housing payment when it consumes no more than 30% of their monthly income. AMI equivalencies presented are based on the 2-person 2024 AMI.

Source: Zillow Home Value Index, FRED by the Federal Reserve Bank of St. Louis, HUD AMI Limits, and Root Policy Research.

A gaps analysis shows that the current supply of homes by value excludes all potential buyers (approximated as renters) except for those with household income above \$100,000 with scant inventory for buyers in this range. The vast majority of homes for sale are within range for buyers with incomes of more than \$150,000 annually. The monthly cost estimate assumes a 10% down payment, 6.87 percent interest rate for a 30-year mortgage, and 30 percent of the monthly payment goes towards property taxes, utilities, and insurance. Sixty-one percent of renters have income below \$100,000, but only 29 percent of homes are affordable to this group, therefore, homeownership is unaffordable to the vast majority of would-be first-time buyers. Over half (51%) of these homes are only affordable to households with an income of over \$150,000. High home values relative to income in conjunction with high interest rates culminate in the vast exclusion of renters from the homeownership market.

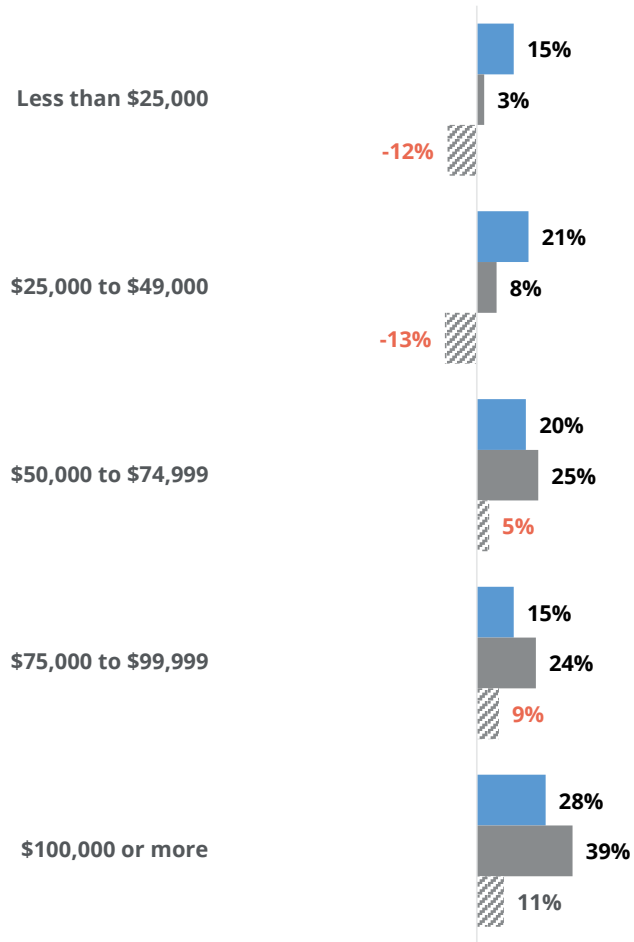
Supplemental Figure 17
Mismatch in For-Sale Market, Anne Arundel County, 2023

Renter Purchase Gaps					
Income Range	Maximum Affordable Price	% of Renter Households	% of Homes Affordable	Renter Purchase Gap	Cumulative Gap
Less than \$5,000	\$14,807	4%	1%	-3%	-3%
\$5,000 to \$9,999	\$29,611	2%	1%	-1%	-4%
\$10,000 to \$14,999	\$44,418	2%	1%	-1%	-5%
\$15,000 to \$19,999	\$59,225	2%	1%	-2%	-7%
\$20,000 to \$24,999	\$74,032	2%	0%	-2%	-9%
\$25,000 to \$34,999	\$103,646	5%	0%	-5%	-14%
\$35,000 to \$49,999	\$148,067	10%	1%	-10%	-23%
\$50,000 to \$74,999	\$222,103	19%	4%	-15%	-38%
\$75,000 to \$99,999	\$296,138	15%	10%	-5%	-43%
\$100,000 to \$149,999	\$444,208	22%	31%	9%	-34%
\$150,000 or more		17%	51%	34%	

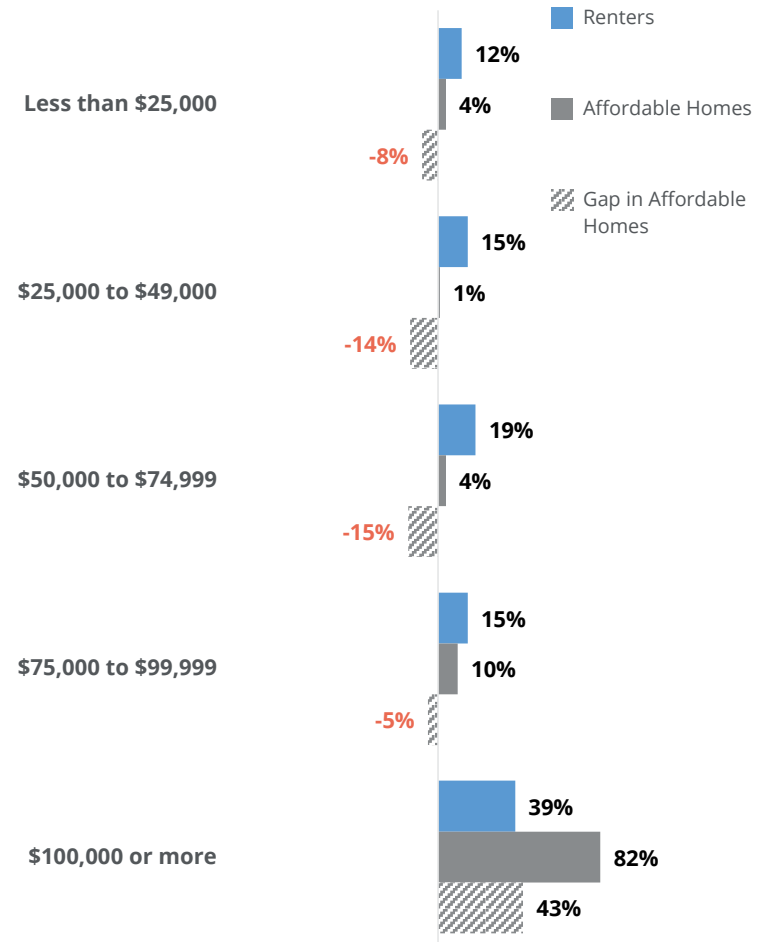
Source: 2023 5-year ACS and Root Policy Research.

The figures below compare gaps within the for-sale market in 2019 and 2023. In 2019, there were homes affordable to households with incomes above \$50,000. In 2023, there were only homes affordable to households with income above \$100,000. Interest rates were substantially lower in 2019 (around 4%) compared to 2023, when they had risen to around seven percent. The median home value also increased from \$370,100 in 2019 to \$450,300 in 2023- a 22 percent increase in just two years coupled with a spike in interest rates making homeownership out of reach for many renters in Anne Arundel County.

Supplemental Figure 18
Gaps in Renters and For Sale Homes 2019



Supplemental Figure 19
Gaps in Renters and For Sale Homes 2023



Note: Monthly cost assumes 10% down payment, 4% (2019) and 6.87% (2023) interest rate for a 30-year mortgage, 30% of monthly payment for property taxes, utilities, insurance. Source: 2019 and 2023 5-year ACS and Root Policy Research.

Rental Market

At the time the 2025 to 2029 Consolidated Plan was prepared, the rental market was tight with low rental vacancy rates at just 5.5 percent which has been stable over the past decade. Since 2010, Anne Arundel County's median contract rent grew by 58 percent—from \$1,146 to \$1,819. During the same period, median renter income growth has been slightly slower than rental unit cost growth at 51 percent. Although median renter income has mostly kept pace with median rent, the sharp rise in renter income meant that previous renters with lower incomes have fewer affordable options due to limited inventory at the price points needed and increased competition with higher income households.

According to the HUD data tables in the Needs Assessment, 8,801 low- to moderate-income renter households (37% of all low- to moderate-income renters) experience cost burden and an additional 7,652 low- to moderate-income renter households (32% of all low- to moderate-income renters) experience severe cost burden. For all income groups, 43 percent of renter households experience cost burden (including severe cost burden) in the county. Slightly newer CHAS data from 2016-2021 on cost burden by income group is provided on the HUD exchange website and is shown below.

Supplemental Figure 20
Cost Burden by Income Range by County

County	Extremely Low Income Less than 30% HAMFI		Very Low Income 30- 50% HAMFI		Low Income 50-80% HAMFI	
	# of Renters	Percent Cost Burdened	# of Renters	Percent Cost Burdened	# of Renters	Percent Cost Burdened
Anne Arundel County	7,935	83%	7,655	89%	12,125	65%
Baltimore County	25,580	91%	21,175	87%	22,875	47%
Carroll County	3,010	74%	1,795	67%	2,070	35%
Harford County	4,875	85%	3,700	73%	3,800	39%
Howard County	5,930	83%	3,805	91%	4,900	71%
Prince George's County	31,665	92%	25,930	81%	17,855	48%
Queen Anne's County	975	84%	625	67%	610	52%
St. Mary's County	2,505	80%	1,730	78%	2,115	44%

Source: 2022 American Community Survey 5-year estimates.

The current availability of housing units does not meet the needs of the population in Anne Arundel County. The problem is particularly acute for extremely and very low-income renters. This coupled with high energy costs accumulated over many months was referenced repeatedly by stakeholders as a major predictor of eviction in Anne Arundel County with some renters having roughly \$4,000 in energy bills putting them at high risk for homelessness.

The gap analysis conducted for the County shows that 12 percent of renters (6,700 households) living in the County earned less than \$25,000 per year. These renters need units that cost less than \$625 per month to avoid being cost burdened. Just three percent of rental units in the area rent for less than \$625 per month. This leaves a “gap,” or shortage, of 4,325 units for these extremely low-income households. The gap in units for households with incomes over \$100,000 shows that these renters are paying less than 30 percent of their income for housing costs, as there are no other rental options that match their income. These renters may be on the cusp of homeownership but cannot quite afford a home due to rising home values and interest rates.

Supplemental Figure 21
Mismatch in Rental Market, Anne Arundel County, 2023

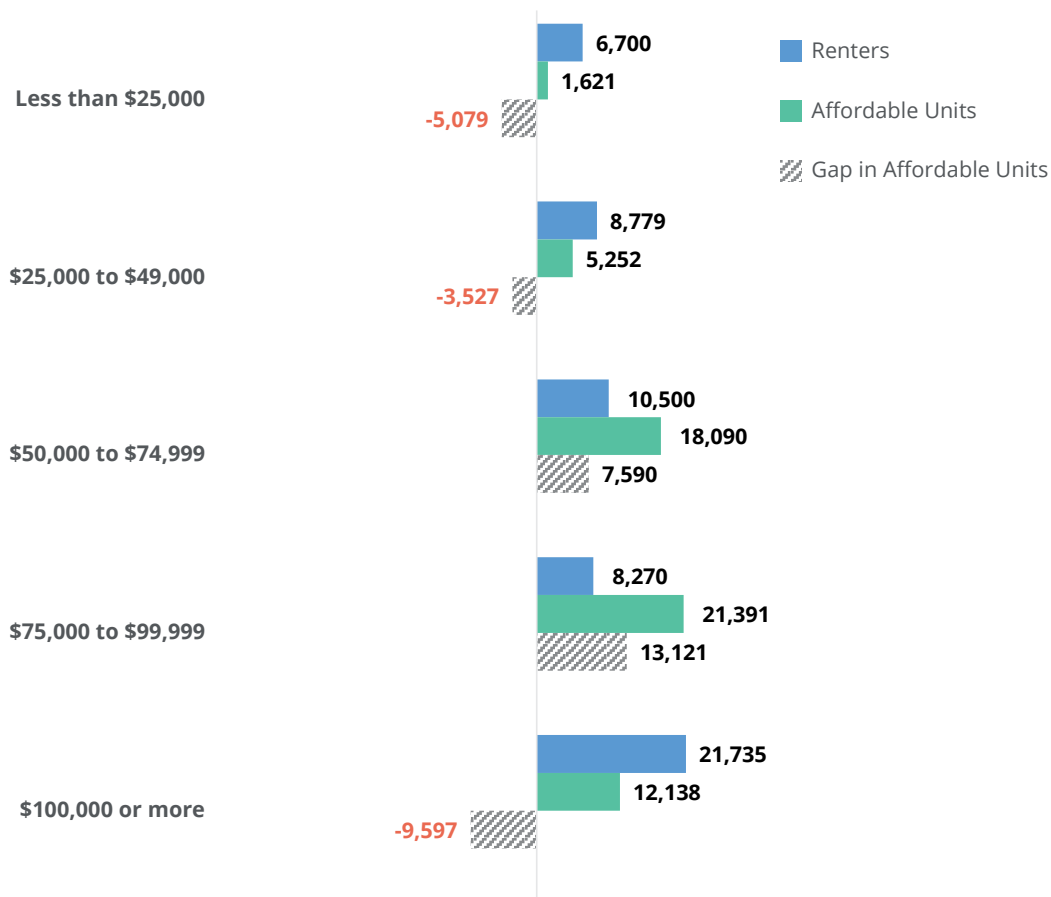
Rental Gaps						
Income Range	Maximum Affordable Gross Rent	# of Renter Households	# of Rental Units Affordable	Rental Gap	Cumulative Gap	
Less than \$5,000	\$125	2,054	140	-1,914	-1,914	
\$5,000 to \$9,999	\$250	845	204	-641	-2,556	
\$10,000 to \$14,999	\$375	1,130	908	-222	-2,777	
\$15,000 to \$19,999	\$500	1,347	370	-977	-3,755	
\$20,000 to \$24,999	\$625	1,324	753	-571	-4,325	
\$25,000 to \$34,999	\$875	2,960	1,133	-1,827	-6,152	
\$35,000 to \$49,999	\$1,250	5,819	4,119	-1,700	-7,853	
\$50,000 to \$74,999	\$1,875	10,500	18,090	7,590	-263	
\$75,000 to \$99,999	\$2,500	8,270	21,391	13,121	12,858	
\$100,000 or more		12,253	12,138	-9,597	3,261	

Source: 2023 5-year ACS and Root Policy Research.

In sum, the rental market in Anne Arundel County largely serves renters earning between \$50,000 and \$100,000 per year—an estimated 67 percent of rental units are priced within that group’s affordability range and 20 percent are priced for higher incomes. The market fails to adequately serve the 26 percent of renters earning less than \$50,000 per year - even when accounting for the impact of subsidized housing programs. Renters with incomes below \$25,000 per year are at imminent risk of homelessness and are typically one emergency away from losing their housing as the majority are already cost burdened in their current housing situation. This necessitates a critical need for affordable housing production in the county that specifically target residents in

this income range, coupled with eviction prevention programs including tenant based rental assistance, energy bill forgiveness, and one-time emergency support funding while the county increases its affordable housing inventory. Costs associated with homelessness prevention have been shown to be far lower than addressing the cumulative physical and mental issues associated with the trauma of homelessness, particularly chronic homelessness.

Supplemental Figure 22
Gaps in Renters and Affordable Units, Anne Arundel County, 2023



Source: 2023 5-year ACS and Root Policy Research

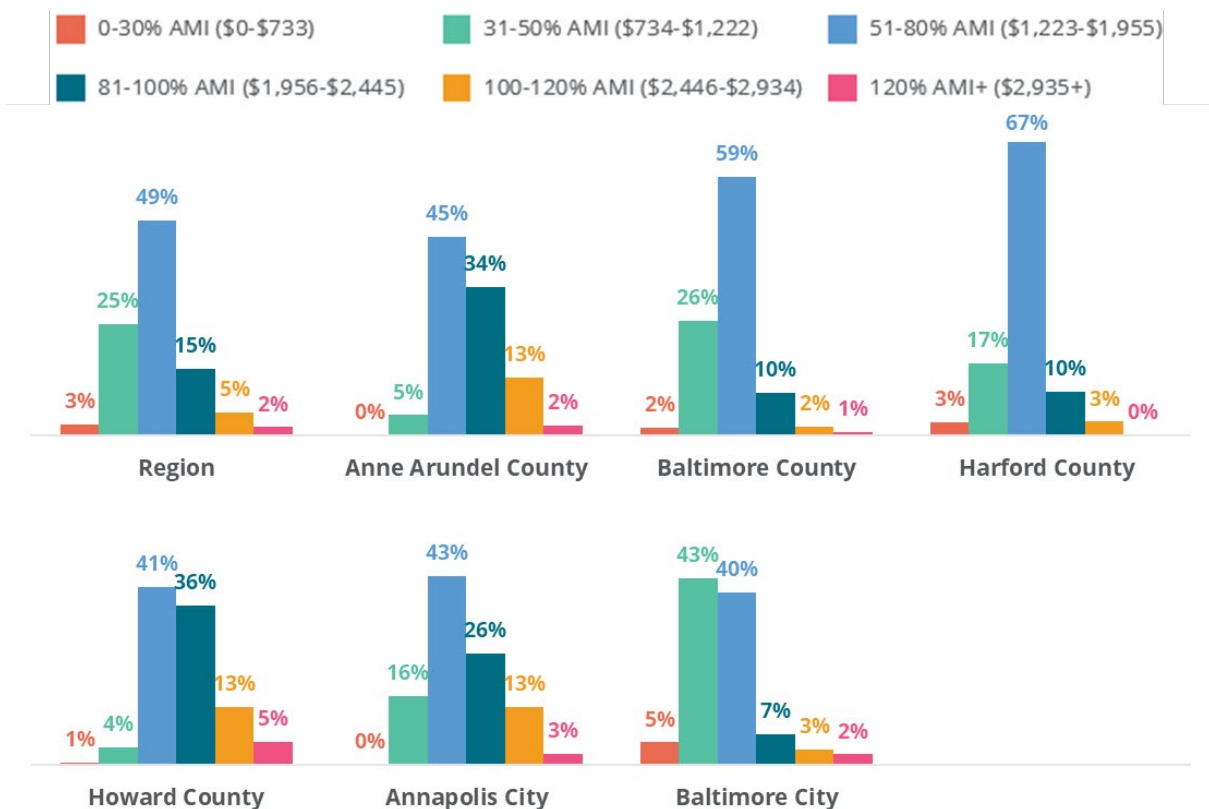
The county's renters with the greatest needs are a diverse group. Some are seniors living on fixed incomes; some are large families or multigenerational families with a low household income despite having several employed household members; and others are living in publicly supported housing and still struggling. Many renters with the worst-case needs are special needs populations, at risk of homelessness or formerly homeless, persons with disabilities, victims of domestic violence, youth aging out of foster care and residents challenged by mental illnesses and substance abuse. These populations are impacted by the affordability gap and are therefore disproportionately cost-burdened and often one emergency away from homelessness. The expiration of funding associated with the Covid19 pandemic which provided a much-needed social

safety net for at risk populations has opened a floodgate of need that is being experienced by nonprofit service providers for not only housing, but healthcare and basic resources including food, clothing and transportation.

Regional Comparisons

The figures below compare the inventory and distribution of multifamily rental units by income regionally. The figure below shows the distribution of multifamily rental units by AMI across the Baltimore region providing a comparison between Anne Arundel County's affordability and neighboring counties. Anne Arundel and Howard Counties have the lowest proportion of rental units affordable to residents below 50 percent AMI at only five percent of available units; representing a critical shortage of units for residents in this income range relative to other counties.

Supplemental Figure 23
Distribution of Multifamily Rental Units by AMI Affordability Level, Baltimore Region and by Jurisdiction, 2024



Source: CoStar, HUD AMI Limits, and Root Policy Research.

Figure 24 on the following page estimates each jurisdiction's gap in rental housing provision by

AMI level. It is based on a comparison of what renters can afford by AMI level to the number of affordable rental units and subsidies available. Negative numbers indicate a unit or subsidy shortage.

There are two separate gaps estimates in the table. The first is the simple renter household to rental unit comparison. The second adjusts each jurisdiction's gap to balance the shortage of affordable rental units in the region to ensure that every jurisdiction is meeting their "fair share" of affordable rental housing provision. For example, under the original gaps, Anne Arundel County may set a goal to lower its gap at the 30 percent AMI level (shortage of 5,279 units). Under the adjusted gap, the county's goal would be larger (addressing a gap of 8,548 units) because the county would be helping to meet the region's need for that level of affordability in proportion to the county's overall share of the region's rental housing.

Supplemental Figure 24
Adjusted Rental Unit Shortage by Jurisdiction, 2022

	Shortage of Affordable Rentals						Shortage Adjusted to Overall Rental Distribution					
	0-30% AMI Renters		0-50% AMI Renters		0-80% AMI Renters		0-30% AMI Renters		0-50% AMI Renters		0-80% AMI Renters	
Anne Arundel County	-5,279	10%	-7,576	17%	231	1%	-8,505	16%	-7,026	16%	6,531	16%
Baltimore County	-18,888	35%	-18,877	43%	16,596	40%	-16,908	32%	-13,967	32%	12,982	32%
Harford County	-2,766	5%	-2,391	5%	3,534	9%	-3,045	6%	-2,515	6%	2,338	6%
Howard County	-4,276	8%	-5,994	14%	793	2%	-5,117	10%	-4,227	10%	3,929	10%
Baltimore City	-22,217	42%	-9,299	21%	19,869	48%	-19,852	37%	-16,400	37%	15,243	37%
Region	-53,427	100%	-44,135	100%	41,023	100%	-53,427	100%	-44,135	100%	41,023	100%

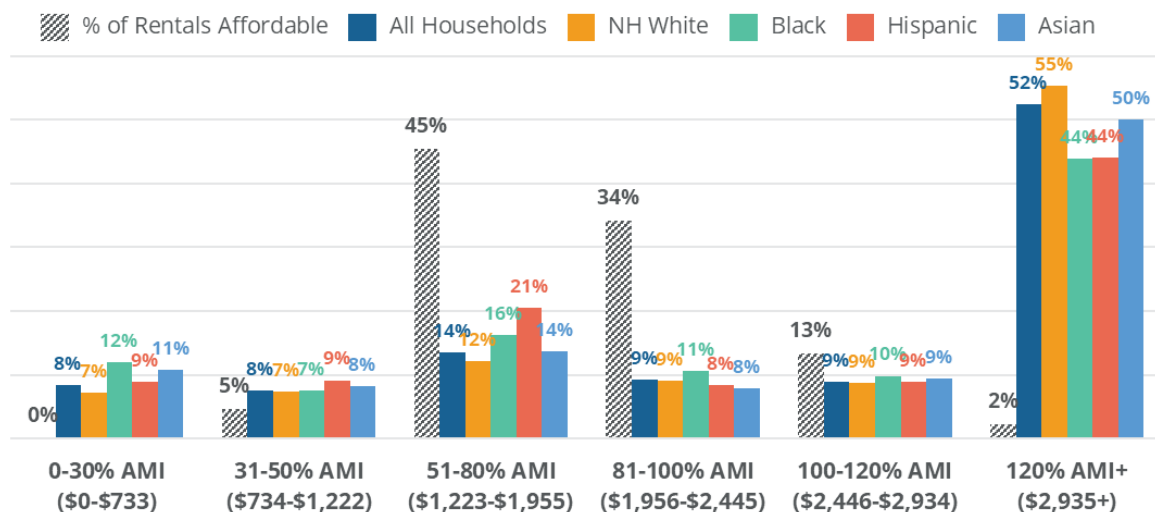
Source: 2022 5-year ACS and Root Policy Research.

Figure 25 presents the distribution of multifamily rental units in Anne Arundel County by AMI affordability level alongside income distributions of households - including both owner and renter households—by race and ethnicity. The region’s multifamily units are mostly priced to serve renters earning 51-80 percent AMI: 49 percent of units are priced at this affordability level.

The distribution of multifamily units by price does not match what households in the region can afford. In particular, the share of multifamily units priced at or below \$733 - the maximum affordable rent for households earning up to 30 percent AMI—is 3 percent, substantially lower than the 15 percent share of the region’s households that earn 0-30 percent AMI. This mismatch is observed for extremely low-income households of all races and ethnicities but is especially severe for African American households who disproportionately need units priced at 30 percent AMI and lower: Regionally, 24 percent of African American households earn 0-30 percent AMI, compared to 13 percent of Hispanic households, 11 percent of Non-Hispanic White households, and 11 percent of Asian households.

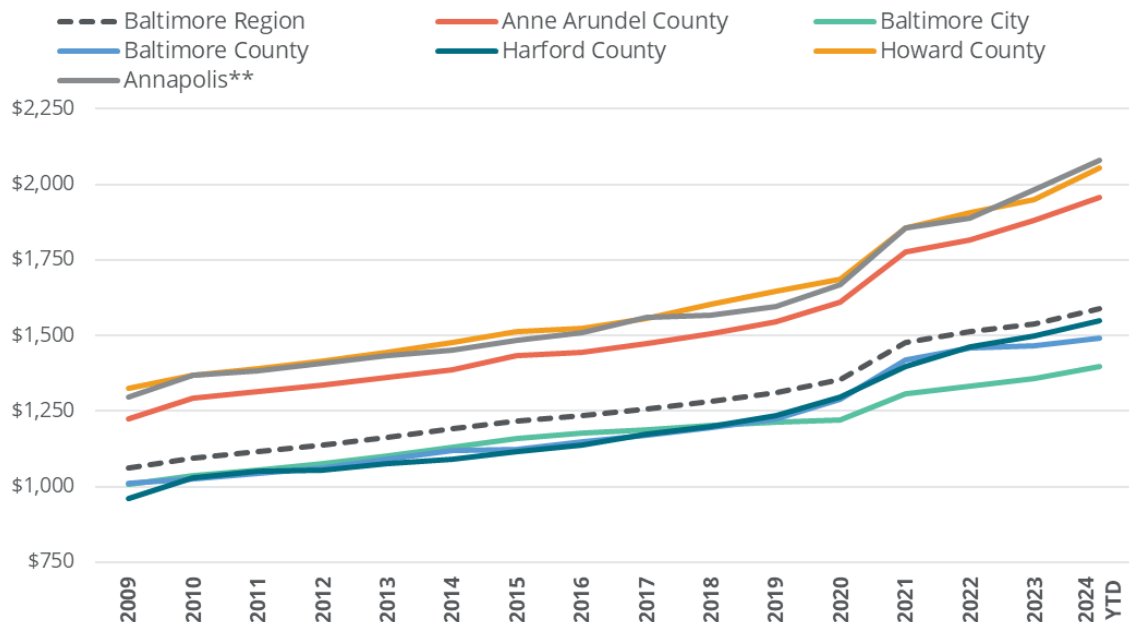
Gaps in affordable rental units exist for households with incomes below 50 percent AMI, as most rental units are priced to be affordable to 51-80 percent AMI households. To the extent that they can, very low-income households affected by shortages of units will “rent up” into more expensive units and be cost burdened. To make the apparent surplus of units affordable at 51-80 percent AMI affordable to renter households earning 0- 30 percent AMI, these renters would need rental subsidies or vouchers. Without adequate subsidy, these households are also less competitive in the rental market because higher income households “rent down” and crowd out lower income renters. Higher income renters typically have better credit and money for security deposits, and landlords will rent to them over the lower income renters who are on the edge of qualifying.

Supplemental Figure 25
Multifamily Rental Affordability by Race and Ethnicity, Anne Arundel County, 2022-24



The figure below shows a comparison of average asking price trends regionally. While all counties have experienced significant increases in asking rent particularly during Covid in 2020-2021, Anne Arundel County, Annapolis and Howard County asking rents are the highest regionally with Anne Arundel County average asking rent approaching \$2,000/month in 2024 and therefore out of reach to renters below 50 percent AMI and the absolute maximum for renters at 50-80 percent AMI.

Supplemental Figure 26
Average Asking Rent of Multifamily Units, Baltimore Region and by Jurisdiction, 2009–2024 YTD



Note: 2024 YTD data are current as of June 2024. Data for Annapolis** may include units in immediately neighboring jurisdictions.
Source: CoStar.

Is there sufficient housing for households at all income levels?

As the previous analysis has outlined, there is a severe lack of sufficient rental and for sale inventory for households that is particularly acute for households earning 50 percent and below AMI (approximately \$60,000 annual income). This, coupled with rising cost of living in general, necessitates bold efforts at increasing affordable housing inventory for the lowest income residents providing stabilization and homelessness prevention as these households are at imminent risk of eviction in the current economic landscape.

The County has an established housing trust fund which receives funds through the fiscal budget each year. This is a flexible source of funding that can be used to support a variety of affordable housing activities and is administered by ACDS. The 2024 county budget created a dedicated funding stream for the County's Affordable Housing Trust Fund by raising the transfer and recordation tax on property transfer of more than \$1 million. The adjustment is projected to provide \$10 million each fiscal year for eviction protection, affordable new construction, and assistance to buyers, with ACDS managing the program.

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

Given that interest rates have remained stubbornly high despite projections and the risk of

continued, if not higher inflation, incomes will have to increase at a substantially greater rate than home values and rents in order for Anne Arundel residents, particularly lower income residents, to avoid being cost burdened. Simultaneous efforts at increasing affordable housing development, more timely eviction prevention, and programs aimed at bolstering skills and incomes including workforce development/technical training and affordable childcare opportunities are requisite to stabilizing households in the county.

How do HOME rents/fair market rent compare to area median rent? How might this impact your strategy to produce or preserve affordable housing?

Table 32
Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,082	\$1,254	\$1,548	\$2,009	\$2,298
High HOME Rent	\$1,082	\$1,254	\$1,548	\$2,009	\$2,238
Low HOME Rent	\$1,065	\$1,141	\$1,370	\$1,582	\$1,765

Data Source: HUD FMR and HOME Rents 2023

HUD provides updated HOME rent rates each year comparing the low HOME and high HOME rent rates with the Fair Market Rent (FMR) rates per bedroom size. The data is provided by metropolitan statistical areas. Low and high HOME rent rates and FMR rates are provided in Table 46. Fair Market Rents and the High HOME rents were identical except for four-bedroom units with the FMR being slightly higher. Low HOME rents were slightly lower than FMR in every unit category. The latest data for gross median rent indicates in 2023, median gross rent in the County was \$1,612. However, this data is not broken down by bedroom size for an easy comparison to FMR and HOME rents.

Discussion

See above.

MA-20 Housing Market Analysis: Condition of Housing

Definitions

To understand the needs of those living in unsuitable housing conditions, the County has developed definitions for standard, substandard, and substandard but suitable for rehabilitation for its housing stock. The definitions are as follows.

1. **Standard housing** is defined as housing that meets the local code, as established in the

Anne Arundel County Code, Article 15, Construction and Property Maintenance Codes, and Title 4, Property Maintenance Code. In general, the housing is structurally sound, weather tight, in good condition and repair, free and clear of trash and debris, in clean and sanitary condition and in compliance with Anne Arundel County Department of Health regulations and County zoning regulations.

2. **Substandard housing** is defined as housing that does not meet Anne Arundel County's Property Maintenance Code in that it may have structural deficiencies, inoperable plumbing, hazardous electrical conditions, inadequate heating and ventilation systems, substandard kitchen, lead-based paint hazards, zoning violations and/or overcrowded conditions.
3. **Substandard housing suitable for rehabilitation** is housing which is substandard according to the definition; and it is physically and economically viable to renovate the unit in order to meet the Property Maintenance Code.

Condition of Units

As shown in Table 37, 34,036 homeowner units (compared to 35,324 homeowner units over the previous five-year period) and 24,500 rental units (compared to 19,264 rental units in the previous five-year period) in the County had at least one deficient housing condition indicating a need for rental unit improvements. Decreasing homeowner units reporting housing conditions could be a function of new homes being added to county inventory, or rehabilitation at a slightly greater rate than homes reporting issues with conditions as a result of historically low interest rates in the 2020-2021 timeframe. HUD identifies the housing conditions as (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30 percent.

Table 33
Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	34,036	20%	24,500	44%
With two selected Conditions	418	0%	1,537	3%
With three selected Conditions	129	0%	225	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	133,035	79%	29,722	53%
Total	167,618	100%	55,984	100%

Data Source: 2023 5 year ACS

Year Built

Over the last decade, the County continued to have an increasing number of newly constructed homes, yet a significant proportion of both homeownership and rental units are over 40 years old. According to 2023 5-year ACS data, nearly 98,991 occupied units or 44 percent were built prior to 1980 shown on Table 38, while 53,331 occupied units or 23 percent were built after 2000. This is a significant increase in the proportion of new homes from 16 percent in the last Consolidated Plan. Aging homes are often the most affordable housing type and occupied by lower income older residents on fixed incomes having implications for safety and accessibility. Indeed, ACDS has experienced increased requests for home rehabilitation and higher dollar projects; a function of both deferred maintenance during Covid 19 and geopolitical related construction cost increases due to materials and labor shortages over the past 5 years.

Table 34
Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	36,429	22%	16,902	30%
1980 - 1999	55,419	33%	16,221	29%
1950 - 1979	61,486	37%	18,641	33%
Before 1950	14,284	9%	4,220	8%
Total	167,618	100%	55,984	100%

Data Source: 2023 5-year ACS

Table 35
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	69,018	46%	18,339	39%
Housing Units build before 1980 with children present	18,798	13%	13,643	29%

Data Source: 2023 5-year ACS

Childhood lead poisoning has been proven to impact attention span and contributes to reading and learning difficulties. It has also been linked to juvenile delinquency, behavioral challenges and many other adverse effects in children. While adults can suffer from excessive lead exposures, the

groups most at risk are fetuses, infants, and children under the age of six. Lead-based paint in older housing and contaminated soil are the major remaining sources of exposure and are responsible for most cases of childhood lead poisoning today. The existence of lead in paint is highest in housing built before 1960, although it was not completely banned from residential use until 1978. Local governments are directed by HUD to estimate the number of households who live in housing where lead-based paint hazards may exist.

According to ACS data, 46 percent of owner households and 39 percent of renter householders in the County live in housing built before 1980. Some of this older housing stock may be in need of rehabilitation to bring it up to existing building codes, accessibility requirements, and energy efficiency standards. Additionally, this older housing stock is more at risk of lead-based paint hazards and in need of remediation. Approximately 13 percent of owner-occupied housing built before 1980 had children present and 29 percent of renter occupied housing built before 1980 had children present shown in Table 50.

Based on the *Childhood Blood Lead Surveillance in Maryland Annual Report* released by the Maryland Department of the Environment (MDE) in October 2019 (the most recent data available), of the 9,573 children tested in the County in 2018, seven children had elevated blood lead levels over 10 and 41 children had blood lead levels between five and nine. This is a significant decrease from data based on testing in 1998, which reported 104 children with elevated blood lead levels. Although there continues to be a decrease in the number of elevated blood lead levels found in children who are tested, just 54 percent of all one- and two-year-olds were tested in 2018. Therefore, the County will continue to work to expand testing while continuing with a variety of programs to further decrease the number of children affected by lead-based paint hazards.

Vacant Units

American Community Survey data for 2023 estimated there were 11,241 vacant units in the County, a reduction from 16,599 in the last Consolidated Plan. This is equal to approximately 7 percent, a similar rate compared to the proportion of vacancies reported five years ago. The current number of vacant units does not include those units for rent, sale, or units that have been rented or sold and not yet occupied. Units may be vacant for a variety of reasons, including foreclosure or abandonment. However, the proximity of the County to the Chesapeake Bay, there is a large number of units that are second homes or only used seasonally.

**Table 36
Vacant Units**

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			11,241
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Data Source: 2023 5-year ACS

Need for owner and rental rehabilitation

According to the most recent ACS data, 34,035 homeowner units (compared to 35,324 homeowner units over the previous five-year period) and 24,500 rental units (compared to 19,264 rental units in the previous five-year period) in the County had at least one deficient housing condition as shown in Table 37. The increase of rental units reported as having at least one condition is indicative of older housing units that have not been properly maintained, creating elevated health risks for lower income renters in the county. Furthermore, 46 percent of owner-occupied housing units and 39 percent of rental units in the County are 40 years or older placing these properties at high risk for the likelihood of lead paint. While housing with lead-based paint is no longer a growing issue, it still exists, especially in older submarkets including the Neighborhood Revitalization Areas in the County.

Estimated number of housing units occupied by low- and moderate-income families with lead-based paint hazards.

An estimated 44 percent of the total occupied housing stock in the County was built after 1980. Older housing stock tends to have a higher rate of substandard housing conditions and a higher risk of lead-based paint hazards. Lower income households are more likely to occupy these homes as they are the most likely to be affordable, therefore lower income children are more likely to have lead exposure through living in units that have not been rehabilitated.

As in most communities, no sample or comprehensive testing of lead-based paint hazards in housing has been completed in the County. In order to estimate how many of the housing units with a lead-based paint hazard are occupied by low- and moderate-income households, the total number of housing units built before 1980 is compared with the total number of lower income families. Table 39 shows 98,631 units were built before 1980. According to CHAS data, an estimated 32 percent of all households have an income at 80 percent AMI and below. If it is assumed that the number of low- and moderate-income households living in homes built before 1980 is proportional to the number of low- and moderate-income households in the County, then it is estimated there are 31,561 households living units at high risk for the presence of lead paint.

Unfortunately, due to limited income, lower income households may live in units that are older and have lead-based paint hazards. The County continues to market its property rehabilitation programs to households earning 80 percent AMI and below and has seen a growing trend of homeowners seeking assistance in the County’s most vulnerable areas in the County.

MA-25 Public and Assisted Housing

Describe the supply of public housing developments.

The Housing Commission owns and/or operates multiple rental communities in the County where the units are made available at affordable rents to low-income families, older adults and persons with disabilities. Some properties within the Housing Commission’s portfolio were once public housing units and were converted and redeveloped as privately owned communities. While no longer considered “public housing” units, the redeveloped units continue to be operated by the Housing Commission, and some of these units contain project-based vouchers. Collectively, the Housing Commission communities provide 1,123 units of affordable housing. A summary of these communities can be found in Supplemental Figure 10 in the MA-10 section of this report. Of the Housing Commission managed units, approximately 50 percent are open to the general population, including families, elderly households and persons with disabilities, and the remaining half are restricted to only elderly households or persons with disabilities.

As of November 2024, the Housing Commission had a total of 22,914 households on its Housing Choice Voucher wait list. For Project Based Vouchers and public housing units, privately owned assisted housing managed by the Housing Commission, Heritage at Odenton, Freetown and Overlook each have 21,000-24,000 households (some duplicated) on their waiting list, the highest waiting list numbers of all publicly assisted properties.

Table 37
Total Number of Units by Program Type

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disability*
# of units vouchers available	0	n/a	13	59	69	0	5	n/a	6
# of accessible units	n/a	n/a	0	0	unknown	n/a	n/a	n/a	n/a

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five Year, and Nursing Home Transition Data Source: HCACC December 2025

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.

The 2 existing public housing communities in the County include a total of 290 units. RAD conversion/ renovation is occurring on these 2 properties in 2024 to 2025 as follows:

- Pinewood Village: 200 units, conversion to 120 garden style units that are walk-up, 2 levels and ADA compliant; 80 other styled units.
- Pinewood East: 90 mid-rise units

Both properties are 100 percent housing for seniors and people with disabilities and improvements on both properties include HVAC, kitchens, bathrooms and washers/dryers. There is the possibility of adding new units at one of the properties (up to 40 additional units are possible) when construction begins in ~2027.

Table 38
Public Housing Condition

Public Housing Development	Average Inspection Score
Pinewood Village	80
Pinewood East	80

Data Source: Housing Commission of Anne Arundel County

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

The Housing Commission has rehabilitated all but one property that is scheduled for construction in 2027. In the last 5 years, 2 buildings have been renovated and 2 are currently being renovated for \$64 million. The remaining 2 properties are in excellent condition. Between 2017 and 2024, the Housing Commission spent \$134 million on property upgrades and rehabilitation. Needed improvements include site improvements, siding and façade renovations, major system replacements including energy efficient mechanical systems, roof and electric system replacements, and kitchen and bath improvements and increased accessibility. By utilizing RAD funding and leveraging a variety of federal, State, local and private resources, these improvements and upgrades can occur more quickly rather than over time with the Housing Commission's limited capital improvement funding.

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

Housing Commission properties for seniors and people with disabilities each have a Human Services Coordinator who assists residents in navigating health care needs, complete forms/

applications and obtain referrals for supportive services. The Housing Commission actively encourages its public housing residents to become more involved in the overall health and well-being of their communities and residents are on a first name basis with onsite managers for any issues that arise. Residents can also submit comments or requests on the Housing Commission portal.

Public housing residents also have available a variety of opportunities to participate in programs that assist in leading them from welfare to independence including financial literacy and connections to physical/ mental health providers. Programs assist public and assisted housing residents with counseling and referrals to address the social, health, emotional and economic problems that may be barriers to independence and homeownership. The Housing Commission also continues to work with the Boys & Girls Clubs of Annapolis and Anne Arundel County, Inc. and HeadStart to provide a variety of programs to residents of its family communities. Mental health, addiction and trauma counseling were identified as a priority need as currently services are only through referral and difficult to reach by public transit impacting consistency of resident participation.

Discussion

The wait list consisting of approximately 22,000 households for Housing Commission operated programs and housing units helps demonstrate the need for more affordable housing in the County. The Housing Commission has taken positive steps towards landlord outreach and has made significant capital improvements to the communities that it manages. Community input for this Consolidated Plan revealed a significant ongoing issue with voucher recertification and complicated processes impacting public housing recipients' ability to stay housed. ACDS will review these claims further to determine what resources could be deployed to resolve the issue to prevent displacement of residents who are in compliance with the requirements of their voucher but caught in an administrative barrier beyond their control.

MA-30 Homeless Facilities and Services

Introduction

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.

Table 39
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	
Households with Only Adults	53	35	6	149	
Chronically Homeless Households	0	0	0	0	
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Date Source: Housing Inventory Count (HIC) from HMIS, data retrieved January 2025

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, reduce return to homelessness, and improve housing stability, including:

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. 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 for individuals and households experiencing homelessness.

AHOH Transitional Housing Program- Under development

AHOH is developing a new transitional housing program for eight men experiencing homelessness.

Community Action Agency – Next Step Housing – Underdevelopment

The 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

Introduction

The special needs population includes persons with developmental disabilities, mental illness, HIV/AIDS, substance use disorders, the elderly, and other persons with disabilities, including those with physical disabilities. Based on the 2023 ACS estimates, approximately 46,985 or 21 percent of County households has a member with at least 1 disability. Of these households, 14,640 or 31 percent have some type of housing need based on income. Many of these County residents are not able to be fully employed and consequently are living on a fixed income with Supplemental Social Security Income or Social Security Disability Income. According to a 2024 U.S. Bureau of Labor Statistics Report, the unemployment rate for workers with disabilities is more than twice (7.2%) the rate for workers without a disability.

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.

Given the high cost of housing in the County, it is difficult for special needs households to find accessible and/or service enhanced housing affordable on a fixed income. Unfortunately, the private housing market does not respond to the specialized housing needs of the special needs population. While there are housing options for middle- and upper- income residents with special needs, lower income residents with special needs have few choices, and many are cost-burdened or extremely cost burdened by their housing costs. Persons with physical disabilities require units that are accessible so they may

remain safely housed in the community, while persons with developmental disabilities or mental illness benefit from supportive services to help them maintain their independence and housing. Without affordable alternatives, persons with special needs may remain in institutions such as nursing homes or emergency shelters while others face eviction or become homeless.

Additionally, approximately 50 percent of the units owned or managed by the Housing Commission are restricted to elderly or disabled households. In total, 164 elderly and 232 disabled households are served in public housing units, and 802 elderly and 1,102 disabled households receive housing vouchers. The Housing Commission is also currently in the process of RAD conversion and renovation over the next 9-10 months for 2 properties that are 100 percent housing for seniors and people with disabilities:



Human Services Renovations

- Pinewood Village: 200 units (120 garden style units that are walk-up, 2 levels and ADA compliant; 80 other styled units)
- Pinewood East: 90 mid-rise units

Improvements to these properties include HVAC; kitchens; bathrooms; washer/dryers. There is also the possibility of adding new units at one of the properties (up to 40 additional units are possible) when construction begins in 2027.

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

There are a number of nonprofit special needs service providers in the County working to provide housing and supportive services for a variety of special needs clients. Organizations such as The Arc of Central Chesapeake Region, Bello Machre, and Langton Green provide services and supportive housing to persons with developmental disabilities; while Arundel Lodge, Damascus House, and Shepherd Pratt work with persons living with mental illness.

Organizations such as Chrysalis House, Hope House, Pathways Recovery, and Samaritan House provide services and recovery housing to persons with substance use disorders. ACDS also operates the Accessibility Modification Program, which provides funding and technical assistance to homeowners to modify their homes to accommodate a household member disability. ACDS also operates an Accessibility Modification Program for Renters, which works with tenants to make

their current rental units accessible to their physical needs.

As previously indicated, stakeholders expressed a need for more individualized case management services to address specific needs related to accessibility, type of housing unit needed, connection with supportive services, and access to basic resources including food, healthcare and transportation.

HOPWA

The Maryland Department of Health and Mental Hygiene AIDS Administration documented in the September 2022 Maryland HIV/AIDS Quarterly Update, there were a total of 1,431 adults or adolescents living with HIV/AIDS in Anne Arundel County.

Table 40
HOPWA Assistance Baseline

Type of HOPWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
Tenant-Based Rental Assistance	42
Permanent Housing Facilities	0
Short-Term Rent, Mortgage and Utility Assistance	0
Short-Term/Transitional Housing Facilities	0
Permanent Housing Placement	0

Data Source: 2024 Anne Arundel County CAPER

The County receives Housing Opportunities for Persons with AIDS (HOPWA) funding as part of the Baltimore City Eligible Metropolitan Statistical Area (EMSA). This funding finances the HOPWA Rental Subsidy Program. Anne Arundel County is not the grantee for HOPWA funds, but contracts with the Housing Commission of Anne Arundel County, which manages the provision of supportive services such as counseling, referrals and housing information to clients through a housing specialist subcontracted with CRI, formerly known as Community Residences, Inc. In 2024, as shown in Table 56, the HOPWA Rental Subsidy Program provided 42 residents with tenant-based rental assistance and supportive services.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in regard to persons who are not homeless but have other special needs.

The County plans to continue the rental subsidy program funded with HOPWA monies. Additional

planned activities include continuing the Accessibility Modification Program, which provides funding and technical assistance to homeowners to renovate their homes to accommodate a household member who is disabled, and the Accessibility Modification Program for Renters, which works with tenants to make their rental units accessible. The County will continue to expand housing for special needs households through its Community Housing Development Organization (CHDO) Group Home Acquisition and Rehabilitation Program, where funds are made available acquire and rehabilitate new or existing housing to serve special needs populations. The County also funds a Group Home Rehabilitation Program to ensure existing group housing for special need populations.

MA-40 Barriers to Affordable Housing

Describe any negative effects of public policies on affordable housing and residential investment.

Land Cost

Public policy can affect land cost through its local land use controls, especially through the zoning designation. Historically, the County's coastal location and the significant amount of land located in environmentally sensitive and rural areas led to land use policies to protect and preserve these areas. The County includes over 533 miles of shoreline and approximately 19 percent of its land is designated as critical areas by the State of Maryland. As such, the County continues to prioritize environmental stewardship and land preservation, as demonstrated by the fact that 36.5 percent of the County's total land area is categorized as agricultural, park, recreational and open space land use. Affordable housing developers indicated preservation can be a barrier as smaller plots of land limit the number of overall units and therefore the percentage of affordable units that can be allocated to a project. Reducing the requisite number of parking spaces per unit was also referenced by affordable housing developers as a way to increase the number of units and therefore designate more units as affordable.

The County can provide opportunities for increased zoning in its designated growth and transition area, but it is somewhat limited. These land use conditions, in addition to the strong demand for residential units, drive up the cost of land.

Development Cost

The delivery of affordable housing is affected by several procedures, policies and regulations instituted at all levels of the development process. The procedures, policies and regulations create site constraints, affecting the number of units the development can produce. In addition, there are various fees such as impact fees and water and sewer connection charges that ultimately affect the cost of development.

Construction Cost

High construction costs are also a barrier to affordable housing. The cost of building materials,

which represents almost 50 percent of the construction cost, has soared due to lingering and persistent supply chain disruptions from the Covid 19 Pandemic in many markets, leading to a shortage of materials, an increase in the cost of materials, or both. As these two issues are not affected by local public policy, providing low-cost financing is one of the only ways local jurisdictions can have a positive impact on this condition.

Financing Cost

Developers face a major hurdle when it comes to putting together the financing for an affordable development. Because of the reduced return on investment due to the reduced income available from an affordable development, the developer must find flexible funding sources to make the project feasible. Private financing is limited so the developer must find governmental sources of funding to make up the difference. These public sources are limited and very competitive as many projects compete for a limited supply of funds.

Zoning as a barrier to housing production

Acknowledging that zoning is a barrier to housing production, the County's 2026-2030 Consolidated Plan articulates that its ability to "upzone" is possible in designated growth and transition areas—however, those opportunities are limited. As previously indicated, roughly 20 percent of its land is designated as "critical area" by the State of Maryland while nearly 37 percent of its land is designated as agricultural, parks, recreational, and open space.

Notwithstanding its land constraint challenges, the County's most recent General Plan, Plan 2040, articulates goals and policies related to updating zoning/development regulations to increase housing choice. Two goals explicitly cite the need to update the County's zoning regulations:

"Provide for a variety of housing types and designs to allow all residents housing choices at different stages of life and at all income levels (Goal BE11)."

"Revitalize and stabilize existing communities in order to preserve physical character, capitalize on investments and infrastructure, strengthen and beautify neighborhoods, and create economically, socially, and environmentally sustainable communities (Goal BE13)."

"Ensure the County's workforce, elderly and other vulnerable populations have access to an adequate supply of housing in a variety of neighborhoods that is affordable for a range of income levels. (Goal BE12)."

To address these barriers, the County has implemented a number of policies. In 2019, the County passed a Workforce Housing bill (Bill 54-19) allowing workforce housing to be built at 22 units per acre as a conditional use in the R-5, R-10, and R-15 residential zones, as well as other commercial, light industrial, and mixed-use zones if affordable homes are included in the development. In exchange for affordable units, the bill exempts workforce housing from the need to pay 50 percent of its capital facility connection fees (e.g., water and sewer) and the County improved upon this legislation in subsequent years Workforce housing is targeted at renters with incomes of 60

percent AMI or less and homeowners with incomes up to 100 percent AMI (the General Plan's goal calls for meeting the homeownership needs of households with incomes up to 120% AMI).

On October 7, 2024, the Council passed the Housing Attainability Act, creating an inclusionary zoning policy requiring developers of developments with 20 or more units (with the exception of those built in Rural Agricultural and Residential Low-Density districts) to provide 10 percent of homeownership units as affordable and 15 percent of rental units as affordable. Affordability is defined as 100 percent AMI and less for homeownership units and 75 percent AMI and less for rental units. Developers building 1-9 units are exempt from the policy and those developing 10-19 units may build or utilize a fee-in-lieu option.

Crucially, the bill also adjusts how development capacity is calculated relative to unbuildable portions of lots. Rather than applying the zoning density only to the buildable portion of the lot, the new ordinance calculates that zoning yield based on the full dimensions of the lot, with the construction itself still limited to the buildable portion of the parcel. This allows supplemental housing types (triplexes, fourplexes, multiplexes, townhomes) in some residential settings and provides impact fee credits and capital facility connection discounts. That adjustment should increase the housing yield of current zoning, and make additional building financially feasible, but only time will show the specific results.

The County's Housing for Elderly of Moderate Means law allows multifamily housing serving low income seniors - 60 percent of the units must be available to seniors with incomes up to 60 percent AMI while the remaining 40 percent are available to those with incomes up to 80 percent AMI - to be developed up to densities of 22 units per acre as a conditional use in R-2, R-5, R-10, R-15, and R-22 residential zones and C-1, C-2 and C-3 commercial zones. As noted previously, this development type is completely exempt from water and sewer fees.

Anne Arundel County continues to waive impact fees for housing serving households earning 120percent AMI and below that is developed and controlled by a nonprofit organization, as well as waiving impact fees for accessory dwelling units that are not constructed with new single-family detached units. The County continues to utilize Payments-in-Lieu of Taxes (PILOTs) agreements as a financial incentive for developers building affordable rental housing.

Adequate Public Facilities Ordinance (APFO)

In 2020, Anne Arundel County commissioned a workgroup to examine the County's APFO as it relates to public schools, to gather and assess data, and to formulate recommendations toward achieving adequate school capacity throughout the public school system. The workgroup completed its work in spring 2023 and provided the following key findings:

- "There are misconceptions that construction of new multifamily dwellings will result in an influx of new students to that feeder system. The reality is more complicated. **New**

construction and an increase in the number of permits do not reflect a corresponding increase in student enrollment.”

- “Total housing units in the County increased by 22 percent from 2001 to 2020, while total population increased by 18 percent over the period. In 2020, most residential units were single family detached (>60%), followed by single family attached (20%) and multi-family dwellings (17%). Rental units represented roughly 24 percent of the total housing units in 2020. **Overall, single family detached dwellings have generated the highest student yield, as compared to other dwelling types.”**
- **“Existing home turnover has been a significant driver of school utilization.** The volume of new residential building permits completed has been smaller than the amount of existing homes sales over the past two decades. Both existing home sales and new residential construction are contributing to increases in student enrollment.”
- **Comprehensive School redistricting scenarios** currently proposed for the first time in many years and to be done in two phases and fully completed in 2025, would have significant impacts on school utilization rates and **could eliminate many of the chronic school overcrowding of the past several years.**

The workgroup added that “the factors contributing to the affordable housing shortage are multiple and complex, including high land values, the cost of construction, and income disparities, and cannot be solely attributed to school closures alone. Nevertheless, the ongoing pattern of multiple school closures in the County is a constraining factor in the supply of new housing units, which in turn impacts housing costs.” In this quote, “school closures” refers to school attendance zones where residential construction is halted (“closed” to development) due to school crowding, not to closures of the schools themselves.

In response to these findings, Anne Arundel County passed Bill 52-23, which made “affordable housing or workforce housing under Title 10, Article 18 of the code”¹ exempt from passing the adequacy of school facilities test. Housing for the elderly of moderate means is also exempt. However, residential development funded in part by low income tax credits must meet the conditions of §17-5-207(6)(e) to be considered exempt from the adequate school facilities test. Specifically, the development:

Recommendations for more inclusive environments. The following recommendations for Anne Arundel County related to zoning and land use include:

- Implement Plan2040 recommendations related to increasing the supply of affordable housing and allow for a variety of residential forms, densities and sizes.

¹ [Bill No. 52-23. An Ordinance concerning Subdivision and Development—Adequate Public Facilities—Adequate School Facilities—Affordable Housing—Workforce Housing—School Utilization Chart.](#)

- Consider revisiting the Essential Worker Housing Access Act or similar legislation to require or incentivize the development of affordable housing units for the county's workforce as one solution to continue to increase workforce housing supply.
- Consider exempting all affordable housing types from APFO without additional conditions that can discourage development and make it more time consuming and costly, including LIHTC developments.

MA-45 Non-Housing Community Development Assets

Introduction

Over 590,000 residents call Anne Arundel County home due to the area's superior quality of life on the Chesapeake Bay, a rich heritage, and proximity to Baltimore and Washington, D.C. The County boasts diverse communities, numerous attractions, educational and employment opportunities and other amenities. According to the Anne Arundel Economic Development Corporation, Anne Arundel County has a \$51.5 billion economy: the third largest in Maryland with approximately 61,000 businesses. Anne Arundel County is fortunate to have a diversified economy as it is home to the BWI Thurgood Marshall Airport, Fort George G. Meade Defense complex, the National Security Agency (NSA), and US Cyber Command, as well as the Arundel Mills Entertainment complex that contains Maryland Live! Casino, the largest casino in the State of Maryland and top grossing facility in the Atlantic region. The City of Annapolis, which is the State capital, also located in Anne Arundel County, is home to the Government Center for the State of Maryland, the US Naval Academy, and is one of the State's major tourist destinations.

While strong market conditions exist within our County, barriers such as the lack of affordable housing, fragmented public transportation, limited childcare, insufficient safety nets and mismatched skills for the labor market often prevent low- and moderate-income households from taking advantage of our thriving economy. The following section describes the market conditions and some of the resources available to address such barriers.

As shown in table 45 below, the County's economy is dispersed among a broad range of industries with education and health care services sector as the largest, accounting for 18 percent of workers and 14 percent of jobs in the County. The professional, scientific, and management services sector comprises 15 percent of the workforce and 14 percent of jobs, a slight increase from 12 percent of jobs in the last Consolidated Plan. The next largest share of workers are from the retail trade sector at 10 percent of the workforce and 12 percent of jobs in the County followed closely by the arts, entertainment and accommodations sector, accounting for 9 percent of the workforce and 11 percent of jobs in the County.

**Table 41
Business Activity 2022**

Business by Sector	Workers	Jobs	Share of Workers	Share of Jobs	Jobs - Workers
Agriculture, Mining, Oil & Gas Extraction	401	321	0.2%	0.1%	0.0%
Arts, Entertainment, Accommodations	22,102	26,944	9.3%	11.1%	1.8%
Construction	18,545	18,979	7.8%	7.8%	0.0%
Education and Health Care Services	43,623	34,064	18.3%	14.0%	-4.3%
Finance, Insurance and Real Estate	12,309	10,875	5.2%	4.5%	-0.7%
Information	4,441	2,654	1.9%	1.1%	-0.8%
Manufacturing	9,985	15,244	4.2%	6.3%	2.1%
Other Services	9,483	8,837	4.0%	3.6%	-0.4%
Professional, Scientific, Management Services	36,799	35,263	15.4%	14.5%	-1.0%
Administration and Support, Waste Management	15,661	17,507	6.6%	7.2%	0.6%
Public Administration	20,158	19,092	8.5%	7.8%	-0.6%
Retail Trade	24,579	29,612	10.3%	12.2%	1.8%
Transportation and Warehousing	10,155	14,742	4.3%	6.1%	1.8%
Wholesale Trade	10,030	9,496	4.2%	3.9%	-0.3%
Total	238,271	243,630	100.0%	100.0%	0.0%

Data Source: Longitudinal Employer Household Dynamics 2022

**Table 42
Labor Force**

Total Population in the Civilian Labor Force	209,139
Civilian Employed Population 16 years and over	199,850
Unemployment Rate	4.46%
Unemployment Rate for Ages 16-24	14.28%
Unemployment Rate for Ages 25-65	2.96%

**Table 43
Occupations by Sector**

Occupations by Sector	Number of People
Management, business and financial	66,684
Farming, fisheries and forestry occupations	7,316
Service	17,681
Sales and office	42,258
Construction, extraction, maintenance and repair	11,346
Production, transportation and material moving	9,580

Transportation

A wide variety of both regional and intra-county transportation options exist within the County, which is an attractive feature for businesses and residents. Transportation options in the County consist of vehicle travel, bus, light rail, bicycle, foot travel, rideshare, para-transit, vanpool, and commuter train. Due to the suburban nature of the County, it is primarily automobile oriented with 45 percent of County residents traveling 30 minutes or more to work on a daily basis. According to the most recent ACS data, 72 percent of the County workers drive to work alone, 7 percent carpool, 2 percent take public transportation, and 17 percent work from home. This is a marked shift from the pre Covid era when 80 percent were driving to work alone and only 5 percent were working from home.

While not an issue for most residents, transportation is recognized as a real barrier to the economic well-being of low-income persons. This is especially true for families living below the poverty threshold who cannot afford the high costs of owning and maintaining an automobile. Lack of transportation was cited by several stakeholders as impacting lower income residents' access to employment and education opportunities, medical care and basic resources. Participants in nonprofit service provider discussions specifically referenced single mothers, elderly residents and residents with disabilities as having to "uber" or take a taxi due to the lack of adequate public transit and the high associated cost with this option relative to income. Stakeholders indicated that Transit Oriented Development with affordable housing should be a prioritized in the County's housing strategy.

Table 44
Travel Time

Travel Time	Number	Percentage
< 30 Minutes	141,875	55%
30 -59 Minutes	86,818	34%
60 or More Minutes	29,036	11%
Total	257,729	100%

Data Source: 2023 5 year ACS

The Anne Arundel County Transit Development Plan (TDP) was released in September 2024 which builds upon the "Move Anne Arundel"; a Transportation Functional Master Plan created in 2019 to enhance mobility and accessibility across the county. Priorities in the 2024 TDP plan that align with recommendations by stakeholders interviewed for this Consolidated Plan to address transportation barriers to opportunity include:

- Identify additional options to expand on-demand micro transit services
- Assess east-west gaps in public transportation that exist despite recent service expansions
- Analyze current and future population patterns and job centers
- Take advantage of Transit Oriented Development (TOD) designations and Light Rail options in the County, and priority funding areas
- Assess opportunities to expand feeder services to existing transit service

In addition to the Maryland Area Regional Commuter line (MARC) with service to Baltimore and Washington, accessed via Odenton and Route 2, the Regional Transportation Agency of Central Maryland (RTA) operates fixed-route and demand-response services within the western part of the County and neighboring jurisdictions. Annapolis Transit (AT) provides a fixed route service throughout the greater Annapolis area. The Transportation Department and its partners are responsible for fixed route, flex-route, and zonal and purchased service routes in various regions of the County, including Arundel Mills, Odenton, Glen Burnie, Pioneer City, Arnold, Edgewater and Seven Oaks, Maryland Live! Casino, BWI MARC/Amtrak station, BWI Light Rail, Arundel Mills and surrounding communities in the County. In addition, the County operates a rideshare program and supports a network of human service agencies providing transportation to seniors and low income persons with disabilities. The County's network of transportation options for those who do not have automobiles is growing but remains disconnected in places.

Community feedback on transportation experience in the development of this plan was collected through a public survey and stakeholder interviews and focus groups and revealed the following²:

- Of the 943 resident respondents, 93 percent indicated that their primary means of transportation is a car;
- 70 percent of respondents were not aware of public transportation services within the county;
- 83 percent of respondents think that improvements are needed to Anne Arundel's public transit system;
- 14 percent had a negative impression of transit services in the county, and 17 percent had a positive impression;
- More than 50 percent of transit users report accessing transit stations by car;
- Top improvements needed were increased frequency and weekend service;
- Uber/Lyft is the most frequently used public transit service; and
- Stakeholders referenced the lack of accessibility of bus stops and long commute times for residents using public transit

These results are consistent with stakeholder feedback and signal a need for better coordination, communication and outreach on what services are available. It also highlights the need for micro

² [anne-arundel-county-tdp-final-plan-2024.pdf](#)

transit services that link residents in low usage areas with public transit fixed lines; a priority that is indicated in the plan.

Education

Higher education and technical skills are requisite to attaining better economic opportunities and financial stability. As shown in Table 49, of an estimated 310,000 employable persons in the County, approximately 73 percent had some college education or higher, with just over 1 in 4 having a high school diploma or less.

As previously indicated, table 45 above shows that industries with the most jobs and opportunities in Anne Arundel County are education and health care, as well as professional, scientific, and management services, with most jobs in these industries requiring technical skills/certification and/or college education. Having a college education has a dramatic impact on median household income as those with some college or an associate's degree earned approximately \$25,000 more than someone without a high school diploma. Employees with only a high school diploma have incomes roughly \$35,000 less annually than employees with a 4 year degree. This earning differential becomes even more significant at higher education levels as employees with graduate or professional degrees earned approximately \$55,000 more than those with only a high school diploma.

Table 45
Educational Attainment by Employment Status
(Population 16 and Older)

	Civilian Employed	Unemployed	Not in Labor Force	Total
Less than high school graduate	10,614	823	6,515	17,952
High school graduate (includes equivalency)	48,103	2,182	14,631	64,916
Some college or Associate's degree	65,090	2,381	14,098	81,569
Bachelor's degree or higher	127,417	2,979	16,075	146,471
Total	251,224	8,365	51,139	310,908

Table 46
Educational Attainment by Age

	Age				
	18 – 24 yrs	25 – 34 yrs	35 – 44 yrs	45 – 65 yrs	65+ yrs
Less than 9th grade	562	1,798	2,523	2,566	2,505
9th to 12th grade, no diploma	4,580	2,950	2,391	5,757	5,102
High school graduate, GED, or alternative	15,508	15,298	14,356	36,147	24,687
Some college, no degree	15,447	17,261	14,719	29,992	18,080
Associate's degree	2,034	7,492	5,949	9,642	6,073
Bachelor's degree	6,713	24,302	23,297	38,092	17,558
Graduate or professional degree	795	12,471	20,745	31,732	17,927

Data Source: 2023 5 year ACS

Table 47
Educational Attainment Median Earnings Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$36,612
High school graduate (includes equivalency)	\$51,150
Some college or Associate's Degree	\$60,643
Bachelor's Degree	\$86,737
Graduate or Professional Degree	\$107,096

Data Source: 2023 5 year ACS

Based on the business activity table above, what are the major employment sectors within your jurisdiction?

As shown in table 45 and previously indicated, the County's economy is dispersed among a broad range of industries with the education and health care services sector as the largest, accounting for 18 percent of workers and 14 percent of jobs in the County. The professional, scientific, and management services sector comprises 15 percent of the workforce and 14 percent of jobs, a slight increase from 12 percent of jobs in the last Consolidated Plan. The next largest share of workers are from the retail trade sector at 10 percent of the workforce and 12 percent of jobs in the County, followed closely by the arts, entertainment and accommodations sector, accounting for 9 percent

of the workforce and 11 percent of jobs in the County.

Describe the workforce and infrastructure needs of the business community.

There is an imbalance between the number of jobs available versus the number of employees in the County. The two largest business sectors in terms of available employees are education and health care services and the professional, scientific, and management services, however there are not enough jobs available to support the number of people looking for jobs in these sectors. The arts, entertainment, and accommodations, retail and manufacturing sectors are experiencing the opposite situation, as there are more jobs available than there are workers seeking jobs in these sectors. Given that these industries are typically lower paid, the shortage of workers in these industries is indicative of limited to no affordable housing options in the county resulting in workers choosing to live elsewhere.

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.

The Anne Arundel Economic Development Corporation in partnership with the Maryland Economic Development Corporation, released a Request for Proposals for the redevelopment of a County-owned property located at 7409 Baltimore-Annapolis Boulevard in Glen Burnie, Maryland in 2024. This development has the potential to contribute to area revitalization goals by creating a vibrant, transit-oriented project that may include commercial, retail, and housing.

The site contains approximately thirteen (13) developable acres and is centrally located in Glen Burnie, Maryland within ¼ mile of a light rail transit station. Additionally, it features Sustainable Community Overlay zoning which allows for a wide range of uses and densities.

Depending on the type of projects accepted, the site could provide much needed employment and housing opportunities for lower income residents in this priority area for revitalization. As transportation barriers and support for TOD development was repeatedly referenced throughout the planning process for this Consolidated Plan, the project represents a considerable opportunity for residents of Glen Burnie.

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

The County has a high percentage of college-educated residents, as over 51 percent have at least a bachelor's degree and another 26 percent have some college education. This high percentage could attribute to the discrepancy between the number of available jobs and employees for the major employment sectors – education and health care services and the professional, scientific, management services – with high percentage of jobs in these industries requiring a professional degree. The arts, entertainment and accommodations sector; and the retail and manufacturing

sectors have an oversaturation of available jobs that often do not require a college education, are lower paid and cater to a smaller percentage of the population in the County as finding housing on lower wages is not currently possible at the price points needed. Over time, the shortage of housing available for lower income workers will impact the availability and diversity of services, entertainment and retail opportunities available to Anne Arundel County residents.

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 Workforce Development Corporation (AAWDC) is the administrator and operator of the federal Workforce Innovation and Opportunity Act (WIOA) funded services. AAWDC is a nonprofit organization that enhances the economic vitality of the County by leading the development and delivery of workforce solutions for area businesses. AAWDC ensures citizens are well prepared for the workforce and equipped with skills in demand by businesses. AAWDC has developed focused partnerships in the County's Cybersecurity/IT and Hotel sectors to address issues in workforce recruitment, retention, and transportation, as well as training programs for other businesses and industries in the County to meet specific workforce needs.

AAWDC provides career development services to all County residents who want to start their career, transition to a new field, or advance in their chosen career path. The career development services includes skills and barrier assessments, addressing employment barriers, job readiness training, occupational training and certifications, work and learn opportunities, job development and follow up services. For training, especially occupational trainings, AAWDC works closely with training providers including Anne Arundel Community College. In the Local Workforce Board Development Plan of 2021, with 2023 updates, the Board identifies Health, IT, Transportation, Construction and Hospitality ("HITCH") as high growth industries in which to prioritize workforce development efforts on higher level careers within these industries. These industries comprise 63 percent of projected growth in Anne Arundel County.

AAWDC also brings place-based services into communities with the most need. Community services with a focus on job readiness and job development are located in the following communities: Glen Burnie, Brooklyn Park, Heritage at Freetown (formally Freetown Village), Heritage at Severn (formally Meade Village), Annapolis, and Ordinance Road Correctional Center. These communities have higher poverty rates and higher unemployment rates than the County as a whole with Glen Burnie and Brooklyn Park identified as 2 of the 3 community revitalization priorities for the county. AAWDC works with a number of nonprofit partners to provide supportive services to clients engaged in workforce development programs including DORS; Arundel House of Hope; Anne Arundel County Department of Social Services; Light House Shelter; Anne Arundel County Partnership for Children, Youth and Families; Anne Arundel County Department of Health (for basic as well as behavioral health services); YMCA; Arundel Lodge; MD Cash; Seedco; Anne Arundel County Community Action Agency; Arundel Community Development

Services. AAWDC identified 3 priority areas for improvement across the county: Outreach, filling the technology gap, and addressing effects of COVID-19 especially as related to youth skills and employability.³

Lastly, the Anne Arundel Economic Development Corporation operates small business assistance programs including loans and counseling for entrepreneurs in the county. AAEDC also manages Maryland's Small, Minority and Women-Owned Business loan fund under the name of the VOLT Fund, which receives 1.5 percent of video lottery terminal revenue from Maryland casinos. Small business and microenterprise opportunities provide unique self-sufficiency opportunities for women, people with disabilities, formerly incarcerated residents and immigrants who often have a multitude of barriers to entry into the traditional labor market including childcare, language, and physical limitations and/or discriminatory practices by employers.

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.

The County does not participate in a Comprehensive Economic Development Strategy. However, on behalf of the County, the Anne Arundel Economic Development Corporation (AAEDC) provides economic development leadership for the County by building alliances with regional partners, recruiting new employers, supporting existing employers, and providing loans to new and expanding businesses, with marketing targeted to minority and women owned businesses. By providing investment and technical assistance and fostering community revitalization initiatives, the AAEDC plays a vital role in enhancing commercial districts, improving County infrastructure, increasing agriculture-based business and promoting high-value business sectors such as technology and national security. Anne Arundel's Plan2040 provides a background report on economic and community development/revitalization outlining goals and priorities for the county.

⁴

Discussion

Since AAWDC and AAEDC use County funds to create new jobs and maintain current jobs, federal housing and community development funds are not needed for these purposes. Rather, the County focuses its community development funding on supportive services that are requisite to securing better employment opportunities. Funding is used to support job related programs such as education and job training, GED training, behavioral skills training, computer literacy courses,

³ [2020-2024 Local Plan - 2023 Updates.pdf](#)

⁴ [2040-economic community-development.pdf](#)

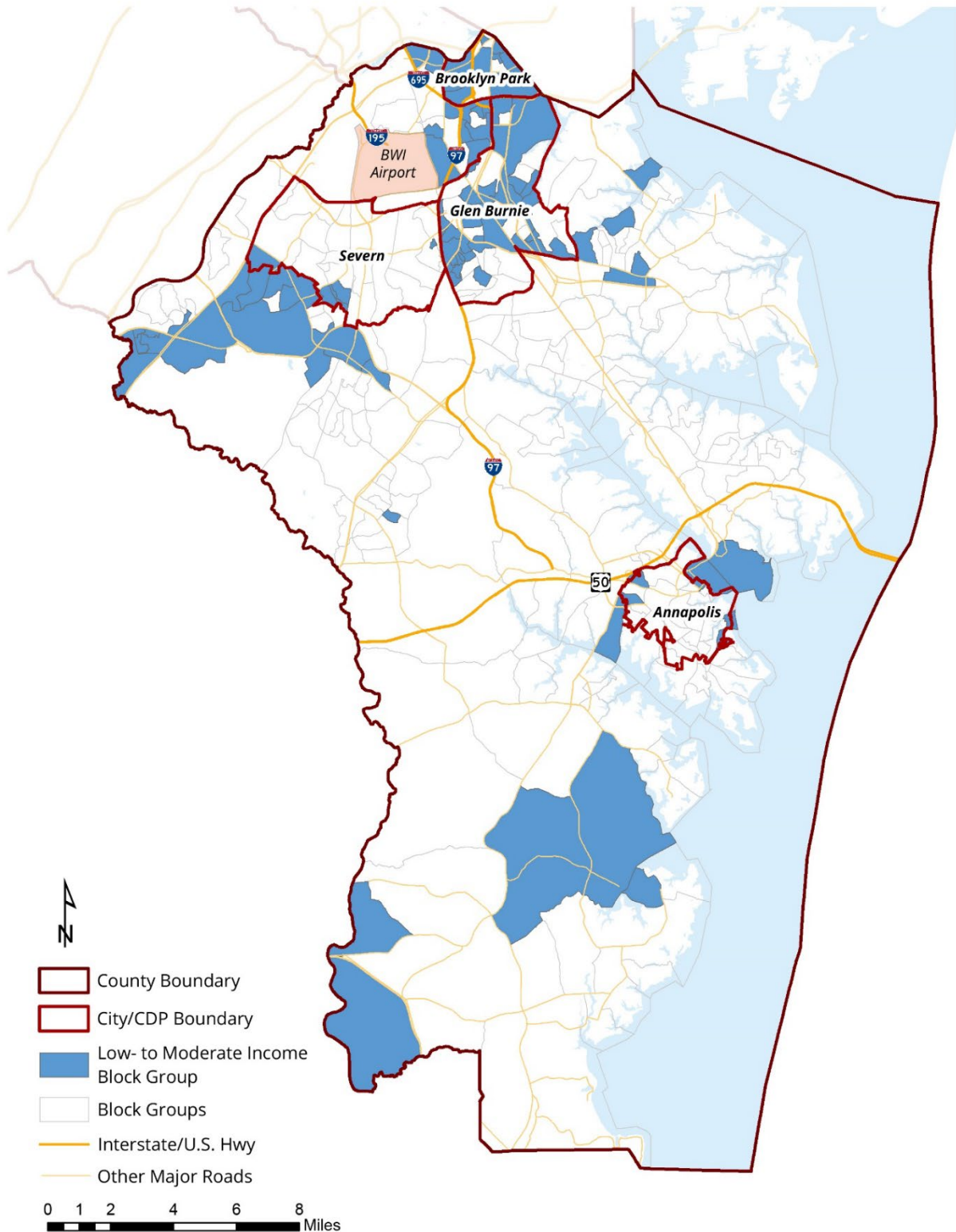
English for Speakers of Other Languages courses, job placement assistance to unemployed and underemployed low-income residents, as well as support services including affordable childcare and transportation.

MA-50 Needs and Market Analysis Discussion

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

HUD identifies housing problems as: 1) lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) more than one person per room; and 4) housing cost burden greater than 30 percent of income. The most common housing problem in Anne Arundel County is the cost burden of households paying more than 30 percent of their income on housing. This problem disproportionately affects low- and moderate-income households at 80 percent AMI and below. According to HUD, concentrations of low- and moderate-income households in the County are defined as census block groups where 43.3 percent or more of the households have incomes 80 percent and below AMI. As previously referenced, this threshold is specific to Anne Arundel County as an "exception grantee" as the county has few census block groups that would qualify for CDBG funding at the typical threshold of 51 percent. These low- and moderate-income households are shown in Map 9.

Supplemental Figure 27
Low- and Moderate-Income Household by Census Block Group 2020 (for 2024 eligibility)



Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated?

Anne Arundel County defines racial or ethnic minority concentration as geographical areas where the percentage of a specific minority or ethnic group is 10 percentage points higher than the County as a whole. Using this definition, the Black and Hispanic populations are concentrated in the greater Annapolis area and the western part of the County, especially around Maryland City, Laurel, and Fort Meade areas, with the Black population also concentrating in areas in the north such as Severn, Linthicum, Brooklyn Park and Glen Burnie. There is some concentration of the Asian population in the Jessup area, with growing numbers in the Laurel and Maryland City areas. Most recent ACS data also shows that the Hispanic community is growing in the southwestern area of the County.

As previously referenced, given the relative affluence of Anne Arundel County such that census block groups with more than 51 percent low to moderate income (less than 80% AMI) would yield few results, HUD has extended “exception grantee” status to the county allowing eligibility for CDBG to be extended to tracts comprising 43.3 percent low to moderate income residents. This is an increase from the threshold of 37.5 percent from the last Consolidated Plan indicating that the county’s population of lower income residents has increased. This threshold is specific to the County and represents the first quartile percentage (FQP) of Census Block Groups with the highest concentration of low- and moderate-income households. That is, one fourth of all Census Block Groups in the County consist of 43.3 percent or more of low- and moderate-income households. Although Anne Arundel County does not have any R/ECAP census tracts (Racial and Ethnic Concentrations of Poverty), when comparing the eligible tracts (as a proxy for relative low-income concentration) with maps showing concentrations by race/ethnicity, the areas of Severn, Brooklyn Park, Glen Burnie represent areas of relative concentration by income and race/ethnicity.

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

Severn, Brooklyn Park, and Glen Burnie communities each have their own unique assets and are targeted by the County for place-based community development initiatives across a range of areas. At the same time, these areas contain a higher concentration of low- and moderate-income households, older – yet affordable – housing stock in need of updates, repairs, and other needs compared to the County as a whole. These communities have approved Sustainable Community Initiative (SCI) designations from the State of Maryland and are targeted for revitalization programs. The SCI planning process for the County involved thorough stakeholder engagement processes and needs assessments that resulted in a SCI Action Plan for each area.

The northern and western regions of the County encompass some of the most established communities and have many appealing qualities, including close proximity to employment and a range of housing choices. At the same time, these areas are challenged by a larger than average number of low- and moderate-income households. Publicly assisted housing is concentrated in the

areas of Brooklyn Park, Glen Burnie and Severn which also has the largest inventory of older housing.

Are there any community assets in these areas/neighborhoods?

Although these neighborhoods face unique housing problems, they each have their own community assets, such as close proximity to employment, a variety of housing options, including multifamily housing complexes and older townhome communities, and the best access to the County's limited transportation. Communities such as Severn/Odenton are experiencing large residential and commercial growth, while Brooklyn Park and the areas surrounding the City of Annapolis are in close proximity to several cultural, health and educational institutions and have on-going revitalization initiatives occurring. For example, as previously referenced, CDBG funds were used to build the Severn Intergenerational Center providing a major asset for residents in this community. Glen Burnie has also experienced significant population growth particularly for the Hispanic Community and has gained popularity as it provides more affordable housing opportunities, a variety of grocery stores and proximity to sporting events. The addition of Transit Oriented Development could contribute considerably to the growing popularity of Glen Burnie.

Are there other strategic opportunities in any of these areas?

The areas where there is a higher concentration of low and moderate income households present an opportunity for the County to prioritize its limited public service funds in order to improve the socio-economic status and quality of life for residents through quality programming such as after school programs, childcare, job skills training, eviction prevention assistance, foreclosure prevention counseling; all referenced by stakeholders as priorities. In addition, the aging housing stock, both single family and multifamily, provides an opportunity to target rehabilitation and refinancing programs, which aim to improve housing quality standards and correct safety and code violations, while ensuring housing units remain affordable to low- and moderate-income households. Lastly, as previously mentioned, new Transit Oriented Development plans in Glen Burnie provide an opportunity to bolster affordable housing inventory and job opportunities in this community.

MA-6o Broadband Needs of Housing Occupied by Low- and Moderate-Income Households

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

As a suburban County, Anne Arundel County is fortunate to have robust broadband infrastructure with nearly every residential census tract in the County served by at least three cable TV franchise providers that provide internet service above the FCC broadband standards. Broadband providers in Anne Arundel County that provide reduced rates for lower income residents include:

Comcast Internet Essentials

The Comcast Internet Essentials brings affordable high-speed internet access to low-income households throughout the County. To be eligible, low-income applicants simply need to show they are participating in one or more federal assistance programs, including Medicaid, SNAP, and SSI. In conjunction with this service, Comcast also offers a low-cost computer program allowing Internet Essentials customers to purchase a laptop or desktop at a steeply discounted price.

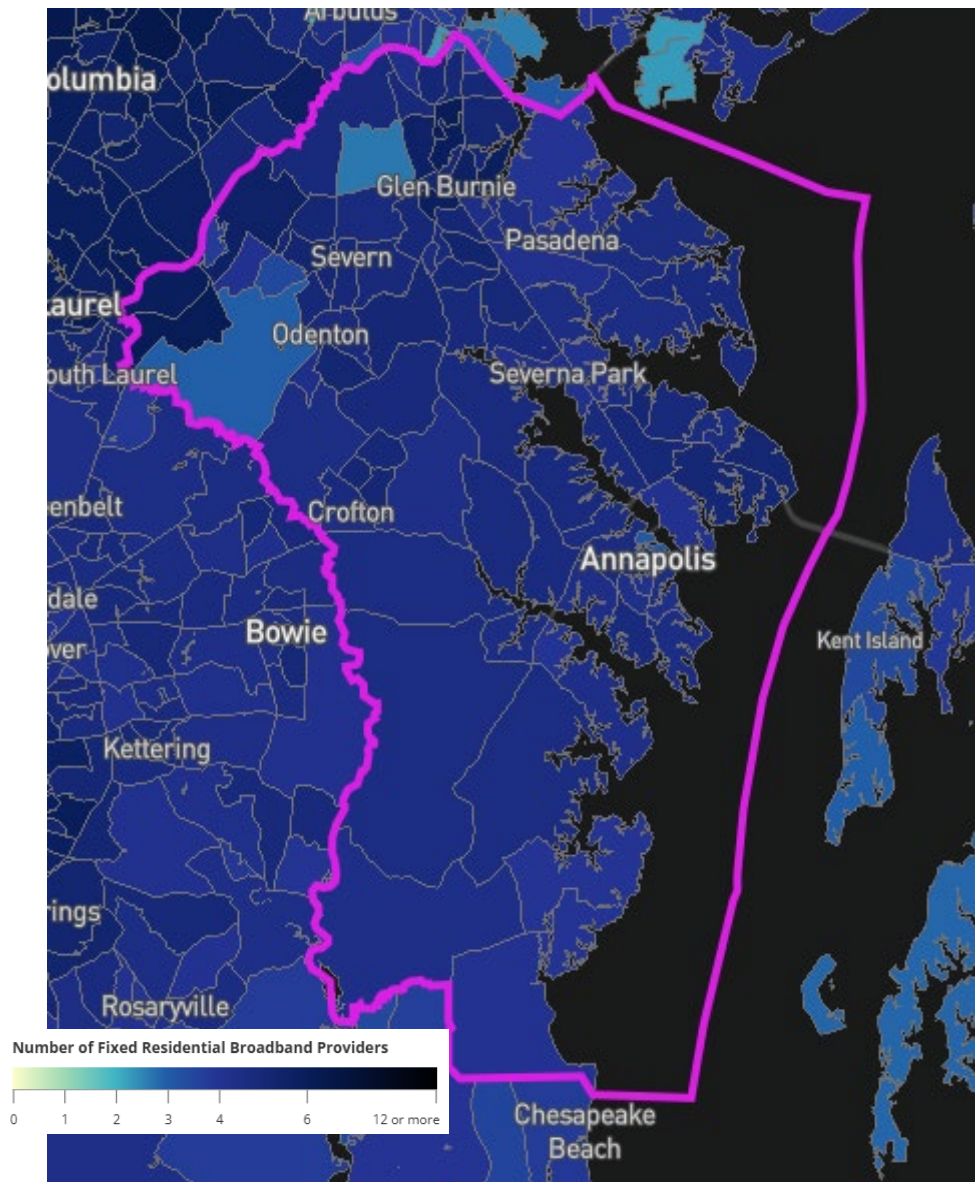
Verizon Lifeline Program

The Verizon Lifeline Program is a government assistance program offered by Verizon to customers in the County in conjunction with the Maryland Public Service Commission and the Federal Communications Commission. Verizon offers a monthly discount on their broadband internet services to qualified households through this Program.

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

Anne Arundel County has three cable TV franchise providers, Comcast, Verizon and Broadstripe. All three of these providers offer internet service above the FCC broadband standards. As evidenced in Map 10, nearly every residential area in the County is served by at least three broadband providers who offer greater than or equal to 25 Megabits per second download and 3 Megabits per second upload speeds. Areas indicating less coverage are the airport and Fort Meade. There is sufficient competition throughout the County to encourage service providers to offer competitive pricing for broadband internet access.

Supplemental Figure 28
Number of Fixed Residential Broadband Providers by Census Tract



Source: Fixed Broadband Deployment, Federal Communications Commission 2021 (most recent release)

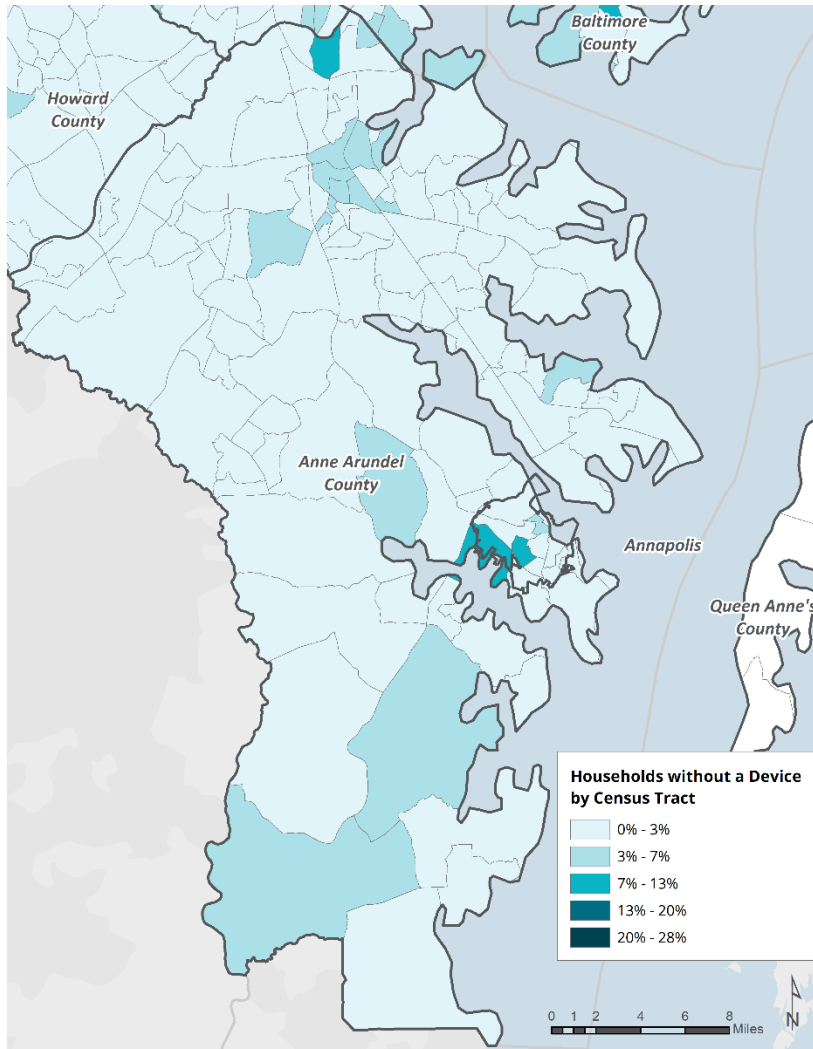
Reliable and fast internet accessibility and also access to a device is critical for equitable access to educational resources, job seeking, entrepreneurial projects, learning new skills and general connectivity to the world at large. It is also critical in attracting new investment and businesses into communities. This is especially true in communities that do not have access to postsecondary education and in communities that seek to grow or strengthen their economic base. The Brookings Institution estimated in 2016 that two thirds of new jobs require digital skills leaving those on the wrong side of the digital divide with access to fewer resources, and less opportunities in education

and the job market.⁵

The figures below show the percentage of households without any type of device (laptop, smartphone, table) and households without a broadband subscription. For Anne Arundel County, while broadband and device access is very high across the county, some disparity was still evident in rural south County, some census tracts in north County, in addition to the three county priority revitalization areas of Brooklyn Park, Glen Burnie and Severn.

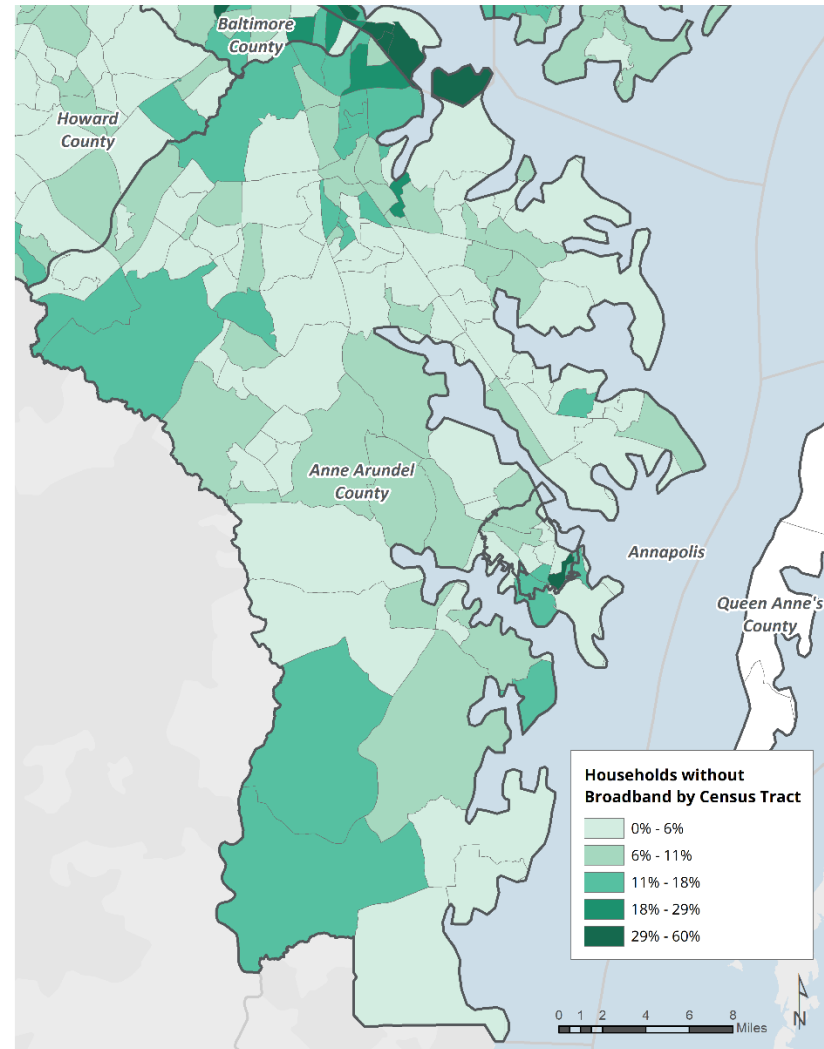
⁵ Mark Muro, Sifan Liu, Jacob Whiton and Siddharth Kulkarni, "Digitalization and the American Workforce," *Brookings Institute*, November 2017, www.brookings.edu/wp-content/uploads/2017/11/mpp_2017nov15_digitalization_full_report.pdf

Supplemental Figure 29
Households without a Device by Census Tract



Note: Computer ownership includes desktop, laptop, smartphone or tablet.
 Source: 2023 1-year American Community Survey.

Supplemental Figure 30
Households without Broadband by Census Tract



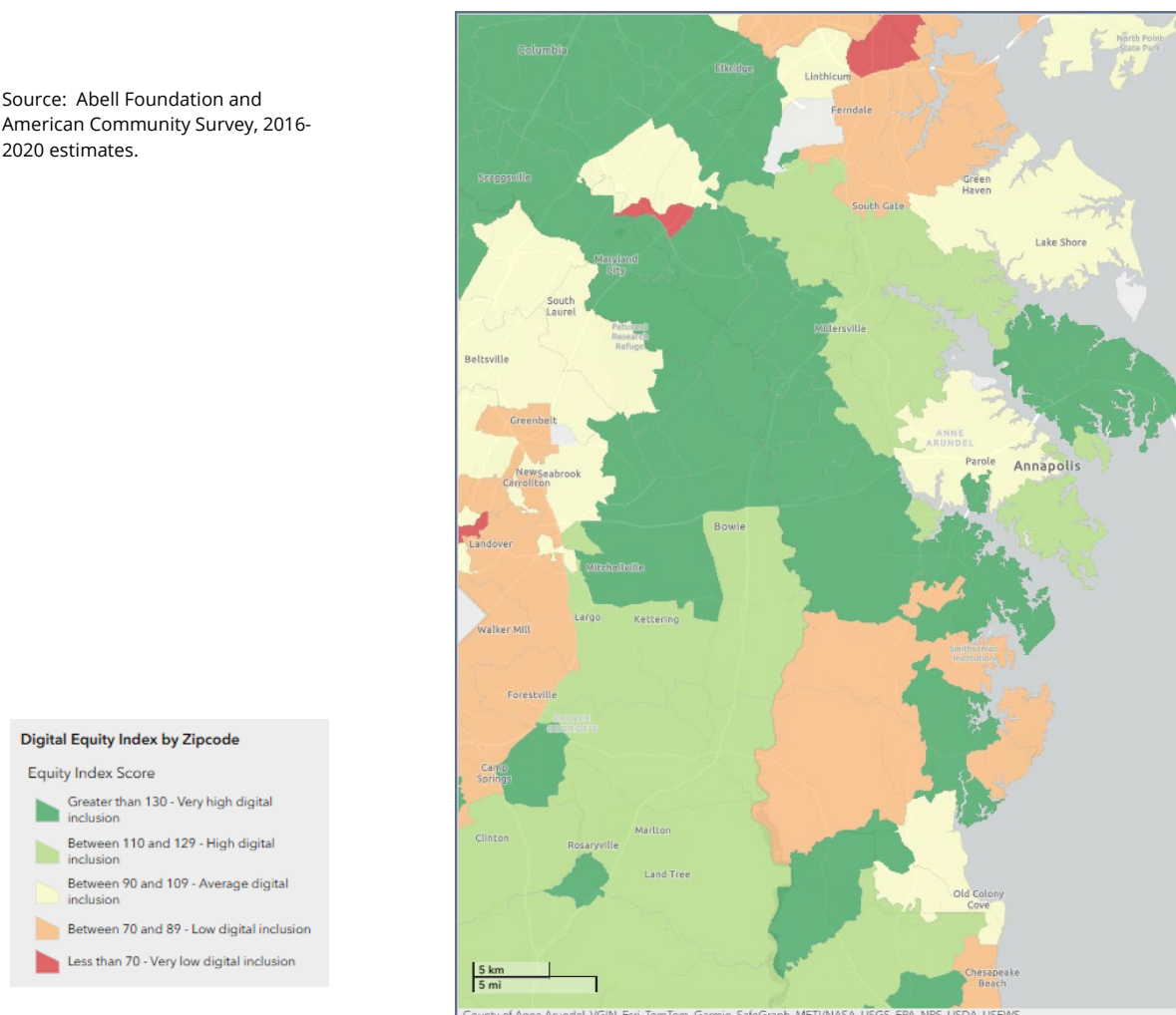
The Maryland Digital Equity Scorecard is an index made up of three indicators pertaining to digital connectivity. It was created to develop a measure of digital access in Maryland at the 5-digit zip code level. The three indicators are:

- Whether a household has a wireline internet subscription at home;
- Whether a household is reliant only on a cellular data plan for online connectivity at home; and
- Whether a household has either zero or just one computing device for internet access.

Although the scorecard data is slightly dated from the 2016-2020 American Community Survey and does not account for likely post Covid era improvements in access, some differences across communities in Anne Arundel County are apparent, particularly for rural versus suburban/rural areas and parts of north County, as shown in the figure below.

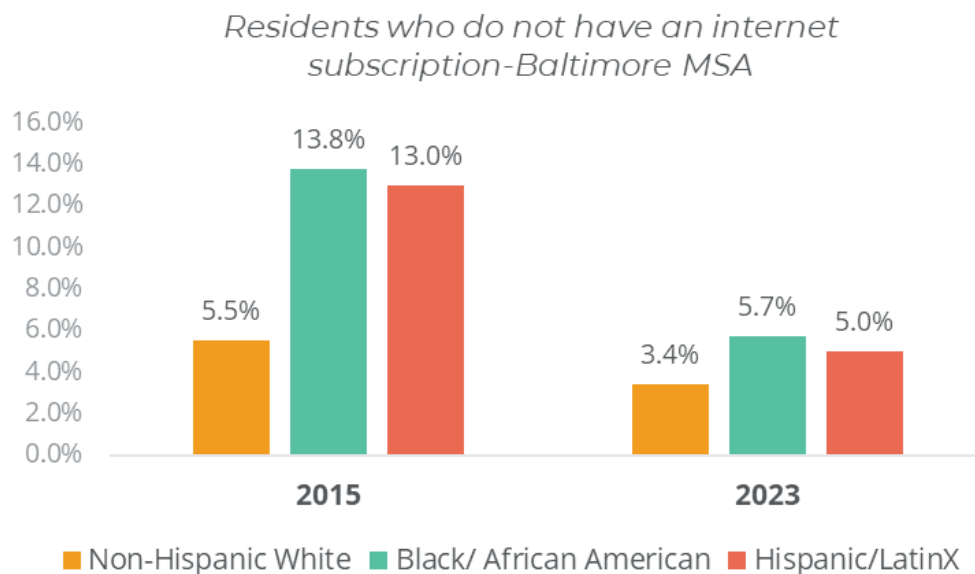
Supplemental Figure 31
Baltimore Region Digital Equity Index by Zip Code

Source: Abell Foundation and American Community Survey, 2016-2020 estimates.



The figure below indicates that although disproportionate access to internet still exists, considerable progress (as defined by internet subscription) has been made since 2018. Small populations and large margins of error for county-level data prevents isolating statistics by suburban county. Stakeholders participating in outreach for this Consolidated Plan identified seniors as having a considerable barrier in both access and digital literacy impacting connection to services and resources in the county.

Supplemental Figure 32
Internet Subscription Over Time by Race, Baltimore MSA



Note: Baltimore-Columbia-Townsend Metropolitan Statistical Area.
Source: American Community Survey 2018 1 year estimates, and 2023 1 year estimates.

MA-65 Hazard Mitigation

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

The Anne Arundel County Office of Emergency Management is currently in the process of updating the 2018 Hazard Mitigation Plan with plan adoption expected in 2025. The Hazard Mitigation Plan update has involved comprehensive review of all plan elements and opportunities for citizens to participate in the plan update through community events and a resident survey. The 2018 Hazard Mitigation Plan assessed twelve types of natural hazards in terms of their past and recent frequency, location, extent, severity, and impact on life and property. Using a scoring system based on specific criteria, the results determined four natural hazards that were included in a more detailed risk assessment, based on the probability of significant impacts and potential damages. These are flooding (both riverine and coastal), hurricane, tropical storm, and nor'easter events

(wind events), tornadoes, and severe winter storms. The detailed risk assessment examined the vulnerability of the County to each of these hazards in terms of potential losses by evaluating and quantifying past occurrences, impacts and losses and comparing them to future development trends. The natural hazards to which the County is most vulnerable are flooding events, followed by high winds from hurricanes, tropical storms and nor'easters. The Plan then presents a range of mitigation strategies and actions to reduce the risk of losses to these hazards.

Based on research conducted at the federal and State levels on climate change, it is anticipated the Mid-Atlantic Region will experience increased risks from climate change in future years related to extreme heat events, drier summers, more frequent storm events, more nuisance (sunny day) flooding, increased storm surge and coastal flooding, and increased riverine flooding.

While some of these hazards are addressed in the current Hazard Mitigation Plan, it is likely the County will need to assess in more detail the potential risks from additional hazards associated with climate change in future updates to the Hazard Mitigation Plan, such as extreme heat events and nuisance flooding. The County is in the early stages of developing a more formal and long-term framework for conducting climate action and mitigation planning, which will involve interagency coordination and strategic planning.

One area that has been studied in more detail is that of sea level rise impacts. The County completed a *Sea Level Rise Vulnerability Study and Strategic Plan* in 2011/2012 in partnership with NOAA and the Maryland Department of Natural Resources. The study assessed the vulnerability of coastal areas to inundation under two sea level rise scenarios. Some of the parameters assessed for vulnerability included acres of land by type of land cover, properties, principal structures, road miles, public utility infrastructure, private well and septic systems, marinas, parks, and archaeological and historical resources. The study developed a list of recommendations to reduce the vulnerability of these resources to sea level rise impacts.

In 2022, Anne Arundel County received a grant from NOAA to update the risk assessment with refined global and regional models for SLR projections.

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

With the exception of coastal or riverine flooding, other risks associated with climate change (heat, drought, severe storms) will not likely occur in specific geographic areas or communities within the County but would cause more widespread impacts. Therefore, the communities containing higher concentrations of low- and moderate-income families (Brooklyn Park, Glen Burnie, Severn) are less vulnerable than the County as a whole in terms of location.

However, these communities are often more vulnerable due to economic factors such as lack of access to artificial cooling methods, unreliable transportation, or insufficient flood insurance.

These communities can also exhibit higher levels of poor health conditions, making them more vulnerable to climate change impacts such as extreme heat events.

Communities with concentrations of low- and moderate-income families are not located along the County coastline and therefore are not particularly at risk to sea level rise and storm surge impacts. The *Sea Level Rise Vulnerability Study* indicates the Mayo, Deale, and Shadyside peninsulas communities are the areas most susceptible to impacts from sea level rise. These communities do not contain concentrations of low- and moderate-income households, although some of these households may be present in these areas and less resourced to adequately prepare for loss and displacement associated with extreme weather occurrences.

Those who face severe cost burden are at particular risk of displacement due to natural hazards because they likely are not able to set aside robust emergency funds, might be living in older buildings, and may not be able to find affordable housing in other areas of Anne Arundel County if their neighborhood sustains damage flooding or high winds. Cost burden and severe cost burden are the most common housing problems reported in Anne Arundel County. For low- to moderate-income households, the problem can be more severe, meaning these income groups dedicate more of their income towards housing than those with high income and are less able to prepare for natural hazards or have the means to find alternative housing in the case of damage from severe weather.

Additionally with increasing occurrence of climate change related extreme weather, lower income households will experience more exposure and adverse health effects from severe heat or cold winter weather when temperatures increase or drop for an extended amount of time resulting in excessive utility costs that are not sustainable. Elderly residents in particular with certain health issues such as asthma, cardiac conditions, diabetes, thyroid disorders and arthritis can be more prone to hypo/hyperthermia and temperature related health complications. Lastly, snow and ice that are not cleared from sidewalks and driveways can be hazardous to lower income households, especially elderly residents and people with disabilities who often do not have the resources or physical capacity to maintain safe walkways if the service is not provided in their particular living situation. Potential falls or health complications can exacerbate these households' cost burden through unexpected health costs.

The Federal Emergency Management Agency (FEMA) National Risk Index measures social vulnerability, community resilience and expected annual loss with the overall risk index comprising all 3 indicators. The index is calculated by multiplying the expected annual loss (which is $\text{Exposure} \times \text{Annualized Frequency} \times \text{Historic Loss Ratio}$) times the social vulnerability index divided by the community resilience index. The social vulnerability index is published by the Center for Disease Control and the community resilience index is provided through the Baseline Resilience Indicators for Communities (HVRI BRIC) published by the University of South Carolina's Hazards and Vulnerability Research Institute (HVRI). Anne Arundel County's highest overall risk index scores are moderate and are related to extreme heat for inland census tracts that include

Maryland City, and Linthicum Heights and occurrence related to flooding and hurricane for coastal census tracts. Social vulnerability was rated low and community resilience high across these census tracts with relatively moderate risk.⁶

Infectious Disease

The Covid19 pandemic unveiled the scale of challenges existent in lower-income communities across the United States. Lack of adequate access to healthcare and economic consequences were particularly detrimental, if not deadly to low-income households, especially renter households who are already paying a large portion of their income towards housing and those employed in the service and retail industries. Homeless households, both unsheltered and those living in emergency shelters, are particularly vulnerable to catching and further spreading infectious diseases.

⁶ [Map | National Risk Index](#)

CHAPTER FOUR: STRATEGIC PLAN

SP-05 Overview

Building upon *Chapter 2: Needs Assessment* and *Chapter 3: Market Analysis*, the Analysis of Impediments to Fair Housing for the Baltimore Metropolitan Region (2024), housing strategies being developed as part of the County's General Development Plan, and the County's Sustainable Community Initiative (SCI) action plans for Brooklyn Park, Glen Burnie and Severn, the following Strategic Plan seeks to target the County's limited resources in a way that meets the housing and community development needs in a fair manner. In addition to implementing the goals, strategies and priorities outlined in this Plan, the County will continue to implement the local and regional Fair Housing Action Plan outlined in its most recent Analysis of Impediments to Fair Housing Choice.

Vision Statement

Anne Arundel County will pursue housing and community development goals that create strong and vibrant communities through a range of affordable housing options and community development opportunities for all residents. Strategies across all goal areas will focus on supporting low- and moderate-income households with the greatest needs obtain housing and related support to help make Anne Arundel County the Best Place – For All.

Guiding Priorities

Prioritization for funding will be given to projects that meet the following guiding principles:

Affordable Housing

The County will make the creation and stabilization/preservation of affordable housing, as well as related services, its top housing and community development priority. Initiatives that create, preserve and support affordable housing that meets the needs of homeowners, renters, those experiencing homelessness, and other special needs populations will be given preference for funding. Further, to the extent possible, production of new affordable housing and programs that enhance possibilities for quality housing in economic opportunity area census tracts as well as in areas where the development activity will have a revitalizing impact shall be prioritized.

Priority Areas

Revitalization efforts and public service dollars (operating funds) will be prioritized to four main neighborhood revitalization areas, which are the **Severn, Brooklyn Park, Maryland City, and Glen Burnie** communities. While these areas have their own unique assets, they contain a higher concentration of low- and moderate-income households, older – yet affordable – housing stock in need of updates, repairs, and other needs compared to the County as a whole.

SP-10 Geographic Priorities

Geographic Area

Table 48
Geographic Priority Areas

1	AREA NAME	NEIGHBORHOOD REVITALIZATION AREA – BROOKLYN PARK
	Area Type	Local Target area
	Other Target Area Description	
	HUD Approval Date	
	% of Low/ Mod	
	Revital Type	Comprehensive
	Other Revital Description	
	Identify the neighborhood boundaries for this target area.	The community is bounded by Baltimore City to the north and east, I-695 to the south, and MD 648 to the west. Refer to Map 11
	Include specific housing and commercial characteristics of this target area.	This area contains a diverse range of housing types including single family homes, rowhomes, and apartments. Median home values tend to be lower than in the County as a whole, as the community provides a good portion of the affordable housing stock in the County. While housing in many neighborhoods is well maintained, some areas, particularly where older row homes are located, experience scattered nuisance and aesthetic issues and poor upkeep of properties, including vacancies and zoning/building code violations. Commercial uses are located primarily along the MD 2 Ritchie Highway corridor connecting into Baltimore. Commercial uses include neighborhood services and professional offices, big box retail and shopping centers, and highway commercial uses. Vacancy rates are generally low, though some properties experience high tenant turnover. The condition of commercial properties varies. While the majority are generally well maintained, there are a number of deteriorated structures and properties which negatively impact the corridor.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	ACDS staff regularly attend community association meetings in Brooklyn Park. In addition, ACDS played a lead role in helping develop the Greater Baybrook Alliance Vision and Action Plan and the Greater Baybrook Alliance, Inc. (GBA) community development organization. Many of the strategies in this Plan were developed or reinforced by the community visioning process. ACDS serves on the GBA Steering Committee and Housing Committee, which includes residents, business representatives and other stakeholders from the area. ACDS also participated in the Brooklyn Park Sustainable Community Initiative (SCI) stakeholder group to develop the SCI action plan. Finally, ACDS

		staff participates in Community of Hope meetings and was part of their recent community charrette and visioning process where residents expressed their desire for revitalization activities. Attendees at these meetings have identified the need for financial coaching, homeownership counseling, property rehabilitation, acquisition of vacant properties, and services for low-income families and youth.
	Identify the needs in this target area.	Due to the concentration of low- and moderate-income households and older housing stock, this area has a high need for community development programs which seek to improve the quality of life for residents, as well as programs that renovate and stabilize the existing stock of affordable units. Recent estimates have indicated that as many as 15 percent of residential units in the community have been vacant for prolonged periods during the past two years. Many of these are dilapidated and in need of renovation.
	What are the opportunities for improvement in this target area?	<p>Programs that focus on targeted code enforcement.</p> <p>Property rehabilitation programs that help homeowners improve their aging dwellings.</p> <p>Acquisition/rehabilitation programs that transform dilapidated units into quality workforce housing.</p> <p>GBA coordinates revitalization projects and community development initiatives to improve the area, and the Community of Hope, focuses on coordinating and improving human service delivery.</p> <p>Financial coaching and homeownership counseling services, which provide opportunities to both renters and potential homebuyers to stabilize and improve their economic status.</p> <p>The Chesapeake Arts Center and the human services programs coordinated by the Department of Recreation and Parks provide an opportunity for public services to help improve the quality of life for Brooklyn Park residents.</p>
	Are there barriers to improvement in this target area?	Barriers to improvement include the lack of adequate resources to support the level of programming needed to improve the quality of life for low income households; however, concentrating the limited local, State and federal resources in this targeted community will have an impact. Furthermore, barriers to adequate transportation continue to be an issue in this community.
2	AREA NAME	NEIGHBORHOOD REVITALIZATION AREA – GLEN BURNIE
	Area Type	Local Target area
	Other Target Area Description	
	HUD Approval Date	
	% of Low/Mod	
	Revital Type	Comprehensive
	Other Revital Description	
	Identify the neighborhood boundaries for this target area.	The community is bounded by I-97 to the west, Dorsey Road to the north, Furnace Branch Road to the east, and MD 100, Oakwood Road and Old Mill Road to the south.

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The community contains a range of housing types including single family homes, townhomes, apartments, and housing for elderly with moderate means. The variety of housing types, quality, and price offers housing opportunities for a diverse range of households and a good supply of affordable housing. Some residential neighborhoods experience scattered nuisance, as well as aesthetic issues and poor upkeep of properties. The office and retail markets are primarily local serving but are generally healthy. The Baltimore Washington Medical Center and BWI Airport have a positive economic impact in the area. Office and retail vacancies are higher than desirable in certain locations, including in some older buildings in the Town Center and in older shopping centers; Marley Station Mall and Cromwell Shopping Center. Some of the older retail and office establishments need to be updated or revitalized as their appearance may discourage potential users. Due to the lack of vacant land, some newer businesses or office parks are less likely to locate in the area since it will typically require renovation of an older building or redevelopment of a site.</p>								
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p> <p>Identify the needs in this target area.</p> <p>What are the opportunities for improvement in this target area?</p> <p>Are there barriers to improvement in this target area?</p>	<p>appearance may discourage potential users. Due to the lack of vacant land, some newer businesses or office parks are less likely to locate in the area since it will typically require renovation of an older building or redevelopment of a site</p> <p>ACDS participated in the SCI workgroup for Glen Burnie and presented to the Glen Burnie Revitalization Task force. Feedback at these meetings contributed to the strategies listed in this Plan. In addition, community stakeholders were invited to the three Consolidated Plan public hearings and the draft Consolidated Plan was made available to them for comment.</p> <p>This area has a high proportion of the older and affordable housing stock in the County. The community has also expressed the need for mixed income housing. There is a need for revitalization or adaptive reuse of outdated commercial shopping centers, as well as some portions of the Glen Burnie Town Center. Public services in the area are needed to serve low-income residents, including persons experiencing homelessness, which have been known to inhabit public spaces in the Town Center and cause challenges for area businesses and the Community College. The Regional Library serving the community needs to be expanded.</p> <p>Property rehabilitation programs, which help homeowners improve their aging dwellings.</p> <p>Financial literacy and homeownership counseling programs, which provide opportunities to both renters and potential homebuyers to stabilize and improve their economic status.</p> <p>Low interest financing to support preservation and/or rehabilitation of existing affordable housing rental communities.</p> <p>Public services serving the low- and moderate-income households, especially those living in the affordable rental communities and the homeless population.</p> <p>Projects that serve eligible beneficiaries and serve a revitalization purpose, such as the renovation of under-utilized commercial properties.</p> <p>Barriers to improvement include the lack of adequate resources to support the level of programming needed to improve the quality of life for low-income households; however, concentrating the limited local, State and federal resources in this targeted community will have an impact. Another barrier for improvement is the lack of public funding for commercial development and housing for non-income eligible households. Finally, barriers to adequate transportation continues to be an issue.</p>								
<p>3</p>	<table> <tr> <td data-bbox="646 1755 974 1793">AREA NAME</td><td data-bbox="974 1755 1482 1793">NEIGHBORHOOD REVITALIZATION AREA – SEVERN/ODENTON</td></tr> <tr> <td data-bbox="646 1793 974 1831">Area Type</td><td data-bbox="974 1793 1482 1831">Local Target area</td></tr> <tr> <td data-bbox="646 1831 974 1869">Other Target Area Description</td><td data-bbox="974 1831 1482 1869"></td></tr> <tr> <td data-bbox="646 1869 974 1906">HUD Approval Date</td><td data-bbox="974 1869 1482 1906"></td></tr> </table>	AREA NAME	NEIGHBORHOOD REVITALIZATION AREA – SEVERN/ODENTON	Area Type	Local Target area	Other Target Area Description		HUD Approval Date	
AREA NAME	NEIGHBORHOOD REVITALIZATION AREA – SEVERN/ODENTON								
Area Type	Local Target area								
Other Target Area Description									
HUD Approval Date									

% of Low/Mod	
Revital Type	Comprehensive
Other Revital Description	
Identify the neighborhood boundaries for this target area.	The residential communities of Spring Meadows, Stillmeadows, Pioneer Drive and Heritage at Severn (formally Meade Village) comprise the main target area and are the priority communities within the area where resources will be concentrated. These communities are located along Reece Road, east of MD 175 and near the Fort G. Meade military base and are part of the greater Odenton-Severn Sustainable Community. Refer to Map 13
Include specific housing and commercial characteristics of this target area.	These communities contain townhomes, which are a combination of owner-occupied and rental units and are managed by condominium associations. They provide a much-needed supply of affordable housing stock in the western part of the County. While the area has seen a rapid growth of housing affordable to households with higher incomes, existing housing stock is in need of renovation. Upkeep of public spaces and amenities has also been an issue. The communities are primarily residential, though a range of commercial retail and office uses are located nearby along MD 175 and in the Odenton Town Center.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	ACDS regularly meets with and works with the condominium associations in the targeted communities. The Housing Commission holds regular meetings with the Resident Council at Heritage at Severn and has been convening special meetings around the upcoming redevelopment project. ACDS participates in the West County Community of Hope meetings. ACDS also participated in the renewal application to continue the Sustainable Communities Designation in this area through October 2029. Severn community leaders were also invited to attend ACDS public hearings and to comment on the draft Consolidated Plan.
Identify the needs in this target area.	<p>Due to the concentration of low- and moderate-income households within the Spring Meadows, Stillmeadows, Pioneer Drive and Heritage at Severn communities, there is a need for programs for youth, workforce development support, improved food access, programs for older adults, and other health and human services. The Chase your Dreams Initiative with HCAAC has been working in this area since 2023 specifically in Heritage at Severn renovating the basketball courts and adding a mentoring and violence prevention program. Their work has been driven by community listening sessions and then implementing programs that the community has requested.</p> <p>The aging housing stock in these communities, which were built in the 1970s, points to the need for property rehabilitation programs. These communities have aging infrastructure and the need for capacity building to ensure adequate condominium fees are collected and the communities are maintained.</p>
What are the opportunities for improvement in this target area?	<p>The Severn Center opened in 2023, and the Boys & Girls Club and senior activity center are serving the community and provides new meeting spaces for area residents and organizations. In addition, it has brought partnerships such as Anne Arundel County's Mobile Food Bank having a stop at the Severn Center and Anne Arundel Public Library looking into placing a book drop at the Severn Center. These services are to aid residents impacted by the lack of adequate public transportation. Opportunities exist to bolster the services currently being provided and build additional community partnerships.</p> <p>Additional public services such as youth programming and violence prevention at the former Meade Village Public Housing Community (Heritage at Severn) which was redeveloped and includes the rehabilitation of 200 units and the development of 24 new units, new office space and exterior enhancements.</p> <p>Continued rehabilitation of residential units throughout the targeted</p>

		<p>communities.</p> <p>Continued support for public services in the area.</p> <p>Local Development Council funding continues to support human service projects and housing and revitalization projects serving this area and can continue to be a resource to supplement federal funds.</p>
	Are there barriers to improvement in this target area?	<p>Barriers to improvement include the lack of adequate resources to support the level of programming needed to improve the quality of life for low-income households; however, concentrating the limited local, State and federal resources in this targeted community will have an impact. Furthermore, barriers to improvement include the suburban nature of the jurisdiction, which means adequate public transportation does not exist.</p> <p>Except for the affordable rental units in Heritage at Severn, the housing units in these communities are individually owned and governed by different volunteer condominium associations. Lack of community association capacity and high percentage of renter households without uniform property management continues to be a barrier.</p>
4	AREA NAME	NEIGHBORHOOD REVITALIZATION AREA - MARYLAND CITY
	Area Type	Local target area
	Other Target Area Description	
	HUD Approval Date	
	% of Low/Mod	
	Revital Type	Comprehensive
	Other Revital Description	
	Identify the neighborhood boundaries for this target area.	Maryland City is located in the northwestern edge of the County. It is adjacent to the Laurel Race Course and is dissected by highway 198 with highway 295 following the border on the south and east. Refer to Supplemental Figure 36 below
	Include specific housing and commercial characteristics of this target area.	The Laurel Race Course is a major landmark that is situated to the northwest of Maryland City with new opportunities for community development that will impact residents in the city.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Maryland City was identified throughout stakeholder consultation for this Consolidated Plan as a new area with increasing community development needs.
	Identify the needs in this target area.	Stakeholders participating in the listening sessions for this Consolidated Plan indicated the need for infrastructure improvements, public facilities investments in recreation/ community centers and increased programming for youth activities. Additional needs for food pantries, eviction prevention resources, and utility assistance.
	What are the opportunities for improvement in this target	Laurel Race Course Impact Funding provides grants to nonprofit organizations for community development projects within three miles of the Laurel Race

	area?	Course that will positively impact Maryland City residents.
	Are there barriers to improvement in this target area?	Barriers to improvement include the lack of adequate resources to support the level of programming needed to improve the quality of life for low-income households; however, concentrating the limited local, State and federal resources in this targeted community will have an impact. Furthermore, barriers to improvement include the suburban nature of the jurisdiction, which means adequate public transportation does not exist.
5	AREA NAME	COMMUNITIES OF OPPORTUNITY
	Area Type	Local Target area
	Other Target Area Description	
	HUD Approval Date	
	% of Low/Mod	
	Revital Type	Housing
	Other Revital Description	
	Identify the neighborhood boundaries for this target area.	<p>Part of the County in and around Odenton/Severn, and in the eastern part of the County, as well as parts of Crofton, Deale and areas surrounding the City of Annapolis.</p> <p>DHCD uses an index to rank each census tract in the State, based on three groups of indicators. The three indicator groupings include (i) community health, (ii) economic opportunities, and (iii) educational opportunities. As it relates to community health, census tracts were rated based on median household income, percent of owner-occupied households, median home values, recent population growth, poverty rate, and the property vacancy rate. Areas of opportunity were also identified as having high economic opportunities, both in terms of low unemployment rates and reasonable commute times to employment, compared to the State as a whole. Educational opportunities were ranked based on the Maryland school assessment scores, as well as the percentage of the population with high school diplomas and college degrees.</p> <p>The Priority Funding Areas are areas in the County, which have – or are in planned areas for – water and sewer and are slated for growth consistent with the General Development Plan for the County.</p>
	Include specific housing and commercial characteristics of this target area.	The COOs in the County tend to include both areas with new housing units and growth, as well as more established areas with less growth. Nevertheless, they are all in Priority Funding Areas, which have– or are in planned areas for – water and sewer and are slated for growth. Regardless of the housing stock age and current development, COOs tend to contain higher cost homes and good schools.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The County adopted the Maryland Department of Housing and Community Development (DHCD) definition of “Communities of Opportunity” which were vetted through a long process involving public comment as part of the State’s Qualified Action Plan revision process. The County further discussed COOs as a geographic priority at its Consolidated Plan public hearings.
	Identify the needs in this target area.	As previously shown in the Market Analysis section of the Consolidated Plan, few affordable housing units exist in high opportunity areas. <i>The Analysis of Impediments to Fair Housing in the Baltimore Metropolitan Region</i> (2025) calls for the County to invest its HOME funds and other resources on affordable rental units outside of “impacted areas,” or conversely, within COOs. Similarly, the Thompson v. U.S. Department of Housing and Urban Development Consent Decree calls for developing new affordable housing in “non-impacted” areas.
	What are the opportunities for improvement in this target area?	The COOs in general have strong schools, strong housing markets, low concentrations of poverty, and healthy economic characteristics. They provide a positive environment for families to raise children and allow elderly people to live in healthy communities. Developing quality, affordable units, which are well managed and contribute to the vitality of the community, while providing

	the workforce an affordable place to reside are needed. Expanding tenant-based rental assistance to create affordable housing in COOs is also an opportunity for improving access to quality housing. Finally, developing an inclusionary zoning policy, such as a Moderately Priced Dwelling Unit, is another way to ensure affordable housing is included in COOs.
Are there barriers to improvement in this target area?	Barriers include lack of developable land and high land costs, as well as adequate public facility requirements and other regulatory barriers. There is also a lack of financial resources available for the deep subsidies needed in order to finance affordable rental housing in COOs.

General Allocation Priorities

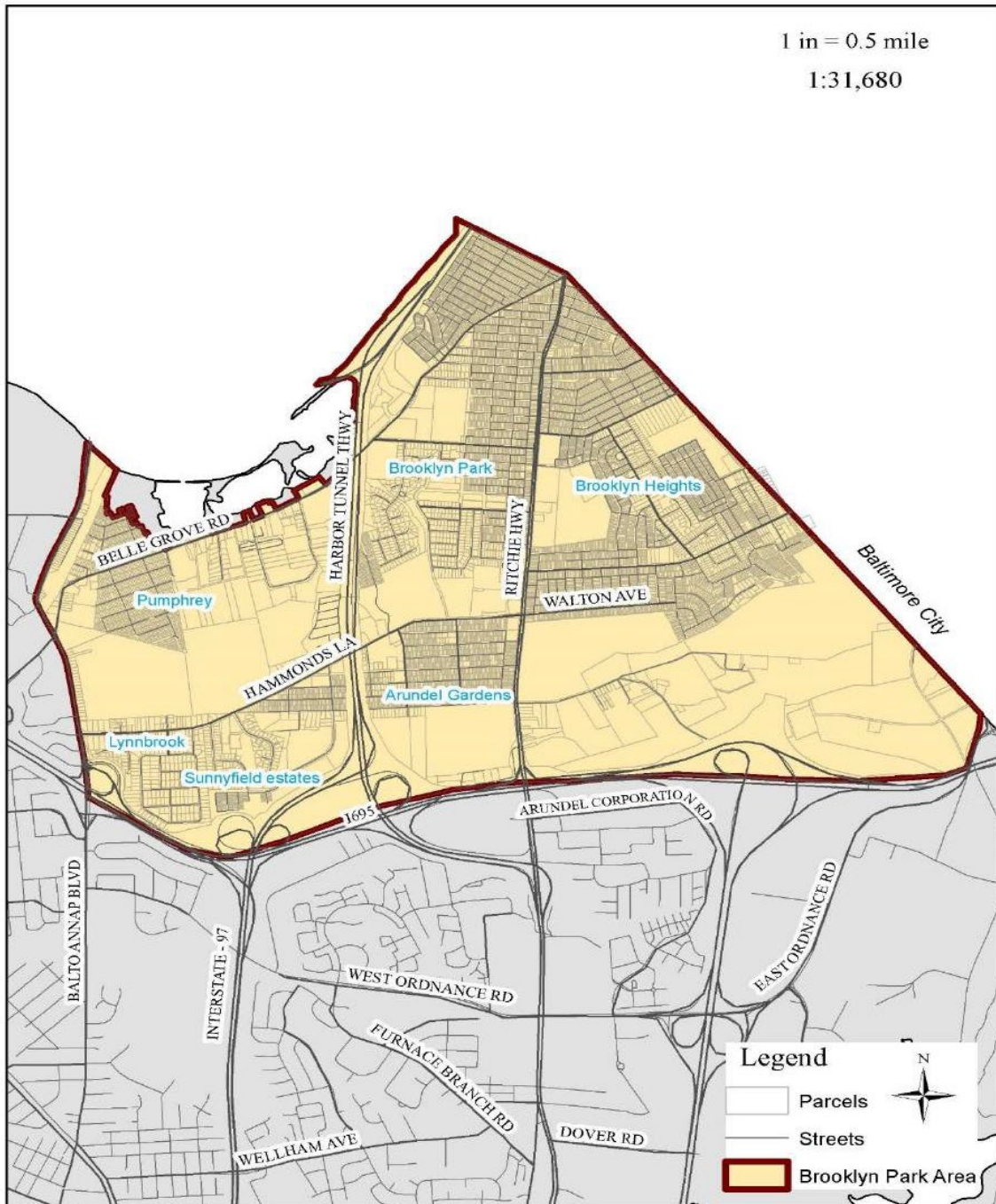
Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA).

To the extent possible, priority will be given to projects and programs creating new affordable housing units and improving the ability for low-income households to secure affordable housing in COOs, especially those COOs that are located in or near current or future transit zones.

Revitalization efforts and public service dollars (operating funds) will be prioritized to four main neighborhood revitalization areas, which are Brooklyn Park, Glen Burnie, and Severn. Maryland City represents a new community with increasing community development needs which have been identified through community outreach. These areas have their own unique assets and are targeted by the County for place-based community development initiatives across a range of disciplines.

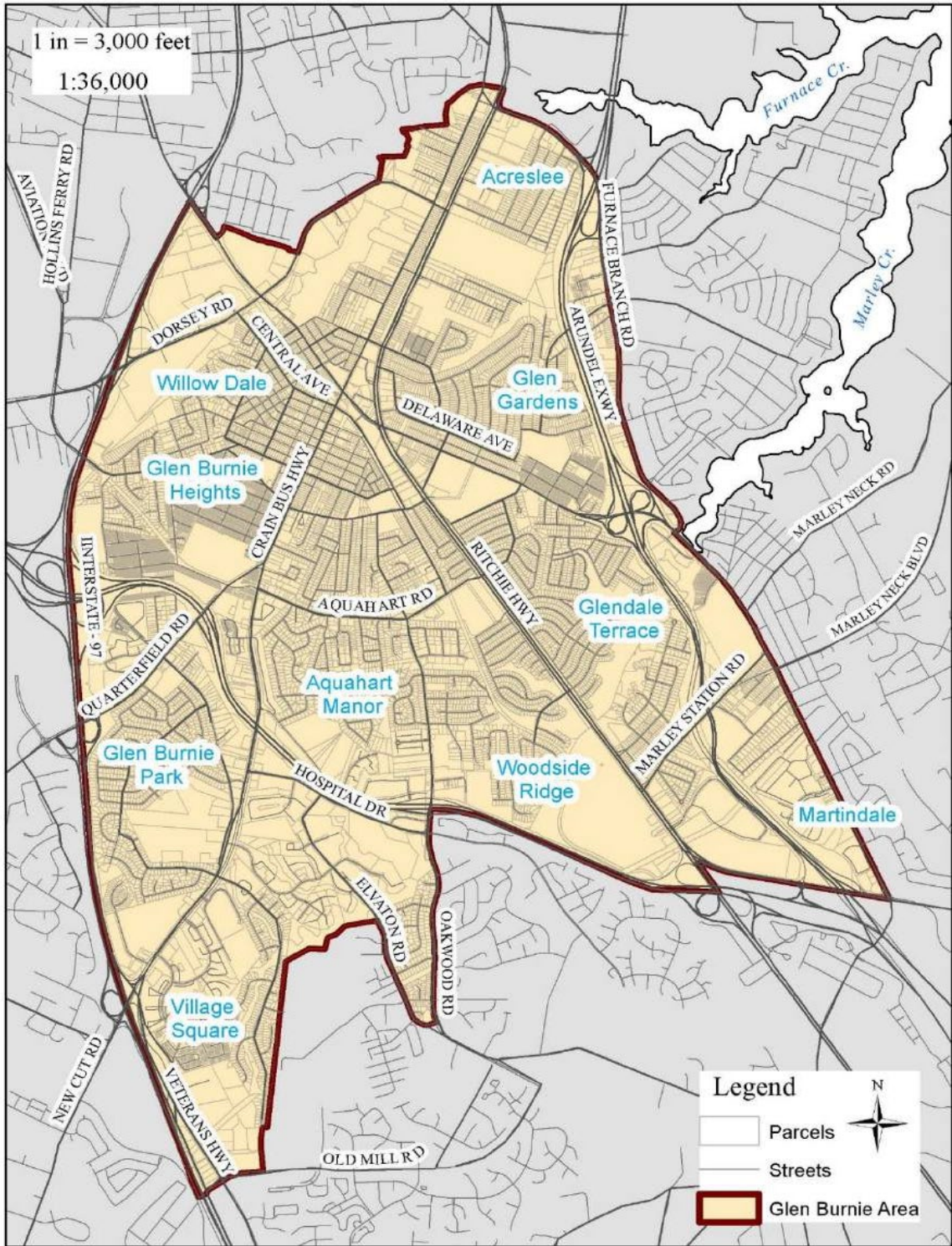
Supplemental Figure 33
Neighborhood Revitalization Area - Brooklyn Park

BROOKLYN PARK SUSTAINABLE COMMUNITY AREAS



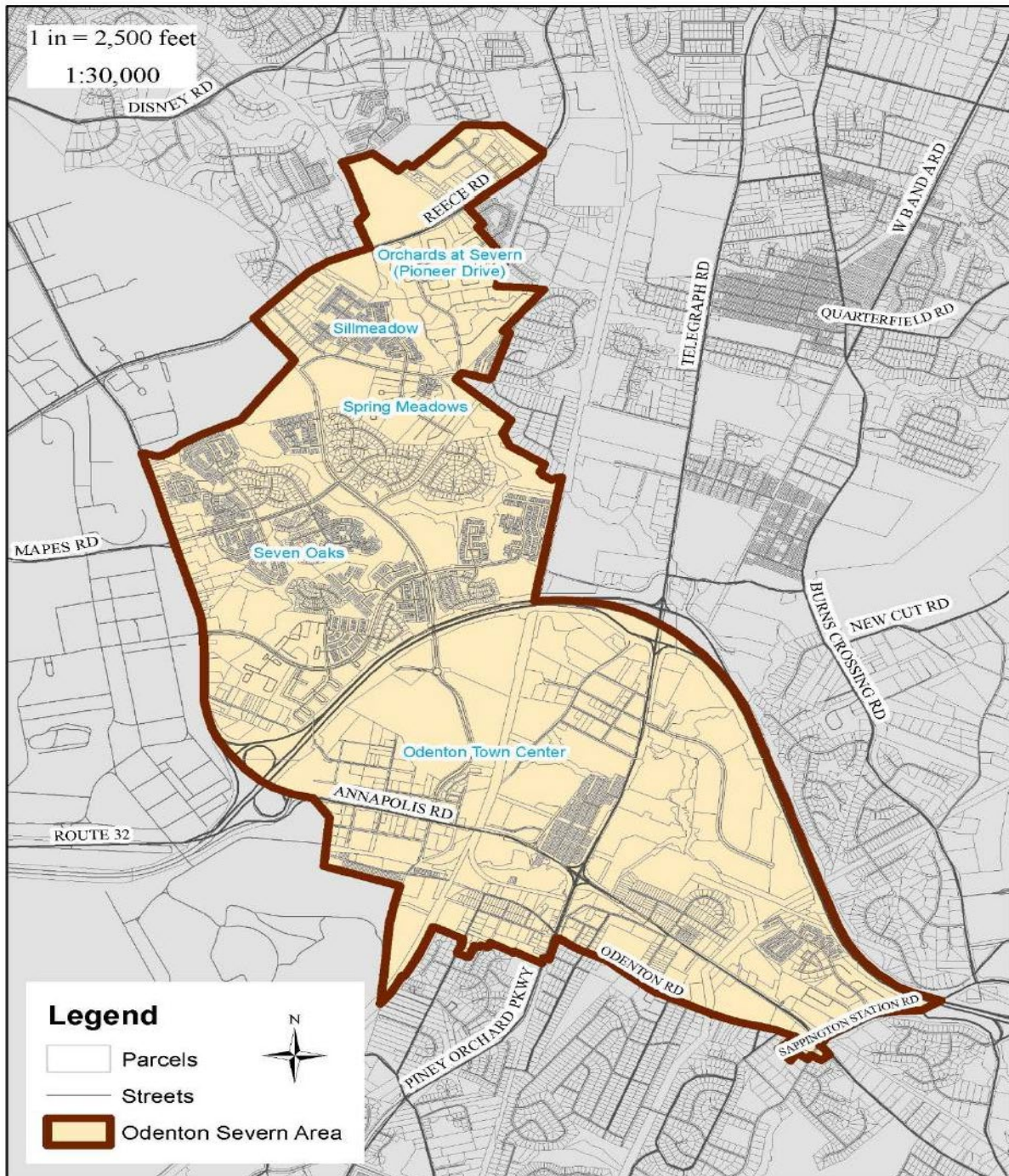
Supplemental Figure 34
Neighborhood Revitalization Area - Glen Burnie

GLEN BURNIE SUSTAINABLE COMMUNITY AREAS

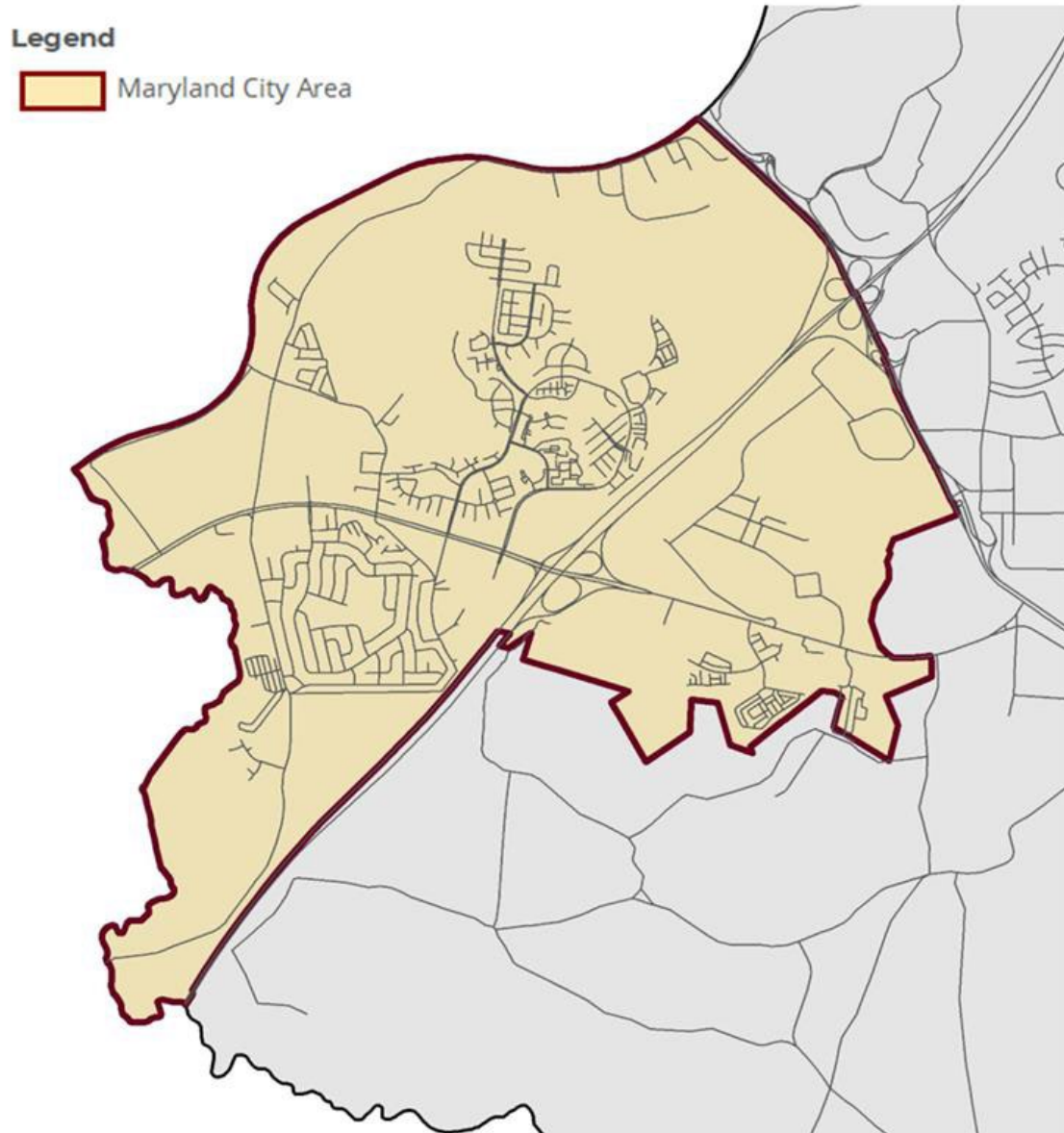


Supplemental Figure 35
Neighborhood Revitalization Area - Severn

ODENTON-SEVERN SUSTAINABLE COMMUNITY AREAS



Supplemental Figure 36
MARYLAND CITY PRIORITY AREA



SP-25 Priority Needs

Priority Needs

Table 49
Priority Needs Summary

1	PRIORITY NEED NAME	AFFORDABLE HOUSING - OWNERS
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	Countywide and Communities of Opportunity
	Associated Goals	Promote safe, quality, affordable housing available to County residents
	Description	The affordable homeownership priority involves several strategies targeted to homeowners including: (i) providing low-interest financing and soft second mortgages to make homeownership units affordable to households earning 100 percent AMI and below, and (ii) developing entry-level affordable homeownership opportunities through acquisition and rehabilitation, (ii) providing homebuyer and credit counseling, (iii) providing downpayment, closing cost and mortgage write-down assistance.
	Basis for Relative Priority	Providing homeownership opportunities has always been a means for creating strong, vibrant, diverse and inclusive communities. Often lower incomes prevent many households from fully benefiting from homeownership opportunities, including difficulties in purchasing a first home, maintaining their properties, and making their properties accessible, or preventing foreclosure. Therefore, the County establishes owner-occupied affordable housing as a high priority. Strategies to address this priority will include assisting with overcoming the obstacles low- and moderate-income households face when purchasing a home, preventing foreclosure, and strategies to maintain the affordable housing stock. These strategies will address the cost burden and affordability issue by providing low interest loans for purchasing or rehabilitating homes, making accessibility modifications, and providing education and resources to help low-income residents take advantage of homeownership as a wealth building activity.
2	PRIORITY NEED NAME	AFFORDABLE HOUSING - RENTERS
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities

	Geographic Areas Affected	Countywide and Communities of Opportunity
	Associated Goals	Promote safe, quality, affordable housing available to County residents
	Description	The rental development priority involves increasing the supply of affordable rental housing and improving the quality and affordability of existing small, scattered site rental units and large multifamily affordable rental communities for low- and moderate-income households. Strategies include (i) providing low-interest financing to support rental developments that are restricted for low/moderate-income earners,
	Basis for Relative Priority	Affordable rental housing continues to be a high priority need in the County. A variety of rental housing options allow people to live, as well as work in their community, and promote diversity and enhances the quality of life. Review of both the <i>Needs Assessment</i> and the <i>Market Analysis</i> chapters highlight the abilities of lower income households to find affordable housing. According to CHAS data, Only 5 percent of Anne Arundel County's rental units are affordable to renters with incomes less than 50 percent AMI (approximately \$50,000 annual income); this shortage leads to a cost burden. Currently, 59 percent of all extremely low to moderate income renters experience some level of cost burden (moderate cost burden defined as 30 percent of income on housing, severe cost burden defined as 50 percent of income on housing). The data demonstrate the County has a strong need for affordable housing programs that can alleviate some of the cost burden on the most vulnerable families. There is a great need to not only stabilize and improve the existing supply of affordable rental units, but also a great need to expand the supply of quality affordable and accessible rental units.
3	PRIORITY NEED NAME	AFFORDABLE HOUSING – RENTAL ASSISTANCE AND SERVICES
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Chronic Homelessness Veterans Unaccompanied Youth 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
	Geographic Areas Affected	Countywide
	Associated Goals	Promote safe, quality, affordable housing available to County residents
	Description	The rental assistance and services priority involves (i) expanding, maintaining, and creating new tenant based rental subsidy programs to increase housing options for income eligible households with an emphasis on accessing units in COOs; (ii) implementing support services and programs to help tenants successfully access and retain housing; (iii) marketing affordable opportunities to protected classes within the County; and (iv) implementing local and regional fair housing activities such as fair housing testing and enforcement activities to ensure all residents can access housing.
	Basis for Relative Priority	Rental assistance is also a high priority need in the County for the same reasons as rental development. Rental assistance programs directly address affordability and cost burden issues for low-income households. Additionally, according to the <i>Rental Needs Assessment</i> , 7,687 extremely low- to moderate-income renter households (25% of all extremely low- to moderate-income renters) experience cost burden and 10,526 extremely low- to moderate-income renter households (34% of all extremely low- to moderate-income renters) experience severe cost burden. As of fall 2024, there is a waitlist of over 22,000 households for Housing Choice Vouchers.
4	PRIORITY NEED NAME	AFFORDABLE HOUSING – PRESERVATION AND REHABILITATION
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Neighborhood Revitalization Area – Brooklyn Park Neighborhood Revitalization Area – Glen Burnie Neighborhood Revitalization Area – Severn Maryland City
	Associated Goals	Promote safe, quality, affordable housing available to County residents
	Description	Preserve and improve the conditions of existing affordable rental and homeownership units including adaptability and usability through (i) Property Rehabilitation, Repair, and adaptability programs, and (ii) acquisition and rehabilitation of existing units for both rental and homeownership.
	Basis for Relative Priority	Areas of relative LMI concentration in the county in the geographic areas identified (Glen Burnie, Brooklyn Park, Severn, Maryland City) have significant inventories of older homes needing rehabilitation that present an opportunity for affordable housing preservation for both renters and potential homebuyers. Additionally, through stakeholder engagement, the need for accessibility modifications for older residents and individuals with disabilities to live independently, but within the constraints of fixed income sources was identified as a priority need.
5	PRIORITY NEED NAME	SPECIAL NEEDS – HOUSING
	Priority Level	High
	Population	Elderly Frail Elderly Chronic Homelessness 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
	Geographic Areas Affected	Countywide
	Associated Goals	Promote safe, quality, affordable housing available to County residents
	Description	The special needs housing priority involves (i) developing group homes and housing for special needs populations, including persons in recovery, older adults and justice involved individuals, (ii) support for programming such as TBRA programs and next step housing operating programs for special needs populations, including persons in recovery, older adults and formerly incarcerated individuals, (iii) support the provision of services, such as case management, legal services, landlord outreach and mitigation, and other support services for these special needs populations. Public services for residents of HUD subsidized public housing communities.
	Basis for Relative Priority	Affordable housing for the special needs populations remains a high priority need. For the most part, the private market does not respond to the specialized housing needs of individuals with special needs. Without affordable alternatives, these individuals may remain in institutions, nursing homes, with aging relatives, or they may become homeless. There are a significant number of persons with disabilities and elderly households who have mobility or issues currently in existing housing or on a wait list for subsidized or supported housing. Strategies to address this need include developing new affordable housing options for the special needs population, as well as helping providers of special needs services maintain and improve their housing stock.
	PRIORITY NEED NAME	HOMELESSNESS – PREVENTION, SHELTER AND SERVICES
6	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children

		<p>Elderly Chronic Homelessness Veterans Persons with Mental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth</p>
	Geographic Areas Affected	Countywide
	Associated Goals	Prevent and End Homelessness
	Description	<p>The homelessness prevention, shelter and services priority focus on preventing homelessness by providing resources and diversion strategies to individuals and families at risk of losing their homes. This priority also focuses on the need to maintain and expand interim housing options, including emergency shelter and interim housing, as well as providing a continuum of comprehensive services for the homeless. Strategies include maintaining and enhancing emergency shelter and interim housing options and improving the homelessness response system. This priority need has the following strategies and associated tools:</p> <p>Prevent and divert people from becoming homeless through (i) Providing support, financial assistance, and counseling to households who are at risk of losing their homes, (ii) Provide financial assistance to households to obtain new housing including first month rent and security deposit assistance, (iii) Offer financial coaching, workforce development and job training, referral services, and intensive case management as a means for diverting at-risk households from becoming unhoused</p> <p>Increase and sustain supporting pathways to sustainable housing opportunities for people who experience homelessness by (i) increasing quality permanent supportive housing opportunities and accompanying housing location and case management supports, (ii) Maintaining and enhancing rapid re-housing opportunities, especially for families, (iii) Increasing housing options such as apartment/home sharing, repurposing buildings, mobile homes, accessory dwelling units, etc.</p> <p>Increase capacity of and enhance low barrier emergency shelter, interim, and “next step” housing options for people experiencing homelessness through expanding and enhancing emergency shelters serving families, victims of domestic violence and individuals as a temporary and safe housing option with the purpose of those served becoming quickly re-houses and economically secure.</p> <p>Improve the homeless response system by (i) expanding coordinated entry to create a comprehensive referral system, (ii) offer a variety of supportive services to assist homeless individuals and families obtain housing including funding day programs, mental health programs, childcare programs, outreach programs, case management, employment, education and training services, interview transportation, life skills, workplace training, and financial coaching, (iii) fund re-entry services</p> <p>Improve homeless planning initiative through (ii) supporting and enhance the capacity of the community to end homelessness through data, coordination, and planning, (ii) HMIS, coordinated entry and assessment, and planning activities, and (iii) develop plan for youth experiencing homelessness.</p>

	Basis for Relative Priority	<p>As indicated in the <i>Needs Assessment</i> chapter, 7,687 extremely low- to moderate-income renter households (25% of all extremely low- to moderate-income renters) experience cost burden and 10,526 extremely low- to moderate-income renter households (34% of all extremely low- to moderate-income renters) experience severe cost burden. Among extremely low- to moderate-income owner households, 25% are cost burdened, and 21% are severely cost burdened. If an unanticipated emergency or other difficulty occurs, these households are most at risk of losing their housing. Preventing homelessness in the first place is a key strategy for ending homelessness in the County.</p> <p>The cost of homelessness is high, both to the County and to those who experience the loss of stable housing. Once homeless, a family has a harder time maintaining support systems. Children may miss school for long periods of time. Parents may have a difficult time remaining employed, or if unemployed, may be unable to secure a new job without a permanent address. Therefore, ensuring a continuum of shelter and effective services is a high priority for the County.</p>
7	PRIORITY NEED NAME	NON-HOUSING COMMUNITY DEVELOPMENT – PUBLIC SERVICES
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Public Housing Residents
	Geographic Areas Affected	Neighborhood Revitalization Area – Brooklyn Park Neighborhood Revitalization Area – Glen Burnie Neighborhood Revitalization Area – Severn Maryland City
	Associated Goals	Sustainable Communities:
	Description	The non-housing community development – public services priority supports initiatives that improve the quality of life for low- and moderate-income persons and households, with priority given to communities within the designated Neighborhood Revitalization Areas and Housing Commission owned or managed communities. Strategies include creating and supporting initiatives and programs which provide a path to improved financial and economic well-being. Support Initiatives that improve the quality of life for communities, with priority given to communities within designated Neighborhood Revitalization Areas and Housing Commission managed communities
	Basis for Relative Priority	The census data indicates there is a large number of low- and moderate-income households located in the Neighborhood Revitalization Areas and in Maryland City. Residents in these areas will benefit from programs that improve their quality of life and help them address social issues. Programs such as after school programs and summer programs to keep children and youth positively engaged during non-school hours, as well as support services, will increase the ability of residents to gain and maintain employment and financial well-being. Over the next five years, the County will target its limited CDBG public service dollars to programs serving low and moderated income residents in the Neighborhood Revitalization Areas, and Maryland City.
8	PRIORITY NEED NAME	NON-HOUSING COMMUNITY DEVELOPMENT – PUBLIC FACILITIES
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly

		Public Housing Residents
	Geographic Areas Affected	Neighborhood Revitalization Area – Brooklyn Park Neighborhood Revitalization Area – Glen Burnie Neighborhood Revitalization Area – Severn Maryland City
	Associated Goals	Sustainable Communities:
	Description	The non-housing community development – public facilities priority supports community development projects that improve quality of life for low- and moderate-income persons and households, with priority given to communities within the designated Neighborhood Revitalization Areas and Maryland City including recreation center development/rehabilitation, revitalization of blighted structures.
	Basis for Relative Priority	The census data indicates there is a large number of low- and moderate-income households located in the Neighborhood Revitalization Areas and in Maryland City. Residents in these areas will benefit from community improvements that enhance safety, contribute to community health and well-being and contribute to economic development. Public facilities for special needs populations, historic preservation for target communities, and projects for youth and senior populations, and improving public or assisted housing communities.

Narrative

The County priority needs align with the County vision statement and prioritizes the limited housing and community development resources for the stabilization and expansion of affordable housing. Affordable housing has been identified as the highest priority need.

SP-30 Influence of Market Conditions

Influence of Market Conditions

Table 50
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)	With high market rate rents and long waiting lists for assisted housing units and housing choice vouchers, it has become imperative for the County to utilize tenant based rental assistance (TBRA) as an affordable housing option for its lower income residents. The median gross rent for Anne Arundel County increased 58 percent from \$1,146 in 2010 to \$1,811 in 2023, while the median household income increased 44 percent from \$83,456 in 2010 to \$120,324 in 2023, causing the rental market to become cost burdened for the County's most vulnerable population. Lower income residents have not found much relief with the Housing Commission, as the wait lists for assisted housing and housing vouchers had more than 22,000 households as of November 2023. TBRA will be essential in meeting the needs of lower income residents, as they will allow residents the freedom and flexibility to live in existing housing communities.

TBRA for Non-Homeless Special Needs	The housing market for the non-homeless special needs population presents additional challenges. In addition to facing high rental rates, or long public housing and voucher wait lists, the special needs populations also must find housing that allows them to manage their disability. Many of the newer communities in the County are being built according to accessibility standards and even have a number of units for residents with disabilities; however, these units are not affordable. By providing TBRA, the special needs population will be able to utilize these units while decreasing the portion of their rent obligations.
New Unit Production	The County has a very strong rental and homeownership market, making it difficult for lower income residents to find affordable housing. Over the past decade, rental rates have continued to rise, and housing prices have returned to their pre-recession levels. With the rising costs of housing, many of the County's population have become cost burdened; that is, paying more than 30 percent of their household income on housing costs. By producing new affordable housing units, the County can meet the needs of its lower income population and alleviate the burden of rising housing costs. The County will strive to have these new housing communities built in COOs where there is access to public transportation, high performing schools, and employment opportunities.
Rehabilitation	An older housing stock and substandard housing conditions confirm the need for property rehabilitation and accessibility modification. Forty-four percent of the housing stock in the County was built before 1980. Older housing stock tends to have a higher rate of substandard housing conditions and a higher risk of lead-based paint hazards, highlighting the need for rehabilitation to bring these units up to existing building codes, accessibility requirements, and energy efficiency. According to 2023 5-year ACS data, 34,036 homeowner units and 24,500 rental units in the County had at least one deficient housing condition. Housing cost burdened households with extremely low income may defer home maintenance leading to the deterioration of their homes. The Property Rehabilitation and Accessibility Modification Programs have been instrumental in reducing the number of housing units with substandard conditions and rehabilitating older homes as these programs offer loans to lower income households whose homes are found to contain violations of health, occupancy, and other codes that endanger the health and welfare of the households.

AFFORDABLE HOUSING TYPE	MARKET CHARACTERISTICS THAT WILL INFLUENCE THE USE OF FUNDS AVAILABLE FOR HOUSING TYPE
Acquisition, including preservation	To help combat rising housing costs which have kept many lower income working County residents from owning a home, funding to acquire existing properties or vacant land will be instrumental in developing affordable housing units. New affordable homes can be developed on vacant land, while existing units can be rehabilitated to meet current building codes. In addition, the County will focus on preserving its existing supply of affordable rental units including its public housing communities.

SP-35 Anticipated Resources

Introduction

During the five-year period covered by the *Anne Arundel County Consolidated Plan: FY 2026— FY 2030*, approximately **\$306,747,044** in federal and County resources, including Low Income Housing Tax Credits (LIHTC), is estimated to be allocated to housing and community development activities in Anne Arundel County. These funds, estimated and outlined in detail herein, are a

combination of entitlement grants, program income, required local match dollars, Continuum of Care award funds, Public Housing Capital Funds, Housing Choice Voucher funds and local Affordable Housing Trust dollars. Additionally, the County is planning for five LIHTC affordable rental projects to be completed in the next five years.

ACDS administers the majority of these federal funds on behalf of the County and works closely with other County agencies, State agencies and nonprofit providers. The Housing Commission administers the Housing Choice Voucher Program for the County. The County works diligently toward leveraging all of its federal dollars with other sources of funds. The County regularly works with local elected officials, legislators at the federal and State levels, the State housing finance agency, and private developers to leverage funding with non-federal and non-entitlement sources for housing and community development projects within the County.

**Table 51
Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation \$	Program Income \$	Prior Year Resources \$	Total \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$2,218,569	\$600,000	\$1,342	\$2,818,569	\$11,274,276	Community Development Block Grant (CDBG) funds is a flexible program that provides communities the resources to address housing and community development needs.
HOME	public - federal	Acquisition Homebuyer Assistance Homeowner Rehab Multifamily Rental New Construction Multifamily Rental Rehab New Construction for Ownership TBRA	\$768,900.35	\$750,000	\$0	\$1,518,900.35	\$6,075,601	HOME Investment Partnerships Program (HOME) provides communities with the resources to fund a wide range of activities including building, buying, and/or rehabilitation affordable housing for rent or homeownership or providing direct rental assistance to low-income people.

ESG	public - federal	Conversion and Rehab for Transitional Housing Financial Assistance Overnight Shelter Rapid Re-housing (rental assistance) Rental Assistance Services Transitional Housing	\$188,028	0	0	\$188,028	\$752,112	Emergency Solution Grant (ESG) funds provide communities with flexible funds to address the needs of the homeless.
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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation \$ (ESTIMATED)	Program Income \$	Prior Year Resources \$	Total \$ (ESTIMATED)		
Competitive McKinney-Vento Homeless Assistance Act	public - federal	Rapid Re-housing (rental assistance) Rental Assistance Services TBRA Other	\$2,799,951	0	0	\$2,799,951	\$11,199,805	Competitive McKinney-Vento Homeless Assistance Act funds are applied for annually to support programs serving the homeless in Anne Arundel County. Funds are used to provide permanent supportive housing, case management, and transitional housing to homeless families and individuals.
LIHTC	public - federal	Acquisition Housing Multifamily Rental New Construction Multifamily Rental Rehab	\$4,863,510	0	0	\$4,863,510	\$19,454,040	Funds awarded DHCD for Low Income Housing Tax Credits will be used to develop and preserve affordable rental housing.
Public Housing Capital Fund	public - federal	Housing	\$1,047,591	0	0	\$1,047,591	\$1,047,591	Funds used to maintain the Housing Commission public housing communities.
Other	public - federal	Housing TBRA	\$33,581,082	0	0	\$33,581,082	\$134,324,328	The Housing Commission administers the Housing Choice Voucher program which provides tenant based rental assistance.
Other	public - federal	Services TBRA	\$562,860	0	0	\$562,860	\$2,814,300	Housing Opportunities for Persons With AIDS (HOPWA) funds are used for tenant based rental assistance for persons with AIDS.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation \$	Program Income \$	Prior Year Resources \$	Total \$		
Other	public - local	Acquisition Admin and Planning Homebuyer Assistance Homeowner Rehab Housing Multifamily Rental New Construction Multifamily Rental Rehab TBRA	\$173,003	0	0	\$173,003	\$692,012	County funds are provided to meet the required HOME match.
Other	public - local	Homebuyer assistance Housing Multifamily rental new construction Multifamily rental rehab Services TBRA	\$14,311,897	0	0	\$14,311,897	\$57,247,588	County Housing Trust and local funds are provided for homeownership counseling, financial literacy, and foreclosure prevention counseling programs, rental housing development, TBRA program and supportive services, fair housing activities, and neighborhood specific activities.

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

The County gives priority to projects where there is owner equity or a commitment of private or other public financing. For example, the County will allocate HOME Investment Partnerships Program (HOME) and local match funds to the Rental Housing Production Program. These funds will support the acquisition and rehabilitation or new construction of affordable multifamily housing. Typically, these projects cost millions of dollars and leverage equity raised from federal LIHTC, State funds and private dollars.

The County also applies for State funds whenever the opportunity arises. For example, Baltimore Regional Neighborhood Initiative (BRNI) funds have been awarded to ACDS to acquire and rehabilitate units in Brooklyn Park area. These funds have been leveraged with County general funds, CDBG funds, and State Lead-Based Paint Program funds. ACDS, on behalf of the County, also applies for State Homelessness Solutions Program (HSP) funds in order to enhance and increase resources for the homeless population in the County.

The County will invest \$72,424,500 in general funds, including funds from a newly established local Affordable Housing Trust Fund, into housing and community development programs over the next five years, as well as waiving or reducing impact of connection fees to produce certain types of affordable units.



Photograph by Arundel Community Development Services, Inc.
Brooklyn Park, MD,

ACDS offers a HOME and/or CDBG funded program which provides mortgage assistance to income eligible first-time homebuyers. This program leverages both State and private funds through the Maryland Mortgage Program or private financing.

ACDS also administers the Homeownership Counseling and Foreclosure Prevention Counseling Program. The County funds provided for these programs are leveraged with State and federal dollars. ACDS has been awarded competitive federal Homeownership Counseling Program funds, Maryland Homeownership Counseling Fund funds, and National Foreclosure Mitigation Counseling

Program funds. ACDS also administers the Video Lottery Terminal (VLT) Fund which are awarded to nonprofit organizations and community associations. These funds are frequently used to supplement federal and State funds, such as for Sarah's House Family Shelter at Ft. Meade.

The Property Rehabilitation Program leverages State funds through the Maryland Special Loans Program. In addition, homeowners in certain neighborhoods can obtain up to \$25,000 in State Lead-Hazard Reduction Grant Program funds to eliminate lead-based paint hazards from their homes.

The County also ensures all of the federally required match funds are being provided, and in many cases, exceeds the requirement. The HOME program requires every one dollar in federal funds expended be matched by the County with at least \$.25 in local funds. The County will meet this obligation through the allocation of general funds. The Emergency Solutions Grant Program (ESG) also requires a local match. The County will ensure this requirement is met by requiring subrecipients of ESG funds to meet the match requirement on an annual basis. The County exceeds these requirements by investing approximately \$10 million in additional general funds into housing and community development programs each year, as well as waiving or reducing impact or connection fees to produce certain types of affordable units.

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

One of the best ways to reduce the cost of new housing is to reduce the cost of land, as land is one of the largest and most critical cost factors in housing construction. As land prices rise, those costs are passed on to purchasers in the form of higher housing prices. The County owns surplus land, which provides an opportunity for a creative approach using underutilized government owned property for the construction of new housing. When the County surpluses residentially zoned property and makes it available for new home construction, it provides an opportunity to greatly reduce the cost of building a home and makes that home available at a much lower cost to first time homebuyers. This program has been very successful in the past, and the County will continue to seek opportunities to provide no-cost land for new affordable housing construction.

Discussion

Anne Arundel County works diligently toward leveraging all its federal dollars with other sources of funds. The County regularly works with local elected officials, legislators at the federal and State levels, the State housing finance agency, and private developers to leverage funding with non-federal and non-entitlement sources for housing and community development projects. The County has invested general funds into housing and community development programs to complement federal and State resources. In addition, subrecipients of federal CDBG public service funds and Continuum of Care (CoC) program funds use private foundations, United Way, and private fundraising, as well as volunteers and in-kind services to fully fund their programs.

SP – 40 Institutional Delivery Structure

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

Table 52
Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Anne Arundel County	Local Government	planning	jurisdiction
Arundel Community Development Services, Inc.	Nonprofit Subrecipient	economic development homelessness non-homeless special needs ownership planning rental neighborhood improvements public facilities public services	jurisdiction
Housing Commission of Anne Arundel County	Public Housing Authority	planning public housing rental	jurisdiction
Anne Arundel and Annapolis Coalition to End Homelessness	Continuum of Care	homelessness planning	jurisdiction

Assessment of Strengths and Gaps in the Institutional Delivery System

Anne Arundel County is governed by an elected County Executive and County Council. The County Council is the legislative body of Anne Arundel County government and approves all policy and budgetary actions. The County Executive, representing the executive branch of government, appoints the Chief Administrative Officer and other heads of executive agencies to implement the policies and budgets as approved by the County Council. The Chief Administrative Officer oversees ACDS who is responsible for administering housing and community development funds, including CDBG, HOME, ESG, HOPWA and CoC, and related activities in Anne Arundel County. ACDS, which was created by the County in 1993 and is governed by a 13-member Board of Directors, has over 30 years of experience administering federal funds, as well as directly implementing housing and community development activities. In addition to acting as an affordable housing developer and providing direct services, such as homeownership counseling, mortgage assistance, and property rehabilitation, ACDS works closely with partners such as the Housing Commission and other members of the Homeless Coalition to plan and administer federal funds to support the work of a large network of nonprofit organizations, Community Housing Development Organizations (CHDOs), and affordable housing developers. This network provides housing and services to low- and moderate-income households and persons who are experiencing homelessness, have a developmental disability, have a mental illness, are diagnosed with HIV/AIDS, or have a substance use disorder.

The nonprofit organizations and developers who the County has historically relied upon to provide these critical services are experienced in meeting the needs of the low- and moderate-income

population as listed and described in some detail here in *Chapter 1*. These organizations are not listed in this section, as subrecipients are selected on an annual basis through the County's housing and community development process, when applications are submitted and carefully reviewed and considered.



While ACDS has taken on the role of developing affordable, scattered site rental, and homeownership units, the County does not have many active community development corporations or community-based development organizations. This is due to the suburban nature of the low- and moderate-income communities in the County.

While the institutional delivery system in Anne Arundel County is robust, some gaps exist in addressing the needs of vulnerable populations, specifically for households at the highest risk of homelessness. Stakeholders and residents participating in the focus groups, listening sessions, public hearings, and interviews for this Consolidated Plan indicated a priority need for the following improvements and/or bolstering of existing services recognizing that many of these suggestions are a function of limited funding available:

- Improved individualized case management that fully addresses the unique needs of households particularly related to households with members having disabilities, specific accommodation needs, and larger families.
- Additional resources and a quicker response to eviction prevention, including energy assistance to prevent utility shut offs (which can lead to evictions), as well as providing aid earlier in the process, given the rapid pace of eviction proceedings in Anne Arundel County.
- Add landlord / tenant remediation to CoC oversight as stakeholders are experiencing situations in which households lose voucher or are evicted because of extra “fees” charged by landlords that are not eligible for nonprofit assistance and add to monthly rent.

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

**Table 53
Homeless Prevention Services Summary**

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	x	
Mortgage Assistance	X		
Rental Assistance	X	X	X
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	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

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 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's Day Centers, located in Glen Burnie and Annapolis, offers a wide array of services to individuals who are homeless including but not limited to referrals to medical, dental, eye care, veterans services, support applying for benefits, help obtaining identification, birth certificates, food mainstream benefits, legal services, 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 people 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 who offer a wide array of services to County residents. The biggest gap in the County service delivery system for special needs persons and those experiencing homelessness is the need for additional permanent supportive housing, especially for households who are extremely low income and/or have special needs. This gap has proven difficult to address given the cost and lack of affordable housing in the County and the declining dollars available 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 County improved its institutional structure and service delivery system by creating and updating a coordinated entry system, improving its homelessness response system and focusing on homelessness prevention and diversion. The Homeless Coalition's coordinated entry committee is dedicated to creating a more efficient and accurate entry into the homeless response system, learning from best practices guided by the National Alliance to End Homelessness. The Homeless Outreach Team and Crisis Response Team reaches clients least likely to apply for assistance, such as persons who have experienced chronic street homelessness and persons with mental illness. The Crisis Response Team provides 24/7 referrals for accessing homelessness assistance resources. The coordinated entry system is well-utilized and easily accessed by providers. The Outreach Team conducts a person-first approach, centered on client choice, sensitivity to client experiences, and clear coordinated entry policies so the client understands the process. The Homeless Coalition also developed the Bricks and Mortar CRICT Team (BRICKIT), an interagency team that functions as a collaboration of community partners and County agencies, dedicated to providing homeless families and individuals with the resources necessary to re-route their lives towards success. Providers are working together to collectively deliver services to address priority need populations, including the chronically homeless and the special needs populations.

SP-45 Goals Summary

Table 54

Goals Summary	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing: Promote safe, quality, affordable housing available to County residents	2025	2029	Affordable Housing	Neighborhood Revitalization Area - Brooklyn Park Neighborhood Revitalization Area - Glen Burnie Neighborhood Revitalization Area - Severn Neighborhood Revitalization Area - Maryland City Communities of Opportunity	Affordable Housing – Owner Affordable Housing – Renter Housing Preservation and Rehabilitation Special Needs – Housing	CDBG: \$8,022,985 HOME: \$5,922,552 County - General: \$36,479,500 County-Match: \$865,015 HOPWA: \$2,701,730	<i>Units Rehabilitated: 911</i> <i>Units Constructed: 435</i> <i>TBRA/RRH: 150</i> <i>Households Assisted: 400</i>
2	End Homelessness: Prevent and end homelessness	2025	2029	Homelessness	Neighborhood Revitalization Area - Brooklyn Park Neighborhood Revitalization Area - Glen Burnie Neighborhood Revitalization Area - Severn Maryland City Communities of Opportunity	Homeless – housing Homeless – shelter and services Homeless – prevention	CDBG: \$2,075,000 HOME: \$1,000,000 ESG: \$869,630 Competitive McKinney-Vento Homeless Assistance Act: \$13,113,445 County: \$17,515,000	<i>Homeless Prevention: 3,875</i> <i>TBRA/RRH: 1,150 households</i> <i>Overnight Shelter: 1,975 people</i> <i>Public Facility: 1</i> <i>Persons Assisted: 4000</i>
3	Sustainable Communities: Promote healthy and sustainable communities	2025	2029	Non Housing Community Development	Neighborhood Revitalization Area - Brooklyn Park Neighborhood Revitalization Area - Glen Burnie Neighborhood Revitalization Area - Severn Maryland City	Non-Housing Community Development - Public Services Non-Housing Community Development – Public facilities Non-Housing Community Development - Infrastructure	CDBG: \$916,600 County - General: \$225,000	<i>Persons Assisted: 3125</i> <i>1 – Public Facility</i>

4	Fair Housing: Implement the County's Fair Housing Plan	2025	2029	Fair housing	Neighborhood Revitalization Area - Brooklyn Park Neighborhood Revitalization Area - Glen Burnie Neighborhood Revitalization Area - Severn Maryland City	Affordable housing-services Public services-Legal Assistance	County - General: \$625,000	
5	Administration of Federal Funds	2025	2029		NA		CDBG: \$2,818,569 HOME: \$671,950 (includes match) ESG: \$70,510 Competitive McKinney-Vento Homeless Assistance Act: \$886,320 County - General: \$2,284,985	

Goal Descriptions

GOAL 1: AFFORDABLE HOUSING	Promote safe, quality, affordable housing available to County residents
Strategy 1A:	Increase the supply of affordable rental units.
Strategy 1B:	Increase the supply of affordable homeownership housing units.
Strategy 1C:	Preserve and improve the conditions of existing affordable rental and homeownership units including adaptability and usability.
Strategy 1D:	Increase the supply of deeply affordable rental housing with supportive services
Strategy 1E:	Address barriers to homeownership by supporting underserved households through first-time homebuyer programs and homeowner preservation programs.
Strategy 1F:	Support resources and programs that help low-income tenants, including individuals with special needs, obtain and retain housing.
GOAL 2: END HOMELESSNESS	Prevent and end homelessness
Strategy 2A:	Prevent and divert people from becoming homeless.
Strategy 2B:	Increase and sustain supporting pathways to sustainable housing opportunities for people who experience homelessness.
Strategy 2C:	Increase capacity of and enhance low barrier emergency shelter, interim, and "next step" housing options for people experiencing homelessness.
Strategy 2D:	Improve the homeless response system.
Strategy 2E:	Improve Homeless Planning Initiatives.
Strategy 2F:	Identify scope of and develop plan for youth experiencing homelessness.
GOAL 3: SUSTAINABLE COMMUNITIES	Promote healthy and sustainable communities
Strategy 3A:	Create initiatives which support the ability of the County to respond to natural disasters and infectious diseases.
Strategy 3B:	Create and support initiatives and programs which provide a path to improved financial and economic wellbeing.
Strategy 3C:	Support Initiatives that improve the quality of life for communities, with priority given to communities within designated Neighborhood Revitalization Areas and Housing Commission managed communities.
GOAL 4: FAIR HOUSING	Implement the County's Fair Housing Plan
Strategy 4A:	Support the implementation of the Baltimore Regional Fair Housing Plan, which includes a local Anne Arundel County component.

SP-50 Public Housing Accessibility and Involvement

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

In 1991, the Housing Commission of Anne Arundel County (HCAAC) was required to complete a Section 504 Assessment and report the findings to HUD. HCAAC completed this Needs Assessment and as a result, modifications to existing public housing communities and units were completed to meet basic threshold requirements between 1992 and 1993. HCAAC received a Fair Housing/Section 504 Assessment by HUD in 2005. This was a full assessment of all communities, as well as policies and programs. All the recommendations from this assessment were completed between 2006 and 2007 and the agency is in compliance with all Section 504 indicators at the conclusion of the review. Although HCAAC is not currently under a Section 504 Voluntary Compliance Agreement, it has completed two additional Physical Needs Assessments, one in 2010 (independent contractor) and one in 2011 (by HUD). Additional modifications were identified and are incorporated into future modernization projects. As part of the Pinewood and Pinewood East community redevelopment process an updated Physical Needs Assessment was completed in January 2025.

Utilizing the Rental Assistance Demonstration Program (RAD), HCAAC has converted all but two of its public housing communities to project-based voucher assistance. Acting as Developer, the agency has partnered with consultants, architecture and engineering firms and investors to complete all the enhancements. The redevelopment of Pinewood Village and Pinewood East, the remaining two public housing communities which are 100 percent reserved for elderly and individuals with disabilities, is anticipated to begin in 2027. The buildings within these communities hold 290 units total and improvements include kitchen, bathroom and heating and air conditioning upgrades, energy efficient appliances and lighting, roof replacements, enhanced landscaping, window replacements and updated building facades. A total of 164 elderly residents and 232 disabled residents are served in public housing units; and 802 elderly residents and 1,102 disabled residents receive housing vouchers.

Activities to Increase Resident Involvement

HCAAC communities for seniors and persons with disabilities each have a Service Coordinator who assists residents in navigating health care needs, completing forms/ applications and obtaining referrals for supportive services. HCAAC actively encourages its public housing residents to become more involved in the overall health and well-being of their communities and residents are on a first name basis with onsite managers and other staff for any issues that arise. Residents may also submit comments or requests through the HCAAC client portal.

Public housing residents also have a variety of opportunities available to participate in programs that assist in leading them to greater self-sufficiency to include independence from welfare, financial literacy, budgeting, improving credit, resume building, help with searches for employment, seeking promotions, furthering/completing education, learning new life skills, and connections to physical/mental health providers. Programs assist public and assisted housing residents with targeted counseling geared towards providing referrals to address the social, health, emotional and economic concerns that may be barriers to self-sufficiency and homeownership. HCAAC continues to work with the Boys & Girls Clubs of Annapolis and Anne Arundel County, Inc. and HeadStart to provide a variety of programs to residents of its family-oriented communities. Mental health, addiction and trauma counseling were identified as a priority need as current services are only through referral and may be difficult to reach by public transit, thereby impacting the consistency of resident participation.

HCAAC will continue to encourage its residents to become involved in the management of their communities. Resident Councils will continue to operate at each public housing community, providing a monthly forum for residents to express their concerns and needs. In addition, the 14-member Resident Advisory Board will meet quarterly with key staff, providing a conduit for communicating information, sharing ideas, and ensuring resident concerns are clearly identified, analyzed, and evaluated for service. The HCAAC will also collaborate with the residents of the RAD converted communities to maintain a Resident Council and stay involved in the management of their communities. The HCAAC will continue to have a resident serve on their Board of Commissioners. Residents are encouraged to provide feedback regarding housing and community-related matters through resident surveys and interviews, with feedback incorporated into the Capital Improvement Plan. Residents who are interested in homeownership are encouraged to take part in the Homeownership Voucher Program, which allows residents who are ready for homeownership to use their vouchers towards a mortgage payment. Eligible participants are referred to the Homeownership Counseling Program and federally funded Mortgage Assistance Program administered by ACDS.

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

No.

Plan to remove the 'troubled' designation.

Not Applicable.

SP-55 Barriers to Affordable Housing

Barriers to affordable housing

Land Cost

Public policy can affect land cost through its local land use controls, especially through the zoning designation. Historically, the County's coastal location and the significant amount of land located in environmentally sensitive and rural areas has led to strict land use policies. The County includes over 533 miles of shoreline and approximately 19 percent of its land is designated as critical areas by the State of Maryland. In addition, the County continues to prioritize environmental stewardship and land preservation, as demonstrated by the fact that 36.5 percent of the County's total land area is categorized as agricultural, park, recreational and open space land use. Affordable housing developers indicated preservation is often a barrier as smaller plots of land limit the number of overall units and therefore the percentage of affordable units that can be allocated to a project. Reducing the requisite number of parking spaces per unit was also referenced by affordable housing developers as a way to increase the number of units and therefore designate more units as affordable.

The County can provide opportunities for increased zoning in its designated growth and transition area, but it is somewhat limited. These land use conditions, in addition to the strong demand for residential units, drive up the cost of land.

Development Cost

The delivery of affordable housing is affected by a number of procedures, policies and regulations instituted at all levels of the development process. The procedures, policies and regulations create site constraints, affecting the number of units the development can produce. In addition, there are various fees such as impact fees and water and sewer connection charges that ultimately affect the cost of development.

Construction Cost

High construction costs are also a barrier to affordable housing. The cost of building materials, which represents almost 50 percent of the construction cost, has soared due to lingering and persistent supply chain disruptions from the Covid 19 Pandemic in many markets, leading to a shortage of materials, an increase in the cost of materials, or both. As these two issues are not affected by local public policy, providing low-cost financing is one of the only ways local jurisdictions can have a positive impact on this condition.

Financing Cost

Developers face a major hurdle when it comes to putting together the financing for an affordable development. Because of the reduced return on investment due to the reduced income available from an affordable development, the developer must find flexible funding sources to make the project feasible. Private financing is limited so the developer must find governmental sources of

funding to make up the difference. These public sources are limited and very competitive as many projects compete for a limited supply of funds.

Zoning as a barrier to housing production.

Acknowledging that zoning is a barrier to housing production, the County's 2020-2025 Consolidated Plan articulates that its ability to "upzone" is possible in designated growth and transition areas—however, those opportunities are limited. The Consolidated Plan describes that approximately 20 percent of its land is designated as "critical area" by the State of Maryland while nearly 37 percent of its land is designated as agricultural, parks, recreational, and open space.

Notwithstanding its land constraint challenges, the County's most recent General Plan, Plan2040, articulates goals and policies related to updating zoning/development regulations to increase housing choice. Three goals explicitly cite the need to update the County's zoning regulations:

*"Provide for a variety of housing types and designs to allow all residents housing choices at different stages of life and at all income levels (**Goal BE11**)."*

*"Revitalize and stabilize existing communities in order to preserve physical character, capitalize on investments and infrastructure, strengthen and beautify neighborhoods, and create economically, socially, and environmentally sustainable communities (**Goal BE13**)."*

*"Ensure the County's workforce, elderly and other vulnerable populations have access to an adequate supply of housing in a variety of neighborhoods that is affordable for a range of income levels. (**Goal BE12**)."*

In 2019, the County passed a Workforce Housing bill (Bill 54-19) allowing workforce housing to be built at 22 units per acre as a conditional use in the R-5, R-10, and R-15 residential zones, as well as other commercial, light industrial, and mixed-use zones if affordable homes are included in the development. In exchange for affordable units, the bill exempts workforce housing from the need to pay 50 percent of its capital facility connection fees (e.g., water and sewer). Workforce housing is targeted at renters with incomes of 60 percent AMI or less and homeowners with incomes up to 100 percent AMI (the General Plan's goal calls for meeting the homeownership needs of households with incomes up to 120 percent AMI).

On October 7, 2024, the Council passed the Housing Attainability Act, creating an inclusionary zoning policy requiring developers of developments with 20 or more units (except for those built in Rural Agricultural and Residential Low Density districts) to provide 10 percent of homeownership units as affordable and 15 percent of rental units as affordable. Affordability is defined as 100 percent AMI and less for homeownership units and 75 percent AMI and less for rental units. Developers building 1-9 units are exempt from the policy and those developing 10-19 units may build or utilize a fee-in-lieu option.

Crucially, the bill also adjusts how development capacity is calculated relative to unbuildable portions of lots. Rather than applying the zoning density only to the buildable portion of the lot, the new ordinance calculates that zoning yield based on the full dimensions of the lot, with the construction itself still limited to the buildable portion of the parcel. This allows supplemental housing types (triplexes, fourplexes, multiplexes, townhomes) in some residential settings and provides impact fee credits and capital facility connection discounts. These adjustments should increase the housing yield of current zoning, and make additional buildings financially feasible, but only time will show the specific results.

The County's Housing for Elderly of Moderate Means law allows multifamily housing serving low income seniors—60 percent of the units must be available to seniors with incomes up to 60 percent AMI while the remaining 40 percent are available to those with incomes up to 80 percent AMI—to be developed up to densities of 22 units per acre as a conditional use in R-2, R-5, R-10, R-15, and R-22 residential zones and C-1, C-2 and C-3 commercial zones. As noted previously, this development type is completely exempt from water and sewer fees.

Anne Arundel County continues to waive impact fees for housing serving households earning 120 percent AMI and below that is developed by a nonprofit organization, as well as waiving impact fees for accessory dwelling units that are not constructed with new single-family detached units. The County continues to utilize Payments-in-Lieu of Taxes (PILOTs) agreements as a financial incentive for developers in building affordable rental housing.

Adequate Public Facilities Ordinance (APFO)

In 2020, Anne Arundel County commissioned a workgroup to examine the County's APFO as it relates to public schools, to gather and assess data, and to formulate recommendations toward achieving adequate school capacity throughout the public school system. The workgroup completed its work in spring 2023 and provided the following key findings:

- There are misconceptions that construction of new multifamily dwellings will result in an influx of new students to that feeder system. The reality is more complicated. **New construction and an increase in the number of permits do not reflect a corresponding increase in student enrollment.**
- Total housing units in the County increased by 22 percent from 2001 to 2020, while total population increased by 18 percent over the period. In 2020, most residential units were single family detached (>60%), followed by single family attached (20%) and multi-family dwellings (17%). Rental units represented roughly 24 percent of the total housing units in 2020. **Overall, single family detached dwellings have generated the highest student yield, as compared to other dwelling types.**
- **Existing home turnover has been a significant driver of school utilization.** The volume of new residential building permits completed has been smaller than the amount of existing

homes sales over the past two decades. Both existing home sales and new residential construction are contributing to increases in student enrollment.

- **Comprehensive School redistricting scenarios** currently proposed for the first time in many years and to be done in two phases and fully completed in 2025, would have significant impacts on school utilization rates and **could eliminate many of the chronic school overcrowding of the past several years.**

The workgroup added that “the factors contributing to the affordable housing shortage are multiple and complex, including high land values, the cost of construction, and income disparities, and cannot be solely attributed to school closures alone. Nevertheless, the ongoing pattern of multiple school closures in the County is a constraining factor in the supply of new housing units, which in turn impacts housing costs.” In this quote, “school closures” refers to school attendance zones where residential construction is halted (“closed” to development) due to school crowding, not to closures of the schools themselves.

In response to these findings, Anne Arundel County passed Bill 52-23, which made “affordable housing or workforce housing under Title 10, Article 18 of the code”⁷ exempt from passing the adequacy of school facilities test. Housing for the elderly of moderate means is also exempt. However, residential development funded in part by low income tax credits must meet the conditions of §17-5-207(6)(e) to be considered exempt from the adequate school facilities test. Specifically, the development:

Recommendations for more inclusive environments. The following recommendations for Anne Arundel County related to zoning and land use include:

- Implement Plan 2040 recommendations related to increasing the supply of affordable housing and allow for a variety of residential forms, densities and sizes.
- Consider revisiting the Essential Worker Housing Access Act or similar legislation to require or incentivize the development of affordable housing units for the county’s workforce as one solution to continue to increase the workforce housing supply.
- Consider exempting all affordable housing types from APFO without additional conditions that can discourage development and make it more time consuming and costly, including LIHTC developments.

⁷ [Bill No. 52-23. An Ordinance concerning Subdivision and Development—Adequate Public Facilities—Adequate School Facilities—Affordable Housing—Workforce Housing—School Utilization Chart.](#)

SP-6o Homelessness Strategy

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 easier access to programs for homeless individuals. This year, 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 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 Local Fiscal Year 2023, 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 Local Fiscal Year 2026, \$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 Local Fiscal Year 2026, approximately \$45,000 in 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

Park (formerly the Doll Apartments) community in Glen Burnie, which acquired by HCAAC utilizing American Rescue Plan funds and will provide transitional housing for families and individuals experiencing homelessness; and

- 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 County 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 FY25 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 40 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 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:

- a) develop an array of housing programs, including permanent supportive housing, rapid re-housing, and other permanent housing;
- b) target housing intervention through case conferencing meetings and utilizing "by name" lists;
- c) provide comprehensive case management and continue after care services once an individual exits the program; and
- 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 HCAAC 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 County 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 Local Fiscal Year 2026, it is anticipated that \$40,000 in CDBG funds will be allocated the Community Action Agency, and \$30,000 in 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 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 Local Fiscal Year 2026 homelessness prevention funding through the Maryland Homelessness Solutions Program (HSP) to continue the following prevention programs. In Local Fiscal Year 2026, 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 FY24, the County continued a scaled down version of the Eviction Prevention Program. The County will continue the program with \$1,300,000 in FY26 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 Local Fiscal Year 2026, 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

Actions to address lead-based paint hazards and increase access to housing without lead-based paint hazards.

Through strict adherence to the policies and procedures, the County has greatly reduced the lead-based paint (LBP) risks associated with housing units built prior to 1978 and, thus, has significantly increased the access and availability of lead safe and lead free housing for low- and moderate-income County households. The federally funded Property Rehabilitation and Repair Programs, Acquisition and Rehabilitation Program and Modification Program are administered by ACDS in accordance with the Lead Safe Housing Rule (LSHR) 24 CFR, Part 35 that implements the Residential Lead-Based Paint Hazard Reduction Act of 1992, also known as Title X. Before any construction activities are undertaken, ACDS requires a qualified Risk Assessor to properly test each applicable residence for the existence of LBP and prepare a risk assessment report which dictates the required methods for addressing the LBP hazard.

Residential units with peeling or flaking paint are not eligible to be purchased through the federally funded Mortgage Assistance Program unless noted LBP hazard deficiencies are corrected following proper lead safe work practices and a passed LBP clearance report.

LBP in countywide residential rental units are addressed through the enforcement of the State of Maryland Reduction of Lead Risk in Housing Law that requires owners of rental properties 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. In addition, all contractors performing lead paint abatement activities must be certified by the Federal Environmental Protection Agency (EPA), trained by a MDE accredited/licensed training provider, and accredited to perform lead paint activities.

Residential housing in the County is governed by the Property Maintenance Code, which requires exterior wood surfaces to be treated or be protected from the elements and decay and all exterior surfaces, including soils, be free of peeling, flaking and blistering paint.

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

Through the County adherence to the LBP policies and procedures and diligent oversight of federally funded programs by ACDS designed to assist low- and moderate-income households, the

incidence of housing related lead poisoning has been greatly reduced for children under 18 years of age who reside in the housing stock built prior to 1978. Through ongoing and extensive screening programs testing the blood of children at high risk for lead exposure, the County is able to accurately assess the results of its LBP hazard reduction strategy. Based on the latest data from the Childhood Blood Lead Surveillance in Maryland Annual Report (October 2019) released by the Maryland Department of the Environment (MDE), of the 9,573 children tested in the County in 2018, seven children had elevated blood lead levels over 10 (the CDC's "blood lead level of concern"). This is a very slight increase from the five children identified as having elevated blood levels in 2012; however, the 2018 test was administered to a larger population. Both sets of results represent a significant decrease from data based on testing in 1998 which reported a total of 104 children with elevated blood lead levels.

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

The low incidence of lead poisoning identified in the County can be attributed to the (i) County and the State of Maryland housing policies and procedures enacted through the Reduction of Lead Risk in Housing Law; (ii) training and accreditation requirements for housing contractors, and (iii) the enforcement of the Property Maintenance Code. In addition, ACDS administration of the federal and State funded programs in accordance with all applicable federal and State LBP regulations ensures the older housing stock is being renovated and made available to low- and moderate-income households, safe from the existence of LBP hazards and the associated health risks.

SP-70 Anti-Poverty Strategy

Jurisdiction goals, programs and policies for reducing the number of poverty-level families.

Over five percent (5%) or 31,842 of County residents lived below poverty level in 2023 according to American Community Survey data which has remained fairly stable since 2017. Poverty impacts all aspects of an individual's life and is caused by a myriad of complex factors which in turn make ending poverty a challenging task. Primarily, it is a function of income, which is related to opportunity, education, job training, and employment. Therefore, the primary anti-poverty strategy is to create and foster employment and economic opportunities for low-income residents in the County.

The County's 2022 *Poverty Amidst Plenty VII* report provides a framework from which the county and the diverse array of service providers can engage in constructive planning to develop strategies around current gaps in education, physical and mental health, and housing that create barriers to breaking the chain of poverty. The responsibility for implementing strategies to foster employment and economic opportunity is coordinated among various government agencies, service providers, and other organizations. However, DSS is the agency primarily tasked with assisting residents who fall below the poverty line. DSS partners with the Anne Arundel Workforce Development Corporation and the Community Action Agency on a number of efforts to assist County residents with moving beyond

poverty. The Community Action Agency administers an Early Head Start Program and provides case management to low-income families. The Y of Central Maryland offers 12 Head Start programs throughout the County. In addition, Anne Arundel Community College and the Opportunities Industrialization Center of Anne Arundel County (OIC) provide courses and programs to enhance employment skills.

The Anne Arundel County Family Support Center, operated by Maryland Family Network and DSS, is located in Annapolis. The Center provides a wide range of programs including (i) education and employment readiness, (ii) adult education and GED prep, (iii) programs for parents, young fathers, and children, and (iv) a teen parent alternative high school program.

DSS also operates a Community Resource Center and a Customer Service Center in Glen Burnie and Annapolis. These Centers offer one-stop access to community services. Not only can residents access traditional income support programs such as Temporary Cash Assistance (TCA) or Food Stamps, they can also access Jobs Work Arundel, an employment program operated by Anne Arundel Workforce Development Corporation. Jobs Work Arundel helps Temporary Assistance for Needy Families (TANF) recipients increase their self-sufficiency through barrier removal, skills and certifications training, essential skills development, and work experience placement that leads to employment. The Community Resource Center provides space for community partners such as the Anne Arundel County Literacy Council and Blessed in Tech Ministries, which both provide life skills and job readiness training for people who have low income or are experiencing homelessness.

Most recently, Anne Arundel County Partnership for Children, Youth, and Families launched the Track 2 ENOUGH Grant Program in Brooklyn Park as part of Governor Wes Moore's [ENOUGH Act Initiative](#). This funding will support the development of a comprehensive plan to address child poverty and increase economic mobility in Brooklyn Park building on the Communities of Hope Initiatives led by Casey Family Programs.

How are the jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing Plan?

The primary priorities identified for this Consolidated Plan necessarily relate to promoting long term housing stability through more affordable housing development and homelessness prevention as the foundation for reducing poverty. Strategies associated with this priority include eviction prevention, rental assistance and services requisite to establishing financial security and dependence. Activities funded with CDBG funds over the next five years include financial literacy training, job training, education, affordable childcare, and transportation programs.

Additionally, the County will use its federal funds for projects and programs providing maximum benefit to extremely low-, low-, and moderate-income households. These funds will leverage other public and private resources to facilitate programs providing education, job training, childcare, homeless services and other programs necessary for helping an individual or family move out of

poverty. Further, the federal entitlement funds will directly support the overall anti-poverty strategy by providing affordable housing for people at or below the poverty level.

SP-8o Monitoring

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 standards governing the monitoring of activities are those set forth in the various HUD monitoring guidebooks for each covered program including CDBG, HOME, ESG, HOPWA, and Continuum of Care Programs. In addition to reviewing program progress, program effectiveness and overall management systems, basic monitoring is performed to ensure compliance with statutory and regulatory requirements for personal property management, subrecipient and third party contracting, financial management and audits, allowable costs based on cost principles, program income and program disbursements, records maintenance and activity status reporting. Monitoring reviews also are conducted to ensure compliance with federal labor standards, the reversion of assets, real property inventory and reporting, antidiscrimination and equal opportunity, affirmative action, religious and political activity, conflict of interest, procurement methods and standards, environmental standards and others.

Specific emphasis in monitoring will be placed on assurance of compliance with certifications submitted to HUD with the Consolidated Plan and the Annual Action Plan as applicable. These include, but are not limited to, affirmatively furthering fair housing; acquisition, anti-displacement and relocation assistance; drug-free workplace; Section 3 and Minority Business recruitment; use of excessive force; anti-lobbying and program specific certifications for CDBG, HOME, ESG, HOPWA and Continuum of Care and other federal housing and community development programs.

The monitoring standards and procedures adopted by Anne Arundel County provide an ongoing mechanism for evaluating its effectiveness in implementing the goals and strategies identified in the Consolidated Plan. The Monitoring Plan for the County highlights (i) the County's role in monitoring ACDS; and (ii) focuses on the role of ACDS in monitoring the activities, projects, programs and subrecipients funded with federal housing and community development monies.

At minimum, subrecipients of federal funds are monitored annually. Monitoring, whether desk or on-site, includes a review of files to verify the eligibility of activities being funded, financial management and controls and general compliance with regulations, policies, and procedures. ACDS works with subrecipients to address concerns and to provide technical assistance as needed.

In addition to the monitoring of subrecipients, on-site monitoring for CDBG and HOME funded residential properties are conducted annually. Projects are monitored for compliance with

HOME and CDBG regulations by reviewing required documentation for tenant eligibility, income calculation and verification, and lease and rent compliance, as well as physical inspections of the housing units. Additionally, an assessment of the current management plan activities and tenant services is reviewed in each monitoring visit to compare for consistency with the Management Plan and Tenant Services Plan on file. A review of the most recent Audited Financial Statements also takes place during the monitoring to verify the project's financial viability, amounts on security deposits, timelines of debt payments, and amounts being retained in any reserve accounts per the HOME agreement and Deed of Trust.

**Anne Arundel County, Maryland
Citizen Participation Plan for
Community Planning and Development Programs**

**ANNE ARUNDEL COUNTY
MARYLAND
CITIZEN PARTICIPATION PLAN
FOR
COMMUNITY PLANNING
AND
DEVELOPMENT PROGRAMS**

**County Executive
Steuart Pittman**

Prepared by
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TABLE OF CONTENTS

INTRODUCTION	1
CONSOLIDATED PLAN	2
Stakeholder Consultation and Outreach.....	2
Public Hearings/Notifications	4
First Public Hearing.....	4
Second Public Hearing	4
Third Public Hearing	5
Notifications	5
Draft Consolidated Plan Availability	5
County Council Approval and Submission.....	6
CONSOLIDATED PLAN AMENDMENTS	6
Draft Amendment Availability	7
County Council Approval and Submission.....	7
ASSESSMENT OF FAIR HOUSING	7
Stakeholder Consultation and Outreach.....	8
Public Hearings/Notifications	8
Public Hearings	8
Notifications	9
Draft Plan Availability	9
Approval and Submission	9
ASSESSMENT OF FAIR HOUSING AMENDMENTS	10
ANNUAL ACTION PLAN	10
Funding Application Process.....	11
Public Hearings/Notifications	11
First Public Hearing.....	11
Second Public Hearing	11
Notifications	12
Draft Action Plan Availability	12
County Council Approval and Submission.....	13

ANNUAL ACTION PLAN AMENDMENTS	13
SECTION 108 LOAN GUARANTEE PROGRAM.....	14
Public Hearing/Notifications	14
First Public Hearing.....	14
Second Public Hearing	15
Notification.....	15
Approval and Submission	15
SECTION 108 LOAN GUARANTEE PROGRAM AMENDMENTS	15
CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT	16
Draft CAPER Availability	17
ANTI-DISPLACEMENT & RELOCATION PLAN.....	17
ACCESS TO RECORDS	17
COMPLAINT PROCEDURES.....	18

INTRODUCTION

This Citizen Participation Plan has been prepared in accordance with the U.S. Department of Housing and Urban Development (HUD) regulations 24 CFR Part 91.105, Consolidated Submission for Community Planning and Development Programs, as amended.

The Citizen Participation Plan sets forth Anne Arundel County, Maryland policies and procedures for involving stakeholders and the public throughout all of its planning and policy development processes for programs funded with federal housing and community development funds. It outlines specific efforts made on the part of Anne Arundel County to elicit input from low and moderate income persons, persons with characteristics protected under the Federal Fair Housing Act (herein referred to as protected classes), including ethnic and racial minorities, persons with limited English proficiency (LEP), public housing residents, persons with disabilities, and other special populations who may be eligible to benefit from activities financed in whole or in part using federal HUD funds and/or to benefit from the strategies resulting from the jurisdiction's role in the regional Assessment of Fair Housing/ Analysis of Impediments (AFH/AI).

Specifically, this Citizen Participation Plan presents Anne Arundel County's plan for providing for and encouraging interested stakeholders and the public to participate in the development, revision, amendment, adoption, and implementation of the:

- (1) the Consolidated Plan;
- (2) the Assessment of Fair Housing/Analysis of Impediments;
- (3) the Annual Action Plan;
- (4) the Consolidated Annual Performance and Evaluation Report (CAPER); and
- (5) the Section 108 Loan Guarantee Program

The County will encourage, in consultation with the local public housing agency (the Housing Commission of Anne Arundel County or HCAAC), the participation of residents—including resident advisory boards, resident counsels, and resident management corporations of all public housing communities located within the County—in the process of developing, revising, amending, adopting and implementing the Consolidated Plan. The County also encourages the participation of local and regional institutions, the Continuum of Care (CoC), businesses, developers, nonprofit organizations, philanthropic organizations, community-based and faith-based organizations in the development of the Consolidated Plan.

The County will make every reasonable effort to encourage the participation of persons with limited English proficiency (LEP) and persons with disabilities.

This Plan, dated April 2025, replaces the *Citizen Participation Plan* adopted by the County Council in April 2020 in conjunction with the *Anne Arundel County Consolidated Plan: FY 2021 – FY 2025*. This Plan was updated as part of the *Anne Arundel County Consolidated Plan FY 2025 – 2029*. The Plan will remain in effect until a subsequent plan is approved by the County.

Arundel Community Development Services, Inc. (ACDS), under contract with Anne Arundel County to administer its HOME Investment Partnerships Program (HOME), Community Development Block Grant Program (CDBG), Emergency Solutions Grant Program (ESG), Continuum of Care (CoC) and other housing and community development programs, is the lead agency for developing this Citizen Participation Plan and for ensuring that the Plan is implemented.

CONSOLIDATED PLAN

The Consolidated Plan is the County's single planning and application submission to HUD for participation in the federal CDBG, HOME, ESG, and other HUD funded housing and community development programs. The Consolidated Plan is intended to be a collaborative process whereby the County, with the input of its residents and stakeholders working in organizations that serve residents, establishes a unified vision for housing and community development actions. ACDS, on behalf of the County, will seek to encourage citizen participation and consultation in the development of the Consolidated Plan in the following ways: (1) stakeholder consultation and outreach; (2) public hearings and community meetings; and (3) opportunity to comment on published drafts plans. These efforts are bolstered by the outreach conducted as part of the five-year regional AFH/AI updates, which typically occur the year before a new five-year Consolidated Plan is due to HUD. This outreach includes resident surveys representing Anne Arundel residents, additional stakeholder consultation, and community meetings.

Stakeholder Consultation and Outreach

When preparing the Anne Arundel County Consolidated Plan, ACDS on behalf of the County, will consult with a variety of public and private agencies which will include, but not be limited to, the following Community Development Stakeholders:

- a. local public housing authorities operating in the County and the residents of public housing communities;
- b. other assisted housing providers and residents;
- c. social service providers, including those focusing on services to residents of color, families with children, the elderly, persons with disabilities, survivors of or persons experiencing domestic violence, homeless persons and those at risk of homelessness,

persons living with HIV/AIDS and their families, persons with mental illness and/or substance abuse challenges, and LEP residents;

- d. community-based and regionally-based organizations representing protected class members and organizations enforcing fair housing laws, fair housing organizations, and other nonprofit organizations that receive funding under the Fair Housing Initiative Program, and other public and private fair housing service agencies operating within Anne Arundel County;
- e. adjacent units of general local government and local and regional government agencies, including agencies with metropolitan-wide planning and transportation responsibilities;
- f. individuals, community associations and/or organizations based in the low- and moderate-income communities where federal housing and community development dollars may be of benefit;
- g. broadband internet service providers and organizations engaged in narrowing the digital divide; and
- h. County agencies whose primary responsibilities include the management of flood-prone areas, public land and water resources, and emergency management

When preparing the portions of the Consolidated Plan describing the County's homeless strategy and the resources available to address the needs of homeless persons and persons at risk of becoming homeless, the County will consult with:

- a. the County's Continuum of Care;
- b. public and private agencies that address housing, health, social services, victim services, employment, or education needs of low-income individuals and families; homeless individuals and families; homeless veterans; youth; and/or other persons with special needs; and
- c. business and civic leaders

The jurisdiction will consult with State or County health and child welfare agencies, as well as examine existing data related to lead-based paint hazards when preparing the portion of the Consolidated Plan concerning lead-based paint hazards.

The County will consult with adjacent units of local governments and the State of Maryland to the extent practical when preparing the Consolidated Plan.

A variety of methods may be utilized to consult with and receive input from stakeholders. Outreach may include email correspondence, telephone/virtual/in person interviews, mail surveys, internet-based surveys, focus groups, meetings, and/or consultation workshops.

Collectively, all stakeholders will be included in a **Community Development Stakeholders List** maintained by ACDS for outreach purposes regarding the *Anne Arundel County Consolidated Plan* and all other planning documents covered in this Citizen Participation Plan. The list will continually be updated with interested citizens, previous and interested applicants for HUD funding, and organizations who may serve the protected classes or whose membership or clientele may be affected by the Consolidated Plan and/or HUD funded activities. Any organization or person wishing to be added to the Community Development Stakeholders List should submit their name and contact information to ACDS by emailing info@acdsinc.org, by calling (410) 222-7600, or by mailing ACDS at 2666 Riva Road, Suite 210, Annapolis MD 21401.

Public Hearings/Notifications

ACDS, on behalf of the County, will conduct at least three public hearings regarding the development of the Consolidated Plan. The County Council will also hold a public hearing on the Consolidated Plan. One hearing will be held outside of the draft comment period, during development of the Consolidated Plan.

First Public Hearing

The first public hearing for the consolidated planning process may be combined with the Annual Action Plan public hearing and/or final hearings regarding the AFH/AI. This hearing may provide citizens with (i) information about the purpose of the Consolidated Plan; (ii) the County's performance in achieving the Consolidated Plan's goals and strategies as stated in the County's CAPER; (iii) projections of the amount of assistance the County may receive for the next five year period; (iv) a general description of the range of activities which may be undertaken with the federal funds and how those activities may benefit persons of low and moderate income; and (v) a review of the County's AFH/AI. Commentary and discussion concerning community development needs and issues are also solicited from citizens.

Second Public Hearing

The second public hearing will be held to provide citizens with a summary of the housing and community development needs identified from (i) the stakeholder consultation process and the first public hearing; and (ii) a comprehensive review of data gathered from the census and other sources of information. This forum provides the opportunity for citizens to provide input into the Consolidated Plan's draft goals and strategies, as well as to facilitate the prioritization of the County's housing and community development needs, and to help set priorities for investments

Third Public Hearing

The third public hearing may also be held and would be combined with the second Annual Action Plan hearing when staff present budget recommendations. The hearing will provide citizens with a draft of the goals and priorities for investment of the County's federal funds and the opportunity for citizens to provide comments.

Fourth Public Hearing/Listening Session

Finally, a fourth virtual hearing/listening session will take place during the 30-day public comment period for the draft Annual Action Plan allowing the public to provide comment regarding the budget recommendations outlined in the Action Plan.

Notifications

Notification of public hearings will be published on the ACDS website and in local publications (print and electronic) which maximize County resources and reach an increased number of County residents. Citizens and stakeholders whose names are maintained on the Community Development Stakeholders List will receive written notification of the public hearings either via e-mail or the U.S. Postal Service. All notices will be published and transmitted not less than 14 days prior to the public hearing.

Public hearings will be held at a convenient time for the public in barrier-free facilities, accessible by public transportation. Every effort will be made to accommodate individuals with disabilities and persons with limited English proficiency, including providing an interpreter when a significant number of LEP or hearing-impaired citizens are expected at the public hearing, provided ACDS receives a seven-day notice prior to the public hearing.

Special Circumstance

Public hearings may be held virtually if (1) national/local health authorities recommend social distancing and limiting public gatherings for health reasons or in the event of a natural disaster which renders in person meetings unavailable; (2) the County provides reasonable notice and access is provided to all residents and the County makes allowable questions, issues and responses available to the public; and (3) applicable federal funding regulations and statutes allow for virtual hearings.

Draft Consolidated Plan Availability

A notice describing the purpose of and the availability of the draft Consolidated Plan and locations where copies of the plan can be examined, along with an explanation of the process and timeline for public comment, will be published on the ACDS website and in local publications (print and electronic) which maximize County resources and reach an increased number of County residents. This notice will also be sent to the Community Development Stakeholders List via e-mail or the U.S. Postal Service. A 30-day public notice period will be provided, during which time, oral and written comments will be received by ACDS.

An electronic copy of the draft Consolidated Plan will be available on the ACDS website. Citizens without home internet access can access the Plan at local public libraries throughout the County. Printed copies will be available at the office of ACDS. A reasonable number of copies will be made available free of charge at the request of citizens or community groups. ACDS will make translations of executive summaries and other critical documents available upon request. All comments submitted during the 30-day draft plan comment period will be considered and incorporated into the document as deemed appropriate. Additionally, a summary of all comments received, along with the reasons provided for not incorporating any comments, will be included in the Consolidated Plan.

County Council Approval and Submission

The County Executive will submit the recommended Consolidated Plan to the County Council for review and adoption during the months of April/May. Public comments will be received, recorded, considered, and addressed by the County Council during the period between the Plan's introduction and adoption.

Once the Consolidated Plan has been adopted by the County Council, the Plan will be submitted to HUD. The final Consolidated Plan will be available electronically on the ACDS website and made available in print at the office of ACDS and mailed upon request. Citizens without home internet access can access the Consolidated Plan at local public libraries throughout the County. Residents who are unable to access the draft Consolidated Plan electronically should contact ACDS at 410-222-7600 or info@acsinc.org to make alternate arrangements to view a printed copy.

A notice that the adopted Consolidated Plan is available will be published on the ACDS website. Upon request, the Consolidated Plan and/or an Executive Summary will be made available in a manner and in a form accessible to individuals with disabilities and other special needs, and to persons with LEP, as well as translated upon request or read virtually by an interpreter upon request.

CONSOLIDATED PLAN AMENDMENTS

During the five-year term of the Consolidated Plan, it may become necessary to amend the Plan if a substantial change occurs. A substantial change to the Consolidated Plan is defined as a situation where the County finds conditions that dictate a change requiring (i) a reconsideration of the goals identified in the original plan, or (ii) the addition of new goals to address the changed condition or newly identified need. When considering an amendment to the Consolidated Plan, the County must clearly define the conditions causing the change.

Draft Amendment Availability

Notification of the amendment will be published on the ACDS website and in local publications (print and electronic) that will maximize County resources and reach an increased number of County residents. Notifications will also be sent via e-mail or US Postal Service to the Community Development Stakeholders List described above. If an amendment is being considered that would have an impact on a specific population or a specific low and moderate income community, the County will encourage participation in the amendment process by members of that specific population or community.

A 30-day public comment period will be provided before the amendment is submitted to the County Council. All comments submitted during the 30-day draft plan comment period in writing, or presented orally, will be considered and incorporated within the Consolidated Plan amendment where deemed appropriate.

In the event that substantial amendments to the Consolidated Plan are required to address an emerging or critical need as a result of natural disaster or infectious disease, the County may follow an expedited public notice and public comment period. The County may allow for a minimum of five-day public comment period in accordance with all applicable federal funding requirements and laws.

County Council Approval and Submission

The Anne Arundel County Executive will submit the recommended Consolidated Plan amendment to the County Council for review and adoption. Public comments will be received, recorded, considered, and addressed by the County Council.

The Consolidated Plan amendment will be submitted to HUD with a summary of all comments, with reasons provided for those comments not incorporated into the amendment. The adopted Consolidated Plan amendment will be made available electronically and in print wherever the Consolidated Plan is made available. Upon request, the Consolidated Plan amendment will be made available in a manner and in a form accessible to individuals with disabilities and other special needs, and to persons with LEP.

ASSESSMENT OF FAIR HOUSING

The County may be required to conduct an Assessment of Fair Housing/Analysis of Impediments (AFH/AI) to meet HUD requirements, which must include an analysis of fair housing data, an assessment of fair housing issues and contributing factors, and an identification of fair housing priorities and goals. Consultation and community participation is a required element of developing the AFH/AI. ACDS, on behalf of the County, will seek to

encourage citizen participation and consultation in the development of the AFH/AI in the following ways: (1) stakeholder consultation and outreach; (2) public hearings; and (3) opportunity to comment on published drafts.

Stakeholder Consultation and Outreach

When preparing the AFH/AI, ACDS on behalf of the County, will consult the members of the Community Development Stakeholder List identified herein.

A variety of methods may be utilized to consult with and receive input from stakeholders regarding development of the AFH/AI. Outreach and consultation may include written letters, telephone or personal interviews, mail surveys, internet-based correspondence and surveys, focus groups, meetings and/or consultation workshops.

The County will make available to the public, residents, public agencies and the stakeholders any HUD provided data and other supplemental information the County plans to incorporate into its AFH/AI at the start of the public participation process, or as soon as feasible. This may be accomplished through postings on the ACDS website and the Baltimore Metropolitan Council website, presentations to stakeholder groups and/or at local and regional public meetings.

Public Hearings/Notifications

Public Hearings

ACDS, on behalf of the County, will conduct at least one public hearing regarding the development of the AFH/AI. The public hearing on the AFH/AI may be combined with any other public hearings. The hearing shall provide citizens with (i) information about the purpose of the AFH/AI; (ii) an overview of the data and the AFH/AI findings; and (iii) the proposed strategies and priorities for Affirmatively Furthering Fair Housing. Commentary and discussion will also be solicited from citizens about AFH/AI issues.

Public hearings will be held at a convenient time for the public in barrier-free facilities accessible by public transportation. Every effort will be made to accommodate individuals with disabilities and persons with limited English proficiency, including providing an interpreter when a significant number of LEP or hearing impaired citizens are expected at the public hearing, provided ACDS receives a seven day notice prior to the public hearing.

The public hearing may be held virtually if (1) national/local health authorities recommend social distancing and limiting public gatherings for health reasons or in the event of a natural disaster, which renders in person meetings unavailable; (2) the County provides reasonable notice and access is provided to all residents and the County makes allowable questions, issues

and responses available to the public; and (3) applicable federal funding regulations and statutes allow for virtual hearings.

Notifications

Notification of public hearings will be published on the ACDS website and in local publications (print and electronic) which maximize County resources and reach an increased number of County residents. Citizens and stakeholders whose names are maintained on the Community Development Stakeholders List will receive written notification of the public hearings either via e-mail or the U.S. Postal Service. All notices will be published and transmitted not less than 14 days prior to the public hearing.

Draft Plan Availability

A notice describing the purpose of and the availability of the draft AFH/AI and locations where copies of the plan can be examined, along with an explanation of the process and timeline for public comment, will be published on the ACDS website and in local publications (print and electronic) which maximize County resources and reach an increased number of County residents. This notice will also be sent to the Community Development Stakeholders List via e-mail or the US Postal Service. A 30-day public notice period will be provided, during which time, oral and written comments will be received by ACDS. A link to the electronic copy of the draft AFH/AI will be available on the ACDS website. Citizens without home internet access can access the AFH/AI at local public libraries throughout the County. Residents who are unable to access the draft AFH/AI electronically should contact ACDS at 410-222-7600 to make alternate arrangements. ACDS will make translations of executive summaries and other critical documents available upon request. All comments submitted within the 30-day period will be considered and incorporated into the document where deemed appropriate. Additionally, a summary of all comments received, along with the reasons provided for not incorporating any comments, will be included in the AFH/AI.

Approval and Submission

The final AFH/AI will be submitted to HUD. The final AFH/AI will be made available in print at the office of ACDS and electronically via the ACDS website. Citizens without home internet access can access the AFH/AI at local public libraries throughout the County. A notice that the adopted AFH/AI is available will be published on the ACDS website. Upon request, the AFH/AI and/or an Executive Summary will be made available in a manner and in a form accessible to individuals without access to internet, with disabilities and other special needs, and to persons with Limited English Proficiency.

ASSESSMENT OF FAIR HOUSING AMENDMENTS

During the five-year term of the AFH/AI, it may become necessary to amend the AFH/AI if a material change in circumstances in the jurisdiction that affects the information on which the AFH/AI is based, to the extent that the analysis, the fair housing contributing factors, or the priorities and goals of the AFH/AI no longer reflect the actual circumstances. When considering an amendment to the AFH/AI, the County must clearly define the conditions causing the change.

Notification of the amendment will be published on the ADCS website and in local publications (print and electronic) that will maximize County resources and reach an increased number of County residents. Notifications will also be sent via email or the US Postal Service to the Community Development Stakeholders List included herein. If an amendment is being considered that would have an impact on a specific population or a specific low- and moderate-income community, the County will encourage participation in the amendment process by members of that specific population or community.

A 30-day public comment period will be provided. All comments submitted within the 30-day period in writing, or presented orally, will be considered and incorporated within the AFH/AI where deemed appropriate.

The AFH/AI amendment will be submitted to HUD with a summary of all comments, with reasons provided for those comments not incorporated into the amendment. Any adopted amendment to the AFH/AI will be made available electronically and in print, wherever the AFH/AI is made available. Upon request, the AFH/AI amendment will be made available in a manner and in a form accessible to individuals with disabilities and other special needs, and to persons with LEP.

ANNUAL ACTION PLAN

Annual Action Plans constitute the implementing element of the five-year HUD-approved Consolidated Plan. Each Annual Action Plan identifies and describes activities, which serve to fulfill the identified goals and strategies in the Consolidated Plan. Anne Arundel County has developed the following process to solicit and encourage citizen participation in the development of the Annual Action Plan. The process, described herein, allows for annual input in the planning for investment of federal CDBG, HOME, ESG, HOPWA and other federal funds awarded to the County for housing and community development activities.

Funding Application Process

Activity Recommendation Forms (Applications) can be used by nonprofit organizations and other legal entities to recommend projects and activities and apply for federal funding. Access to the application form will be made available on the ACDS website. The application form will be sent via e-mail to previously funded entities and to those on the Community Development Stakeholder List. A paper copy of the application form will also be mailed upon request.

Technical assistance will be provided to any organization or individual requesting assistance in preparing their applications. Special efforts will be made in low- and moderate-income communities to assist those interested - including minorities, LEP persons, special needs populations, and other protected classes - in planning projects and activities and preparing proposals for funding.

There will be a minimum of 30 days between the date the application form is made available to the public and the application form submission date. Submitted copies of the applications will be made available for public review at the ACDS Office during business hours.

Public Hearings/Notifications

First Public Hearing

The first public hearing for the Annual Action Plan process will be held to provide citizens with information including (i) the amount of annual grants and program income for federal housing and community development programs expected to be available during the following program year; (ii) the range of activities which may be undertaken with these funds; and (iii) how those activities may benefit persons of low and moderate income. The County will also seek citizen opinion on local community development and housing needs and priority recommendations to guide the development of the Annual Action Plan and provide the opportunity for public comment on program performance during the previous program year.

Second Public Hearing

ACDS staff will recommend the activities and projects for funding for the upcoming fiscal year to the ACDS Board of Directors at the second public hearing. The public will be invited to comment on these recommendations. The ACDS Board of Directors will then approve a final budget based on ACDS staff recommendations and the public's input. The activities and projects recommended for funding will be identified and described in the draft Annual Action Plan.

Third Hearing/Listening Session

Finally, a third hearing/listening session will take place during the 30-day public comment period for the draft Annual Action Plan allowing the public to provide comments regarding the budget recommendations outlined in the Action Plan.

Special Circumstance

Action Plan public hearings may be held virtually if (1) national/local health authorities recommend social distancing and limiting public gatherings for health reasons or in the event of a natural disaster which renders in person meetings unavailable; (2) the County provides reasonable notice and access is provided to all residents and the County makes allowable questions, issues and responses available to the public; and (3) applicable federal funding regulations and statutes allow for virtual hearings.

Notifications

Notification of public hearings and availability of applications will be published on the ADCS website and in local publications (print and electronic) which maximize County resources and reach an increased number of County residents. This notice will also be sent via e-mail or the US Postal Service to the Community Development Stakeholders List. This notification will be published and sent not less than 14 days. Information about all public hearings will also be available on the ACDS website.

Public hearings will be held at a convenient time for the public in barrier-free facilities accessible by public transportation. Every effort will be made to accommodate individuals with disabilities and persons with LEP, including providing an interpreter when a significant number of LEP or hearing-impaired citizens are expected at the public hearing, provided ACDS receive a seven-day prior notice.

Draft Action Plan Availability

A notice describing the purpose of and the availability of the draft Action Plan and locations where copies of the plan can be examined, and the process and timeline for public comment, will be published on the ADCS website and in local publications (print and electronic) which maximize County resources and reach an increased number of County residents. This notice will also be sent via e-mail or the U.S. Postal Service to the Community Development Stakeholders List.

A 30-day public notice period will be provided during which time oral and written comments will be received by ACDS. An electronic copy of the full draft Action Plan will be available on the ACDS website. Citizens without internet access can access the Action Plan at local public libraries throughout the County. Printed copies will be available at the office of ACDS or by calling ACDS to make alternative arrangements for a printed copy. A reasonable number of copies will be made available free of charge at the request of citizens or community groups. ACDS will make translations of executive summaries and other critical documents available upon request for persons with disabilities and Limited English Proficiency.

All comments submitted within the 30-day period will be considered and incorporated into the document as deemed appropriate. Additionally, a summary of all written or oral comments

received, along with the reasons provided for not incorporating any comments, will be included in the Action Plan.

County Council Approval and Submission

The County Executive will submit the budget recommendations to the County Council for their review and adoption during the month of May. Comments will be received, recorded, considered, and addressed by the County Council. The County Council will then approve the budget, which will then be incorporated into the Annual Action Plan.

The final Action Plan will be submitted to HUD and made available electronically on the ACDS website. Citizens without home internet access can access the Action Plan at local public libraries throughout the County. Residents who are unable to access the Action Plan electronically should contact ACDS at 410-222-7600 to arrange for printed copies. Upon request, the Action Plan and/or an Executive Summary will be made available in a manner and in a form accessible to individuals with disabilities and other special needs, and to persons with LEP.

ANNUAL ACTION PLAN AMENDMENTS

During the course of implementing the Annual Action Plan, it may become necessary to amend the Action Plan based on changes that occur. Should a change be defined as substantial, as described herein, the County will notify the public of the proposed amendment taking into consideration comments received on the proposed amendment before making the amendment final.

A change is considered substantial when it involves: (i) an addition of an activity not previously funded or described in the Action Plan; (ii) a deletion of an activity previously funded and described in the Plan; (iii) a change in an approved activity effecting the purpose, location, or intended beneficiaries; or (iv) an increase or decrease in the original project budget, activity or program by 50 percent or more.

The County will attempt to consolidate the amendment process and include all amendments as an appendix in the Annual Action Plan in order for the public to see all of the budgetary proposals at one time. The public is notified about this process during the Annual Action Plan public participation process. The County will continue to follow this process when conditions allow. If the County needs to amend the Action Plan at other times during the year, it will follow the public process outlined as follows.

Notification of the amendment will be published on the ACDS website and in local publications (print and electronic) which will maximize County resources and reach an increased number of

County residents. Notifications will also be sent via e-mail or U.S. Postal Service to the Community Development Stakeholders List. All comments submitted within the 30-day period in writing, or presented orally, will be considered and incorporated within the Action Plan amendment where deemed appropriate.

In the event that substantial amendments to the Action Plan are required to address an emerging or critical need as a result of natural disaster or infectious disease, the County may follow an expedited public notice and public comment period. The County may allow for a not less than five-day public comment period in accordance with all applicable federal funding requirements and laws.

The Action Plan amendment will be submitted to HUD with a summary of all comments, with reasons provided for those comments not incorporated into the amendment. The Action Plan amendment will be made available electronically on the ACDS website. Upon request, the Action Plan amendment will be made available in a manner and in a form accessible to persons who do not have access to the internet, individuals with disabilities and other special needs, and to persons with LEP.

SECTION 108 LOAN GUARANTEE PROGRAM

The Section 108 Loan Guarantee Program is a loan guarantee program, which enables recipients to borrow up to five times the amount of their annual CDBG grant. Recipients or entitlement communities then pledge their future CDBG funds as security for the loan while HUD acts as the guarantor of the Section 108 loan. According to federal regulations at 24 CFR 570.704, the entitlement community must develop and follow a detailed citizen participation plan and make the plan public before the application is submitted to HUD.

Anne Arundel County has developed the process described herein to solicit and encourage citizen participation in the development of a Section 108 Loan Guarantee Program application, as well as for any subsequent amendments to its application. The County will organize its public participation process around two public hearings.

Public Hearing/Notifications

First Public Hearing

The first public hearing for the loan guarantee process, which may be combined with the Consolidated Plan and/or Annual Action Plan public hearing, will convene to provide citizens with information including (i) the amount of guaranteed loan funds expected to be made available; (ii) the type of activities that can be undertaken with guaranteed loan funds; (iii) the estimated amount of guaranteed loan funds proposed to be used for activities benefitting low and moderate income persons; and (iv) any proposed activities likely to result in displacement.

Comments and questions will be solicited from the hearing attendees as well as anyone who received notice of the hearing.

Second Public Hearing

The second public hearing, which may also be combined with the Consolidated Plan and/or Annual Action Plan hearing, will convene to provide citizens with a summary of the Section 108 loan guarantee application which will have been submitted or will be submitted to HUD for their review and approval.

Notification

Notification of public hearings will be published on the ADCS website and in local publications (print and electronic) which will maximize County resources and reach an increased number of County residents. This notification will be published not less than 14 days prior to the public hearing. Written notification of public hearings will also be mailed to the Community Development Stakeholder List via e-mail or U.S. Postal Service between 10 and 30 days prior to the public hearing. The Community Development Stakeholder List includes organizations whose membership or clientele may be affected by the Consolidated Plan and/or other HUD funded activities. These include interested citizens, previous applicants and recipients of federal funds, representatives of community organizations, County agencies and service providers who serve low- and moderate-income persons, elderly and special needs populations, and public housing community residents and property managers. Information about the public hearings will also be available on the ACDS website.

The public hearings will be held at a convenient time for the public in barrier-free facilities that are accessible by public transportation. Every effort will be made to accommodate individuals with disabilities including providing an interpreter when a significant number of LEP or hearing-impaired citizens are expected at the public hearing, provided ACDS receives a seven day prior notice.

Approval and Submission

Upon completion of the second public hearing, the public will be notified, via the ADCS website and in local publications (print and electronic), of the availability of the Section 108 Loan Guarantee Program application. A reasonable number of copies will be made available free of charge at the request of citizens or groups. Copies will be available to the public for review at the office of ACDS and on the ACDS website or in an alternate manner upon request.

SECTION 108 LOAN GUARANTEE PROGRAM AMENDMENTS

The regulations governing the CDBG Section 108 Loan Guarantee Program at 24 CFR 570.704(c)(5) require the County to officially amend its application to HUD should the County wish to carry out an activity not previously described in its application. In addition, the

regulations further require the County to amend its application should it substantially change the purpose, scope, location or beneficiaries of an activity. The amendment process for a Section 108 Loan Guarantee requires the County to notify the public and HUD of the proposed amendment.

The County will attempt to consolidate all its amendment processes and include all of its amendments and any applicable Section 108 amendments as an appendix in the Annual Action Plan in order for the public to see all of the proposed budgetary transactions at one time. If the amendment needs to be processed at another time during the year, the County will notify the public about the proposed amendment in local publications (print and electronic) which will maximize County resources and reach an increased number of County residents. Notifications will also be sent via e-mail or US Postal Service to the Community Development Stakeholders List and posted on the ACDS website. The public will be given 30 days to comment. All comments will be considered and incorporated into the document as deemed appropriate before the final amendment is submitted to HUD.

CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT

The Consolidated Annual Performance and Evaluation Report (CAPER) provides an assessment of actions and accomplishments by Anne Arundel County in the use of its annual entitlements and other federal funds during the prior fiscal year ending June 30. The CAPER is required to be submitted to HUD 90 days after the end of the program year, which for Anne Arundel County is on or about September 30th. In developing the CAPER, opportunities for public involvement will be provided through solicitation of public review and comments.

Draft CAPER Availability

Notification of the availability of the draft CAPER will be published on the ADCS website and in local publications (print and electronic), that will maximize County resources and reach an increased number of County residents. The draft CAPER will be made available for public review on the ACDS website. Citizens without internet access can access the CAPER at the local public libraries throughout the County. Residents who are unable to access the draft CAPER electronically should contact ACDS at 410-222-7600 or info@acsinc.org to make alternate arrangements to view a printed copy. Additionally, notification will be sent via e-mail or US Postal Service to the Community Development Stakeholders List which includes interested citizens, previous applicants and recipients of federal housing and community development funds, representatives of community organizations, County agencies, and service providers who serve low- and moderate-income persons, elderly and special needs populations, and public housing community residents and property managers.

A 15-day period will be provided, during which time oral and written comments will be received by ACDS. Written comments received during this period will be recorded and evaluated, with results incorporated as appropriate into the final CAPER. A summary of all comments received, along with a reason for incorporating or not incorporating the comments, will be included in the final CAPER submitted to HUD.

ANTI-DISPLACEMENT & RELOCATION PLAN

The County will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended and will implement the regulations at 49 CFR Part 42.

In addition, the County has and is following a Residential Anti-Displacement and Relocation Assistance Plan required under Section 104(d) of the Housing and Community Development Act of 1974 and in compliance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA), as amended, in conjunction with any activity assisted with County entitlement funds.

ACCESS TO RECORDS

Reasonable and timely access to records relating to the Consolidated Plan, the Assessment of Fair Housing/Analysis of Impediments, the Annual Action Plan, a Section 108 Loan Guarantee Program application and the CAPER will be provided to citizens, public agencies, and other interested parties upon request as appropriate. Such requests should be submitted in writing and addressed to the Executive Director, Arundel Community Development Services, Inc., 2666

Riva Road, Suite 210, Annapolis, MD 21401. Records will be made available during normal office hours of 8:30 a.m. to 5:00 p.m., Monday through Friday.

COMPLAINT PROCEDURES

In the event a citizen has questions or complaints concerning the citizen participation process or the administration of federal housing and community development programs, the citizen should submit the questions or complaints in writing to:

Chief Executive Officer
Arundel Community Development Services, Inc.
2666 Riva Road, Suite 210
Annapolis, MD 21401

ACDS shall respond to any written complaint within 30 days of receipt. A citizen, who is dissatisfied with the response by ACDS, may submit a written appeal within 30 days of the response from ACDS to:

Office of Chief Administrative Officer
Anne Arundel County
44 Calvert Street, Fourth Floor
Annapolis, MD 21401

If the citizen is still dissatisfied with the response, the citizen may submit a written request within 30 days of the response from the County for review to:

U.S. Department of Housing and Urban Development
Maryland State Office
10 South Howard Street, 5th Floor
Baltimore, MD 21201-2528

Approved by Christine Anderson
Chief Administrative Officer

Date

ARUNDEL COMMUNITY DEVELOPMENT SERVICES, INC.
2666 RIVA ROAD, SUITE 210 • ANNAPOLIS, MD 21401
410.222.7600 • www.acdsinc.org