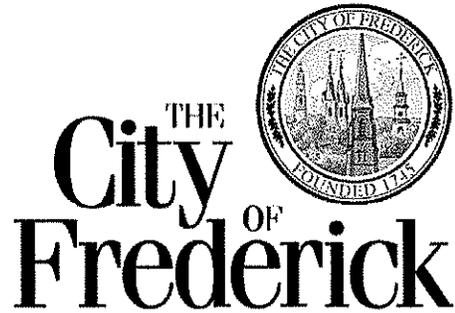


**DRAFT**



**Executive Summary**

of the Strategic and Action Plan Elements of the

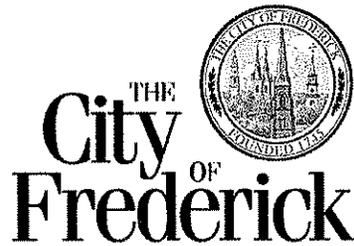
**CONSOLIDATED PLAN  
2010-2015**

Prepared by  
The City of Frederick Department of Planning  
Division of Community Development

## Acknowledgments



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



Mayor



Randy McClement

Board of Aldermen



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**CITY OF FREDERICK  
MAYOR & BOARD OF ALDERMEN  
RESOLUTION No. 10 - [REDACTED]**

**A RESOLUTION FOR THE PURPOSE OF ADOPTING THE COMMUNITY DEVELOPMENT  
BLOCK GRANT (CDBG) CONSOLIDATED PLAN 2010-2015 AND THE ANNUAL ACTION  
PLAN FOR PROGRAM YEAR 2010**

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, as an entitlement community, the City must prepare and submit a Consolidated Plan, a Five-Year Strategic Plan that details the goals and objectives to be implemented to address community needs in the areas of affordable housing, homeless services, special needs populations and community and economic development; and

WHEREAS, as an element of a new Consolidated Plan, the City must prepare and submit and Annual Action Plan detailing the activities to be undertaken during the first program year to address the goals and objectives outlined in the Consolidated Plan; and

WHEREAS, for Federal Fiscal Year 2010 the City anticipates receiving a CDBG award totaling \$[REDACTED].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 2010-2015 Consolidated Plan and the 2010 Annual Action Plan;

NOW THEREFORE, BE IT RESOLVED that the Mayor and Board of Aldermen of the City of Frederick do hereby approve the 2010-2015 Consolidated Plan and the 2010 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 these plans to the US Department of Housing and Urban Development for their review and approval.

APPROVED and ADOPTED, this [REDACTED] day of May, 2010.

Witness:

\_\_\_\_\_

\_\_\_\_\_  
Randy McClement, Mayor

Reviewed and Approved for Legal Sufficiency:

\_\_\_\_\_  
Saundra A. Nickols, Legal Department



# City of Frederick 2010-2015 Consolidated Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

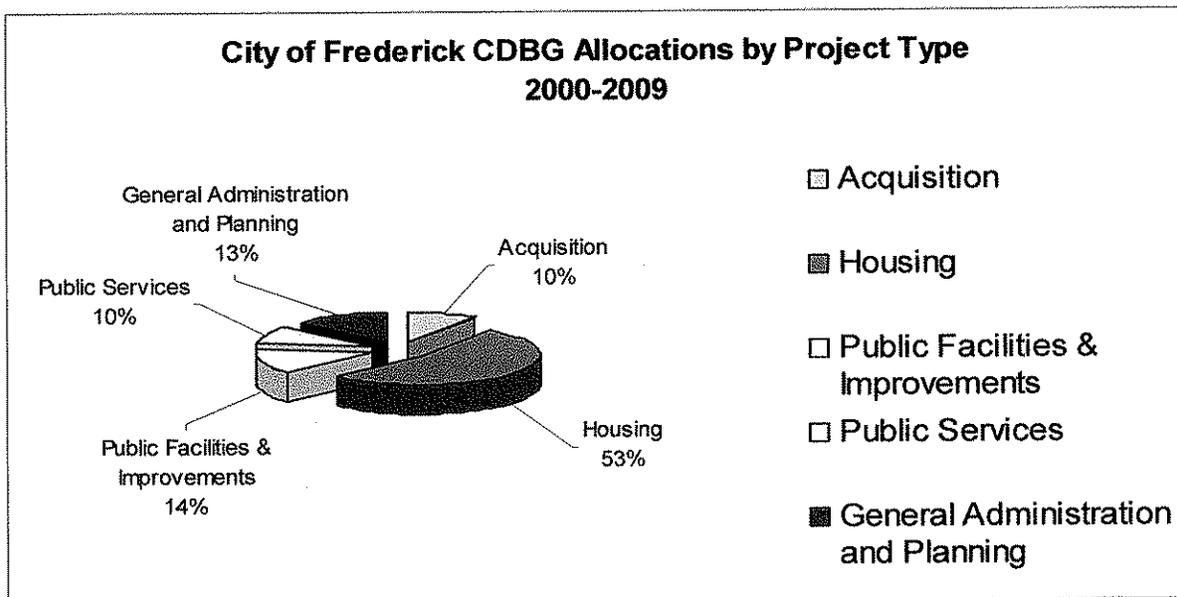
## EXECUTIVE SUMMARY

The City of Frederick's Consolidated Plan 2005-2010 has been prepared pursuant to HUD regulations set forth in 24 CFR Part 91. It is a five-year plan for public and private actions to further the basic goals of HUD's community planning and development programs: to develop viable communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low and moderate income persons.

The primary goal of the City's of Frederick's Community Development Block Grant program is the creation of a thriving urban community through provision of assistance to low- and moderate-income (LMI) households in the forms of basic shelter, affordable housing opportunities, expanded economic opportunities, suitable living environments and supportive services related to residential, financial and social stability. While the City of Frederick receives HUD entitlement funding from the Community Development Block Grant (CDBG) Program only, this Consolidated Plan also addresses competitively-awarded HUD funding deriving from both the Emergency Shelter Grant (ESG) and Continuum of Care/ Supportive Housing Program (COC/SHP) funds.

### Evaluation of Past Performance

Over the past ten years, the City of Frederick has primarily designated its CDBG entitlement funding toward affordable housing, revitalization and public service-related activities via a competitive subrecipient application process. The below graphic provides a snapshot of targeted CDBG funding between 2000-2009.



The City of Frederick's unique approach to implementation of CDBG-funded programs involves a competitive process for all potential activities/subrecipients, even those operated under the City government umbrella. Frederick generally funds between 10-12 subrecipients annually, allowing for each agency to receive a small portion of the total CDBG Entitlement amount for their various community development related request.

### **2010-2015 Priority Needs**

Per information received from various sources, including surveys, community partner outreach and data analysis, the following high priority needs were identified:

#### **Housing**

1. Owner households with household incomes less than 80% of the median family income (MFI), a cost burden greater than 30% of their monthly income, and homes that do not meet building code, energy, accessibility, or lead paint standards
2. First-time homebuyers with household incomes between 50% to 80% of the median family income (MFI) and circumstances disallowing for the ability to purchase a home
3. Renter households with household incomes less than 50% of the median family income (MFI) and a cost burden greater than 30% of their monthly income

#### **Homeless**

1. Affordable Housing (including permanent supportive housing and transitional housing)
2. Supportive Services (basic needs, healthcare, employment, childcare, transportation, etc.)

#### **Non-Homeless/Special:**

1. Housing and supportive services for:
  - Elderly
  - Frail elderly
  - Severely mentally ill
  - Physically disabled
  - Developmentally disabled
  - Alcohol/other drug addicted (AODA)

#### **Community Development**

1. Public Facilities & Improvements
  - Neighborhood Facilities/ Improvements
  - Senior Centers
  - Homeless Facilities
  - Youth Centers
  - Parks & Recreational Facilities
2. Public Services
  - Health/Safety
  - Persons with Special Needs
  - Homeless Facilities
  - Children/Youth
  - Financial Literacy

3. Other Community Development Activities
  - CDBG Planning/Administration (including fair housing services)
4. Economic Development
  - Small Business Development/Expansion
  - Job Creation

### **2010-2015 Objectives & Outcomes**

Upon analyzing both the list of high priority needs and estimates of other funding available over the next five years, it has been determined that Frederick will strive to achieve the following goals and objectives between 2010-2015 based on estimated CDBG funding of \$1.35 million:

<b>CITY OF FREDERICK CDBG GOALS FOR 2010-2015</b>			
<b>Objective</b>	<b>Outcome Measurement</b>	<b>Target</b>	<b>Estimated Allocation</b>
<b>Goal # 1: Retain Affordable Housing Stock and Increase Availability of Affordable Owner-occupied Units (50-60% of funds)</b>			
1. Bring existing LMI owner-occupied housing into code and lead paint compliance	# of homes rehabbed	30	\$300,000
2. Assist LMI households with first-time homeownership opportunities	# of new owners	30	\$450,000
<b>Goal #2: Assist Homeless Persons &amp; Persons at-risk of Becoming Homeless</b>			
1. Provide support to organizations to help increase and support operations of emergency shelters and transitional housing;	Persons assisted	1,000	\$250,000
2. Support case management, housing, transportation and other services for homeless individuals and families	Persons assisted		
<b>Goal #3: Assist with Housing, Facilities and Supportive Services for Persons with Special Needs who are not homeless.</b>			
1. Assist community-based organizations to develop/rehabilitate facilities to benefit LMI persons	Facilities improved	5	\$300,000
2. Promote access of persons with disabilities & other special needs to housing and community resources.	Persons assisted	75	\$75,000
<b>Goal #4: Expand levels of Public Services for persons with Special Needs (15% of funds)</b>			
1. Support vital public services addressing the needs of children, youth, families, and other initiatives that promote family stability	Persons assisted	50	\$75,000
<b>Goal #5: Improve the Safety and Livability of Neighborhoods</b>			
1. Support infrastructure improvements that improve safety, accessibility and connectivity	Facilities improved	2	
2. Support improvement or construction of community facilities.	Facilities improved	2	

## Priority Needs Analysis and Strategies

The following priority needs were based on results from the aforementioned surveys, focus groups, public comments received, and various data analysis.

### 1. Housing

- Owner households with household incomes less than 80% of the median family income (MFI), a cost burden greater than 30% of their monthly income, and homes that do not meet building code, energy, accessibility, or lead paint standards
- First-time homebuyers with household incomes between 50% to 80% of the median family income (MFI) and circumstances disallowing for the ability to purchase a home
- Renter households with household incomes less than 50% of the median family income (MFI) and a cost burden greater than 30% of their monthly income

### 2. Homeless

- Affordable Housing (including permanent supportive housing and transitional housing)
- Supportive Services (basic needs, healthcare, employment, childcare, transportation, etc.)

### 3. Non-Homeless/Special:

- Housing and supportive services for:
  - Elderly
  - Frail elderly
  - Severely mentally ill
  - Physically disabled
  - Developmentally disabled
  - Alcohol/other drug addicted AODA)

### 4. Community Development

- Public Facilities & Improvements
  - Neighborhood Facilities/ Improvements
  - Senior Centers
  - Homeless Facilities
  - Youth Centers
  - Parks & Recreational Facilities
- Public Services
  - Health/Safety
  - Persons with Special Needs
  - Homeless Facilities
  - Children/Youth
  - Financial Literacy

- Other Community Development Activities
  - CDBG Planning/Administration (including fair housing services)
- Economic Development
  - Small Business Development/Expansion
  - Job Creation

Frederick's Strategic Plan details the City's investment priorities for its CDBG funds for the Consolidated Plan period of CDBG PY 2010– 015. The three national goals will guide the use of CDBG resources for this Strategic Plan:

- *Provide decent housing;*
- *Provide a suitable living environment; and*
- *Expand economic opportunities.*

The City plans to provide comprehensive, multi-year financial assistance, especially housing rehabilitation and homeownership development Citywide. Help for the homeless and special needs populations, especially the disabled, will be directed to agencies located throughout the City. Similarly, efforts will be made to increase housing choice and opportunity and new direct public services within areas of minority and low-income concentration.

Given its limited resources, Frederick will use innovative approaches and cooperative partnerships with other public agencies and private organizations to meet its affordable housing and community development goals and objectives. In order of overall priority, the City will concentrate first on addressing affordable housing needs, second its needs for both the homeless and populations with special needs, and third its community development needs. Specifically, the City of Frederick will pursue the following strategies and objectives to resolve its affordable housing and community development needs for its extremely low-, low- and moderate-income citizens.

## ***Affordable Housing Strategy***

### ***Priority 1: Preserve Existing Affordable Housing***

Objectives:

1. Provide assistance to extremely low-, low- and moderate-income homeowners with housing rehabilitation.

Objective/Outcome – Decent Housing/Sustainability

### ***Priority 2: Promote Increased Homeownership Opportunities***

Objectives:

1. Support the expansion of affordable housing opportunities for first time low-to-moderate income homebuyers through housing counseling, down payment and closing cost assistance.

Objective/Outcome – Decent Housing / Affordability

2. Preserve and expand the supply of affordable housing through acquisition with rehabilitation.

Objective/Outcome – Decent Housing / Affordability

3. Support the development of affordable housing opportunities for extremely low- and low-income renters.

Objective/Outcome – Decent Housing/Affordability

### ***Specific Housing Objectives***

Based on the priority needs and housing market analysis, the following objectives related to housing were formulated:

1. Assist LMI households with first time homeownership opportunities
2. Bring existing LMI owner-occupied housing into code compliance
3. Develop rental housing for both LMI and special needs populations (SRO's & other transitional housing options).

### ***Homeless Strategy***

#### ***Priority 1: Assist Homeless Persons and Persons At-Risk of Becoming Homeless Obtain Affordable Housing***

Objectives:

1. Provide support to organizations to help increase emergency shelter and transitional housing space for the homeless.

Objective/Outcome – Suitable Living Environment/Availability–Accessibility

2. Support the operations of homeless shelters and transitional housing providers.

Objective / Outcome – Suitable Living Environment/Availability–Accessibility

3. Support case management, housing counseling, job training, transportation and other needed services for homeless individuals and families.

Objective / Outcome – Suitable Living Environment/Availability–Accessibility

4. Support the development of permanent supportive housing for the homeless and disabled by non-profit organizations and governmental agencies.

Objective / Outcome – Decent Housing/Affordability

### ***Specific Homeless Objectives***

While no specific objectives related to the broader issue of homelessness were identified, many of them do include service persons who may be experiencing homelessness, in addition to the chronically homeless. For instance, the following goals/objectives could include benefits to homeless persons, in addition to LMI persons:

1. Promote access to improved public service programs, including, but not limited to, those addressing homelessness, youth/children, health/safety, increased self-sufficiency, mental illness, and disabilities.
  - **1,000 households assisted with \$250,000 over five years**
2. Assist community-based organizations to acquire/improve facilities to benefit LMI persons
  - **5 facilities improved with \$300,000 over five years**

It is intended that several funding sources, in addition to CDBG, would be utilized to meet these objectives. Partnerships with other funders will be especially helpful in addressing homelessness.

### **Strategy for Special Needs Populations**

#### **Priority 1: Assist in the Provision of Housing Options and facilities/services for Persons with Special Needs**

Objectives:

1. Support the rehabilitation and/or development of facilities for persons with special needs by non-profit organizations and governmental agencies.

Objective / Outcome – Decent Housing/Sustainability

2. Finance accessibility alterations for existing owner-occupied units.

Objective / Outcome – Decent Housing/Sustainability

#### **Priority 2: Expand levels of public services for Persons with Special Needs**

Objectives:

1. Support case management, housing counseling, job training and other needed services for special needs populations.

Objective / Outcome – Economic Opportunity/Availability–Accessibility

### **Specific Special Needs Objectives**

The following non-homeless/special needs objectives were identified during the consolidated planning process:

1. Promote access to improved public service programs, including, but not limited to, those addressing homelessness, youth/children, health/safety, increased self-sufficiency, mental illness, and disabilities.
  - 1,050 households assisted with \$525,000 over five years
2. Develop rental housing for both LMI and special needs populations
  - 15 units developed with \$475,000 over five years

It is intended that several funding sources, in addition to CDBG, would be utilized to meet these objectives. Partnerships with other funders will also be especially helpful in addressing non-homeless/special needs.

## ***Community Development Strategy***

### ***Goal: Improve the Safety and Livability of Neighborhoods***

#### **Objectives:**

1. Support infrastructure improvements that improve safety, accessibility & connectivity.  
Objective/Outcome – Suitable Living Environment/Availability–Accessibility
2. Support improvement or construction of community facilities Citywide.  
Objective/Outcome – Suitable Living Environment/Availability–Accessibility

## ***Specific Community Development Objectives***

The following Community Development Objectives were identified via the consolidated planning process:

1. Promote access to improved public service programs, including, but not limited to, those addressing homelessness, youth/children, health/safety, increased self-sufficiency, mental illness, and disabilities.
  - 75 households assisted with \$75,000 over five years
2. Assist community-based organizations to acquire/improve facilities to benefit LMI persons
  - 5 facilities with \$300,000 over five years
3. Provide effective administration and planning, including, but not limited to, fair housing services
  - 5 successful years of management with \$440,000