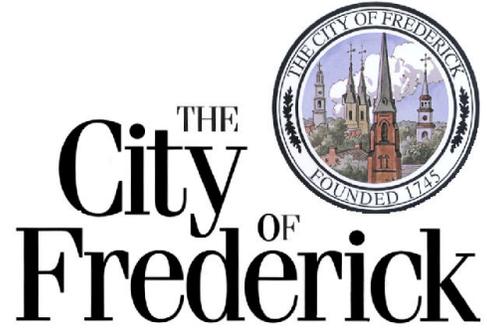


**Housing Rehabilitation**



**Public Services**



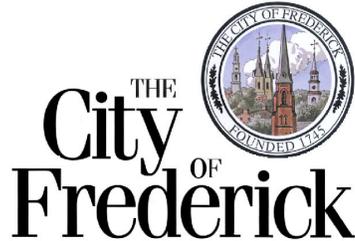
**The City of Frederick, MD  
Community Development  
Block Grant  
2008 Annual Action Plan  
July 1, 2008 – June 30, 2009**



**Department of Planning  
Division of Community Development  
Joe Adkins, Deputy Director for Planning**

# Acknowledgements

US Department of Housing and Urban Development  
Community Development Block Grant Program



Mayor



William J. Holtzinger

Board of Aldermen



C. Paul Smith, Donna K. Ramsburg, Alan E. Imhoff, Marcia A. Hall, David P. Koontz

This Annual Action Plan was prepared by the staff of the Division of Community Development, Department of Planning, City of Frederick, Maryland

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**The City of Frederick  
Action Plan for Program Year 2008**

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CITY OF FREDERICK  
MAYOR AND BOARD OF ALDERMEN

RESOLUTION No. 08-63

A RESOLUTION FOR THE PURPOSE OF ADOPTING THE COMMUNITY DEVELOPMENT  
BLOCK GRANT ANNUAL ACTION PLAN FOR FISCAL YEAR 2008

**WHEREAS**, the City of Frederick (City), Maryland receives an annual Community Development Block Grant (CDBG) award directly from the US Department of Housing and Urban Development (HUD); and

**WHEREAS**, on May 5, 2005 the Mayor and the Board of Aldermen adopted the City of Frederick's Consolidated Plan 2005-2010 which assessed community needs and developed a Five-Year Strategic Plan in order to address those needs; and

**WHEREAS**, as an entitlement community, the City must prepare and submit an Annual Action Plan detailing the activities to be undertaken to address the goals and objectives outlined in the Consolidated Plan; and

**WHEREAS**, the objectives outlined in the Five Year Strategic Plan will be implemented annually using all available resources including CDBG and municipal funds; and

**WHEREAS**, for Federal Fiscal Year 2008 the City will receive a CDBG award totaling \$384,928.00 to carry out activities that meet one of three National Objectives, as described by HUD; and

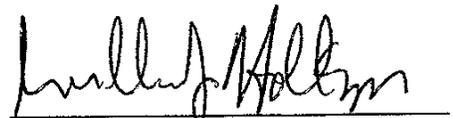
**WHEREAS**, the City has adhered to the public participation requirements set forth in the Citizen Participation Plan in the development of the 2008 Annual Action Plan.

**NOW THEREFORE, BE IT RESOLVED** that the Mayor and Board of Aldermen of the City of Frederick, Maryland do hereby approve and adopt the 2008 Annual Action Plan, as submitted in the attachment to this Resolution; and

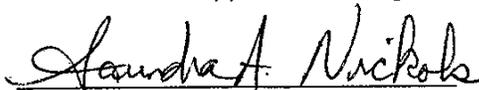
**BE IT FURTHER RESOLVED** that the Deputy Director for Planning is authorized to submit this plan to the US Department of Housing and Urban Development for their review and approval.

**APPROVED and ADOPTED** this 1<sup>st</sup> day of May, 2008.

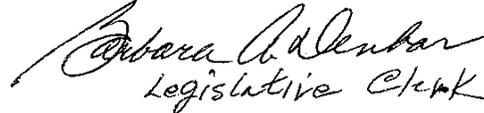
Witness:

  
William J. Holtzinger, Mayor

Reviewed and Approved for Legal Sufficiency:

  
Sandra A. Nickols, Legal Department

I CERTIFY THAT THIS IS A TRUE COPY

  
Legislative Clerk

**Local Government Action Plan Review Checklist  
FFY 2008 Submission**

This checklist will be used to document HUD's completeness and consistency reviews of **FFY 2008** Action Plans submitted by local governments, based on the review standards at 24 CFR Part 91, paragraph 91.500(b).

[NOTE: This checklist includes the Con Plan final rule revisions published February 9, 2006 and effective on March 13, 2006. Questions pertinent to these revisions or to changes in HOME Program "modest housing" policy are shown in **bold.**]

Grantee: \_\_\_\_\_

Action plan is related to Consolidated Plan covering program years \_\_\_\_\_ - \_\_\_\_\_

Action plan covers the following formula grant programs:

CDBG **X** HOME \_\_\_ ESG \_\_\_ HOPWA \_\_\_

Date plan due: **05/16/2008** [ \_\_\_ if extension granted]

[Date latest extension granted: \_\_\_/\_\_\_/\_\_\_\_ ]

Date plan was received in Field Office: \_\_\_/\_\_\_/\_\_\_\_

Plan was received: \_\_\_ on time; \_\_\_ days early; \_\_\_ days late

"Automatic" approval date: **07/02/2008**  
[45 days after receipt, per 91.500(a)]

Are maps included? (optional) Yes **X** No \_\_\_

Was a DUNS number included on the SF-424(s), on the transmittal letter, or elsewhere in the plan submission? Yes **X** No \_\_\_

If "Yes," DUNS number is found **SF-424, page 1**

What is the DUNS number? **619357650**

## Local Government Action Plan Review Checklist

### **Consultation Process [91.100]**

Did the grantee consult with other public and private agencies in preparing the action plan? Yes  X  No  \_\_\_

verification: \_\_\_\_\_

**Summary Conclusion** – Has grantee complied with consultation requirements applicable to an action plan?

Yes  X  No  \_\_\_

Additional Comments: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### **Citizen Participation [91.105 and 91.200(b)]**

Is there a description of the development of the action plan? [91.200(b)] Yes  X  No  \_\_\_

verification:  page 7-8

Has a summary of the citizen participation process been included? Yes  X  No  \_\_\_

verification:  pages 6-8

Was a needs hearing conducted prior to publication of the proposed action plan? [91.105(e)(1)] Yes  \_\_\_  No  X

verification: \_\_\_\_\_

Were citizens given a comment period of at least 30 days prior to plan submission? [91.105(b)(4)] Yes  X  No  \_\_\_

verification:  page 7 & Appendix B-2

**Local Government Action Plan Review Checklist**

**Citizen Participation (cont.) [91.105 and 91.200(b)]**

Are citizen comments included in the plan? Yes **X** No \_\_\_\_  
[91.105(b)(5)]

verification: **if any received, page 6**

Are comments specifically addressed by the grantee? Yes **X** No \_\_\_\_  
[91.105(b)(5)]

verification: **if any received, page 6**

**Summary Conclusion** – Has grantee complied with citizen participation requirements applicable to a stand-alone action plan?

Yes **X** No \_\_\_\_

Additional Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Local Government Action Plan Review Checklist

### Action Plan [91.220]

Standard Form 424

Has a Standard Form 424 been included for each applicable formula grant program and is each SF-424 signed by the appropriate official and showing the correct formula grant funding dollar amount and other program resources? [91.220(a)]

Yes X No \_\_\_

verification: SF-424 application, page 1

### Executive Summary [91.220(b)]

Does action plan include an executive summary? Yes X No \_\_\_

verification: Executive Summary, pages 2-6

Does executive summary include the following elements:

Objectives and outcomes identified in the plan? Yes X No \_\_\_

Evaluation of past performance? Yes X No \_\_\_

[Evaluation includes following period: 07/ 2007 to 06/ 2008]

Summary of citizen participation process? Yes X No \_\_\_

Summary of consultation process? Yes X No \_\_\_

Summary of efforts to broaden public participation? Yes X No \_\_\_

Summary of comments or views? Yes X No \_\_\_

Summary of comments or views not accepted and the reasons therefore? Yes X No \_\_\_

## Local Government Action Plan Review Checklist

### Action Plan (cont.) [91.220]

#### Resources and objectives – Federal resources [91.220(c)(1)]

Has the grantee described Federal resources expected to be available to address priority needs and specific objectives identified in the plan? Yes X No \_\_\_

verification: C. Resources, pages 9-11

**Does the description of Federal resources expected to be made available include the following Federal funding sources:**

**Section 8 funding?** Yes X No \_\_\_

**Low-Income Housing Tax Credits (LIHTCs)?** Yes X No \_\_\_

**Competitive McKinney-Vento Homeless Assistance Act funds (Supportive Housing Program, Shelter Plus Care Program, etc.)?** Yes X No \_\_\_

verification: C. Resources, pages 10-11

#### Resources and objectives – Non-Federal resources [91.220(c)(2)]

Has the grantee described private resources and state and local public resources expected to be available to address priority needs and specific objectives identified in the plan? Yes X No \_\_\_

verification:

If applicable, did the grantee describe how HOME and/or ESG matching requirements will be satisfied? Yes \_\_\_ No \_\_\_  
Not applicable X

verification: \_\_\_\_\_

[NOTE: This issue may be addressed in the HOME and ESG sections of the action plan.]

## Local Government Action Plan Review Checklist

### Action Plan (cont.) [91.220]

#### Resources and objectives – Annual Objectives [91.220(c)(3)]

Does the action plan include a summary of the annual objectives the grantee expects to achieve during the forthcoming program year? (This description should include objectives to be met with both CPD formula grant program funds and other resources.) [Table 3A].

Yes  No

verification: pages 12-16

#### Activities to be undertaken [91.220(d)]

Did the grantee describe the CDBG-funded activities for the program year in a complete manner in a table format prescribed by HUD?

Yes  No

verification: pages 17-22

Did the grantee describe the HOME-funded activities (including activities being funded with ADDI, if pertinent) for the program year in a complete manner in a table format prescribed by HUD?

Yes  No   
[Not applicable

verification: \_\_\_\_\_

Did the grantee describe the ESG-funded activities for the program year in a complete manner in a table format prescribed by HUD?

Yes  No   
[Not applicable

verification: \_\_\_\_\_

Did the grantee describe the HOPWA-funded activities for the program year in a complete manner in a table format prescribed by HUD?

Yes  No   
[Not applicable

verification: \_\_\_\_\_

## Local Government Action Plan Review Checklist

### Action Plan (cont.) [91.220]

#### Activities to be undertaken [91.220(d)] (cont.)

Are each of the proposed activities linked to the priority needs and specific local objectives listed in the Consolidated Plan? [See Table 3C, Listing of Proposed Projects] Yes X No \_\_\_

verification: Appendix A

Are each of the proposed activities identified in sufficient detail, including the number and type of families that will benefit from the activities and locations, so that citizens know the degree to which they may be affected? [See Table 3C, Listing of Proposed Projects] Yes X No \_\_\_

verification: Appendix A

#### Allocation Priorities and Obstacles

Does the plan include a description of the reasons for the allocation priorities? [91.220(d)] Yes X No \_\_\_

verification: \_\_\_\_\_

Does the plan identify any obstacles to addressing underserved needs? [91.220(d)] Yes X No \_\_\_

verification: \_\_\_\_\_

## Local Government Action Plan Review Checklist

### Action Plan (cont.) [91.220]

#### Outcome Measures [91.220(e)]

Does the plan include an objective and an outcome for each of the projects to be funded with FFY 2008 CPD formula grant program funding, consistent with the objective and outcome categories described in the March 7, 2006 Outcome Performance Measurement System (OPMS) notice? Yes  No

If "Yes," objectives and outcomes were:

Shown for each project separately on Table 3C (Listing of Proposed Projects

or

Shown on one Objectives & Outcomes List including all projects

verification: Appendix A & Appendix C

#### Geographic Distribution [91.220(f)]

Did the grantee include a narrative, map(s), table(s), or other information that identifies the geographic areas in which it will direct assistance? Yes  No

verification: pages 23-24 & Appendix D

Did the grantee provide a description of the areas, including areas of low-income and minority concentration, in which it will direct funds? Yes  No

verification: Appendix E

Does the grantee provide the rationale for the priorities for allocating investment geographically? Yes  No

verification:

## Local Government Action Plan Review Checklist

### Action Plan (cont.) [91.220]

#### Funding Dedicated to Target Areas

Does the plan estimate the percentage of funds to be dedicated to target areas? [91.220(f)] Yes \_\_\_ No \_\_\_  
[Not applicable X]

verification: \_\_\_\_\_

[Note: "Not applicable" will apply when the plan states that the grantee does not plan to dedicate substantial resources to specific target areas.]

#### Affordable Housing [91.220(g)] [Table 3B]

Does the plan specify one-year goals for the number of homeless, non-homeless, and special needs households to be provided affordable housing using funds made available to the grantee and the one-year goals for the number of households to be provided affordable housing through activities that provide rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units using funds made available to the grantee? Yes X No \_\_\_

verification: page 26

[NOTES: (1) The term "affordable housing" is defined in 24 CFR Part 92 (HOME Program final rule), section 92.252, for rental housing and 24 CFR Part 92, section 92.254, for homeownership. Consequently, only housing meeting the requirements of those sections of the HOME Program final rule are to be reported as "affordable housing." Such housing is not limited to housing which receives HOME funding. See also note #2.]

(2) This table only applies to "funds made available to the grantee;" which should be interpreted as meaning only CPD formula grant program funding (CDBG, HOME, ESG, and formula HOPWA) awarded directly to the grantee by HUD.]

[ADDITIONAL NOTE: The **Table 3B** currently posted on the HUD web site at [http://www.hud.gov/offices/cpd/about/conplan/toolsandguidance/guidance/local\\_table3b.doc](http://www.hud.gov/offices/cpd/about/conplan/toolsandguidance/guidance/local_table3b.doc) includes space for reporting on both "affordable housing" as defined above and also on other housing to be provided during the forthcoming program year. Both types of housing should be shown].

## Local Government Action Plan Review Checklist

### Action Plan (cont.) [91.220]

#### Public Housing [91.220(h)]

Does the plan includes a description of the actions the grantee plans to take during the next year to address the needs of public housing? Yes  No

verification: page 27

Does the plan include a description of the actions the grantee plans to take during the next year to encourage public housing residents to become more involved in management and to participate in homeownership? Yes  No

verification: page 27

Is one or more public housing agency operating within the boundaries of the local government currently designated as “troubled” by HUD under 24 CFR Part 902? Yes  No   
[see below for list of “troubled” PHAs]

Identity of PHA(s): \_\_\_\_\_

If “Yes,” does the plan include a description of the manner in which the grantee will provide financial or other assistance to improve the PHA’s operations and remove the “troubled” designation? Yes  No   
Not applicable

verification: \_\_\_\_\_

**List of Troubled PHAs** - As of **April 7, 2008**, the following PHAs were determined by HUD to be “troubled” under 24 CFR Part 902; the list also shows in brackets the formula grantees which must address the needs of the particular “troubled” PHAs.

#### *Annapolis PHA [Annapolis]*

Cambridge PHA [State of Maryland]

Havre de Grace PHA [Harford County]

St. Michaels PHA [State of Maryland]

Wicomico County PHA [Salisbury and State of Maryland]

**[IMPORTANT NOTE:** The revised Consolidated Plan final rule at 91.500(b)(4) now includes failure to address what a grantee will do to assist a “troubled” PHA as a separate example of what makes a plan **substantially incomplete.**]

## Local Government Action Plan Review Checklist

### Action Plan (cont.) [91.220]

#### Homeless and Other Special Needs Activities [91.220(i)]

Have homeless prevention activities been proposed? Yes X No \_\_\_

verification: page 27

With regard to homeless persons, have emergency shelter, transitional housing and/or programs to assist in the transition to permanent housing and independent living been proposed? Yes X No \_\_\_

verification: page 27-28

Are supportive housing activities being undertaken to address the priority housing needs of persons who are not homeless (for example, elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, persons with alcohol or other substance abuse problems?) Yes X No \_\_\_

verification: page 27-28

#### Steps to End Chronic Homelessness

Does the plan's description of activities the grantee will undertake during the next year to address the needs of the homeless include the specific action steps it will take to end chronic homelessness? Yes X No \_\_\_

verification:

[NOTE: The terms "chronic homelessness" and "disabling condition" have been defined in the February 9, 2006, Con Plan revision at paragraph 91.5, Definitions.]

## Local Government Action Plan Review Checklist

### Action Plan (cont.) [91.220]

#### Barriers to Affordable Housing [91.220(j)]

Does the plan include a description of the actions the grantee plans to take during the next year to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing? Yes X No \_\_\_

verification: page 28

#### Other Actions [91.220(k)]

Does the action plan include other proposed actions that will address the following needs, if applicable? [NOTE: Grantee is not required to address any of these specific areas in a particular action plan.]

Meeting underserved needs Yes X No \_\_\_

verification: page 29

Fostering and maintaining affordable housing Yes X No \_\_\_

verification: page 29-30

Evaluating and reducing lead-based paint hazards Yes X No \_\_\_

verification: page 30

Reducing the number of persons below the poverty line Yes X No \_\_\_

verification: page 30

Developing institutional structures and enhancing coordination between public and private housing and social service agencies Yes X No \_\_\_

verification: page 30

**Local Government Action Plan Review Checklist**

**Action Plan (cont.) [91.220]**

**Program-Specific Requirements [91.220(I)]**

**CDBG Program**

**FFY 2008 CDBG allocation:** \$ 384,928.00  
**+ estimated CDBG program income:** \$ 110,000.00  
**+ estimated other CDBG resources:** \$ 74,000.00  
**= total estimated CDBG resources:** \$ 568,928.00

Number of projects funded in whole or in part with CDBG: 12

Does the amount budgeted for CDBG projects equal the total CDBG resources available?  
[91.220(I)(1)(i)] Yes X No    

Are any "float-funded" projects identified?  
[91.220(I)(1)(ii)(E)] Yes X No    

Are any "urgent needs" projects identified?  
[(1.220(I)(1)(iii)] Yes X No    

Is information about projects in sufficient detail, including location, to allow citizens to determine the degree to which they are affected?  
[91.220(I)(1)(iv)] Yes X No    

**Section 108 Loan Guarantee Proceeds**

**Does the plan's description of CDBG resources include proceeds from Section 108 loan guarantees that will be used during the year? [91.220(I)(1)(ii)(B)]** Yes     No      
Not applicable X

[Note: "Not applicable" will apply when no new Section 108 proceeds are available for the first time during the program year.]

verification: \_\_\_\_\_

Local Government Action Plan Review Checklist

Action Plan (cont.) [91.220]

Program-Specific Requirements (cont.) [91.220(I)]

CDBG Program (cont.)

Estimate of Low/Mod Benefit

Does the plan identify the estimated amount of CDBG funds that will be used for activities that benefit low/mod persons during the next program year? [91.220(I)(1)(iv)] Yes X No     

verification: page 33

HOME Program [Not Applicable X ]

FFY 2008 "regular" HOME allocation: \$ \_\_\_\_\_  
+ FFY 2008 ADDI allocation: \$ \_\_\_\_\_  
+ estimated HOME program income  
and HOME recaptured funds: \$ \_\_\_\_\_  
= total estimated HOME resources: \$ \_\_\_\_\_

Number of projects funded in whole or in part with HOME: \_\_\_\_\_

Number of affordable units/households to be assisted with HOME funds: \_\_\_\_\_

Does the amount budgeted for HOME projects equal the total HOME resources available? Yes      No     

Did the grantee (PJ) describe any forms of HOME assistance not listed at 92.205(b)? [91.220(I)(2)(i)] Yes      No     

verification: \_\_\_\_\_

If the PJ plans to use HOME funds for homebuyers, did the plan include the guidelines for resale or recapture required by 92.254? [91.220(I)(2)(ii)] Yes      No       
Not applicable     

If "yes," PJ will use:      recapture and/or      resale option(s)

verification: \_\_\_\_\_

## Local Government Action Plan Review Checklist

### Action Plan (cont.) [91.220]

#### Program-Specific Requirements (cont.) [91.220(l)]

##### HOME Program (cont.)

If the PJ plans to use HOME funds to refinance existing debt secured by multifamily housing that has been rehabilitated with HOME funds, did the plan state the refinancing guidelines required under 92.206(b)? [91.220(l)(2)(iii)]

Yes  No   
Not applicable

verification: \_\_\_\_\_

If the PJ plans to use HOME funds for homeownership assistance (including homeowner rehabilitation), did the plan include the procedures for establishing the 95 percent of median purchase price for the area (definition of “modest housing”)? [92.508(a)(2)(vii)] [Note - HOME Program final rule is requirement source] [See also interim “modest housing” compliance policy in HOMEfires, vol. 9, no. 3 (March 2008)]

Yes  No   
Not applicable

If “Yes,” PJ will use:  pre-Economic Stimulus Act of 2008 FHA single-family mortgage limits or  
 local survey or  
 actual current 95 percent of median purchase price

verification: \_\_\_\_\_

##### Project-Specific Mini-Action Plan for HOME Projects

Did the PJ prepare a project-specific mini-action plan to obtain authority to incur costs prior to the effective date of the **FFY 2008** HOME grant agreement?

Yes  No

If “Yes,” date of mini-action plan submission: \_\_\_/\_\_\_/\_\_\_\_\_

If “Yes,” date of Field Office approval of mini-action plan: \_\_\_/\_\_\_/\_\_\_\_\_

If “Yes,” were the projects included in that mini-action plan also included in the full action plan submission? [92.212(c)]

Yes  No   
Not applicable

[Note –HOME Program final rule is requirement source]

verification: \_\_\_\_\_

**Local Government Action Plan Review Checklist**

**Action Plan (cont.) [91.220]**

**Program-Specific Requirements (cont.) [91.220(I)]**

**HOME Program (cont.)**

**ADDI-Specific Issues [Not Applicable  X ]**

**FFY 2008** ADDI allocation: \$ \_\_\_\_\_

Estimated number of households to be assisted with ADDI funds: \_\_\_\_\_  
(from ADDI project in List of Proposed Projects)

Did the PJ include a narrative describing the planned use of the ADDI funds? [91.220(i)(2)(iv)(A)] Yes \_\_\_ No \_\_\_

verification: \_\_\_\_\_

Did the PJ include a narrative describing targeted outreach to groups listed in the ADDI rule? [91.220(l)(2)(iv)(B)] Yes \_\_\_ No \_\_\_

verification: \_\_\_\_\_

Did the PJ include a narrative describing actions to ensure the suitability of families to undertake and maintain homeownership? [91.220(l)(2)(iv)(C)] Yes \_\_\_ No \_\_\_

verification: \_\_\_\_\_

**Local Government Action Plan Review Checklist**

**Action Plan (cont.) [91.220]**

**Program-Specific Requirements (cont.) [91.220(I)]**

**ESG Program** [Not Applicable  X ]

**FFY 2008** ESG allocation: \$ \_\_\_\_\_  
+ estimated ESG program income: \$ \_\_\_\_\_  
= estimated ESG resources: \$ \_\_\_\_\_

Number of projects funded in whole or in part with ESG: \_\_\_\_\_

Does the amount budgeted for ESG projects equal the amount of ESG resources? Yes \_\_\_ No \_\_\_

**HOPWA Program** [Not Applicable  X ]

**FFY 2008** HOPWA allocation: \$ \_\_\_\_\_  
+ estimated HOPWA program income: \$ \_\_\_\_\_  
= estimated HOPWA resources: \$ \_\_\_\_\_

Number of projects funded in whole or in part with HOPWA: \_\_\_\_\_

Does the amount budgeted for HOPWA projects equal the amount of HOPWA resources? Yes \_\_\_ No \_\_\_

**Does the plan specify the one-year goals for the number of households to be provided housing through the use of HOPWA activities for each of the following types of activities: [91.220(I)(3)]**

**Short-term rent, mortgage, and utility assistance payments to prevent homelessness of the individual or family?** Yes \_\_\_ No \_\_\_

**Tenant-based rental assistance?** Yes \_\_\_ No \_\_\_

**Units provided in housing facilities that are being developed, leased, or operated with HOPWA funds?** Yes \_\_\_ No \_\_\_

verification: \_\_\_\_\_

**Local Government Action Plan Review Checklist**

**Action Plan (cont.) [91.220]**

**Program-Specific Requirements (cont.) [91.220(I)]**

**HOPWA Program (cont.)**

**Does the plan specify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community organizations)? [91.220(I)(3)]** Yes \_\_\_ No \_\_\_

verification: \_\_\_\_\_

[Note: This section of the plan is to treat **all** local governments distributing HOPWA funding to project sponsors.]

**Summary Conclusion** - Action plan submission includes all elements required by section 91.220 of the Consolidated Plan final rule?

Yes \_\_\_ No \_\_\_

Additional Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Local Government Action Plan Review Checklist

### Certifications [91.225]

Are the general certifications and the specific certifications for each formula grant program complete and executed?

### General Certifications [91.225(a)]

affirmatively furthering fair housing	Yes	<u>X</u>	No	___
anti-displacement and relocation plan	Yes	<u>X</u>	No	___
drug-free workplace	Yes	<u>X</u>	No	___
anti-lobbying	Yes	<u>X</u>	No	___
authority of jurisdiction	Yes	<u>X</u>	No	___
consistency with Consolidated Plan	Yes	<u>X</u>	No	___
Uniform Act acquisition and relocation*	Yes	<u>X</u>	No	___
Section 3	Yes	<u>X</u>	No	___

\*note: certification is combined with the anti-displacement certification

### CDBG Certifications [91.225(b)]

citizen participation	Yes	<u>X</u>	No	___
community development plan	Yes	<u>X</u>	No	___
following current Consolidated Plan	Yes	<u>X</u>	No	___
use of funds to meet national objectives	Yes	<u>X</u>	No	___
overall benefit - certification covers a ___-year period consisting of program year(s) <u>2007</u> , <u>2008</u> , and <u>2009</u> **	Yes	<u>X</u>	No	___
special assessments	Yes	<u>X</u>	No	___
excessive force	Yes	<u>X</u>	No	___
compliance with anti-discrimination laws	Yes	<u>X</u>	No	___
compliance with lead-based paint procedures	Yes	<u>X</u>	No	___
compliance with applicable laws	Yes	<u>X</u>	No	___
**Is certification period consistent with the most recent prior submission?	Yes	<u>X</u>	No	___

**Local Government Action Plan Review Checklist**

**Certifications (cont.) [91.225]**

**ESG Certifications [91.225(c)]** [Not Applicable  X ]

- major rehab/conversion - not less than ten years Yes \_\_\_ No \_\_\_
- lesser rehabilitation - not less than three years Yes \_\_\_ No \_\_\_
- service provision Yes \_\_\_ No \_\_\_
- safe and sanitary Yes \_\_\_ No \_\_\_
- supportive services Yes \_\_\_ No \_\_\_
- match requirements Yes \_\_\_ No \_\_\_
- confidentiality Yes \_\_\_ No \_\_\_
- employing or involving the homeless Yes \_\_\_ No \_\_\_
- Consolidated Plan compliance Yes \_\_\_ No \_\_\_
- discharge policy** Yes \_\_\_ No \_\_\_

**HOME Certifications [91.225(d)]** [Not Applicable  X ]

- TBRA is consistent with Consolidated Plan use for eligible activities Yes \_\_\_ No \_\_\_
- subsidy layering Yes \_\_\_ No \_\_\_

**HOPWA Certifications [91.225(e)]** [Not Applicable  X ]

- meet urgent needs Yes \_\_\_ No \_\_\_
- ten-year and three-year operation Yes \_\_\_ No \_\_\_

**Summary Conclusion** - All certifications required by 91.225 were included and executed?

Yes \_\_\_ No \_\_\_

Additional Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Local Government Action Plan Review Checklist**

**Monitoring [91.230]**

Does the plan describe the standards and procedures that will be used to monitor activities carried out in furtherance of the plan and to ensure long-term compliance with program requirements? Yes  X  No  \_\_\_

verification:  page 34-35

Is each CPD formula program that HUD awards directly to the grantee treated in the monitoring narrative? Yes  X  No  \_\_\_

verification: CDBG  page 34-25   
HOME \_\_\_\_\_ [or  X  Not applicable]  
ESG \_\_\_\_\_ [or  X  Not applicable]  
HOPWA \_\_\_\_\_ [or  X  Not applicable]

**Summary Conclusion** - Action plan submission includes information on monitoring required by section 91.230 of the Consolidated Plan final rule?

Yes  X  No  \_\_\_

Additional Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Local Government Action Plan Review Checklist

### Consistency with National Affordable Housing Act of 1990 (NAHA) [91.500(b)]

A plan that is inconsistent with the purposes of NAHA may be disapproved. An Action Plan that addresses one or more of these purposes should be regarded as consistent with the purposes of NAHA.

Does the plan provide assistance to help families not owning a home to save for a downpayment for the purchase of a home or provide other homeownership assistance? Yes X No \_\_\_

verification: Table 3A - Specific Annual Objectives, page 15  
F. Description of Projects, pages 17-22  
Project 2008-06 Sold on Frederick II, page 19  
Project 2008-10 IDA Program, page 21

Does the plan provide assistance to retain, where feasible, as housing affordable to low-income families, those dwelling units provided for such purpose with Federal assistance? Yes X No \_\_\_

verification: F. Description of Projects, pages 17-22  
Project 2008-05 Operation Rehab, page 19

Does the plan provide assistance to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of housing affordable to low-income families? Yes X No \_\_\_

verification: F. Description of Projects, pages 17-22  
Project 2008-09 Rehabilitation @ 809A Motter Ave., page 21  
Project 2008-12 Transitional Housing Improvements, page 22

Does the plan provide assistance to expand and improve Federal rental assistance for very low-income families? Yes \_\_\_ No X

verification: \_\_\_\_\_

Does the plan provide assistance to increase the supply of supportive housing that combines structural features and services needed to enable persons with special needs to live with dignity and independence? Yes X No \_\_\_

verification: F. Description of Projects, pages 17-22  
Project 2008-09 Rehabilitation @ 809A Motter Ave., page 21  
Project 2008-12 Transitional Housing Improvements, page 22

## Local Government Action Plan Review Checklist

### Consistency with NAHA (cont.) [91.500(b)]

**Summary Conclusion** - Is the plan not inconsistent with the purposes of NAHA?

Yes  No

Additional Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Local Government Action Plan Review Checklist**

**Acceptance of Certifications as Accurate [91.500(b)(3)]**

HUD may disapprove a plan when a certification is rejected by HUD as inaccurate, after HUD has inspected evidence and provided due notice and opportunity to the jurisdiction for comment.

All certifications (other than the certification to affirmatively further fair housing) are accepted? Yes \_\_\_ No \_\_\_

***If "no," certification not accepted:*** \_\_\_\_\_

Set forth the basis of that determination: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

The certification to affirmatively further fair housing is accepted? Yes \_\_\_ No \_\_\_

If the certification is rejected, set forth the basis of that determination:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Summary Conclusion** - All certifications have been accepted?

Yes \_\_\_ No \_\_\_

Additional Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Local Government Action Plan Review Checklist

### **Overall HUD Approval Conclusions as of Initial Review [91.500(b)]**

Action plan is not inconsistent with NAHA Yes \_\_\_ No \_\_\_

Following any plan revisions or corrective actions taken at HUD's bequest during HUD's review of the action plan, the action plan not substantially incomplete because:

The action plan was developed with required citizen participation and required consultation [91.500(b)(1)] Yes \_\_\_ No \_\_\_

The action plan included all required elements of 91.220, 91.225, and 91.230 [91.500(b)(2)] Yes \_\_\_ No \_\_\_

All certifications have been accepted [91.500(b)(3)] Yes \_\_\_ No \_\_\_

**If applicable, the plan includes a description of the manner in which the unit of general local government will provide financial or other assistance to a public housing agency [91.500(b)(4)]** Yes \_\_\_ No \_\_\_  
Not applicable \_\_\_

**Summary Conclusion** - Action plan may be approved?

Yes \_\_\_ No \_\_\_

Additional Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If "Yes," prepare approval recommendation memorandum and other processing materials for the plan approval package. No additional sections of this checklist need to be completed. If "No," go to Disapproval Processing section of checklist.

### **Initial Completeness/Consistency Review Sign-Off**

Reviewed by: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_  
Title: \_\_\_\_\_

CPD Director: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_

**Local Government Action Plan Review Checklist**

**Overall HUD Approval Conclusions as of Final 45-Day Review [91.500(b)]**

Action plan is not inconsistent with NAHA Yes \_\_\_ No \_\_\_

Following any plan revisions or corrective actions taken at HUD's bequest during HUD's review of the action plan, the action plan not substantially incomplete because:

The action plan was developed with required citizen participation and required consultation [91.500(b)(1)] Yes \_\_\_ No \_\_\_

The action plan included all required elements of 91.220, 91.225, and 91.230 [91.500(b)(2)] Yes \_\_\_ No \_\_\_

All certifications have been accepted [91.500(b)(3)] Yes \_\_\_ No \_\_\_

**If applicable, the plan includes a description of the manner in which the unit of general local government will provide financial or other assistance to a public housing agency [91.500(b)(4)]** Yes \_\_\_ No \_\_\_

**Summary Conclusion** - Action plan may be approved?

Yes \_\_\_ No \_\_\_

Additional Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If "Yes," prepare approval recommendation memorandum and other processing materials for the plan approval package. No additional sections of this checklist need to be completed. If "No," go to Disapproval Processing section of checklist.

**Final 45-Day Completeness/Consistency Review Sign-Off**

Reviewed by: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_  
Title: \_\_\_\_\_

CPD Director: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_

## Local Government Action Plan Review Checklist

### **Disapproval Processing [91.500(c)] [Not Applicable \_\_\_]**

If the plan is disapproved because it was not consistent with NAHA or complete during the 45-day review period, written notice of the disapproval must be communicated to the applicant in accordance with 91.500(c).

Date disapproval decision was discussed with HUD Headquarters \_\_\_ / \_\_\_ / \_\_\_

Basis for disapproval: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Actions the grantee can take to meet the criteria for approval:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Date disapproval communicated orally to the grantee \_\_\_ / \_\_\_ / \_\_\_

Date disapproval was communicated in writing to the grantee \_\_\_ / \_\_\_ / \_\_\_

Revision/resubmission deadline \_\_\_ / \_\_\_ / \_\_\_

Date revision/resubmission received \_\_\_ / \_\_\_ / \_\_\_

Revision/resubmission meets criteria for approval? Yes \_\_\_ No \_\_\_

Additional Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If "Yes," prepare approval recommendation memorandum and other processing materials for the plan approval package. If "No," consult with HUD Headquarters CPD.

**Local Government Action Plan Review Checklist**

**Resubmission Completeness/Consistency Determination Sign-Off for Plan Determined to be Incomplete/Inconsistent as of the 45-Day Deadline**

Reviewed by: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_  
Title: \_\_\_\_\_

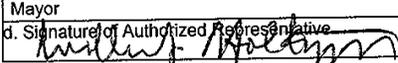
CPD Director: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_

rev 4-9-2008

# A. SF-424

Version 7/03

## APPLICATION FOR FEDERAL ASSISTANCE

<b>1. TYPE OF SUBMISSION:</b> Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		<b>2. DATE SUBMITTED</b> 5/16/2008	Applicant Identifier
<input type="checkbox"/> Pre-application <input checked="" type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		<b>3. DATE RECEIVED BY STATE</b>	State Application Identifier
		<b>4. DATE RECEIVED BY FEDERAL AGENCY</b>	Federal Identifier
<b>5. APPLICANT INFORMATION</b>			
<b>Legal Name:</b> City of Frederick, Maryland		<b>Organizational Unit:</b> Department: Department of Planning	
<b>Organizational DUNS:</b> 619357650		<b>Division:</b> Community Development	
<b>Address:</b> Street: 140 West Patrick Street		<b>Name and telephone number of person to be contacted on matters involving this application (give area code)</b>	
City: Frederick		Prefix: Mr.	First Name: Joseph
County: Frederick		Middle Name: A.	
State: MD	Zip Code: 21701	Last Name: Adkins	
Country: US		Suffix:	
<b>6. EMPLOYER IDENTIFICATION NUMBER (EIN):</b> 52-6000789		Phone Number (give area code): 301-600-1655	Fax Number (give area code): 301-600-1837
<b>8. TYPE OF APPLICATION:</b> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.)		<b>7. TYPE OF APPLICANT:</b> (See back of form for Application Types) <input type="checkbox"/> C. Municipal <input type="checkbox"/> Other (specify)	
<b>10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:</b> 14-218		<b>9. NAME OF FEDERAL AGENCY:</b> US Dept. of Housing & Community Development	
<b>12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):</b> City of Frederick, Maryland		<b>11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:</b> 2008 Community Development Block Grant Annual Action Plan	
<b>13. PROPOSED PROJECT</b> Start Date: 07/01/2008 Ending Date: 06/30/2009		<b>14. CONGRESSIONAL DISTRICTS OF:</b> a. Applicant 6th b. Project 6th	
<b>15. ESTIMATED FUNDING:</b>		<b>16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?</b>	
a. Federal	\$ 384,928 <sup>00</sup>	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:	
b. Applicant	\$ <sup>00</sup>	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372	
c. State	\$ <sup>00</sup>	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
d. Local	\$ <sup>00</sup>	<b>17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?</b>	
e. Other	\$ 74,000 <sup>00</sup>	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No	
f. Program Income	\$ 110,000 <sup>00</sup>		
g. TOTAL	\$ 568,928 <sup>00</sup>		
<b>18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.</b>			
<b>a. Authorized Representative</b>		<b>Middle Name</b>	
Prefix: Mr. Last Name: Holtzinger	First Name: William	J.	
b. Title: Mayor		Suffix:	
d. Signature of Authorized Representative: 		c. Telephone Number (give area code): 301-600-1380	
Previous Edition Usable Authorized for Local Reproduction		e. Date Signed: 5-8-08	

Standard Form 424 (Rev.9-2003)  
 Prescribed by OMB Circular A-102

## **B. Executive Summary**

The Housing and Community Development Act of 1974, as amended, and the National Affordable Housing Act of 1990 require jurisdictions receiving assistance under the US Department of Housing and Urban Development's (HUD) Community Planning and Development (CPD) programs to prepare and submit a five-year Consolidated Plan detailing the use of federal resources. As an entitlement community, the City of Frederick receives an annual award through the Community Development Block Grant (CDBG) Program which also requires filings of an Annual Action Plan and a Consolidated Annual Performance Evaluation Report (CAPER). The Department of Planning, Community Development Division, is the lead agency responsible for the coordination and administration of the City's CDBG program.

The City of Frederick's Consolidated Plan 2005-2010 was adopted in May 2005. The Plan identified priority needs and established targets or benchmarks for revitalizing neighborhoods, increasing economic development opportunities, and providing improved community facilities and services. The Consolidated Plan serves to guide CDBG funding decisions over several grant years.

The City of Frederick's 2008 Annual Action Plan presents those projects and activities designed to meet priority needs identified in the City's Consolidated Plan and tie into one of HUD's three prescribed overarching objectives:

- *To provide decent housing;*
- *To provide suitable living environments; and*
- *To expand economic opportunities, particularly for low-/moderate-income persons.*

As in years past, Frederick's 2008 CDBG program will be directed toward accomplishing the following primary goals and objectives:

- To provide decent, affordable housing;
- To upgrade, improve and expand public facilities, specifically emergency shelters, transitional housing facilities and supportive services for homeless persons, persons with disabilities and other special needs populations;

To achieve these objectives, the City will continue several of its direct activities to address a wide range of housing issues, including assistance to first-time homebuyers toward the purchase of affordable for-sale housing, rehabilitation of existing owner-occupied housing, homelessness prevention and special needs housing. As permitted by HUD, a restricted portion of the grant funds will be expended for administrative and planning costs, as well as public services.

The City of Frederick has been awarded CDBG funds totaling \$384,928 for Grant Year 2008 (July 1, 2008 - June 30, 2009), and we anticipate receiving \$110,000 in program income from loan repayments, property sales, and homeownership counseling fees. In addition, the City will utilize \$74,000 of unallocated CDBG funds from the 2007 grant year to fund several projects in the 2008 grant year. There are no proceeds from Section 108 loan guarantee funds anticipated. The City of Frederick's estimated amount of CDBG funds that will be expended for low- and moderate-income persons is 100%

**Fiscal Year 2008 Annual Action Plan Financial Summary  
Uses of CDBG Funds by Category and Budget**

Categories	Funds Recommended
<b><i>Affordable Housing</i></b>	<b>33%</b>
Owner-Occupied Housing Rehabilitation (1 program)	\$90,000
Homebuyer Assistance (2 programs)	\$95,000
<b><i>Public Facilities and Infrastructure</i></b>	<b>15%</b>
Public Facility Improvement (2 projects )	\$83,000
ADA Accessibility (1 project)	\$4,000
<b><i>Public Services (capped @ 15% of grant)</i></b>	<b>15%</b>
Homeless Services	\$57,739
<b><i>Other Activities/Services</i></b>	<b>42%</b>
Planning & Administration (3 programs - <i>capped @ 20% of grant &amp; pi</i> )	\$80,845
Fair Housing	\$8,775
Homeownership Program Administration	\$38,128
Rehab Program Administration	\$111,441
<b>Total Use of Funds (grant + program income)</b>	<b>\$568,928</b>

For the 2008 CDBG funding round, the City received 18 project proposals – seven (7) City-sponsored projects, and 11 proposals from qualified non-profit and community-based organizations. Each proposal was reviewed for compliance with HUD regulations to ensure that each met one of the prescribed National Objectives and met the criteria of an eligible activity. Project sponsors were required to schedule a pre-submission screening to discuss the scope of the projects and to demonstrate their ability to carry out projects that will have a greater impact in benefiting low and moderate-income persons during the coming fiscal year. Two public hearings were held to allow the sponsors to present their projects to the public and the Ad Hoc Committee, and allowed the public to hear and comment on each of the submissions. (**See B-4. Citizen Participation- Public Comment & City Response**).

After thorough review and consideration by the CDBG Ad Hoc Committee, the 12 projects recommended for funding and inclusion in the Draft 2008 Annual Action Plan were presented to the Mayor and Board of Alderman for approval. The **Description of Projects (pages 17-22)** provides a detailed summary of each project, the requested funding amounts, and the eligibility criteria citations for each project.

City Project ID	Activity
2008-01	General Program Admin
2008-02	Fair Housing
2008-03	Rehabilitation Program Administration
2008-04	Homeownership Program Administration
2008-05	Operation Rehab
2008-06	Sold on Frederick II
2008-07	Homeless Services
2008-08	Community Land Trust Study
2008-09	Group Home Rehabilitation @ 809-A Motter Avenue
2008-10	Individual Development Accounts Program
2008-11	Architectural Barrier Removal/Installation of Automatic Door
2008-12	Transitional Housing Improvement

### Objectives and Outcomes

For the past several years, the City of Frederick’s CDBG program has focused primarily on “bricks and mortar” projects – especially the rehabilitation of existing housing units. In addition, the City has placed a high priority on assisting its sister-agency, Frederick Community Action Agency (FCAA), with the provision of its homeless services activities. Therefore, the indicators that best describe the results of the annual activities would be number of units rehabbed/assisted and number of persons assisted.

The 12 projects approved for inclusion in this year’s action plan highlight objectives and outcomes to be carried out by project sponsors. **See Appendix C. Objectives & Outcomes Chart.**

## **Evaluation of Past Performance**

---

The overall goals of HUD's Community Planning and Development programs are to develop viable communities by providing decent housing and a suitable living environment and expanding economic opportunity principally for low and moderate-income persons. It is with that overall goal in mind that the City annually examines the Consolidated Plan's Strategic Plan recommendations, identify barriers that emerge, look at actual performance of the CDBG program and other programs, and consider course corrections that will improve our performance.

Each year as the Action Plan is developed, new opportunities emerge and all are evaluated as to their effectiveness, the funds that will be leveraged and readiness. The Consolidated Plan's targets are very ambitious and funds are limited. Selection and prioritization of activities during the Action Plan process is critical. Every effort is made to achieve balance and maximize the limited dollars among the various needs expressed in the plan. Each year brings new opportunities. We try to fill gaps that perhaps others are not filling. The result is that some needs remain unfilled and some targets are not met.

The City of Frederick, through the Annual Action Plan development process, makes every effort to ensure that the activities undertaken during the grant year further one or more of the Consolidated Plan's identified needs.

### ***Timeliness:***

For the past two grant years, the City has achieved and maintained timely status in the disbursement of grant funds. While the timely use of CDBG had been an issue since the 2003GY (due primarily to receipt of unusually high amounts of program income from loan payoffs and property sales), the City has taken steps to ensure that we meet this requirement each year. Through the Action Plan amendment process, the City has developed a process whereby projects that are not progressing or stalled by certain periods during the grant year are reduced in funding or cancelled, and the funds are reprogrammed to more viable projects to allow them to proceed. While receipt of additional "windfalls" of program income is not anticipated for the pending grant year, this process is in place to address the required timeliness standard.

### ***Timely funds disbursement:***

The City has a well established financial management policy which governs the timely payment of expenditures and receipt of income/credits. Each month, DPCD staff receives a detailed account activity report from the City's Finance Department from which the drawdown requests are made in IDIS. The account activity reports detail the expenditures for each activity in the previous month. From these reports, drawdown requests are entered into IDIS and approved by the 20<sup>th</sup> of each month.

### **Summary of efforts to broaden public participation:**

---

Every effort was made to involve citizens and service providers in the preparation of the plan and to seek public input on the plan recommendations prior to adoption. Staff prepared and published several notices in the local newspaper and posted information on the City's website announcing the request for proposals as well as the Action Plan preparation and review process. Staff also contacted the City's 11 Neighborhood Advisory Councils (NACs) to inform each community of the funding opportunities available across the City.

For the 2008 Annual Action Plan process, no alternative public participation techniques were employed by the City. Plans are being developed, however, to initiate an expanded public participation component for the 2009 plan development process. Plans include distributing a Community Needs Survey to residents.

### **Summary of comments or views:**

---

DPCD staff hosted two public information meetings (March 4<sup>th</sup> & 5<sup>th</sup>) to discuss the CDBG program guidelines and the proposed 2008 Grant Year projects. During the meetings, project sponsors were asked to briefly describe their projects and the public was invited to ask questions and/or provide comment. No questions or comments from the public were offered at either meeting.

However, staff received the following comment via email, on Friday, March 14<sup>th</sup>:

**From:** Big Brothers Big Sisters [bbbs@crosslink.net]

**Sent:** Friday, March 14, 2008 12:22 PM

**To:** Nichole Purcell

**Subject:** CDBG

Once again it has been proven that you have your own agenda, and since our application was not construction oriented it was rejected. What a colossal waste of our time and energy on our part.

**Sushil Bhattacharjee**

Executive Director

2 East Church Street

PO Box 442

Frederick, MD 21705-0442

Tel: 301-694-9455

Fax: 301-694-2709

Email: [bbbs@crosslink.net](mailto:bbbs@crosslink.net)

Website: <http://bbbsfrederick.org>

### **Summary of comment or views not accepted and the reasons therefore:**

---

DPCD staff provided a detailed overview of the project selection process at the "Basically CDBG" meeting on January 29<sup>th</sup>. Each applicant was informed about how the process for project selection and funding is unbiased and fair (providing specific citations from the CDBG regulations regarding the eligibility of activities). In addition, it was stressed that the funding amounts for Public Services is capped at 15% of the grant, and that per our Consolidated Plan, the City's Public Service funds are earmarked for Homeless Services provided by FCAA.

## **C. Citizen Participation**

Federal regulations call for a grantee to develop and follow a detailed plan which provides for, and encourages, citizen participation and emphasizes participation by persons of low- and/or moderate-income. This Annual Action Plan (AAP) was prepared following the process set forth in the City's Citizen Participation Plan adopted January 20, 2005. **See Appendix C. Citizen Participation Plan & Public Notices.** Every effort was made to involve citizens and consult with service providers in the preparation of the plan and to seek public input on the plan recommendations prior to adoption. As in year's past, an ad hoc group of advisors assisted in the review and recommendation of candidate projects for the grant year. The following is an overview of the planning process and 2008 public comments.

### **Developing the Recommended Plan**

The City begins the process of developing a recommended plan early in the calendar year upon notification from HUD of the amount of the next grant. The public is advised that the City is developing the Plan and project proposals are requested. The community contacts mailing list includes approximately 35 non-profit organizations. Additionally, the City's Neighborhood Advisory Council members were contacted notifying them of the funding opportunity. A public notice was published in the *Frederick News and Post* on January 13, 2008 (**See Appendix B-1**), and the City's website was updated to include the 2008 CDBG Funding Application and Program Guidelines.

### **➤ AAP Proposal Selection**

This year, 18 proposals for funding were submitted for consideration totaling **\$822,027.79**, more than double the amount of CDBG funds awarded. Among the 18 proposals, two local non-profits, Community Living and The Delaplaine Center for Visual Arts Education, submitted two separate funding requests from which the committee could choose to fund either or both proposals.

The Department of Planning's Community Development staff was available for technical assistance to any group wishing to submit a proposal. A pre-submission screening meeting was required of each potential applicant to review the project's feasibility, the capacity of the organization to undertake the project, as well as ensure that each project met a National Objective and is an eligible activity. In addition, there was a "Mini Basically CDBG" meeting held on January 29, 2008 for all those interested in submitting proposals for the 2008 grant year. This meeting outlined the general guidelines for the CDBG program, reviewed all of the HUD requirements, and offered potential applicants the opportunity to ask questions about the program and meet the Community Development staff.

A group of ad hoc advisors were solicited to assist the CDBG Coordinator in prioritizing and recommending the projects to be approved for funding in the Recommended Annual Action Plan. The Ad Hoc Committee included the following individuals:

- Jasmine Sneed, Community Activist, Recipient of CDBG-funded Program
- Jim Schmersahl, Frederick County Public Schools
- Henry Templeton, Director, Human Relations Commission of Frederick County

Each year, two public hearings are held to discuss project proposals. This year, the meetings were held on Tuesday, March 4<sup>th</sup> @ 10am at the Municipal Office Annex, and on Wednesday, March 5<sup>th</sup> @ 7pm at City Hall. Project sponsors were requested to attend each meeting to present their proposals and answer any questions posed by the Committee or members of the public. The Committee met on Monday, March 10<sup>th</sup> to review each proposal and select those projects to be funded and included in the Annual Action Plan

### **Review & Adoption of the Draft Annual Action Plan**

The 30-day period for public review and comment on the Recommended 2008 Annual Action Plan extended from March 14<sup>th</sup> through April 14<sup>th</sup>. All comments received (if any) were forwarded to the Mayor & Board of Aldermen for their review prior to adoption of the plan. The only comments received were from one of the applicants on March 14<sup>th</sup>.

The Mayor and Aldermen held a public hearing to hear comments on the recommended Draft Annual Action Plan on Thursday, April 17, 2008. A second meeting to approve the Annual Action Plan was held at City Hall on Thursday, May 1, 2008. The schedule for adoption of the annual plan follows:

**Community Development Block Grant (CDBG) Program  
Schedule for Submission of Project Proposals & Adoption of the Annual Action Plan  
Grant Year 2008 (July 1, 2008 to June 30, 2009)**

1. Public Notice of Request for Proposals published, NACs and interested organizations notified on **January 13, 2008**.
2. Sponsors of projects must meet with the Department to review National Objective/Eligible Activity compliance, administrative, record keeping, reporting, monitoring, and timeliness requirements. A CDBG Basics meeting will be held on **Tuesday, January 29, 2008**. *Please confirm your attendance by Tuesday, January 22<sup>nd</sup>.*
3. **Completed applications/proposals are due by 12:00pm Friday, February 22, 2008.**
4. Ad Hoc Advisory Committee will hold public meetings to review and hear public comments on all proposed activities:
  - **Tuesday, March 4, 2008 @ 10:00am – Municipal Office Annex**
  - **Wednesday, March 5, 2008 @ 7:00 P.M. – City Hall – Board Room**
5. Ad Hoc Advisory Committee meets to recommend activities for 2008 Annual Action Plan.
6. Draft 2008 CDBG Annual Action Plan will be available for public review and comment on or about Friday, February 29, 2008. The period for written public comment on the recommended plan will commence on Monday, March 3 and run through Thursday, April 3, 2008.
  - Mayor and Board of Alderman public hearing to receive comments Thursday April 17, 2008 @ 7:00 PM City Hall.
7. Target date for adoption by the Mayor and Alderman is Thursday, May 1, 2008 @ 7:00 PM City Hall.

## **D. Resources**

Federal Fiscal Year 2008 Resources include:

<b>Funding Source</b>	<b>Amount</b>	<b>Notes</b>
2008 CDBG Funds	\$384,928.00	
Program Income (estimated)	\$110,000.00	<i>Generated from loans repayments, property sales and homeownership counseling fees.</i>
Funds to be committed from prior year's grant	\$74,000.00	
<b>TOTAL AVAILABLE FUNDS</b>	<b>\$568,928.00</b>	

Both the Consolidated and Annual Action Plans are based upon the fundamental premise that many different resources, beyond CDBG, must be brought into play to address the many high priority needs. The City alone cannot do all that needs to be done, but rather cooperation and coordination among all levels of government, as well as for- and non-profit partners is essential.

Additional funding from other federal, state and local sources is awarded to partner agencies and/or sub-recipients that the City of Frederick supports: For example, the Housing Authority of the City of Frederick (HACOF) was awarded a HOPE VI grant of \$15.9 million in March 2003. In support, the City has donated land and will provide funding for various aspects of the Hope VI project, including the construction of a Community Center.

While the focus of this plan is on the City's use of its Community Development Block Grant (CDBG), we recognize that there are many other resources utilized by the City and other agencies and organizations to provide decent housing, provide a suitable living environment and expand economic opportunities primarily for low or moderate-income persons. There are several competitive grants awarded that will be expended in this grant year. The following HUD grants and other funding sources have been reported:

### **Other Resources**

As in years past, State and local funds can be expected to help implement the Annual Action Plan. However, for certain programs, the exact amounts will depend upon the number of applications received and grants applied for as the year unfolds. The following state and local grant sources are very likely to be used in this year. At this time, the City does not anticipate applying for a Section 108 loan. Staff is discussing the possibility of applying for other competitive grant funding for specific projects, e.g. HOME funds.



<p><b>Frederick Community Action Agency (FCAA)</b> is the City's primary agency responsible for providing of a wide spectrum of programs and services to assist the homeless and low-income residents of the City. FCAA receives funding of approximately \$2.7 million from a number of federal and state sources to administer its programs, including:*</p> <p><b>Housing Counseling</b> As the only HUD-approved Housing Counseling provider in the City of Frederick, FCAA receives an annual grant award for to provide housing counseling services to very-low and low-income homebuyers and owners.</p> <p><b>Weatherization Assistance</b> FCAA provides weatherization assistance, county wide, with funds from the US Dept. of Energy through Maryland Dept. of Housing &amp; Community Development (DHCD).</p>	<p>\$2,700,000 *</p> <p>\$20,000</p> <p>\$366,045</p>
<p><b>Housing Authority of the City of Frederick (HACOF)</b> receives federal resources in the form of operating subsidies and housing assistance payments and grants for modernization of properties and resident services. The funds received for the various programs include:</p> <ul style="list-style-type: none"> <li>• Five-year Capital Fund Grant for the comprehensive modernization of low-income communities.</li> <li>• Housing Choice Voucher Family Self Sufficiency Program</li> <li>• Public Housing Family Self Sufficiency Program</li> <li>• Public Housing Family and Homeownership (RFH)</li> </ul>	<p>\$3,500,725</p> <p>\$99,913</p> <p>\$50,000</p> <p>\$250,000</p>
<p><b>TOTAL RESOURCES AVAILABLE</b></p>	<p><b>\$10,236,315*</b></p>

## **E. Statement of Specific Annual Objectives**

A summary of the priorities and the specific objectives that emerged as a result of the planning process undertaken for the Consolidated Plan follow below. They are not constrained by estimates of the funds available to address them but rather are assessments of the five-year needs of a large and complex community. There are needs in the areas of housing, public services and facilities, special needs populations and general community development. The projects and activities selected to address those needs and realize the objectives must cover much more than just CDBG and must include the actions of all sectors of the community, government, non- and for-profit organizations, private business as well as private citizens. Each year produces new opportunities and there are new partners with projects that deserve consideration.

The City of Frederick's Consolidated Plan 2005-2010 identifies priorities, and related goals and objectives to address the City's housing and community development needs. This section, which includes **Table 3A – Specific Annual Objectives**, and **Appendix C. Objectives & Outcomes Chart** summarizes these priorities and the expected outcomes toward achieving each goal for the 2008 Grant Year.

Low-to-Moderate income housing is the first priority in the 2005-2010 Consolidated Plan. Recent studies by the Frederick County Council on Affordable Housing, as well as several news articles reporting on the increasing costs of housing in and around the City of Frederick, have highlighted the need for a local response to the crisis. The housing-related activities proposed for the 2008 Grant Year, in addition to several non-CDBG funded programs, are part of an expanded affordable housing initiative that the Mayor and Board of Aldermen are implementing for low-to-moderate income residents.

The City of Frederick anticipates expending \$185,000 in CDBG funds (48% of the annual grant) to implement activities that complement the City's goal of providing decent, safe, affordable housing. The activities address a wide range of housing issues, including rehabilitation of owner-occupied housing, acquisition for rehab, homeless and homelessness prevention, and special needs housing. In response to this area of high priority, the City will implement the following activities:

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### **Priority 1A: Housing for very-low to moderate-income persons**

<b>Objective:</b> Decent Housing
<b>Outcomes:</b> Sustainability of Decent Housing

- **Activity:** *2008-05 - "Operation Rehab"* provides direct loans to low- and moderate-income homeowners for single-family rehabilitations.
- **Target:** Six (6) units rehabbed for low/mod-income homeowners
- **Performance Measure:** # of units rehabbed and/or # of households assisted

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**Priority 1B: Direct homeownership assistance such as Sold on Fredrick II or other similar programs to assist very low to moderate-income persons with the purchase of affordable housing for owner occupancy. Citywide**

<b>Objective:</b> Decent Housing – citywide.
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<b>Outcomes:</b> Affordability/Accessibility of Decent Housing
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- **Activity:** *2008-06 Sold on Frederick II:* This program provides down-payment and closing cost assistance to low- to moderate-income households to help them purchase homes.
- **Target:** five (5) low/mod-income 1<sup>st</sup> time homebuyers purchasing within the City.
- **Performance Measure:** # of homebuyers assisted
  
- **Activity:** *2008-10 – Advocates for Homeless Families IDA Program.* The City will provide assistance to Advocates for Homeless Families, Inc. to set up Individual Development Accounts (IDA) for 20 very-low and low-income families or individuals for the purchase of homes.
- **Target:** 20 very-low and low-income families or individuals
- **Performance Measure:** # of persons assisted.

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**Priority 3: Homeless Objectives (public services)**

<b>Objective:</b> Suitable Living Environment – citywide.
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<b>Outcomes:</b> Availability/Affordability
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- **Activity:** *2008-07 – Homeless Services* and facility operations by FCAA. The City will continue to provide assistance to FCAA to provide homeless services and operate its Transitional Shelter and Apartment facilities for homeless individuals and families. This activity receives the allotted 15% cap for Public Services. The City will continue to designate its program income to fund FCAA homeless services.
- **Target:** 150+ persons assisted. This is a recurring activity. (100% of goal)
- **Performance Measure:** # of persons assisted

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**Priority 4: Special Needs Populations (housing & public facilities)**

<b>Objective:</b> Suitable Living Environment – citywide.
<b>Outcomes:</b> Availability/Affordability

- **Activity:** *2008-09 – Rehab of Group Home @ 809-A Motter Avenue.* The City will provide assistance to Community Living, Inc. to rehabilitate one of its group homes.
- **Target:** Rehabilitate basement to add living space for group home residents and overnight staff.
- **Performance Measure:** # of persons assisted; 1 public facility
  
- **Activity:** *2008-11 – Installation of Automatic Door Openers @ The Delaplaine Visual Arts Education Center.* The City will provide assistance to the Delaplaine Visual Arts Education Center to purchase and install automatic door openers for disabled patrons of the facility.
- **Target:** Install two (2) automatic door openers.
- **Performance Measure:** # of persons assisted; 1 public facility
  
- **Activity:** *2008-12 – Transitional Housing Improvements.* The City will provide assistance to the Heartly House to rehabilitate two facilities which house victims of domestic violence, sexual assault and child abuse.
- **Target:** Replacement of windows and exterior painting.
- **Performance Measure:** # of persons assisted; 1 public facility

**Table 3A Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	OUTCOMES			
				Year	Expected Number	Actual Number	Percent Completed
<b>DH-2 Affordability of Decent Housing</b>							
DH-2.1	Address the need for affordable decent housing by offering down-payment assistance to very-low to moderate-income households. <b>2008-06 Sold on Frederick II</b>	CDBG	<ul style="list-style-type: none"> <li>▪ Number of low-income households assisted</li> <li>▪ Number of households receiving down-payment/closing costs</li> </ul>	2005 2006 2007 2008 2009 <b>GOAL</b>	5 - 5 5 5 25	0 2 5 5 7	0% 100% 100% - 28%
DH-2.2	Address the need for affordable decent housing by setting up Individual Development Accounts (IDAs) to purchase City homes <b>2008-11 IDA Program</b>	CDBG used as required match to other funding sources provided by project sponsor.	<ul style="list-style-type: none"> <li>▪ Number of low/mod-income individuals and families who save for home purchases.</li> <li>▪ Number of low/mod income individuals who purchase homes.</li> </ul>	2005 2006 2007 2008 2009 <b>GOAL</b>	- - 20 20 40	- - - - -	- - - - -
<b>DH-3 Sustainability of Decent Housing</b>							
DH-3.1	Address the need for affordable decent housing by offering rehabilitation assistance to low and moderate-income homeowners <b>2008-05 "Operation Rehab"</b>	CDBG DHCD Rehab Loans (STAR & MHRP) and Lead Reduction Grants	<ul style="list-style-type: none"> <li>▪ Number of units rehabbed</li> </ul>	2005 2006 2007 2008 2009 <b>GOAL</b>	6 6 6 8 26	4 3 - - 7	67% 50% - - 27%
DH-3.2	<b>Address the need for sustainable, affordable, decent housing by providing assistance to fund a study on establishing a Land Trust for the City of Frederick</b> <b>2008-08 Land Trust Study</b>	CDBG	N/A - Planning-related study.	2005 2006 2007 2008 2009 <b>GOAL</b>	- - - - -	- - - - -	- - - - -

**Table 3A Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	OUTCOMES		
				Year	Expected Number	Actual Number
<b>SL-1 Availability/Accessibility of Sustainable Living Environment</b>						
SL-1.1	Improve the sustainability of the suitable living environment by providing direct loans to non-profits that service special needs populations. <i>2008-11 Install Automatic Door Openers</i>	CDBG Private donations	<ul style="list-style-type: none"> <li>Number of public facilities</li> </ul>	2005 2006 2007 2008 2009 <b>GOAL</b>	- - - 1 - <b>1</b>	- - - - - <b>-</b>
<b>SL-3 Sustainability of Suitable Living Environment</b>						
SL-3.1	Improve the sustainability of the suitable living environment by assisting the FCAA with the provision of homeless services and operation of its Transitional Shelter and Apartments <b>2008-07 Homeless Services</b>	CDBG FCAA receives funds from various sources	<ul style="list-style-type: none"> <li>Number of persons assisted</li> <li>Number of persons moved into permanent housing</li> </ul>	2005 2006 2007 2008 2009 <b>GOAL</b>	100 100 100 100 100 <b>500</b>	91% 104% - - - <b>39%</b>
SL-3.2	Improve the sustainability of the suitable living environment by providing direct loans to non-profits that service special needs populations. <b>2008-12 Transitional Housing Improvement</b>	CDBG	<ul style="list-style-type: none"> <li>Number of public facilities</li> </ul>	2005 2006 2007 2008 2009 <b>GOAL</b>	- - - 1 - <b>1</b>	- - - - - <b>-</b>
DH-3.2	Rehabilitation of home for the developmentally disabled to address accessibility issues <i>2008-09 Rehab 809-A Motter Ave</i>	CDBG DHCD SHOP Loan MD Affordable Housing Trust	<ul style="list-style-type: none"> <li>Number of public facilities</li> </ul>	2005 2006 2007 2008 2009 <b>GOAL</b>	- - - 1 - <b>1</b>	- - - - - <b>-</b>

## **F. 2008 Annual Action Plan- Description of Projects**

The Recommended 2008 Annual Action Plan includes 12 projects selected based on the housing, homeless service and community development needs and goals described in the City's 2005-2010 Consolidated Plan. All projects benefit low and moderate-income residents.

**TOTAL REQUESTED: \$568,928**  
**TOTAL RECOMMENDED: \$568,928**

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### **2008-01 General Program Administration (subject to 20% cap)** **Sponsor: CoF Department of Planning - Community Development**

CDBG funds will be used for department expenses necessary to administer the CDBG program (staff salary, benefits and supplies and services) and for Fair Housing activities. This activity will cover the required Action Plan and CAPER financial and reporting requirements, project monitoring, other reporting and record keeping responsibilities for CDBG.

**Funds Requested: \$76,675.00**  
**Funds Recommended: \$76,675.00**  
**Eligible Activity:** 24 CFR 570.206(a) Program Administrative Costs  
**National Objective:** Presumed Benefit to Low/Mod Income Persons  
**Consolidated Plan Priority:** N/A  
**Objectives:** N/A  
**Outcomes:** N/A  
**Performance Measures:** N/A

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### **2008-02 Fair Housing (subject to 20% cap)** **Sponsor: CoF Department of Planning – Community Development**

CDBG funds will be used for department expenses necessary to promote and affirmatively further Fair Housing activities (staff salary, benefits and supplies and services), including expenses for the Annual Fair Housing Conference.

**Funds Requested: \$8,775.00**  
**Funds Recommended: \$8,775.00**  
**Eligible Activity:** 24 CFR 570.206(c) Program Administrative Costs  
**National Objective:** Presumed Benefit to Low/Mod Income Persons  
**Consolidated Plan Priority:** N/A  
**Objectives:** N/A  
**Outcomes:** N/A  
**Performance Measures:** N/A

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**2008-03 Homeownership Program Administration**  
**Sponsor: CoF Department of Planning - Community Development**

CDBG funds will be used for department expenses necessary to administer the homeownership program (staff salary, benefits and supplies and services). Staff will conduct homeownership counseling classes, and receive, review and approve applications for Sold on Frederick II and MD State Loan Program.

<b>Funds Requested:</b>	<b>\$38,128.00</b>
<b>Funds Recommended:</b>	<b>\$38,128.00</b>
<b><u>Eligible Activity:</u></b>	24 CFR 570.202(b) Eligible Rehabilitation & Preservation Activities
<b><u>National Objective:</u></b>	24 CFR 570.208(a)(3) LMH
<b><u>Consolidated Plan Priority:</u></b>	Rehab is the highest priority for housing
<b><u>Specific Objective:</u></b>	N/A
<b><u>Objectives:</u></b>	Decent Housing
<b><u>Outcomes:</u></b>	Sustainability: Promoting Livable / Viable Communities
<b><u>Performance Measures:</u></b>	N/A

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**2008-04 Rehab Program Administration**  
**Sponsor: CoF Department of Planning - Community Development**

CDBG funds will be used for department expenses necessary to administer the rehabilitation program (staff salary, benefits and supplies and services). Staff will conduct site inspections, prepare scopes of work and work with contractors for SF rehab program.

<b>Funds Requested:</b>	<b>\$111,441.00</b>
<b>Funds Recommended:</b>	<b>\$111,441.00</b>
<b><u>Eligible Activity:</u></b>	24 CFR 570.201(n) Homeownership Assistance
<b><u>National Objective:</u></b>	24 CFR 570.208(a)(3) LMH
<b><u>Consolidated Plan Priority:</u></b>	
<b><u>Specific Objective:</u></b>	N/A
<b><u>Objectives:</u></b>	Decent Housing
<b><u>Outcomes:</u></b>	Sustainability: Promoting Livable / Viable Communities
<b><u>Performance Measures:</u></b>	N/A

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**2008-05      Operation Rehab**  
**Sponsor:    CoF Department of Planning - Community Development**

CDBG funds will be used as direct loans to low/mod-income homeowners to rehabilitate and upgrade single-family homes.

<b>Funds Requested:</b>	<b>\$ 90,000.00</b>
<b>Funds Recommended:</b>	<b>\$ 90,000.00</b>
<b><u>Eligible Activity:</u></b>	24 CFR 570.202(b)(3) Eligible Rehabilitation & Preservation Activities
<b><u>National Objective:</u></b>	24 CFR 570.208(a)(3) LMH
<b><u>Consolidated Plan Priority:</u></b>	Rehab is the highest priority for housing
<b><u>Specific Objective:</u></b>	Rehab 6 units
<b><u>Objectives:</u></b>	Decent Housing
<b><u>Outcomes:</u></b>	Sustainability: Promoting Livable / Viable Communities
<b><u>Performance Measures:</u></b>	# of households assisted - Target: 6 households

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**2008-06      Sold on Frederick II**  
**Sponsor:    CoF Department of Planning – Community Development**

Funds request will be used for the City's down payment and closing cost assistance program. A soft second mortgage is placed on the property for 1<sup>st</sup> time homebuyers to use toward the purchase of an owner-occupied property. No interest or monthly repayment required until the sale or transfer of the property or the property is no longer owner-occupied.

<b>Funds Requested:</b>	<b>\$ 75,000.00</b>
<b>Funds Recommended:</b>	<b>\$ 75,000.00</b>
<b><u>Eligible Activity:</u></b>	24 CFR 570.201(n) Homeownership assistance
<b><u>National Objective:</u></b>	24 CFR 570.208 (a)(3) LMH
<b><u>Consolidated Plan Priority:</u></b>	Housing is the highest priority for housing
<b><u>Specific Objective:</u></b>	Direct loans to low/mod 1 <sup>st</sup> time homebuyers
<b><u>Objectives:</u></b>	Decent Housing
<b><u>Outcomes:</u></b>	Affordability
<b><u>Performance Measures:</u></b>	# of households assisted – Target: 5 households

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**2008-07 Supportive Services for the Homeless (subject to 15% cap on Public Services)**  
**Sponsor: The Frederick Community Action Agency**

The Frederick Community Action Agency operates two (2) transitional shelter facilities with a total of 141 beds and approximately 10 cribs for homeless families and physically disabled adults. The Shelters provide short-term emergency and transitional shelter and supportive services for homeless families and physically disabled adults.

<b>Funds Requested:</b>	<b>\$57,739.00</b>
<b>Funds Recommended:</b>	<b>\$57,739.00* (subject to *15% cap on Public Services)</b>
<b>Eligible Activity:</b>	24 CFR 570.201(e) Public Services- Homeless
<b>National Objective:</b>	24 CFR 570.208 (a)(2)(i)(A) LMC
<b>Consolidated Plan Priority:</b>	Homeless Services are Frederick's overall Third Priority Need
<b>Specific Objective:</b>	Homeless Housing Priority #1 * FCAA will be given Highest Priority for CDBG service dollars to provide homeless services / operate transitional housing facilities
<b>Objectives:</b>	Decent Housing & Suitable Living Environment
<b>Outcomes:</b>	Availability / Accessibility
<b>Performance Measures:</b>	# of persons assisted – Target: 150 homeless persons

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**2008-08 Community Land Trust Study for Frederick City (subject to 20% cap)**  
**Sponsor: Habitat for Humanity of Frederick County**

Planning for the development of a Community Land Trust to help provide affordable housing within Frederick City. Habitat for Humanity will hire Burlington Associates, of Burlington, VT to guide and help in decisions in two broad categories: organizational development and financial feasibility as the beginning stages of creating a Community Land Trust.

<b>Funds Requested:</b>	<b>\$ 4,170.00</b>
<b>Funds Recommended:</b>	<b>\$ 4,170.00* subject to 20% admin cap</b>
<b>Eligible Activity:</b>	24 CFR 570.206(c) Program Administrative Costs
<b>National Objective:</b>	Presumed Benefit to Low/Mod Income Persons
<b>Consolidated Plan Priority:</b>	N/A
<b>Specific Objective:</b>	N/A
<b>Objectives:</b>	N/A
<b>Outcomes:</b>	N/A
<b>Performance Measures:</b>	N/A

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**2008-09      Rehabilitation @ 809-A Motter Avenue**  
**Sponsor:      Community Living**

809-A Motter Avenue is a home to three men with both physical and developmental disabilities. The house has two staff persons on-duty during the day and one staff person on-duty overnight that live in the house 7 days a week. Finishing the basement and furnishing it for an apartment for respite care will make the house more accessible for the residents and also provide space for respite care.

<b>Funds Requested:</b>	<b>\$ 48,000.00</b>
<b>Funds Recommended:</b>	<b>\$ 48,000.00</b>
<b><u>Eligible Activity:</u></b>	24 CFR 570.201(c) Public Facilities & Improvements
<b><u>National Objective:</u></b>	24 CFR 570.208 (a)(2)(i)(A) LMC
<b><u>Consolidated Plan Priority:</u></b>	Housing for very-low to moderate income persons
<b><u>Specific Objective:</u></b>	Special Needs Populations: The rehabilitation and/or development of affordable housing, particularly transitional housing with supportive services.
<b><u>Objectives:</u></b>	Decent Housing
<b><u>Outcomes:</u></b>	Availability / Accessibility
<b><u>Performance Measures:</u></b>	Assist public and non-profit organizations in the renovation of public facilities.

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**2008-10      Individual Development Accounts Program**  
**Sponsor:      Advocates for Homeless Families**

The purpose of this grant is to fund an Individual Development Account (IDA) program for Advocates participants and other qualified individuals participating in different Frederick County homeless or housing agencies. IDAs are specialized savings accounts for low-income individuals and families that are matched with reserve funds in addition to accruing market-rate interest. The funds requested will serve as matching funds for the participants' own savings, providing both an incentive to save and a boost to the participants' home buying or post-secondary education prospects.

<b>Funds Requested:</b>	<b>\$20,000.00</b>
<b>Funds Recommended:</b>	<b>\$20,000.00</b>
<b><u>Eligible Activity:</u></b>	24 CFR 570.201(n) Homeownership Assistance
<b><u>National Objective:</u></b>	24 CFR 570.208 (a)(3) LMH
<b><u>Consolidated Plan Priority:</u></b>	Housing is the highest priority for housing
<b><u>Specific Objective:</u></b>	Direct homeownership assistance to low/mod-income persons.
<b><u>Objectives:</u></b>	Decent Housing
<b><u>Outcomes:</u></b>	Affordability
<b><u>Performance Measures:</u></b>	# of persons assisted; # of housing units purchased by low/mod persons

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**2008-11 Architectural Barrier Removal/Install Automatic Door Openers**  
**Sponsor: The Delaplaine Visual Arts Education Center**

The Delaplaine Visual Arts Education Center requests funds to install automatic door openers to allow disabled visitors access to their facility @ 40 S. Carroll Street.

<b>Funds Requested:</b>	<b>\$ 4,000.00</b>
<b>Funds Recommended:</b>	<b>\$ 4,000.00</b>
<b><u>Eligible Activity:</u></b>	24 CFR 570.201(c) Public Facilities & Improvements
<b><u>National Objective:</u></b>	24 CFR 570.208 (a)(2)(i)(A) LMC
<b><u>Consolidated Plan Priority:</u></b>	Assist public and non-profit organizations in the renovation of public facilities.
<b><u>Specific Objective:</u></b>	Improving facilities and providing high quality services and programs critical to meeting the demands of growth and service.
<b><u>Objectives:</u></b>	Suitable Living Environment
<b><u>Outcomes:</u></b>	Availability / Accessibility
<b><u>Performance Measures:</u></b>	1 Public Facility

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**2008-12 Transitional Housing Improvements**  
**Sponsor: Heartly House, Inc.**

Funding for improvements to the outside structure of the Transitional Housing buildings owned and operated by Heartly House, Inc. Improvements include painting and window replacements. The buildings house women and children of domestic abuse.

<b>Funds Requested:</b>	<b>\$35,000.00</b>
<b>Funds Recommended:</b>	<b>\$35,000.00</b>
<b><u>Eligible Activity:</u></b>	24 CFR 570.201(c) Public Facilities & Improvements
<b><u>National Objective:</u></b>	24 CFR 570.208 (a)(2)(i)(A) LMC
<b><u>Consolidated Plan Priority:</u></b>	Special Needs Populations: The rehabilitation and/or development of affordable housing, particularly transitional housing with supportive services.  Assist private, non-profits develop new transitional housing using CDBG for gap financing
<b><u>Specific Objective:</u></b>	Improving facilities and providing high quality services and programs critical to meeting the demands of growth and service.
<b><u>Objectives:</u></b>	Suitable Living Environment
<b><u>Outcomes:</u></b>	Availability/Accessibility
<b><u>Performance Measures:</u></b>	1 Public Facility

## **G. Geographic Distribution**

The following 2008 Action Plan projects have a specific location know at this time.

<b>Activity ID</b>	<b>Activity</b>	<b>Address</b>
2008-07	FCAA Homeless Services	100 S Market Street
2008-09	Community Living Group Home Rehabilitation	809-A Motter Avenue
2008-11	Architectural Barrier Removal/Automatic Door	40 S. Carroll Street
2008-12	Heartly House Transitional Housing Improvement*	<b>*Confidential Location</b>
<i>*The location of this facility was not identified in the application due to confidentiality concerns. The facility is a transitional housing facility for victims of domestic, sexual and child abuse. Given the nature of the facility, DPCD staff has agreed not to disclose the information in any public documents.</i>		

The “job sites” for the following are not known at this time but will be determined via application.

<b>Activity ID</b>	<b>Activity</b>	<b>Address</b>
2008-05	“Operation Rehab” - <i>Single Family Rehabilitation</i>	TBD
2008-06	Sold on Frederick II – <i>Homeownership Assistance</i>	TBD
2008-11	Advocates for Homeless Families IDA Program	TBD

All recommended projects were evaluated based on several criteria:

- Meeting prescribed National Objectives & Eligible Activities
- The degree to which they further Consolidated Plan high or medium priority objectives and targets
- Cost effectiveness
- Preparedness

Location factors are considered in light of the Plan’s stated priority for infill and redevelopment as opposed to newer development as a general rule. **See Appendix D. Project Location Map.**

### **Minority Concentration**

Based on 2000 Census data, the City of Frederick is 77% white, 14% African American, 4.8% Hispanic and the remainder non-white. We have identified areas of racial/ethnic concentration as census tracts that have a greater percentage than 23% non-white, and greater than 4.8% Hispanic. Those census tracts are:

- Census Tract 750300: 58.1% non-white (A traditionally African American neighborhood located on West All Saints and West South Streets since the 19<sup>th</sup> century)
- Census Tract 750501: 41.7% non-white, 9.75% Hispanic (An area with a large concentration of aging garden apartments)
- Census Tract 750502: 30.4% non-white, 5.7% Hispanic (An area of late 70s/early 80s townhouses and condominiums, as well as garden apartments)
- Census Tract 750100: 31.8% non-white (A less gentrified area of the Downtown Historic District)
- Census Tract: 750900: 31.6% (another less gentrified historic area of mixed commercial, retail and industrial uses).

The proposed 2008 site-specific projects are located within Census Tracts 7501, 7503 and 7509 with a high (over 30 %) minority concentration. There was no intent to target those areas; rather those areas are also the areas with a high number of facilities and services for low and moderate-income persons.

**See the Appendix E- Areas of Minority Concentration Map.**

**Geographic Distribution of Activities Areas of Minority Concentration**

City of Frederick Census Tracts	Percentage of non-white and Hispanic	Area of Minority Concentration	2008 CDBG activities
City-wide. No sites identified. Sites will be determined by specific project applications.	27.9%		2008-01 General Admin 2008-02 Fair Housing 2008-03 Homeownership Admin 2008-04 Rehab Admin 2008-05 Operation Rehab 2008-06 Sold on Frederick II 2008-08 Community Land Trust Study 2008-10 IDA Program
750100	31.82%	Yes	
750200	12.84%	No	
<b>750300</b>	<b>58.14%</b>	<b>Yes</b>	<b>2008-07 Homeless Services Sprinkler System Installation</b>
750400	24.84%	No	
750501	41.17%	Yes	
750502	30.36%	Yes	
750600	10.71%	No	
750700	22.03%	No	
<b>750800</b>	<b>13.39%</b>	<b>No</b>	<b>2008-09 Group Home Rehab</b>
<b>750900</b>	<b>31.62%</b>	<b>Yes</b>	<b>2008-11 ADA Access Project 2008-12 Transitional Shelter Rehab</b>
751000	City small % of Tract	N/A	
751200	14.28%	No	

## H. Affordable Housing

To those living in Frederick, it comes as no surprise that the greater-Frederick area, especially Frederick City, is facing a severe shortage of affordable housing. Like many neighboring jurisdictions, increased growth has combined with a very strong real estate market to price many low- and moderate-income residents out of homeownership, and in some cases, even out of the rental market. Recent studies have documented the current difficult conditions for many local residents and project an ever worsening situation. The supply of housing affordable to very-low, low- and moderate-income households in Frederick City is diminishing to a critical degree.

The provision of affordable housing is a priority need and that need is highest for the lowest income households. In a very competitive housing market the guideline of no more than 30% of annual income for housing costs (i.e., rent or mortgage and utilities) may not be obtainable even for those with incomes over the median for the area. The needs of the very-low income, renters and owners, are the highest. The Consolidated Plan further recognized that affordable housing for special need populations is also a high priority. The chart below provides a schedule for activities proposed to address this high priority need.

### Priority Housing - Activities

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
<b>CDBG</b>						
Acquisition of existing rental units	-	-	-	-	-	-
Production of new rental units	-	-	-	-	-	-
Rehabilitation of existing rental units	-	-	-	-	-	-
Rental assistance	-	-	-	-	-	-
Acquisition of existing owner units	5/2	1/1	1/1	1/	1/	1/
Production of new owner units	10/	-	10/0	10/		
Rehabilitation of existing owner units	30/10	6/4	6/6	8/	6/	6/
Homeownership assistance	25/7	5/2	5/5	5/	5/	5/
<b>HOME</b>						
Acquisition of existing rental units						
Production of new rental units						
Rehabilitation of existing rental units						
Rental assistance						
Acquisition of existing owner units						
Production of new owner units						
Rehabilitation of existing owner units						
Homeownership assistance						
<b>HOPWA</b>						
Rental assistance						
Short term rent/mortgage utility payments						
Facility based housing development						
Facility based housing operations						
Supportive services						
<b>Other</b>						

**TABLE 3B  
ANNUAL AFFORDABLE HOUSING COMPLETION GOALS**

Grantee Name: City of Frederick, MD Program Year: 2008	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed	Resources used during the period			
			CDBG	HOME	ESG	HOPWA
<b>BENEFICIARY GOALS</b> (Sec. 215 Only)						
Homeless households	0		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	33		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households	3		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Sec. 215 Beneficiaries*</b>	36		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>RENTAL GOALS</b> (Sec. 215 Only)						
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	3		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Affordable Rental</b>	3		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>HOME OWNER GOALS</b> (Sec. 215 Only)						
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>		
Production of new units			<input type="checkbox"/>	<input type="checkbox"/>		
Rehabilitation of existing units	8		<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance	25		<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Affordable Owner</b>	33		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>COMBINED RENTAL AND OWNER GOALS</b> (Sec. 215 Only)						
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	11		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance	25		<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Combined Total Sec. 215 Goals*</b>	36		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>OVERALL HOUSING GOALS</b> (Sec. 215 + Other Affordable Housing)						
Annual Rental Housing Goal	3		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	33		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Overall Housing Goal</b>	36		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## ***I. Public Housing***

The HOPE VI revitalization project is gaining momentum and will yield new affordable units during 2008. This is a very significant undertaking that, when complete, will replace sub-standard public housing units with about 375 new units most of which will be affordable (60% or lower of Metro median).

While the focus of the City's housing program has been homeownership, the Hope VI Project is an effort towards addressing the public housing need. Although the 2008 Annual Action Plan does not include any projects owned by the Housing Authority, the City continues to be a major supporter and contributor (of the program that is now underway (including several prior year projects and City donations of property).

The City has maintained an open project 2004-14 Housing Authority of the City of Frederick (HACOF) Settlement Grants, to assist graduates of the Housing Authority's Family Self-Sufficiency Program who are homebuyer-ready, purchase homes in the City of Frederick. As units are completed under the HOPE VI project, the funds will be available for down payment and/or closing costs specifically for Housing Authority clients.

## ***J. Homeless and Special Needs Population***

The 2008 Action Plan reflects a very strong commitment to the overall community's efforts to assist the homeless within a Continuum of Care. There are two (2) projects in the plan that specifically devotes CDBG funds to the homeless, Frederick Community Action Agency Homeless Services and the Rehabilitation of the Transitional Shelter and Apartments. The shelter is a 42 bed, 10 crib transitional facility and the apartments consist of 3 transitional units. Over 150 clients go through the FCAA program annually. The clients range from single individuals, married couples, or families with children.

The homeless services component involves intensive case management services and puts clients into contact with many support services both at FCAA and in the community at large. These services include health care, childcare, transportation, education, readiness for permanent housing, job training and more. Many FCAA clients are unfortunately a paycheck away from homelessness and so FCAA case management and supportive services can often be a key to the prevention of homelessness. For the 2008 Grant Year, the City will continue to fund Homeless Services activities with project 2008-07. These services are provided by the Frederick Community Action Agency (FCAA), whose Executive Director is also serves as Chair of the Frederick County Coalition for the Homeless (FCCH). FCAA will use CDBG funding (as well as other Federal, State and private funding sources) to cover the costs of these services. The \$57,739 in CDBG funds is the full amount (15% cap) allowable for public services.

The City's efforts toward addressing the housing needs of special needs populations (i.e. elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, persons facing substance abuse problems, etc.) will include assisting private, non-profits working to acquire properties for development, rehabilitate existing properties, remove lead hazards within transitional housing projects, and provide weatherization assistance to low income homeowners and renters.

For 2008, the City will assist the following non-profits:

Project #	Non-Profit	Project
2008-09	Community Living	Rehabilitation of Group Home @ 809-A Motter Ave.
2008-11	The Delaplaine Center	Architectural Barrier Removal @ 40 S. Carroll Street
2008-12	Heartly House	Transitional Housing Improvement

## **K. Barriers to Affordable Housing**

Continued surges in home prices, higher interest rates and lower incomes, and scarcity of land for new housing as a result of regional growth pressures have become the major barriers to affordable housing and an increasing problem in Frederick. The City of Frederick is fast becoming a desirable address because of its location and amenities. As a result, it has become much more difficult for first-time homebuyers to get into the housing market, and for existing homeowners to trade up to larger homes.

The City of Frederick recognizes the need for decent, affordable housing for its current and future residents. While no universal strategy exists to resolve the affordable housing crisis, a combination of government assistance, relief from regulatory barriers, fostering of public private partnerships, collaborating on a regional level, and leveraging funds in new and innovative ways, may make a significant contribution to resolving the local problems.

The Mayor and Board of Aldermen have adopted an Adequate Public Facilities Ordinance (APFO) to ensure that new residential development and infrastructure keeps pace with the growth in population within the City of Frederick. In addition, the City is in the process of adopting Frederick County's Moderately Priced Dwelling Unit Program Ordinance (MPDU). The purpose of the MPDU Program is to increase the city's and county's supply of moderately priced housing units as a natural function of the development process. The housing units created as part of an approved residential development are required to have *the sales price or rental fee capped* and targeted to households earning a moderate level of income.

Additionally, the City of Frederick is proposing to develop a down payment and closing cost assistance program for its employees. The proposed plan calls for the City to join the Maryland Dept. of Housing & Community Development's (DHCD) House Keys 4 Employees program, whereby the State will match (up to \$5,000.00 max), funds provided by the City to any employee who purchases a home within the City of Frederick. In order to receive the matching funds, employees would be required to obtain financing through DHCD's Maryland Mortgage Program (MMP). The City is researching various funding sources for this program including Frederick County's Deferred Loan Program.

## **L. Other Actions**

- **Meeting Underserved Needs**

Funding remains the largest obstacle to meeting underserved needs. To address this issue, the City of Frederick provides funds to area non-profits that provide services to “special needs” populations. For instance, Heartly House, Inc. and Community Living, Inc. provides services for persons who are victims of domestic violence & abuse, and disabled with mental illness, respectively. The City has funded projects sponsored by both organizations during past grant years. This year, the City will once again provide CDBG funding to Community Living for rehabilitation at one of their group home facilities.

The City of Frederick will continue to provide assistance to this, and similar programs as funds are available and projects remain viable.

- **Fostering & Maintaining Affordable Housing**

The supply of housing affordable to very-low, low- and moderate-income households in Frederick City is diminishing to a critical degree. With the recent surges in home prices, higher interest rates and lower incomes, housing affordability has become an increasing problem in Frederick. It has become much more difficult for first-time homebuyers to get into the housing market, and for existing homeowners to trade up to larger homes.

The City of Frederick recognizes the need for decent, affordable housing for its current and future residents. While no universal strategy exists to resolve the affordable housing crisis, a combination of government assistance, relief from regulatory barriers, fostering of public private partnerships, collaborating on a regional level, and leveraging funds in new and innovative ways, may make a significant contribution to resolving the local problems.

To address the issue, the City’s will implement the following activities to create and maintain quality, affordable housing:

- Continuing to expand the “Sold on Frederick II” loan program which provides up to \$15,000 to eligible first-time homebuyers for down payment and closing cost assistance.
- Continuing the City’s blighted property acquisitions & rehabilitation program.
- Continuing to utilize the Frederick County /City Affordable Housing Council deferred loan program. Other resources such as State Community Legacy funding will be explored.
- Implementing the Adequate Public Facilities Ordinance (APFO) to ensure that new residential development and infrastructure keeps pace with the growth in population within the City of Frederick.
- Adopting the Moderately Priced Dwelling Unit Ordinance (MPDU). The MPDU Ordinance allows for the purchase of MPDUs for rental or resale to very-low or low-income residents.

- Affordable Housing Council: The Affordable Housing Council is implementing the Affordable Housing Action Plan, which was endorsed by the BOCC. The Action Plan presents multiple strategies for addressing the affordable housing crisis in Frederick County. A major goal, the establishment of a Housing Initiative Fund, has created and expanded affordable housing programs. Other goals of the Action Plan call for the creation of a dedicated revenue source for affordable housing; the creation of a legal structure for development of additional housing; a land bank or land trust; the ongoing creation and expansion of affordable housing programs; the attack on NIMBYism (not-in-my-back-yard); the removal of regulatory barriers; and business and regional collaboration.

- **Reducing Lead-Based Paint Hazards**

During the 2008 grant year the City will continue efforts to reduce the number of dwellings with lead hazards. Lead hazard reduction and abatement is an important component of the residential rehabilitation program. Through CDBG-funded and the State of Maryland Lead Hazard Reduction grants, assistance to owner-occupants, landlords and non-profits is available. The City rehabilitation staff is active in promoting lead reduction working with other agencies promoting our programs via posters, flyers and speaking engagements.

- **Developing an Anti-poverty Strategy**

The principal department within the City responsible for anti-poverty programs is the Frederick Community Action Agency. This department provides a variety of services that assist low-income individuals and families and thereby helps to reduce the number of poverty level families. The FCAA staff does not work in isolation. There are many other service providers whose activities are aimed at the elimination of poverty. These agencies include the Dept of Social Services, County Dept of Citizen Services, Head Start, Family Partnership, Frederick County Public Schools CASS program and Adult Education, State Department of Education, Job Training Agency and others. There is coordination among agencies as evidenced by these multi-agency coordinating committees -Work Force Development Board, and Local Management Board (focus on Children and Families) and Coalition for the Homeless, Advocates for Non English Speaking Residents.

- **Developing Institutional Structures**

The Frederick County Board of County Commissioners (BOCC) and the Mayor of Frederick established the Affordable Housing Council (Council) in 1993. The Council's objectives are to create and advocate for affordable housing and to present the affordable housing message about current conditions and future trends to the Frederick County community. Membership on the Affordable Housing council includes Frederick County and City staff, as well as representatives from six segments of the community - housing consumers, private industry, religious, governmental, political and nonprofit representatives.

- **Public & Private Coordination & Monitoring**

There are many in the public and private sector who work to help lower income persons and persons with special needs with housing, support services and facilities. The City participates in coordinating organizations such as the Affordable Housing Council, Coalition for the Homeless, the Lead Poisoning Prevention Working Group, and the One Stop Partnership for Job Training. Frequent staff to staff communication and consultation also helps to ensure coordination. Staff from City departments is assigned to many and often there is an Aldermanic representative as well.

There are several groups that have been established to help coordinate the activities of public agencies and non- profit and advocacy groups who work to address the needs of low income people and neighborhoods. In addition to those noted above there is a Local Management Board to coordinate services for children and families and a Workforce Development Board for job training and employment services. The City Education Committee advocates for and promotes improvements to the Frederick County Public Schools, which are within City limits. The City now has 12 neighborhood advisory councils (NAC's), an initiative establishes a system to improve the two-way communication process between City Hall and neighborhoods, and establish a formal mechanism for evaluating neighborhood improvement projects.

The Community Development Division staff strives to monitor its CDBG sub-recipients annually. It is our goal to monitor a project within two months of closeout. The City uses several approaches to achieving sub-recipient compliance including, program orientation prior to proposal submission, funding agreement reviews just prior to the beginning of the grant year; and ongoing technical assistance throughout the grant year.

Monitoring for program compliance is based upon the checklist provided to the Community Development staff by the HUD-Baltimore Office. The staff also relies upon the various related HUD publications for guidance on monitoring for labor relations, financial record keeping and procurement and particularly compliance with HUD regulations for minority business outreach.

## **M. Program-specific requirements – CDBG**

For Grant Year 2008, the City of Frederick will receive \$384,928 in CDBG funds to finance a range of activities that will benefit low- and moderate-income persons/households. Annual CDBG funds are leveraged with other federal, state, local and private funds to carry out community and housing activities.

<b>CDBG Funds Available and Expected to be Expended in 2008</b>	
CDBG Grant for 2008 Grant Year	\$384,928.00
CDBG Program Income expected to be received during the Grant Year	\$110,000.00
<b>TOTAL FUNDS AVAILABLE (GRANT + PROGRAM INCOME)</b>	<b>\$494,928.00</b>
CDBG Funds to be committed from Prior Year's grant	\$74,000.00
CDBG Program Income on hand at start of Grant Year	\$0.00
<b>TOTAL FUNDS AVAILABLE AT START OF GRANT YEAR</b>	<b>\$568,928.00</b>
CDBG Funds expected to be Expended in 2008 Grant Year	-\$568,928.00
	0.00
<i>*Includes income received from loan pay-offs, homeownership fees and sales proceeds from sale of city-owned property (sales proceeds will be rolled-over into the purchase and rehab of additional property).</i>	
<i>**Balance of funds from "To Commit" line in IDIS.</i>	
<i>***Program established a "first in- first out" policy whereby all program income earned during the grant year is allocated first for Homeless Services Activities.</i>	
<i>****Any unanticipated program income and/or reprogrammed funds (from cancelled or completed projects) are re-allocated to "Operation Rehab" activity.</i>	

As in years past, a large portion of the City's annual CDBG allocation is targeted to addressing housing-related activities. In 2007, the City of Frederick expended approximately 48% of its CDBG funds to implement activities that complement the City's goal of providing decent, safe, affordable housing. For Grant Year 2008 we anticipate expending slightly more than half (55%) of the grant funds among the proposed housing and rehabilitation activities.

<b>2008 CDBG ACTIVITY FUNDING %</b>		
<b>PROGRAM ADMINISTRATION 20% cap</b>		
General Admin	\$ 76,675.00	
Fair Housing	\$ 8,775.00	
<b>Community Land Trust Study</b>	<b>\$ 4,170.00</b>	
<b>TOTAL PROGRAM ADMIN</b>	<b>\$ 89,620.00</b>	16%
<b>HOUSING</b>		
Rehab & Homeownership Admin	\$ 149,539.00	
Operation Rehab	\$ 90,000.00	
Sold on Frederick II	\$ 75,000.00	
<b>TOTAL HOUSING ACTIVITIES</b>	<b>\$ 314,539.00</b>	55%
<b>PUBLIC SERVICES 15% cap</b>		
Homeless Services	57,739.00	10%
<b>PUBLIC FACILITIES &amp; INFRASTRUCTURE IMPROVEMENT</b>		
Transitional Housing Improvement	\$ 35,000.00	
Group Home Rehab	\$ 48,000.00	
Automatic Door Installation	\$ 4,000.00	
<b>TOTAL PUBLIC FACILITIES ACTIVITIES</b>	<b>\$ 87,000.00</b>	15%
<b>IDA Program</b>	<b>\$ 20,000.00</b>	4%
<b>TOTAL FUNDS TO BE EXPENDED</b>	<b>\$ 494,913.00</b>	100%

## **N. Low/Mod Benefit**

Programs and activities assisted with CDBG funds are required to demonstrate that they are serving a limited clientele. Programs that offer services to the homeless or identified “special needs” populations are presumed to benefit persons of low- to moderate-incomes, as are programs located in census tracts with a percentage of low- to moderate-income households greater than 51%. Moreover, recipients are required to keep records on file, which are then reported to the City to certify that assisted activities are serving qualified beneficiaries.

To ensure that CDBG-assisted activities are serving qualified beneficiaries, the City asks each sub-recipient to provide detailed beneficiary data on those persons who received services at several steps during the grant year. Project sponsors are required to provide beneficiary data as part of their funding applications; report beneficiary data during the grant year period, and provide a final beneficiary data report at the conclusion of the grant year in preparation for the required CAPER. This data is used to report grant year activities and outcomes in IDIS.

The following, provides a summation of each recommended activity as related to Limited Clientele, and/or Low/Mod Benefit criteria:

### **City of Frederick Low/Mod Benefit Activity List for Program Year 2008**

<b>Criterion</b>	<b>Activity Name</b>	<b>Other Information</b>	<b>Funding Amount</b>	<b>% of Grant</b>
<b>Presumed Benefit</b>	Homeless Services	<i>CDBG funds used to provide homeless services and operate transitional housing/shelter</i>	\$57,739.00	15% <i>falls under guidelines for Public Services</i>
	Transitional Housing Rehabilitation	<i>Rehabilitation of facility for the homeless, disabled, and persons with HIV/AIDS</i>	\$35,000.00	9.1%
	ADA Access Automatic Door Installation	<i>Rehabilitation of facility for the homeless, disabled, and/or persons with HIV/AIDS</i>	\$4,000.00	1%
	Community Living – Rehabilitation of bathrooms & basement piping	<i>Rehabilitation of facility for homeless and recovering adult females</i>	\$48,000.00	7%
	Advocates for Homeless Families Individual Development Account Program	CDBG funds used to set up matching funds savings accounts for homeless families, and/or very-low to low-income individuals and families.	\$20,000.00	4%
	<b>TOTAL</b>			\$164,739.00

## **O. Monitoring**

The City of Frederick's Department of Planning – Community Development Division (DPCD) is responsible for reviewing, monitoring and reporting the accomplishments of agencies implementing programs identified in this Annual Action Plan as well as reporting on the progress made in reaching the goals outlined in the Consolidated Plan.

DPCD staff assures fair and accurate monitoring of grantee and sub-grantee program functions and activities to maintain compliance with city, state and federal requirements. The Division has established a detailed process and procedures to ensure long-term monitoring and compliance of housing and community development projects.

The objectives of the monitoring procedures are:

- To ensure compliance with Federal statutory and regulatory requirements for the Community Development Block Grant program.
- To ensure that funds are used effectively and for the purpose for which they are made available.
- To enhance the administrative and management capabilities of sub-recipients through training, orientation and technical assistance.
- To ensure production and accountability.
- To evaluate organizational and project performance.

### **Application Process**

Following an extensive application process, all applications for CDBG funding are thoroughly reviewed by staff to ensure compliance with federal guidelines. All applicants must provide a detailed project narrative which must include clearly stated objectives, outcomes and relevant federal regulation citations. The applications are reviewed at the staff level for accuracy, completeness and compliance with federal and local regulations. If approved at the staff level, the applications are then forwarded to the ad hoc committee for review and funding recommendation.

### **Contracting Process**

Each sub-recipient selected to receive funds is required to sign a contract (developer's agreement) with the City of Frederick. No costs incurred prior to the execution of an agreement with the City for services will be reimbursable.

### **Integrated Disbursement Information System (IDIS)**

Project monitoring is also implemented during the setup, update and close-out of projects in IDIS. While the IDIS system is intended as a tracking system of grant funds, the system can also be used to provide another level of checks and balances to ensure that program requirements are being met.

### **Sub-Grantee Training**

During the application process, each project sponsor is required to attend a Pre-Screening meeting with Department staff to review National Objective/Eligible Activity compliance, administration, record keeping, reporting (either monthly, quarterly or annually), and timeliness requirements.

DPCD staff performs financial and programmatic monitoring through reviews of requests for reimbursement, monthly activity reports and client benefit reports. The reports document sub-recipient progress, compliance with funding agreements, and the beneficiary data. For the rehabilitation projects, sites are monitored weekly by the Rehabilitation Specialist.

### **Reporting**

During the application process, DPCD staff requires sub-recipients to complete a Performance Measurement Form which outlines specific outcomes, objectives, indicators and outputs. All sub-recipients must submit monthly activity reports which detail the progress made toward timely completion of the activity.

At the end of each grant year, DPCD staff receives annual reports from sub-recipients documenting activities carried out, progress toward meeting stated objectives, program beneficiaries, and any fund balances remaining. These reports assist DPCD staff in preparing the all required reports, as well as project close-out.

As required by HUD, department staff prepares an annual Consolidated Annual Performance and Evaluation Report (CAPER) which provides a detailed assessment and evaluation of the City's performance in carrying out the activities proposed in the Annual Action Plan.

# **ANNUAL ACTION PLAN 2008**

## **CERTIFICATIONS**

Certifications for the  
CITY OF FREDERICK, MARYLAND  
2008 ACTION PLAN

In accordance with the applicable statutes and the regulations governing the Consolidated Plan regulations, the jurisdiction certifies that:

A. GENERAL

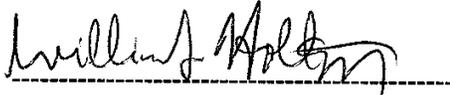
1. Affirmatively Further Fair Housing. The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.
2. Anti-displacement and Relocation Plan. It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect 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, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.
3. Drug-Free Workplace. It will or will continue to provide a drug-free workplace by:
  - a. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
  - b. Establishing an ongoing drug-free awareness program to inform employees about:
    1. The dangers of drug abuse in the workplace;
    2. The grantee's policy of maintaining a drug-free workplace;
    3. Any available drug counseling, rehabilitation, and employee assistance programs; and
    4. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace.
  - c. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
  - d. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will:
    1. Abide by the terms of the statement, and

2. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction.
- e. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
  - f. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted:
    4. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
    5. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by Federal, State, or local health, law enforcement, or other appropriate agency.
  - a. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.
4. Anti-Lobbying. To the best of the jurisdiction's knowledge and belief:

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

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

2. It will require that the language of paragraphs 1 and 2 of this anti-lobbying certification be included in the award documents for all sub awards at all tiers (including subcontracts, sub grants, and contracts under grants, loans, and cooperative agreements) and that all sub recipients shall certify and disclose accordingly.
5. Authority of Jurisdiction. The Consolidated Plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.
6. Consistency with Plan. The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.
7. Section 3. It will comply with Section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



William J. Holtzinger, Mayor  
The City of Frederick, MD

Date: 5-8-08

This document has been approved for legal sufficiency:



City of Frederick Legal Department

Date: 5-6-08

## B. SPECIFIC CDBG CERTIFICATIONS.

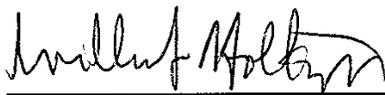
The Entitlement Community certifies that:

1. **Citizen Participation.** It is in full compliance and follows a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.
2. **Community Development Plan.** Its consolidated housing and community development plan identifies community development and housing needs, and specifies both short-term and long-term community development objectives that provide decent housing and expand economic opportunities, primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 Part 570).
3. **Following a Plan.** It is following a current *Consolidated Plan for 2005-2010*, adopted on May 5, 2005, that has been submitted to HUD.
4. **Use of Funds.** It has complied with the following criteria:
  - a. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, (and other financial resources are not available);
  - b. **Overall Benefit.** The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program years 2006, 2007, and 2008, shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
  - c. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

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

CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

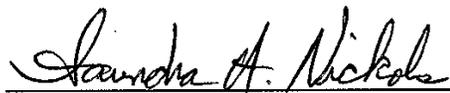
5. Excessive Force. It has adopted and is enforcing:
  - a. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
  - b. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such nonviolent civil rights demonstrations within its jurisdiction.
6. Compliance with Anti-Discrimination Laws. The grant will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.
7. Lead-Based Paint. Its notification, inspection, testing and abatement procedures concerning lead-based paint will comply with the requirements of 24 CFR 570.608;
8. Compliance with Laws. It will comply with applicable laws.



William J. Holtzinger, Mayor  
The City of Frederick, MD

Date: 5-8-08

This document has been approved for legal sufficiency:



City of Frederick Legal Department

Date: 5-6-08

## APPENDIX TO CERTIFICATIONS

### INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

#### A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by Section 1352, Title 31, US Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

#### B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance: Dept. of Planning , Division of Community Development, 140 West Patrick Street, Frederick, (Frederick County) Maryland 21701

\_\_\_\_\_ <---Check if there are workplaces on file that are not identified here.

The certification with regard to the drug-free workplace is required by 24 CFR Part 24, Subpart F.

7. Definitions of terms in the Non-procurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

“Controlled substance” means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

“Conviction” means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

“Criminal drug statute” means a Federal or nonfederal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

“Employee” means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All “direct charge” employees; (ii) all “indirect charge” employees, unless their impact or involvement is insignificant to the performance of the grant, and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee’s payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee’s payroll; or employees of sub recipients or subcontractors in covered workplaces).

# **APPENDICES**

- A. Table 3C. Consolidated Plan Listing of Projects**
- B. Citizen Participation Plan & Public Notices**
  - **C-1. Public Notice 1/19/07**
  - **C-2. Public Notice 3/19/07**
  - **Public Comment & City Response**
- C. Objectives & Outcomes Chart**
- D. Project Location Map**
- E. Areas of Minority Concentration Map**

# APPENDIX A.

U.S. Department of Housing  
and Urban Development

OMB Approval No. 2506-0117  
(Exp. 8/31/2008)

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Frederick, Maryland

**Priority Need**

Not specifically articulated in the plan

**Project Title**

General Program Administration & Planning (subject to 20% cap)

**Description**

Funds will be used for staff costs and office expenses for all aspects of CDBG program planning and administration.

**Objective category:**  Suitable Living Environment     Decent Housing     Economic Opportunity  
**Outcome category:**  Availability/Accessibility     Affordability     Sustainability

**Location/Target Area**

City-wide

Objective Number <b>DH-3</b>	Project ID <b>001</b>
HUD Matrix Code <b>21A</b>	CDBG Citation <b>24 CFR 570.206(a)(1)</b>
Type of Recipient <b>Local Government</b>	CDBG National Objective
Start Date (mm/dd/yyyy) <b>07/01/2008</b>	Completion Date (mm/dd/yyyy) <b>06/30/2009</b>
Performance Indicator <b>N/A</b>	Annual Units <b>N/A</b>
Local ID <b>2008-01</b>	Units Upon Completion <b>N/A</b>

<b>Funding Sources:</b>	
CDBG	\$59,240
ESG	0
HOME	0
HOPWA	0
Total Formula	\$59,240
Prior Year Funds	\$17,435
Assisted Housing	0
PHA	0
Other Funding	0
<b>Total</b>	<b>\$76,675</b>

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Frederick, Maryland

**Priority Need**

Not specifically articulated in the plan

**Project Title**

Fair Housing (subject to 20% cap)

**Description**

Funds will cover staff expenses and supplies for Fair Housing activities.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity

**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area**

City-wide

Objective Number <b>DH-3</b>	Project ID <b>002</b>
HUD Matrix Code <b>21D</b>	CDBG Citation <b>24 CFR 570.206(c)</b>
Type of Recipient <b>Local Government</b>	CDBG National Objective
Start Date (mm/dd/yyyy) <b>07/01/2008</b>	Completion Date (mm/dd/yyyy) <b>06/30/2009</b>
Performance Indicator <b>N/A</b>	Annual Units <b>N/A</b>
Local ID <b>2008-02</b>	Units Upon Completion <b>N/A</b>

<b>Funding Sources:</b>	
CDBG	\$7,500
ESG	0
HOME	0
HOPWA	0
Total Formula	\$7,500
Prior Year Funds	\$1,275
Assisted Housing	0
PHA	0
Other Funding	0
<b>Total</b>	<b>\$8,775</b>

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Frederick, Maryland

**Priority Need**

First Priority Need: Housing for very low to moderate-income persons.

**Project Title**

Homeownership Program Administration

**Description**

Funds will be used for costs related to the Single Family Rehabilitation / Non-Profit Organization Rehab Program.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area**

City-wide

Objective Number <b>DH-3</b>	Project ID <b>003</b>
HUD Matrix Code <b>13</b>	CDBG Citation <b>24 CFR 570.201(n)</b>
Type of Recipient <b>Local Government</b>	CDBG National Objective <b>LMH 24 CFR 570.208(a)(3)</b>
Start Date (mm/dd/yyyy) <b>07/01/2008</b>	Completion Date (mm/dd/yyyy) <b>06/30/2009</b>
Performance Indicator <b>N/A</b>	Annual Units <b>N/A</b>
Local ID <b>2008-03</b>	Units Upon Completion <b>N/A</b>

<b>Funding Sources:</b>	
CDBG	\$38,128
ESG	0
HOME	0
HOPWA	0
Total Formula	\$38,128
Prior Year Funds	
Assisted Housing	0
PHA	0
Other Funding	0
Total	\$38,128

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Frederick, Maryland

**Priority Need**

First Priority Need: Housing for very low to moderate-income persons.

**Project Title**

Rehab Program Administration

**Description**

Funds will be used for staff costs related to the administration Homeownership Loan Program.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area**

City-wide

Objective Number <b>DH-3</b>	Project ID <b>004</b>
HUD Matrix Code <b>14H</b>	CDBG Citation <b>24 CFR 570.202(b)</b>
Type of Recipient <b>Local Government</b>	CDBG National Objective <b>LMH 24 CFR 570.208(a)(3)</b>
Start Date (mm/dd/yyyy) <b>07/01/2008</b>	Completion Date (mm/dd/yyyy) <b>06/30/2009</b>
Performance Indicator <b>N/A</b>	Annual Units <b>N/A</b>
Local ID <b>2008-04</b>	Units Upon Completion <b>N/A</b>

<b>Funding Sources:</b>	
CDBG	\$48,632
ESG	0
HOME	0
HOPWA	0
Total Formula	\$48,632
Prior Year Funds	\$62,809
Assisted Housing	0
PHA	0
Other Funding	0
<b>Total</b>	<b>\$111,441</b>

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Frederick, Maryland

**Priority Need**

First Priority Need: Housing for very low to moderate-income persons.

**Project Title**

Single Family Rehabilitation Loan Fund – “*Operation Rehab*”

**Description**

The City of Frederick Operation Rehabilitation Program assists income eligible homeowners with loans to rehabilitate habitable residential properties. The property must be owner-occupied and within The City of Frederick, Maryland. Eligible homeowners must meet the required income guidelines of at or below 80% of Area Median Income adjusted for household size.

CDBG funds will be used for direct loans to homeowners for rehabilitation. The location of the specific rehab sites will be determined via individual applications.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area**

City-wide

<b>Objective Number</b> <b>DH-3</b>	<b>Project ID</b> <b>004</b>	<b>Funding Sources:</b>	
<b>HUD Matrix Code</b> <b>14A</b>	<b>CDBG Citation</b> <b>24 CFR 570.202(b)(3)</b>	CDBG	\$90,000
<b>Type of Recipient</b> <b>Local Government</b>	<b>CDBG National Objective</b> <b>LMH 24 CFR 570.208(a)(3)</b>	ESG	0
<b>Start Date (mm/dd/yyyy)</b> <b>07/01/2008</b>	<b>Completion Date (mm/dd/yyyy)</b> <b>06/30/2009</b>	HOME	0
<b>Performance Indicator</b> <b># of Units Rehabbed</b>	<b>Annual Units</b> <b>6</b>	HOPWA	0
<b>Local ID</b> <b>2008-05</b>	<b>Units Upon Completion</b> <b>6</b>	Total Formula	\$90,000
		Prior Year Funds	0
		Assisted Housing	0
		PHA	0
		Other Funding	\$
		Total	\$90,000

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Frederick, Maryland

**Priority Need**

First Priority Need: Housing for very low to moderate-income persons.

**Project Title**

Sold on Frederick II

**Description**

Program Income funds will be used to assist low/mod-income 1<sup>st</sup> time homebuyers purchase homes.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area**

City-wide

Objective Number <b>DH-2</b>	Project ID <b>006</b>	<b>Funding Sources:</b>	
HUD Matrix Code <b>13</b>	CDBG Citation <b>24 CFR 570.201(n)</b>	CDBG	\$75,000
Type of Recipient <b>Local Government</b>	CDBG National Objective <b>LMH 24 CFR 570.208(a)(3)</b>	ESG	0
Start Date (mm/dd/yyyy) <b>07/01/07</b>	Completion Date (mm/dd/yyyy) <b>06/30/2009</b>	HOME	0
Performance Indicator <b># of households</b>	Annual Units <b>5</b>	HOPWA	0
Local ID <b>2008-06</b>	Units Upon Completion <b>5</b>	Total Formula	\$75,000
		Prior Year Funds	0
		Assisted Housing	0
		PHA	0
		Other Funding	0
		Total	\$75,000

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Frederick, Maryland

**Priority Need**

Third Priority Need: Homeless housing and services/facilities.

**Project Title**

Homeless Services & Transitional Shelter/Apartments Operation

**Description**

The Frederick Community Action Agency operates two (2) transitional shelter facilities with a total of 141 beds and approximately 10 cribs for homeless families and physically disabled adults. The Shelters provide short-term emergency and transitional shelter and supportive services for homeless families and physically disabled adults. The Frederick Transitional Shelter also provides a wide range of supportive services including case management, adult education and GED classes, transportation, childcare, substance abuse counseling, job readiness and life skills training, primary health care and respite care services. The facility is staffed 24 hours a day.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area**

City-wide

Objective Number <b>SL-3</b>	Project ID <b>007</b>
HUD Matrix Code <b>03T</b>	CDBG Citation <b>24 CFR 570.201(e)</b>
Type of Recipient <b>Local Government</b>	CDBG National Objective <b>LMC 24 CFR 570.208(a)(2)(i)(A)</b>
Start Date (mm/dd/yyyy) <b>07/01/2008</b>	Completion Date (mm/dd/yyyy) <b>06/30/2009</b>
Performance Indicator <b># of persons assisted</b>	Annual Units <b>100+ persons</b>
Local ID <b>2008-07</b>	Units Upon Completion <b>N/A</b>

<b>Funding Sources:</b>	
CDBG	\$57,739
ESG	0
HOME	0
HOPWA	0
Total Formula	\$57,739
Prior Year Funds	0
Assisted Housing	0
PHA	0
Other Funding	0
<b>Total</b>	<b>\$57,739</b>

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Frederick, Maryland

**Priority Need**

Third Priority Need: Homeless housing and services/facilities.

**Project Title**

Community Land Trust Study (subject to 20% cap)

**Description**

Funds will be used for a planning study for the creation of a Community Land Trust. The CLT will help provide affordable housing within Frederick City. The consultants will guide the CLT's development decisions in two broad categories: organizational development and financial feasibility as the beginning stages of creating a Community Land Trust for Frederick.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area**

City-wide

Objective Number <b>SL-3</b>	Project ID <b>008</b>
HUD Matrix Code <b>20</b>	CDBG Citation <b>24 CFR 570.205</b>
Type of Recipient <b>Local Government</b>	CDBG National Objective
Start Date (mm/dd/yyyy) <b>07/01/2008</b>	Completion Date (mm/dd/yyyy) <b>06/30/2009</b>
Performance Indicator <b>N/A</b>	Annual Units <b>N/A</b>
Local ID <b>2008-08</b>	Units Upon Completion <b>N/A</b>

<b>Funding Sources:</b>	
CDBG	\$4,170
ESG	0
HOME	0
HOPWA	0
Total Formula	\$4,170
Prior Year Funds	0
Assisted Housing	0
PHA	0
Other Funding	0
<b>Total</b>	<b>\$4,170</b>

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Frederick, Maryland

**Priority Need**

First Priority Need: Housing for very low to moderate-income persons.

**Project Title**

Group Home Rehabilitation @ 809-A Motter Avenue

**Description**

In group home for three (3) disabled individuals, Community Living will finish the basement and fit-out for an additional apartment for respite care and full-time, live-in staff.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area**

City-wide

Objective Number <b>DH-3</b>	Project ID <b>009</b>	<b>Funding Sources:</b>	
HUD Matrix Code <b>03C</b>	CDBG Citation <b>24 CFR 570.201(c)</b>	CDBG	\$48,000
Type of Recipient <b>Non-Profit</b>	CDBG National Objective <b>LMC 24 CFR 570.208(a)(2)(i)(A)</b>	ESG	0
Start Date (mm/dd/yyyy) <b>07/01/2008</b>	Completion Date (mm/dd/yyyy) <b>06/30/2009</b>	HOME	0
Performance Indicator <b>1 Public Facility</b>	Annual Units <b>1</b>	HOPWA	0
Local ID <b>2008-09</b>	Units Upon Completion <b>1</b>	Total Formula	\$48,000
		Prior Year Funds	0
		Assisted Housing	0
		PHA	0
		Other Funding	0
		Total	\$48,000

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Frederick, Maryland

**Priority Need**

Housing: Affordability for very low to moderate-income persons.

**Project Title**

Individual Development Accounts Program

**Description**

The purpose of this grant is to fund an Individual Development Account (IDA) program for Advocates participants and other qualified individuals participating in different Frederick County homeless or housing agencies. IDAs are specialized savings accounts for low-income individuals and families that are matched with reserve funds in addition to accruing market-rate interest. The funds requested will serve as matching funds for the participants' own savings, providing both an incentive to save and a boost to the participants' home buying or post-secondary education prospects.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area**

City-wide

Objective Number <b>DH-2</b>	Project ID <b>010</b>	<b>Funding Sources:</b>	
HUD Matrix Code <b>13</b>	CDBG Citation <b>24 CFR 570.201(n)</b>	CDBG	\$20,000
Type of Recipient <b>Local Government</b>	CDBG National Objective <b>LMC 24 CFR 570.208(a)(2)(i)(C)</b>	ESG	0
Start Date (mm/dd/yyyy) <b>07/01/2008</b>	Completion Date (mm/dd/yyyy) <b>06/30/2009</b>	HOME	0
Performance Indicator <b># of persons assisted</b>	Annual Units	HOPWA	0
Local ID <b>2008-10</b>	Units Upon Completion	Total Formula	\$20,000
		Prior Year Funds	0
		Assisted Housing	0
		PHA	0
		Other Funding	0
		Total	\$20,000

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Frederick, Maryland

**Priority Need**

First Priority Need: Housing for very low to moderate-income persons.

**Project Title**

Installation of Automatic Doors @ The Delaplaine Visual Arts Education Center

**Description**

The Delaplaine Center is in need of automatic doors to allow disabled visitors access to the facility @ 40 S. Carroll Street.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area**

City-wide

Objective Number <b>SL-1</b>	Project ID <b>011</b>	<b>Funding Sources:</b>	
HUD Matrix Code <b>03C</b>	CDBG Citation <b>24 CFR 570.201(c)</b>	CDBG	\$4,000
Type of Recipient <b>Local Government</b>	CDBG National Objective <b>LMC 24 CFR 570.208(a)(2)(i)(A)</b>	ESG	0
Start Date (mm/dd/yyyy) <b>07/01/2008</b>	Completion Date (mm/dd/yyyy) <b>06/30/2009</b>	HOME	0
Performance Indicator <b>1 Public Facility</b>	Annual Units <b>N/A</b>	HOPWA	0
Local ID <b>2008-11</b>	Units Upon Completion <b>N/A</b>	Total Formula	\$4,000
		Prior Year Funds	0
		Assisted Housing	0
		PHA	0
		Other Funding	0
		Total	\$4,000

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name** City of Frederick, Maryland

**Priority Need**

First Priority Need: Housing for very low to moderate-income persons.

**Project Title**

Transitional Housing Improvement

**Description**

Funding for improvements to the outside structure of the Transitional Housing buildings owned by Heartly House, Inc. Improvements include painting and window replacements. The buildings house women and children of domestic abuse.

**Objective category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome category:**  Availability/Accessibility  Affordability  Sustainability

**Location/Target Area**

City-wide

Objective Number <b>DH-3</b>	Project ID <b>012</b>	<b>Funding Sources:</b>	
HUD Matrix Code <b>03C</b>	CDBG Citation <b>24 CFR 570.201(c)</b>	CDBG	\$35,000
Type of Recipient <b>Non-Profit</b>	CDBG National Objective <b>LMC 24 CFR 570.208(a)(2)(i)(A)</b>	ESG	0
Start Date (mm/dd/yyyy) <b>07/01/2008</b>	Completion Date (mm/dd/yyyy) <b>06/30/2009</b>	HOME	0
Performance Indicator <b>1 Public Facility</b>	Annual Units <b>1</b>	HOPWA	0
Local ID <b>2008-12</b>	Units Upon Completion <b>1</b>	Total Formula	\$35,000
		Prior Year Funds	0
		Assisted Housing	0
		PHA	0
		Other Funding	0
		<b>Total</b>	<b>\$35,000</b>

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**City Of Frederick  
Consolidated Plan  
Citizen Participation Plan**



**Mayor**

Jennifer Dougherty

**Board of Aldermen**

William Hall, President Pro Tem

Donna Kuzemchak Ramsburg

Joseph Baldi

Marcia Hall

David Lenhart

**Director of Planning and Community Development**

Charles W. Boyd, AICP

**Director of Community Development**

James Schmersahl, AICP

**January 2005**

## **Citizen Participation Plan**

This Citizen Participation Plan outlines the public participation process that will be used by the City of Frederick Maryland in the planning and implementation of housing and community development programs and activities included within a Consolidated Plan. This process is undertaken in accordance with U.S Department of Housing and Urban Development (HUD) regulations found in 24 CFR Part 91. It is an essential component of Frederick's Consolidated Plan. The programs included in the Consolidated Planning process are the U.S Department of Housing and Urban Development (HUD) Community Development Block Grant Program, other federal, state, local and private sector activities and programs addressing housing and community development needs within the City of Frederick.

The overall goal of community planning and development programs covered by HUD's consolidated planning rule in 24 CFR Part 91 is to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low and moderate income persons.

Citizens of Frederick are encouraged to participate in the development of housing and community development programs. This participation is of great use to the City in identifying needs, developing priorities and assessing the effectiveness of ongoing activities and programs.

Participation by low and moderate-income persons, residents of blighted areas, residents of predominantly low and moderate-income neighborhoods and of public housing, by minorities, by non-English speaking persons, and by persons with disabilities is especially encouraged. When the Planning and Community Development Department is notified that a significant number of non-English speaking persons are interested in participating in a community development meeting translation assistance will be provided.

The City of Frederick will provide citizens, public agencies, and other interested persons with reasonable and timely access to information and records relating to housing and community development plans and programs and the use of housing and community development funds. There will be open access to all meetings.

Documents related to Frederick housing and community development programs will be made available to citizens upon request. Information will also be available to the public through the City of Frederick's web page, brochures, and news media and will be available at City Hall.

Persons who have a concern or complaint on housing or community development programs should contact the City of Frederick Department of Planning and Community Development, 101 North Court Street, Frederick, MD. Phone 301-694-1499. Persons making telephone calls will be provided a verbal or written response as determined by the Department. Persons submitting written complaints will be provided written responses within 15 working days, where practicable.

## **Plan Development**

The Frederick City Department of Planning and Community Development (Department) will be the lead agency for developing Frederick's Consolidated Plan and Annual Action Plan.

The process for the development of the five -year Consolidated Plan shall be as follows:

The Department will consult with appropriate City, County and State departments and agencies and with housing, community development and human services organizations, neighborhood organizations and the public at large to compile the background data, to assess and prioritize needs and to develop a Strategic Plan element including specific objectives.

The Department may obtain the required information by mail and or e-mail survey, interviews with departments and agencies and organizations working in housing and community development and will hold at least one public hearing to seek input on housing and community development needs and possible activities and programs for the planning period. Notice of date time and place of the meeting will be given in a newspaper of general circulation within the City at least two weeks prior to the meeting date.

Before The City of Frederick adopts a Consolidated Plan or Annual Action Plan, it will make available to citizens, public agencies and other interested parties, information which includes the estimated amount of funds the City expects to receive and the range of community development and affordable housing activities that may be undertaken, including the amount that will benefit very low- and low-income persons. This information will be included in the proposed Consolidated Plan. Information will also be included regarding the City's plans to minimize displacement of persons and to assist any person(s) displaced. Citizens and organizations will be invited to submit specific proposals for review by the Department for inclusion in the Action Plan

The Department will provide technical assistance to groups that are representative of persons of low and moderate income in developing proposals for funding. The level of assistance to be determined by the Department based on available staff resources. This assistance will not guarantee the provision of funds to the groups.

The Department shall be responsible for determining if a proposal for an activity is eligible for inclusion in the Annual Action Plan in light of: 1) the criteria for meeting a National Objective of the CDBG Program, 2) eligibility requirements for activities under HUD regulations, and 3) the specific objectives of the Consolidated Plan.

The Department will be responsible for evaluating proposals considered for inclusion in the Annual Action Plan and may employ ad hoc advisors consisting of persons knowledgeable of housing and community development programs to assist in this evaluation of proposals. The public will be given an opportunity to make comments to the Department and ad hoc advisors on all proposed projects and programs at one or more public meetings for that purpose. Notice of the date, time and place of the meeting(s) shall be given in a newspaper of general circulation within the City at least two weeks prior to the meeting(s) date.

The Department will propose an Annual Action Plan with funding levels for projects and programs and recommend that plan to the Mayor and Aldermen. Public notice will be given that the plan is available for review and comment no less than 30 days prior to adoption. The notice will summarize the contents and purposes of the plan, locations where the plan is available for review, and how to obtain a copy of the proposed plan. The recommended Plan will be available to persons interested in housing and community development, made available at City Hall, on the City's website, and distributed by other available methods.

### **Mayor and Board of Aldermen Adoption**

Prior to the adoption of a five-year Consolidated Plan, Annual Action Plan, and/or substantial amendment, there will be a 30-day period for public comments. The Mayor and Board of Aldermen will hold a public hearing on the proposed plan/amendment during this comment period. After the 30-day comment period, the Mayor and Board of Aldermen will consider any comments or views of its citizens received in writing, or orally at the public hearings on the Consolidated Plan, Action Plan, or substantial amendment. The City will attach to the final submission of the Consolidated Plan, Annual Action Plan, or substantial amendment a summary of these comments or views, and a summary of any comments or views not accepted and the reasons why.

### **Plan Amendments**

The City of Frederick may amend its Consolidated Plan as the need arises. Any substantial amendments to the Consolidated Plan or Action Plan will provide for a 30-day public comment period. Citizens will be provided with reasonable notice and an opportunity to comment on the proposed amendment.

Notice of the proposed amendment, a summary of its contents, the instructions on how to receive a copy of the amendment, and the final date for submission of written comments will be published in a newspaper of general circulation within the City at least 30 days prior to the Mayor and Board of Aldermen meeting at which the change will be considered. Copies of the proposed amendments will be made available at City Hall, on the City's website, and distributed by other available methods.

The following criteria will be used to determine whether a change is substantial enough to warrant an amendment to the Consolidated Plan or Action Plan:

- New Activity – a previously unidentified activity (based on HUD's Matrix Code system) will receive funding allocation to undertake an activity allowed under the program rules and regulations.
- Change in Activity – Using the IDIS HUD Matrix Code, if the allocation of funding requires a change from one numeric code to another numeric code to undertake an activity allowed under the program rules and regulations.
  - An example would be moving funds between 03A (Senior Center) to 16A (Historic Preservation) would require an amendment to the Consolidate Plan.

- Change in Activity Location – Unless identified in the Action Plan as a citywide activity, a new or different specific activity location has been identified different than an activity location that has been previously identified in the plan.
- Cancellation of a Funding Allocation - funding for a previously identified activity, program or project is canceled as originally stated in the plan.
- Change in Funding Allocation - an identified activity requires an increase or decrease in funding which exceeds fifty (50) percent of the original funding allocation.

The Mayor and Board of Aldermen will review and comment on all proposed substantial changes. Notice of proposed substantial changes will be distributed to the news media, distributed to persons interested in housing and community development, and published in a newspaper of general circulation within the City at least 30 days prior to the Mayor and Board of Aldermen meeting at which the change will be considered.

The Mayor and Board of Aldermen will consider all comments on the proposed change prior to taking action. The Mayor and Board of Aldermen may make the proposed change, reject the proposed change, or make a modified change. An explanation will be made available for public review of written comments and other public comments not accepted by the Mayor and Board of Aldermen.

### **Emergency Action Plan Amendments**

It may be necessary to amend the Action Plan in response to emergencies. Notice of proposed emergency changes will be published in the newspaper at least 7 days prior to the Mayor and Board of Aldermen meeting at which the change will be considered.

The Mayor and Board of Aldermen will consider all comments on the proposed change prior to taking action. The Mayor and Board of Aldermen may make the proposed change, reject the proposed change, or make a modified change. An explanation will be made available for public review of written comments and other public comments not accepted by the Mayor and Board of Aldermen.

### **Performance Reports**

The Department will be responsible for preparing all reports on the programs and activities including the Consolidated Annual Performance and Evaluation Report (CAPER).

Prior to submitting the CAPER (annual performance report) to HUD, copies will be available for public comment and distributed to the Mayor and Board of Aldermen. Notice of the availability of the report will be published in a newspaper of general circulation within the City at least 15 prior to days the Board of Aldermen conducting a public hearing on the CAPER.

Prior to submitting the report to HUD, the Mayor and Board of Aldermen will consider any comments or views of its citizens received in writing, or orally at the public hearings on the annual performance report (CAPER). The City will attach to the final submission of the CAPER a summary of these comments or views.

RESOLUTION NO. 05-2

A RESOLUTION FOR THE PURPOSE OF ADOPTING THE CITY OF FREDERICK  
CITIZEN PARTICIPATION PLAN FOR THE CONSOLIDATED PLAN 2005-2010

WHEREAS, The City of Frederick is updating the Consolidated Plan 2000-2005 to provide decent housing, establish and maintain suitable living environments, and expand economic opportunities, particularly for the very low-income and low-income persons; and

WHEREAS, the participation of the citizens is essential to creating an effective Consolidated Plan that promotes the vision of the community; and

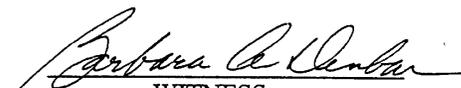
WHEREAS, in accordance with the U.S. Department of Housing and Urban Development (HUD) regulations found at 24 CFR Part 91, Section 105, the City has developed a Citizen Participation Plan to encourage the development of comprehensive, easy to understand information on the City's housing and community development needs; and

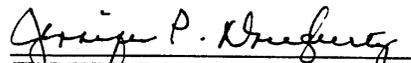
WHEREAS, the Citizen Participation Plan shall serve as a guide for outreach efforts, promoting civic involvement and building a sense of community; and

WHEREAS, the Citizen Participation Plan sets forth a review process to insure broad-based participation from citizens, affordable housing advocates, homeless service providers, and community development agencies on housing and community development initiatives, funding priorities, and program changes.

NOW, THEREFORE, BE IT RESOLVED that the City of Frederick Mayor and Board of Aldermen adopt the attached The City of Frederick Citizen Participation Plan for the Consolidated Plan 2005-2010.

ADOPTED AND APPROVED, the 20<sup>th</sup> day of Jan., 2005

  
WITNESS

  
JENNIFER DOUGHERTY, MAYOR

Approved for Legal Sufficiency:

  
OFFICE OF LEGAL SERVICES

**THE CITY OF FREDERICK  
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)  
2008 ANNUAL ACTION PLAN – REQUEST FOR PROPOSALS**

The City of Frederick Department of Planning is now accepting project proposals for its 2008 Annual Action Plan, an element of the Consolidated Plan prepared pursuant to U.S. Department of Housing and Urban Development regulations. The 2008 Community Development Block Grant is expected to be approximately \$390,000 (in addition to an estimated \$40,000 in program income).

Persons or organizations wishing to propose a project to be funded with Community Development Block Grant funds should call the Department of Planning – Division of Community Development office at 301-600-2840 to receive a CDBG Application Form and to confirm attendance at a mandatory CDBG Program Overview meeting scheduled for Tuesday, January 29, 2008 at 1:00pm. **Applications will be accepted until 12:00pm Friday, February 22, 2008.**

All proposed activities must meet the CDBG program National Objectives of benefiting low and moderate-income persons, eliminating blight or slums, or meeting urgent community needs. Projects must address a community need and meet objectives outlined in the Consolidated Plan 2005-2010.

Public information meetings will be held on Tuesday, March 4, 2008 at 10:00 a.m. in Conference Room C of the Municipal Office Annex, 140 West Patrick Street and on Wednesday, March 5, 2008 at 7:00 p.m. in the Board Room, City Hall, 101 North Court, Frederick, Maryland at which time program guidelines and project proposals will be discussed.

Following those meetings, a Draft Annual Action Plan for 2008 will be prepared. There will be opportunity for public review and comment on the Draft Annual Action Plan prior to adoption by the Mayor and Board of Alderman, (anticipated adoption date: May 1, 2008).

Additional information and funding applications are available on the City of Frederick's website at [www.cityoffrederick.com/departments/CommunityDevelopment](http://www.cityoffrederick.com/departments/CommunityDevelopment) .

Charles W. Boyd, AICP  
Deputy Director for Planning

## APPENDIX B-2

**PUBLIC NOTICE  
THE CITY OF FREDERICK  
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)  
ANNUAL ACTION PLAN FOR 2008**

The City of Frederick, Division of Community Development has prepared a Draft Annual Action Plan for grant year 2008 pursuant to U.S. Department of Housing and Urban Development (HUD), 24 CFR Part 91. The Annual Action Plan for 2008 describes the projects and activities to be undertaken with the Community Development Block Grant (CDBG) funds totaling \$384,928 and estimated program income of \$110,000 during the grant year, July 1, 2008 to June 30, 2009.

The following activities and funding amounts are recommended:

2008-01	General Program Administration	\$ 59,240
2008-02	Fair Housing	\$ 7,500
2008-03	Homeownership Loan Program Administration	\$ 45,632
2008-04	Rehabilitation Loan Program Administration	\$ 48,632
2008-05	Operation Rehab	\$ 90,000
2008-06	Sold on Frederick II	\$ 75,000
2008-07	Homeless Services	\$ 57,739
2008-08	Community Land Trust Study	\$ 4,170
2008-09	Group Home Rehab @ 809-A Motter Ave.	\$ 48,000
2008-10	Individual Development Account Program	\$ 20,000
2008-11	Architectural Barrier Removal/Installation of Automatic Door	\$ 4,000
2008-12	Transitional Housing Improvement	\$ 35,000

Copies of the Draft Annual Action Plan are available at the City Hall, 101 N. Court Street, the Department of Planning, Municipal Office Annex, 140 West Patrick Street – 2<sup>nd</sup> Floor, and on the City's website at [www.cityoffrederick.com](http://www.cityoffrederick.com).

The Mayor and Board of Aldermen will hear public comment on the Draft 2008 Annual Action Plan at their meeting on Thursday April 17, 2008 at 7:00 p.m. at City Hall. Final approval of the Plan is scheduled for the Thursday, May 1, 2008 meeting of the Mayor and Board of Aldermen at 7:00 p.m. at City Hall. All are welcome to attend and comment. Written comments will be accepted until noon on Monday, April 14, 2008. Please send written comments to: Nichole Purcell, City Planner II – CDBG & Housing Programs, Department of Planning, 140 West Patrick Street, Frederick, MD 21701.

Joseph Adkins, AICP  
Deputy Director for Planning

## APPENDIX B-3

**PUBLIC NOTICE  
THE CITY OF FREDERICK  
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)  
ANNUAL ACTION PLAN FOR 2008 - CORRECTED**

**This Notice corrects the Public Notice published on Friday, March 14, 2008.**

The City of Frederick, Division of Community Development has prepared a Draft Annual Action Plan for grant year 2008 pursuant to U.S. Department of Housing and Urban Development (HUD), 24 CFR Part 91. The Annual Action Plan describes the projects and activities to be undertaken during the grant year which extends July 1, 2008 to June 30, 2009, with Community Development Block Grant (CDBG) funds totaling \$384,928, estimated program income of \$110,000, and unallocated funds from the 2007 grant year of \$74,000.

The following activities and funding amounts are recommended:

2008-01	General Program Administration	\$ 76,675
2008-02	Fair Housing	\$ 8,775
2008-03	Homeownership Loan Program Administration	\$ 38,128
2008-04	Rehabilitation Loan Program Administration	\$111,441
2008-05	Operation Rehab	\$ 90,000
2008-06	Sold on Frederick II	\$ 75,000
2008-07	Homeless Services	\$ 57,739
2008-08	Community Land Trust Study	\$ 4,170
2008-09	Group Home Rehab @ 809-A Motter Ave.	\$ 48,000
2008-10	Individual Development Account Program	\$ 20,000
2008-11	Architectural Barrier Removal/Installation of Automatic Door	\$ 4,000
2008-12	Transitional Housing Improvement	\$ 35,000

Copies of the Draft Annual Action Plan are available at the City Hall, 101 N. Court Street, the Department of Planning, Municipal Office Annex, 140 West Patrick Street – 2<sup>nd</sup> Floor, and on the City's website at [www.cityoffrederick.com](http://www.cityoffrederick.com). Written comments will be accepted until noon on Monday, April 14, 2008. Please send written comments to: Nichole Purcell, City Planner II – CDBG & Housing Programs, Department of Planning, 140 West Patrick Street, Frederick, MD 21701.

The Mayor and Board of Aldermen will hear public comment on the Draft 2008 Annual Action Plan at their meeting on Thursday April 17, 2008 at 7:00 p.m. at City Hall. Final approval of the Plan is scheduled for the Thursday, May 1, 2008 meeting of the Mayor and Board of Aldermen at 7:00 p.m. at City Hall. All are welcome to attend and comment.

Joseph Adkins, AICP  
Deputy Director for Planning

## APPENDIX B-4

### Public Comment & City Response:

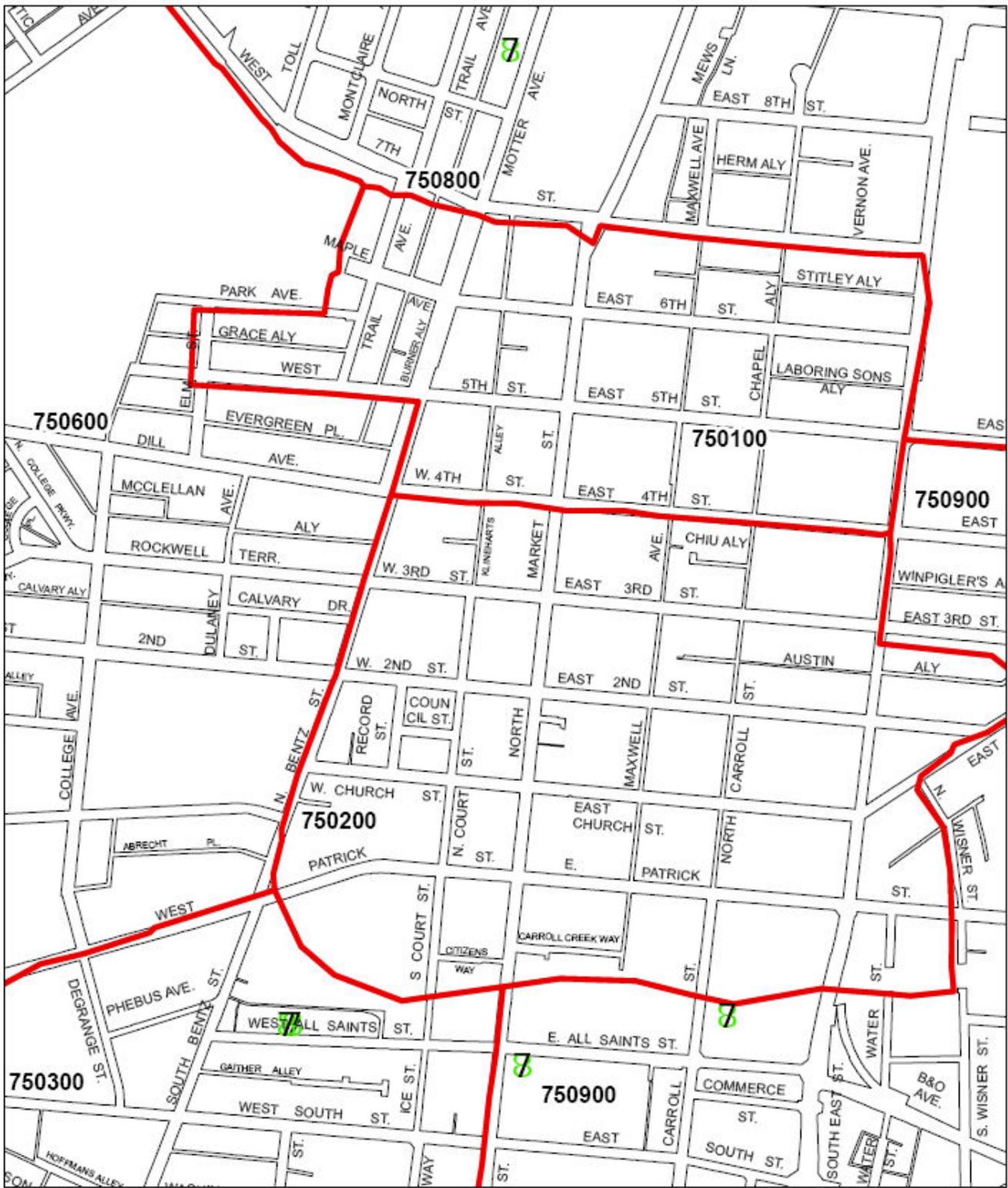
None received.

## APPENDIX C

### 2008 ANNUAL ACTION PLAN OBJECTIVES & OUTCOMES

<b>AFFORDABLE HOUSING</b>			
<b>Goal</b>	<b>Objectives</b>	<b>Activities</b>	<b>Outcomes</b>
The City's goal centers on the renovation and rehabilitation of the City's housing stock including owner-occupied housing, public housing, acquisition and demolition of distressed properties, and homeownership assistance for first-time homebuyers	Rehabilitate existing single-family housing for six (8) low/mod income homeowners	<b>2008-04 Rehab Program Admin</b> <b>2008-05 Operation Rehab</b>	8 Housing Units rehabbed
	Direct homeownership assistance to assist 5 very-low to moderate-income persons with the purchase of affordable housing for owner-occupancy.	<b>2008-03 Homeownership Program Admin</b> <b>2008-06 Sold on Frederick II</b>	Five (5) low/mod 1 <sup>st</sup> time homebuyers assisted
<b>PUBLIC SERVICES - HOMELESSNESS</b>			
<b>Goal</b>	<b>Objectives</b>	<b>Activities</b>	<b>Outcomes</b>
To assist homeless families and individuals with housing with supportive services for families with	CDBG funds used to provide homeless services and operate transitional housing/shelter	<b>2008-07 Homeless Services</b>	Continuation of the homeless services and operation of the transitional housing facility by the FCAA
<b>PAYMENT OF NON-FEDERAL SHARE</b>			
<b>Goal</b>	<b>Objectives</b>	<b>Activities</b>	<b>Outcomes</b>
Provide assistance to non-profit organization via matching funds in connection with a Federal grant-in-aid program	Provide assistance to partner organization to establish an Individual Development Account Program for low-income individuals and families.	<b>2008-10 Advocates for Homeless Families IDA Program</b>	AHF will establish IDA's for 20 low-income individuals & families to purchase of a home or educational purposes.
<b>PUBLIC FACILITY AND INFRASTRUCTURE IMPROVEMENT</b>			
<b>Goal</b>	<b>Objectives</b>	<b>Activities</b>	<b>Outcomes</b>
Improving infrastructure and facilities and providing high quality services and programs critical to meeting the demands of growth and service.	Providing assistance to partner organizations serving special needs populations.	<b>2008-09 Community Living – Rehabilitation @ 809-A Motter Avenue</b>	Rehabilitation of basement at facility for disabled residents & care staff.
		<b>2008-11 ADA Access @ The Delaplane Visual Arts Center</b>	Historic Rehabilitation of facility for disabled persons
		<b>2008-12 Transitional Housing Improvements</b>	Rehabilitation of facility for victims of domestic violence, child abuse, etc..

# 2008 CDBG Projects



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City of Frederick  
Geographic Information Systems

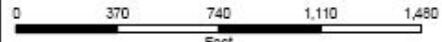


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## City of Frederick GIS

Note: This map is prepared solely for the purpose of illustrating the City of Frederick. It should be used for no other purpose. Data on this map was prepared from several original sources and is subject to change as source data changes. This map is not a legal document.

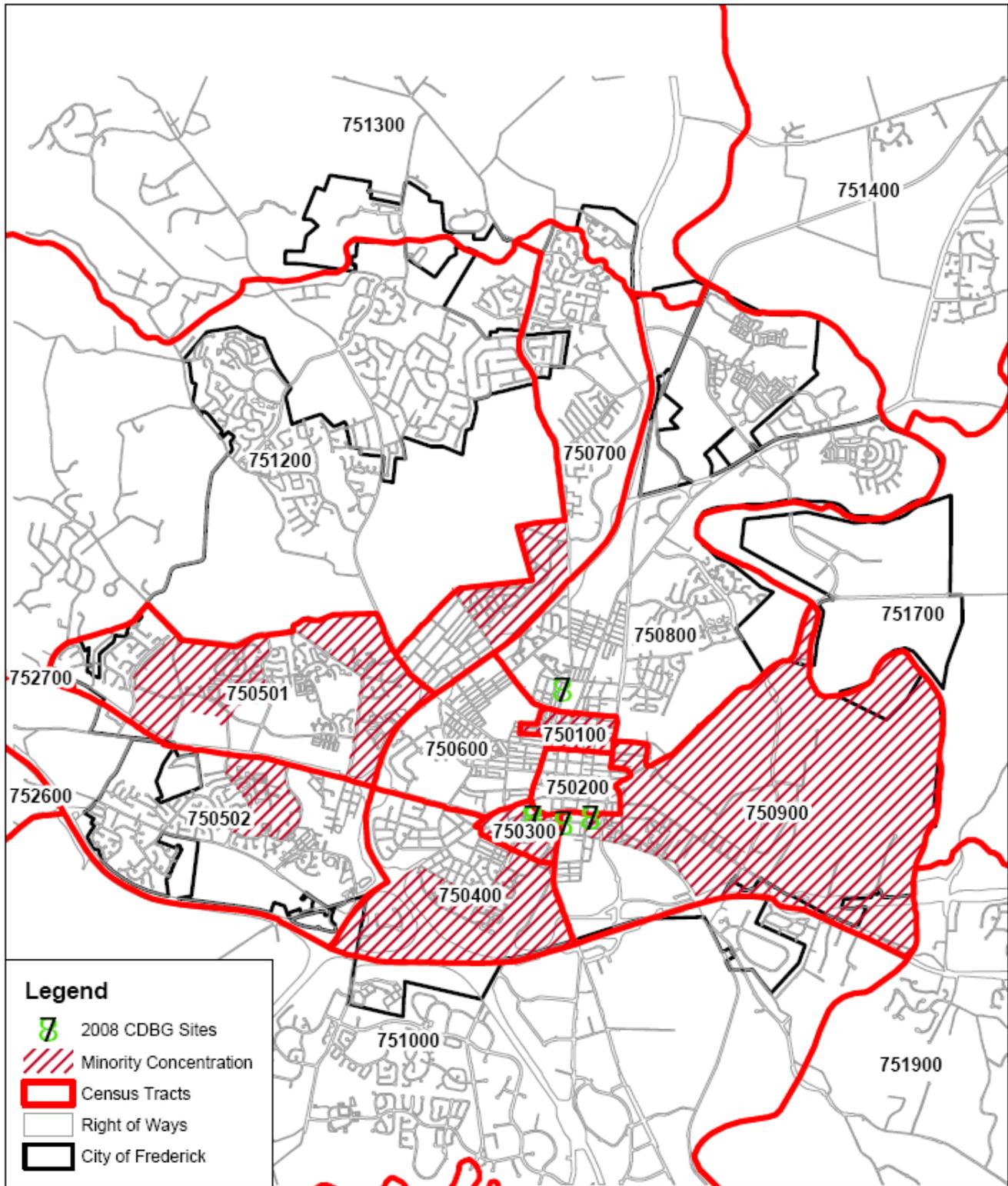
Sources: City of Frederick GIS  
Frederick County GIS  
Orthophotos produced 05/05



0 370 740 1,110 1,480  
Feet



# 2008 CDBG Minority Concentration



## Legend

-  2008 CDBG Sites
-  Minority Concentration
-  Census Tracts
-  Right of Ways
-  City of Frederick

Prepared by the  
City of Frederick  
Geographic Information Systems



Path Name: G:\Data

City of Frederick GIS



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Sources: City of Frederick GIS  
Frederick County GIS  
Cityphotos produced 05/05 TFS 09/12/08