

# ***STATE OF MARYLAND*** **CDBG PROGRAM**

## **COVID FUNDING**

### **APPLICATION – ROUND 2**

**August 2020**



# **Maryland**

**DEPARTMENT OF HOUSING  
AND COMMUNITY DEVELOPMENT**

**Larry Hogan, Governor  
Boyd Rutherford, Lt. Governor  
Kenneth Holt, Secretary**

Department of Housing and Community Development  
Division of Neighborhood Revitalization  
7800 Harkins Road  
Lanham, MD 20706



**MARYLAND COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM  
CORONAVIRUS FUNDING – APPLICATION – ROUND #2**

1. Name of County:  
Carroll County

2. Address:  
225 N. Center Street  
Westminster, MD 21157

3. FID Number:52-6000910

4. DUNS Number:074941790

5. Name, phone number, and email of County's CDBG contact person for this application:  
Debby Standiford, 410-386-2212 dstandiford@carrollcountymd.gov

6. If applicable, identify subrecipients whose projects are included in this application:  
  
NA

7. Number of Projects Included in this Application: 1

8. Required Resolution attached?  Yes  No

9. Total CDBG request: \$ 529,592  
Total Local funds \$ 0  
Total Other funds \$ 4,180  
Total all costs \$ 533,772

10. U.S. Congressional District No.8 and 1  
Jamie B. Raskin (8)  
Andy Harris (1)  
  
State District No. 5  
Senator Justin D. Ready  
Delegate Susan W. Krebs  
Delegate April R. Rose  
Delegate Haven N. Shoemaker  
  
State Districts 4 and 9A:  
Sen. Michael J.Hough      Sen. Katie Fry Hester  
Del. Daniel L. Cox        Del. Trent M. Kittleman  
Del. Barrie S. Ciliberti    Del. Warren E. Miller  
Del. Jesse T. Pippy

11. Date Public Hearing Advertised:  
9/18/20

12. Date Public Hearing Held:9/24/20

13. Is Citizens Participation Plan current?  Yes  No Please attach.  
If not, did you attach new plan?  Yes  No

14. Is Residential Anti-Displacement Plan current?  Yes  No Please attach.  
If not, did you attach new plan?  Yes  No

15. Date Application Submitted:10/1/20

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**PART A**

**SUMMARY OF APPLICATION: Summarize the information found in the application.**

The Board of Carroll County Commissioners is requesting funding for Eviction Prevention to provide tenants experiencing a loss of income due to COVID-19 with up to 6 months of Rental Arrears. The economic impact of the COVID-19 pandemic has hit County renters in a way we have never experienced. Normally the County, through our Community Action Agency, provides about \$100,000 annually for eviction prevention assistance. That amount is inadequate to meet the needs of County citizens over the next 15 months. Given the results of a landlord survey, the demand for CRF funding devoted to eviction prevention, the number of renters in the County paying more than 35% of their income in rent, the County's increased unemployment rate, and District Court data, the County is requesting \$500,000 in funding for eviction prevention from CDBG COVID Round 2.

In addition, the County has already sub granted a substantial amount of COVID funding to the County's Community Action Agency (CAA), Human Services Programs of Carroll County (HSP of CC), including ESG, CDBG, EFSP and CRF. While the County will continue to partner with HSP of CC for referrals and eligibility screenings, County Government has the managerial and fiscal capacity to administer this program and will not be using a sub grantee. To oversee eligibility screening, funds distribution, and landlord agreements, the County is requesting \$29,592 in funding for program staff to handle the day-to-day responsibilities of the program.

**PART B**

**NEED: Describe the need for rental assistance in your county as a result of the coronavirus, the proposed accomplishments and impact of activities. Identify data sources.**

**Number of households in need of rental assistance at time of application: 3,128**

**% of population of county in need of assistance: 2%**

**Need for Rental Assistance**

The National Low Income Housing Coalition has produced estimates of Rental Assistance needs due to COVID-19 by state. Currently, they estimate 223,458 renters in Maryland need assistance. Extrapolating Carroll's need based on the number of renters in Carroll relative to the State we estimate that 3,128 renters or 2% of our population currently needs rental assistance.

The County and Community Action Agency (CAA) have a strong working relationship with County landlords and the County's Landlord Association. In July as the initial eviction moratorium was coming to an end, the CAA surveyed the County's Landlord Association on the need for rental assistance for tenants impacted by COVID-19. The results of the survey follow:

**Rental Assistance Estimate (CAA Survey of 7.27.20)**

Respondents in Arrears = 122

<b>Maximum Rent Owed</b>	<b>% of Respondents</b>	<b>Total Owed</b>
\$5,000	0.17	\$103,700
\$4,000	0.39	\$190,320
\$3,000	0.23	\$84,180
\$2,000	0.18	\$43,920
\$1,000	0.5	\$61,000
	<b>Total</b>	<b>\$483,120</b>

It is important to note that this survey represents just 122 renters -- a tiny fraction of the County's renters. The 2018 American Community Survey data shows of the 60,450 housing units in Carroll, 16% are rentals or 9,919 households. The survey of landlords only captured the

need of 112 renters or just 1% of the County 's rental households. And that 1% has a need for almost \$500,000 in assistance.

Based on this survey, the Board of Carroll County Commissioners allocated \$500,000 from the County's Coronavirus Relief Fund (CRF) to an Eviction Prevention Program. The program requires documentation of COVID-19 related income loss and follows current HUD Guidelines for low and extremely low-income persons. The County started communicating the availability of the program on 8/15/20 and by the time the application period opened on 9/1, the CAA had 86 households on the waiting list for assistance. Of those on the wait list, all have been contacted and 52 have preliminarily qualified for assistance based on income and COVID-19 impact. Those 52 households need over \$200,000 in assistance to meet back rent and avoid eviction. Based on this initial surge, we anticipate exhausting the CRF funds allocated before the end of October.

Another factor that the County considered in determining the need for additional funding for eviction prevention from CDBG is the percentage of renters in the County who pay more than 35% of their income in rent is at 43% (2018 American Community Survey) Carroll County is higher than the statewide percentage at 41% on this measure. With median rent at \$1,147, households in Carroll are paying more than \$13,000 in rent annually. With minimum wage at \$11/hour, heads of households have to work 30 weeks just to cover rent for the year. Layoffs are devastating for low and very low-income workers in our County.

Next, the County looked at unemployment data. While Carroll County's unemployment rates (MD DLLR) remain below the state, the rate tripled to 9.0% at the beginning of the state wide shut down and remain double County's unemployment rate in February of 2020. That translates into an increase of 2,619 Carroll County residents who are newly unemployed for a total of 5,586 residents challenged by unemployment at this uncertain time.

According to District Court data for Carroll County only 670 evictions have been filed through July 2020 compared to 1,130 at the same time in 2019. This will add to the surge in eviction cases in 2021 and is another reason to apply for Eviction Prevention funding from CDBG. Carroll County has already reached out to staff at the District Court in Carroll County with resources for tenants facing eviction.

Given estimates by national experts, demand for the current CRF funding, the rental burden for so many renters, increased unemployment rates, and lagging District Court cases, the County is confident there is enough need for rental assistance for residents impacted by COVID to expend \$500,000 from this round of CDBG.

### **Proposed Accomplishments**

Prevent 125 moderate to very low-income households whose income has been reduced due to COVID-19 from being evicted from rental units in the County.

### **Impact of Activities**

- Eviction prevention is always less costly and less traumatic than the task of restoring a person to housing.
- Preventing evictions during a pandemic will reduce the spread of the disease as evicted households have no choice but to double up with family or friends or enter a homeless shelter.
- Preventing evictions provides stability for families at a chaotic time of layoffs, social service shut-downs, increased food insecurity and virtual school.
- The Housing Stability Coordinator will administer the program according to the guidance and ensure landlords understand their obligation under the program. In addition, the position can provide more vulnerable households some case management and a warm handoff to secure assistance from other resources like employment, food, childcare or utility assistance.

**PART C**

**PROJECT SUMMARY:** Please complete Part C for each project. If more than one subrecipient, complete Part C for each. Attach requested support information as well as any other relevant information.

**DESCRIPTION:**

Carroll County Government is requesting \$500,000 in eviction prevention assistance and \$29,592 to support staff to administer the funding.

**SUBRECIPIENT:**

NA

**IS THIS A NEW SERVICE OR ACTIVITY?**  Yes  No

**IF NO, PLEASE DESCRIBE THE QUANTIFIABLE INCREASE FOR SERVICE OR ACTIVITY:**

In an average year, the County, through the CAA, has demand for about \$100,000 in eviction prevention monies. Traditionally funding for eviction prevention comes from several sources including local County funding, state and federal grants, and community contributions. The County's plan is to keep the existing \$100,000 in funding in place to assist citizens with non-COVID related evictions. Initial surveys of County landlords show an immediate need of nearly \$500,000 in rental arrearages for renters impacted by COVID-19. Not only is this number 5 times our normal need but it only represented 1% of County renters. While this initial demand will be covered by the County's allocation of federal Coronavirus Relief Fund (CRF), that funding ends on 12/30/20 and CDBG funds are critical as the impact from the pandemic continues with higher than average unemployment and the potential for additional shutdowns remains. The County need of \$500,000 in CDBG is a conservative estimate.

**NUMBER OF HOUSEHOLDS TO RECEIVE ASSISTANCE:** 125

**AVERAGE AMOUNT OF ASSISTANCE PER HOUSEHOLD:** \$4,000

**TOTAL AMOUNT OF CDBG FUNDS REQUESTED FOR THIS PROJECT:** \$550,000

**SCHEDULE:**

It is anticipated that all grant recipients can begin to incur costs as of October 20, 2020 after consultation with CDBG staff and if the Subrecipient Agreement(s) has been executed, if required.

<u>ACTIVITY</u>	<u>START DATE</u>	<u>COMPLETION DATE</u>
1. Hire Staff	10/20/20	12/1/20
2. Finalize Program Criteria	11/1/20	11/30/20
Promote Program to community partners,		

citizens and landlords

Begin wait list for applicants

Meet with landlords

3. Distribute Assistance

12/1/20

12/31/2021

Support tenants with landlord issues to ensure stability

**PROJECT MANAGEMENT:**

1. Identify the primary person who will administer this project. Discuss their experience with CDBG regulations and requirements and past project implementation.

The primary person to administer the program will be a new contractual, grant contingent position working under the Bureau of Housing and Community Connections. While the County has the fiscal and management capacity to add this program, we will need to hire someone to oversee the day-to-day operations. (See attached job description). The County will pull from past housing hiring experience to create a job description and hire the person to ensure the grant and program requirements are met as well as provide additional assistance to the most vulnerable households. This Bureau has extensive experience managing housing and housing stability programs including Housing Choice Vouchers, Mainstream Vouchers, VASH Vouchers, HUD FUP Vouchers and Family Self Sufficiency. The Bureau is also the Collaborative applicant for the Continuum of Care, the HMIS lead and administers the MD Homeless Solutions Grant Program. Aside from HUD paid staff, these programs are overseen by one Bureau Chief and one fiscal and monitoring specialist, thus the need for a person to handle day-to-day oversight.

2. Identify others who will assist in the administration of this CDBG project.

Danielle Yates, Bureau Chief, Housing and Community Connections, Carroll County Government will oversee the CDBG requirements as detailed in The Community Development Block Grant (CDBG) agreement. Ms. Yates has extensive experience working on CDBG funded projects. She served in a similar role on The Arc Carroll County project in 2016, CHANGE Respite Inn project in 2017, HSP Homelessness Initiative Grant 2018, CHANGE Roof Project 2019, CHANGE Special Project, and Boys and Girls Club Gym 2019. Ms. Yates will spend 100 hours over the life of the project @ \$41.80/hr. = \$4,180.

3. If requesting funding for Project Administration for staffing, please identify the following:

Person	# Hours Anticipated to Work on Project	Hourly Wage	Total Funds
Housing Stability Coordinator (To Be Hired)	1040	\$20,40 + benefits	\$29,592

4. If planning to use Project Administration funds for expenses other than staffing, identify those expenses and estimated costs.

Expenses	Total Funds
NA	

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**PROJECT BUDGET – Attach description of how costs were determined and identify if any funds committed, pending or to be sought are private, state, local or federal funds made available specifically to address coronavirus.**

ACTIVITY	SOURCES OF FUNDS					TOTALS	SOURCE*
	CDBG	LOCAL (Cash)	LOCAL (In-kind)	FEDERAL	OTHER		
1. Eviction Prevention	500,000	0	0	0	0	500,000	CDBG -P
2. Staff	29,592	0	0	0	0	29,592	CDBG -P
3							
4							
5							
6							
7							
8							
9							
PROJECT ADMINISTRATION			4,180			4,180	County - C
TOTALS BY SOURCES OF FUNDS	\$529,592	\$	\$4,180	\$	\$	\$533,772	

Local includes County and/or Subrecipient \*Note if each source is Committed (C), Pending (P) or Not Sought (N)

PART D

SUMMARY OF ALL PROJECTS:

LIST OF ALL PROJECTS	CDBG REQUEST	TOTAL LEVERAGE	TOTAL
1. Carroll County Government Eviction Prevention Program	529,592		533,772
2			
3			
4			
5			
6			
7			
8			
9			
PROJECT ADMINISTRATION FOR COUNTY		4,180	
TOTALS BY SOURCES OF FUNDS	\$529,592	\$4,180	\$533,772

**PART E**

**GRANT MANAGEMENT PLAN: Applicants are to respond to questions below as to how the grant will be managed by the County.**

1. Identify the primary person who will administer this grant. Discuss their experience with CDBG regulations and requirements and past grant implementation.

The primary person to administer the program will be a new contractual, grant contingent position working under the Bureau of Housing and Community Connections. While the County has the fiscal and management capacity to add this program, we will need to hire someone to oversee the day-to-day operations. (See attached job description). The County will pull from past housing hiring experience to create a job description and hire the person to ensure the grant and program requirements are met as well as provide additional assistance to the most vulnerable households. This Bureau has extensive experience managing housing and housing stability programs including Housing Choice Vouchers, Mainstream Vouchers, VASH Vouchers, HUD FUP Vouchers and Family Self Sufficiency. The Bureau is also the Collaborative applicant for the Continuum of Care, the HMIS lead and administers the MD Homeless Solutions Grant Program. Aside from HUD paid staff, these programs are overseen by one Bureau Chief and one fiscal and monitoring specialist, thus the need for a person to handle day-to-day oversight.

2. Identify others in County government who will assist in the administration of this CDBG project. Danielle Yates, Bureau Chief, Housing and Community Connections, Carroll County Government will oversee the CDBG requirements as detailed in The Community Development Block Grant (CDBG) agreement. Ms. Yates has extensive experience working on CDBG funded projects. She served in a similar role on The Arc Carroll County project in 2016, CHANGE Respite Inn project in 2017, HSP Homelessness Initiative Grant 2018, CHANGE Roof Project 2019, CHANGE Special Project, and Boys and Girls Club Gym 2019. Ms. Yates will spend 100 hours over the life of the project @ \$41.80/hr. = \$4,180.

2. Discuss how you will manage subrecipient(s).

NA

3. If requesting funding for Project Administration for County government staffing, please identify the following:

Person	# Hours Anticipated to Work on Grant	Hourly Wage	Total Funds
Housing Stability Coordinator (To Be Hired)	1040	\$20,40 + benefits	\$29,592

4. If planning to use Project Administration funds for expenses other than staffing, identify those expenses and estimated costs.

Expenses	Total Funds
NA	

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**PART F**

**FAIR HOUSING/EQUAL OPPORTUNITY: Applicants certify that grants received will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. § 2000d et seq.) and that the County and its subrecipients, if any, will affirmatively further fair housing. Complete the following to demonstrate compliance or to identify any issues.**

1. What is the most recent date of the county's written employment and personnel policies and practices? \_\_\_\_\_  
Are they consistent with current federal equal opportunity guidelines?  Yes  No

The Carroll County Code of Public Laws and Ordinances Chapter 36 Personnel Policies was last updated on February 16, 2017. The Equal Employment Opportunity Policy was last updated on November 18, 2014 and the Affirmative Action Policy was also updated on November 18, 2014.

2. In the past three years, have any complaints of discrimination in employment been filed against the county by employees or applicants?  
 Yes  No If yes, please explain:

Claim filed in 2018 – On May 21, 2018, a former employee filed a charge that he was denied a reasonable accommodation due to disability. Carroll County filed a statement with the EEOC. Based on the investigation EEOC is unable to conclude information obtained violated statutes. No further action was taken; therefore, the case is officially closed.

3. In the past three years, have any complaints of discrimination in employment been filed against any of the subrecipients by employees or applicants?   
Yes  No If yes, please explain.

NA

4. Has the county taken any actions to affirmatively further fair housing through activities such as land development, zoning, site selection policies or programming or needs assessment?  Yes  No If yes, please describe:

The Board of Carroll County Commissioners adopted a Plan to Affirmatively Further Fair Housing in 2020 which included the following steps:

1. Carroll County markets programs and services to all eligible persons including persons with disabilities and persons with limited English proficiency.
2. Carroll County buildings and communications are accessible to persons with disabilities and includes provisions for the hearing impaired and persons with limited English proficiency.
3. Carroll County provides referrals to fair housing agencies for housing counseling services and fair housing complaints.
4. Carroll County's Section 8 Voucher Program affirms Fair Housing in applicant and re-certification orientations and assists citizens with complaints to ensure they are dealt with fairly and objectively.
5. Carroll County issues a Proclamation to the Carroll County Association of Realtors to celebrate Fair Housing Month in April of each year.
6. As a non-entitlement jurisdiction, Carroll County contributes to the Consolidated Plan of the State of Maryland which includes an Analysis of Impediments to Fair Housing

Choice

5. Are there fair housing advocates or agencies that work in your county? If yes, who are they? Have they informed you of either public/private issues or complaints regarding discrimination?

MD Legal Aid works with County Government to provide annual training for agencies and non-profits on Fair Housing and Equal Access. In addition, the County Program Manager for the Housing Choice Voucher Program is a certified Fair Housing Specialist with the National Center for Housing Management.

The County has not been informed of either public or private issues or complaints regarding housing discrimination.

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**Maryland Community Development Block Grant Program**  
**Application Checklist**

Attachment	Required Submission ?	Included ?
<b>Residential Anti-Displacement Plan</b>	Only if new plan	NA
<b>Citizen Participation Plan</b>	Only if new plan	NA
<b>Clearinghouse Submission</b>	Yes	Yes
<b>Environmental Review Forms</b>	Yes	Yes
<b>Local Resolution</b>	Yes	Yes
<b>Limited English Proficiency Form</b>	Yes	Yes
<b>Public Hearing Minutes from Hearing</b>	Yes	Yes
<b>Public Hearing Notice</b>	Yes	Yes
<b>Statement of Assurances and Certifications</b>	Yes	Yes
<b>Original Application and 2 Copies</b>	Yes	Yes