

2009

Consolidated
Annual
PERFORMANCE &
Evaluation
REPORT

**2009 Grant Year
Community
Development
Block Grant
Program**

*Supporting Community Revitalization in
the City of Frederick*



**Administered by the
City of Frederick
Department of Planning
Community Development
Division**

**Joseph Adkins, AICP
Deputy Director
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September 17, 2010

Mr. Charles Halm
Director, Community Planning & Development
U.S. Department of Housing and Urban Development
Baltimore Field Office
10 South Howard Street, 5th Floor
Baltimore, MD 21201-2528

Dear Mr. Halm:

The Department of Planning - Community Development Division (DPCD) of the City of Frederick is pleased to submit this Consolidated Annual Performance and Evaluation Report for the 2009 Grant Year. This report provides detailed analysis of projects and activities funded by the Community Development Block Grant (CDBG) Program.

The purpose of the 2009 CAPER is to compare the achievements of City programs and activities to the goals set in the 2009 Annual Action Plan. This report was available for public review and comment for 15 days and is prepared in conformance with the Consolidated Plan Final Rule at 24 CFR Part 91 and the 2009 CAPER Completeness Review Checklist.

We are enclosing one original and two copies for your review and approval. Should you have any questions, please call me at 301-600-1655, or Nichole Purcell at 301-600-2840.

Sincerely,

Joseph Adkins, AICP
Deputy Director for Planning

Enclosure

Cc: Evelyn J. Cartagena, CPD Representative
Nick Colonna, Division Manager
Nichole Purcell, City Planner – CDBG & Housing Programs

**THE CITY OF FREDERICK, MARYLAND
 CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER)
 2009 GRANT YEAR (JULY 1, 2009- JUNE 30, 2010)**

2009 CAPER Completeness Review Checklist for Local Governments

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City of Frederick 2009 CAPER

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.

I. **EXECUTIVE SUMMARY**

The City of Frederick continually dedicates itself to meeting the needs of our community and enhancing the quality of life. The primary goal of the City's Community Development Block Grant (CDBG) Program is the development of a viable urban community through the provision of decent housing, suitable living environments and economic opportunities primarily for low and moderate income persons. Although the rehabilitation of housing has traditionally been the largest single use of CDBG funds in Frederick, the program serves as a catalyst for economic development that expands jobs and business opportunities for lower income populations.

The City of Frederick's CDBG entitlement award for the 2009 program year (July 1, 2009 through June 30, 2010) was \$389,566. Requests for funding totaled \$1,189,588.00, or \$3.05 for every dollar available to distribute. Our 10 CDBG-funded activities all addressed priority needs identified in the Consolidated Plan, while 90 percent of funds benefitted low-moderate income (LMI) persons.

Specific accomplishments from the 2009 program year include:

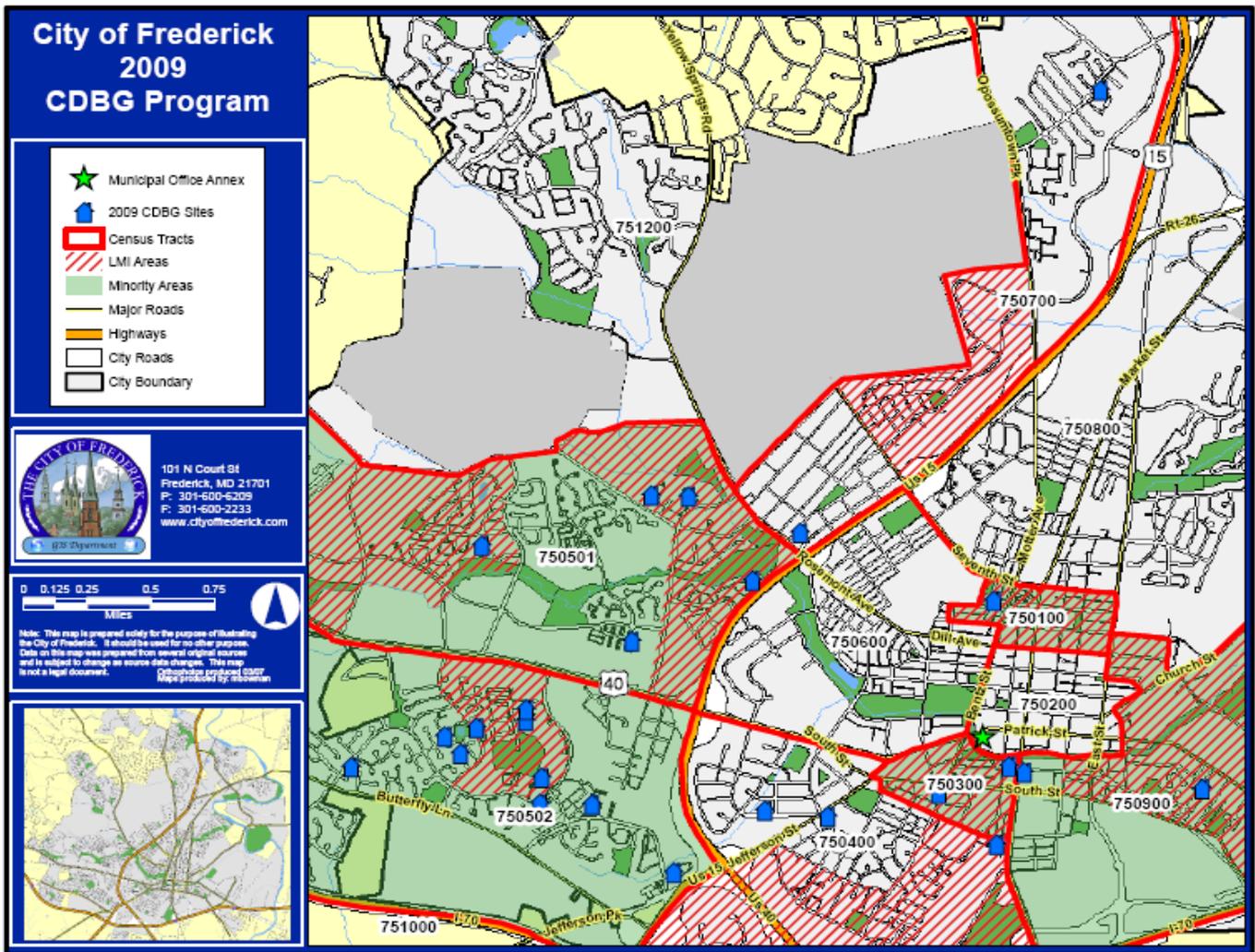
- 16 low/mod income 1st time homebuyers received downpayment/closing cost assistance to purchase their homes
- 6 low/mod income homeowners received loans to rehabilitate their properties
- 2 units of affordable housing were purchased, rehabilitated and sold to low/mod income 1st time homebuyers
- 145 persons received emergency shelter and services as a result of homelessness
- 2 public facilities projects were undertaken and completed

Summary of Resources and Distribution of Funds

Provide a description of the geographic distribution and location of investment (including areas of low-income and minority concentration). Include maps.

All prospective projects were evaluated based upon how viable, cost effective, and prepared they were to begin. Primary consideration was given based on the degree to which they furthered Consolidated Plan high or medium priority objectives and targets. Location factors were considered in light of the Plan’s stated priority for infill and redevelopment as opposed to newer development as a general rule. The majority of site-specific projects were located within Census Tracts 7505.01, 7505.02 and 7504 with high (over 30%) minority concentrations. While there was no intent to target those areas, our analysis revealed that those areas were also the areas with a high number of facilities and services for low and moderate-income persons.

The following map depicts



cts the location of 2009 CDBG-funded activities.

Geographic Distribution of Activities Areas of Minority Concentration

| Census Tracts | Income Level | Percentage Minority | Area of Minority Concentration | 2009 CDBG Activities |
|---------------|--------------|---------------------|--------------------------------|--|
| City wide | | 27.9% | | |
| 7501.00 | Low | 30.32% | Yes | |
| 7502.00 | Middle | 12.49% | No | |
| 7503.00 | Low | 55.35% | Yes | 2009-05 Op Rehab project @ 15-17 E. All Saints St. |
| 7504.003 | Low | 23.03% | No | 2009-07 Acquisition for Rehab @ 404 Broadway St. 2009-10 Acquisition of 226 S. Jefferson St. 2009-06 Sold on Frederick II @ 405 Braddock Ave. |
| 7505.017 | Low | 34.52% | Yes | 2009-06 Sold on Frederick II @ 1610 Colonial Way 2009-06 Sold on Frederick II @ 829 Waterford Dr. 2009-06 Sold on Frederick II @ 133 Whiskey Creek Circle 2009-06 Sold on Frederick II @ 1810 Hammond Ct. 2007-05 Acquisition for Rehab @ 58 Vienna Ct. 2005-05 Op Rehab @ 1772 Springfield Ln. |
| 7505.023 | Low | 27.17% | Yes | 2009-05 Op Rehab @ 56 S. Pendleton Ct. 2009-09 Group Home Rehab @ 590 Hillcrest Dr. 2009-06 Sold on Frederick II @ 500 Essex Place 2009-06 Sold on Frederick II @ 504 Primus Ct. 2009-06 Sold on Frederick II @ 211 Center St. 2009-06 Sold on Frederick II @ 1315 Peartree Ct. 2009-06 Sold on Frederick II @ 1125 Providence Ct. 2009-06 Sold on Frederick II @ 101 Lauren Ct. 2009-06 Sold on Frederick II @ 500 Boysenberry Ln. 2009-06 Sold on Frederick II @ 117 Frontline Dr. 2009-06 Sold on Frederick II @ 1339 David Ln. |
| 7506.00 | Middle | 9.76% | No | |
| 7507.004 | Low | 24.27% | No | 2009-05 Op Rehab @ 404 Schley Ave. |
| 7508.00 | Middle | 14.69% | No | 2009-05 Op Rehab @ 530 Trail Ave. |
| 7509.00 | Low | 29.88% | Yes | 2009-08 Homeless Services, 100 S. Market St. 2009-05 Op Rehab @ 104 Pennsylvania Ave. |

II. ASSESSMENT OF THREE-TO-FIVE YEAR GOALS & OBJECTIVES

In addition to the information below, please see the Needs Tables, Annual Housing Completion Goals Table and project sheets for more detail on meeting goals and objectives.

High Priority Needs: As an Entitlement Community, the City of Frederick provides financial assistance for local projects through its CDBG program. Each year, City-sponsored programs and non-profit organizations may apply for funding to implement activities that meet the goals and objectives as defined in the City’s Five Year Consolidated Plan 2005-2010. The highest priority needs, around which these goals revolve, are included in the following table:

| HIGH PRIORITY COMMUNITY DEVELOPMENT NEEDS (2005-2009) |
|---|
| Housing: |
| <ul style="list-style-type: none"> • Housing Rehabilitation Programs • Direct Homeownership Assistance • Acquisition for Rehabilitation |
| Community Development(Non-Housing): |
| <ul style="list-style-type: none"> • Improved public facilities • Rehabilitation or development of new community facilities • Public Services – Homeless Services • Program Administration & Fair Housing |
| Homeless: |
| <ul style="list-style-type: none"> • Rehabilitation or development of transitional housing with supportive services • Programs to promote ownership of permanent housing by COC participants • Supportive Services |
| Non-Homeless/Special Needs Populations: |
| <ul style="list-style-type: none"> • Rehabilitation or development of transitional housing with supportive services • Direct homeownership assistance to “ownership ready” special needs persons • Rehabilitation or development of non-housing facilities |

Breakdown of Funding/Accomplishments. The table below summarizes Frederick’s 2009 CDBG subrecipient awards, of which 100% were awarded to activities that addressed high priority needs. The second table summarizes the City’s Accomplishments from the 2009 program year.

| BREAKDOWN OF FUNDING | | |
|---|--|--------------|
| Housing | | |
| • Operation Rehab | Homeowner Rehabilitation | \$161,394.87 |
| • Sold on Frederick II | Homeownership Assistance (CDBG & CDBG-R) | \$239,495.00 |
| • Acquisition for Rehab | Homeownership | \$215,347.27 |
| Community Development (Non-Housing) | | |
| • Mental Health Association | Property Acquisition | \$50,000.00 |
| Homeless | | |
| • FCAA | Emergency Shelter & Supportive Services | \$48,213.94 |
| Non-Homeless/Special Needs Populations | | |
| • Community Living, Inc. | Public Facility Improvements – Housing | \$81,700.00 |

| ACCOMPLISHMENTS BY ACTIVITY GROUP AND TYPE | |
|--|----------------------|
| Housing | |
| Rehabilitation: Single-Family Residential | 6 Housing Units |
| Downpayment Assistance: Single-Family Residential | 16 households |
| Acquisition: Single-Family Residential | 2 Housing Units |
| Community Development (Non-Housing) | |
| Acquisition: Public Facility | 1 Facility |
| Homeless (Public Services) | |
| Emergency Shelter & Supportive Services for Homeless | 142 Persons |
| Non-Homeless/Special Needs Populations | |
| Group Home Rehabilitation | 1 Facility/3 Persons |

Explain why progress was not made towards meeting the goals and objectives:

Progress was made on each goal and objective. In certain areas, the targeted goals and objectives were exceeded.

OUTCOMES & OBJECTIVES PERFORMANCE MEASUREMENT

HOUSING

| OBJECTIVES | | | PERFORMANCE INDICATORS | OUTCOMES | | | |
|--|---|------------------|--|-----------------------|-----------------|---------------|-------------------|
| Objective # | Activities under Specific Annual Objectives | Sources of Funds | | Year | Expected Number | Actual Number | Percent Completed |
| DH-2 Affordability of Decent Housing | | | | | | | |
| DH-2.1 | Address the need for affordable decent housing by offering down-payment assistance to very-low to moderate-income households <i>2009-06 Sold on Frederick II</i> | CDBG | <ul style="list-style-type: none"> ▪ Number of low/mod-income households assisted ▪ Number of households receiving down-payment/closing costs Status: 16 loans were approved; 9 with regular CDBG; 7 w/CDBG-R | 2005 | 5 | 0 | 0 |
| | | | | 2006 | 5 | 2 | 40% |
| | | | | 2007 | 5 | 6 | 100% |
| | | | | 2008 | 5 | 7 | 100% |
| | | | | 2009 | 5 | 16 | 100% |
| | | | | FIVE YEAR GOAL | | | |
| DH-2.3 | Acquire and Rehabilitate city-owned blighted property for resale to a low- to moderate-income household <i>2009-07 Acquisition for Rehab</i> | CDBG | <ul style="list-style-type: none"> ▪ Low-income first time homebuyer Status: Project remains open. Two (2) properties purchased during gy. | 2005 | 1 | 0 | 0 |
| | | | | 2006 | 1 | 1 | 100% |
| | | | | 2007 | 1 | 0 | 0 |
| | | | | 2008 | 1 | 1 | 100% |
| | | | | 2009 | 1 | 2 | 100% |
| | | | | FIVE YEAR GOAL | | | |
| DH-3 Sustainability of Decent Housing | | | | | | | |
| DH-3.1 | Address the need for affordable decent housing by offering rehabilitation assistance to low and moderate income homeowners <i>2009-05 Op Rehab</i> | CDBG | <ul style="list-style-type: none"> ▪ Number of units rehabbed Status: Target goal of 6 rehab clients achieved. | 2005 | 6 | 4 | 67% |
| | | | | 2006 | 6 | 3 | 50% |
| | | | | 2007 | 6 | 6 | 100% |
| | | | | 2008 | 6 | 6 | 100% |
| | | | | 2009 | 6 | 6 | 100% |
| | | | | FIVE YEAR GOAL | | | |

2009GY Activities Expenditure: \$614,714.35

OUTCOMES & OBJECTIVES PERFORMANCE MEASUREMENT

HOMELESS

| OBJECTIVES | | | PERFORMANCE INDICATORS | OUTCOMES | | | |
|---|--|------------------|--|----------|-----------------|---------------|-------------------|
| Objective # | Activities under Specific Annual Objectives | Sources of Funds | | Year | Expected Number | Actual Number | Percent Completed |
| SL-3 Sustainability of Suitable Living Environment | | | | | | | |
| 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 <i>2009-08 Homeless Services</i> | CDBG | <ul style="list-style-type: none"> Number of persons assisted <i>Status: FCAA provides homeless services & operates Transition Shelter.</i> | 2005 | 100 | 91 | 91% |
| | | | | 2006 | 100 | 104 | 100% |
| | | | | 2007 | 100 | 125 | 100% |
| | | | | 2008 | 100 | 113 | 100% |
| | | | | 2009 | 100 | 142 | 100% |
| FIVE YEAR GOAL | | | | | 500 | 575 | 100% |

2009GY Activities Expenditure: \$48,213.16

SPECIAL NEEDS POPULATIONS (NON-HOMELESS)

| OBJECTIVES | | | PERFORMANCE INDICATORS | OUTCOMES | | | |
|---|---|------------------|--|----------|-----------------|---------------|-------------------|
| Objective # | Activities under Specific Annual Objectives | Sources of Funds | | Year | Expected Number | Actual Number | Percent Completed |
| SL-3 Sustainability of Suitable Living Environment | | | | | | | |
| SL-3.1 | Improve the sustainability of the suitable living environment by providing direct loans to non-profits that service special needs residents and families. <i>Acquisition of 226 S. Jefferson St.</i> | CDBG | <ul style="list-style-type: none"> Number of Public facilities assisted <i>Status: Project open until renovation complete and beneficiaries reported.</i> | 2005 | 0 | 0 | 0 |
| | | | | 2006 | 1 | 1 | 100% |
| | | | | 2007 | 1 | 1 | 100% |
| | | | | 2008 | 1 | 1 | 100% |
| | | | | 2009 | 1 | 1 | 100% |
| FIVE YEAR GOAL | | | | | 4 | 4 | 100% |
| DH.3.3 | Rehabilitation of group home for mentally/physically disabled. <i>2009-09 Group Home Rehab @ 590 Hillcrest Drive</i> | CDBG | <ul style="list-style-type: none"> Number of Public facilities assisted <i>Status: Beneficiary data received and project reported as complete.</i> | 2005 | 0 | 0 | 0 |
| | | | | 2006 | 1 | 1 | 100% |
| | | | | 2007 | 1 | 1 | 100% |
| | | | | 2008 | 1 | 1 | 100% |
| | | | | 2009 | 1 | 1 | 100% |
| FIVE YEAR GOAL | | | | | 4 | 4 | 4 |

2009GY Activities Expenditure: \$131,700.00

III. **ASSESSMENT OF ANNUAL PROGRESS**

1. **Affirmatively Furthering Fair Housing**

The City of Frederick's Fair Housing Strategy of April 2001 includes recommended action items to address impediments to further housing identified in the 1996 Analysis of Impediments and the 1997 Regional Analysis of Impediments for the Washington Metropolitan Area. The Strategy also includes general recommendations for fair housing education and outreach as well. The City is committed to Affirmatively Furthering Fair Housing and strives to achieve the goal of serving the citizens of the City of Frederick in this capacity. The following is a summary of the Fair Housing Strategy action items and action taken during the program year with respect to each.

A. Local Impediments

1. **Lack of Information Concerning Housing Discrimination**

2009- The Fair Housing Commission for the City of Frederick continues to be the intake office for alleged complaints of discrimination. The Commission is finalizing a draft of the Landlord/Tenant Handbook for City residents.

2. **Disparate Treatment of Group Homes**

2009- During the grant year, the City forged partnerships and provided funding to several area non-profits that own and manage group homes for residents with developmental and physical disabilities.

3. **Communities Underserved by Lending Institutions**

2009 – The City continues to outreach and partner with local lending institutions to participate in the City's homeownership programs for low/mod income households.

4. **Limited Number of Protected Classes**

2009 – No Activity to report during the reporting period.

5. **Lack of Substantial Equivalency with Federal Fair Housing Laws**

2009 – No activity during the reporting period.

6. **Inadequate Outreach to Immigrant Communities**

2009 - The Department of Planning - Community Development Division, worked the Frederick County Association of Realtors' Cultural Diversity committee on awareness of issues to immigrants residing in the City of Frederick and Frederick County.

7. **Lack of Affordable Housing**

2009- The Department of Planning - Community Development Division, provides Sold on Frederick II loans of up to \$15,000 for down payment and closing cost as assistance to first time homebuyers within city limits (during this reporting period, seven (7) clients were assisted). The City is also participating in Frederick County's Neighborhood Conservation Initiative (NCI) under HUD's Neighborhood Stabilization Program (NSP) funding to the State of Maryland.

Staff member Eileen Barnhard continues in her role as the city designee to the Affordable Housing Council, a joint agency committed to addressing the need for Affordable Housing.

B. Regional Impediments

1. Concentration of Minorities and Affordable Housing for Low-Income Families

2009– No Activity to report during the reporting period.

2. Lack of Information on Discrimination

2009 – Ongoing collection of data from the City of Frederick Police Department on Hate Crime Discrimination by Census Tract Area.

3. Human Rights Laws do not cover Federally Protected Classes, nor are they Equivalent to Federal Law.

2009 – The Commission on Human Relations for Frederick County expanded remedy powers on employment, housing and public accommodation in which the Fair Housing Commission and Commission on Human Relations continues to work towards promoting Fair Housing.

4. Discrimination Against Persons with Disabilities

2009– No Activity to report during the reporting period.

5. Discrimination Against Families with Children

2009– No Activity to report during the reporting period.

6. Lending Discrimination

2009– No Activity to report during the reporting period.

7. Insurance and Appraisal Practices Discrimination

2009– No Activity to report during the reporting period.

C. General Recommendations

1. Education and Outreach

The Fair Housing Commission continually attends housing conferences and promotes fair housing at local resource fairs in addition to sponsoring the annual fair housing conference.

2009 – DPCD staff, in partnership with the Frederick County Association of Realtors hosted the Fair Housing Conference on April 16, 2009. The conference offered a comprehensive event educating the real estate community on the importance of fair housing.

2. Formal Training

Staff takes advantage of continuing education when offered by the Department of Housing and Urban Development.

3. Monitoring and Surveys

2009 – Online Community Needs Survey conducted in October 2009 by DPCD staff for the update of the Consolidated Plan.

4. Partnerships and Organizational Structure

2009 - Efforts are ongoing with the cultivation and outreach of Community Partnerships. Staff attends and participates in events in the Community to broaden knowledge and awareness of City administered programs.

The organizational structure for the Department of Planning, Community Development Division, is outlined in the following flow-chart:

Organizational Structure



2. Affordable Housing

- **Comparison of proposed numeric goals (from the strategic plan and annual action plan) with the actual number of extremely low-income, low-income, and moderate-income renter and owner households assisted during the reporting period .**

The goals for 2009 Annual Affordable Housing in the City of Frederick are presented in the following table:

| CDBG Subrecipient | # of Units | |
|--|-----------------|---------------|
| | Proposed | Actual |
| Rental Housing Goals | | |
| Rehabilitation of Existing Units | | |
| • Community Living Group Home | 1 | 1 |
| Owner Housing Goals | Proposed | Actual |
| Acquisition of Existing Units | 1 | 1 |
| Rehabilitation of Existing Units | | |
| • Operation Rehab | 6 | 6 |
| • Post-Acquisition | 1 | 2 |
| Homebuyer Assistance | 6 | 16 |
| Annual Affordable Housing Goals – ALL | Proposed | Actual |
| Annual Rental Housing Goal | 1 | 1 |
| Annual Owner Housing Goal | 14 | 25 |
| TOTAL: | 15 | 26 |
| Housing Goals by Population Served | Proposed | Actual |
| Special Needs: | | |
| • Community Living Group Home | 1 | 1 |
| TOTAL: | 1 | 1 |

Please also see the *Housing Needs, Community Development Needs, Annual Housing Completion Goals, and Summary of Annual Objectives* Tables.

- **Report the number of households served meeting the Section 215 requirements of affordable housing.**

While the City of Frederick does not receive HOME entitlement funding, all of the units assisted with CDBG funds meet the Section 215 definition of affordable housing.

- **Description of efforts to address worst case needs**

“Worst-case needs” (defined as low-income renters paying more than half their income for rent, living in seriously substandard housing - which includes homeless persons - or persons having been involuntarily displaced) has been identified as a priority need in 2000-2005 Consolidated Plan and in the newly adopted 2005-2010 Consolidated Plan. However 2008 CDBG funds were not allocated to this group. The Hope VI Project is an effort towards this need. The focus of the City’s program continues to be homeownership assistance.

- **Description of efforts to address the accessibility needs of persons with disabilities.**

The City of Frederick has provided funds to area non-profits that provide services to “special needs” populations. These include Community Living, Inc. which provides services for persons that are developmentally disabled. The City of Frederick will continue to provide assistance to similar programs as funds are available and projects remain viable.

- **Description of Rehabilitation Programs**

Through the CDBG program, the City of Frederick’s Department of Planning -Community Development Division (DPCD) provides support for a variety of housing rehabilitation activities for the benefit of low- and moderate-income households. This section summarizes each type of rehab activity sponsored by the City:

➤ **Single Family Rehabilitation Loan Program - “Operation Rehab”**

The City of Frederick Operation Rehabilitation Program serves to eliminate deteriorated housing and to increase homeownership opportunities. The program’s intent is to preserve, upgrade and stabilize neighborhoods, and eradicate housing conditions which are harmful to the health, safety, and welfare of the public through rehabilitation, code enforcement, housing finance assistance, demolition, relocation, and other appropriate activities. Loans are provided for property rehabilitation to remedy unsafe conditions, correct code violations, restore structural soundness, comprehensively upgrade building systems such as plumbing, wiring, roofing etc. Loans are not made solely for general property improvements i.e. work that simply enhances the condition and value of the property. Loans may be used in conjunction with other loan and grant programs such as Weatherization Assistance and the Maryland Department of Housing and Community Development Single Family Loans and Lead Hazard Reduction Loans and Grants.

MD-DHCD SF Loan Program/Lead Hazard Reduction Grant & Loan Program

DPCD is a local administrator for the Maryland Department of Housing and Community Development’s (DHCD) Single Family Loan Program and Lead Hazard Reduction Grant and Loan Program. The low interest rehabilitation loans are available to owners of property of one to four units. Nonprofit and for-profit property owners can utilize these programs subject to program eligibility and underwriting guidelines. DHCD Lead Hazard Reduction Grant and Loan Program funds are available for rental properties of one to 100 units.

| Address | CDBG | MHRP | LHRGLP | TOTAL |
|-------------------------|---------------------|------|--------------------|---------------------|
| 15-17 E. All Saints St. | \$39,728.00 | | 0 | \$39,728.00 |
| 56 S. Pendelton Court | \$2,456.50 | | 0 | \$2,456.50 |
| 56 S. Pendelton Court | \$1,850.00 | | \$56,179.00 | \$58,029.00 |
| 104 Pennsylvania Ave. | \$49,000.00 | | 0 | \$49,000.00 |
| 404 Schley Ave. | \$12,261.00 | | 0 | \$12,261.00 |
| 530 Trail Ave. | \$26,866.00 | | \$8,713.50 | \$35,579.50 |
| 1772 Springfield Lane | \$3,750.00 | | 0 | \$3,750.00 |
| TOTAL | \$135,911.50 | | \$64,892.50 | \$200,804.00 |

➤ **Sold on Frederick II**

The City provides second mortgage loans of up to \$15,000 to eligible first time homebuyers for purchase of owner occupied dwellings within the City limits. Applicants apply through participating lenders and must complete a qualified Homebuyer Education class. In 2009, nine (9) first-time homebuyers were assisted, almost doubling the targeted number of five (5). Additionally, the City used it's CDBG-R funding to assist an additional seven (7) first time homebuyers purchase homes that were previously foreclosed. While each year the original goal is to assist five (5) homebuyers, the City continuously receives a higher than expected request for funds from local lenders anxious to assist new buyers.

| Homebuyer | Address | CDBG | CDBG-R | OTHER |
|-----------------------|--------------------------|---------------------|---------------------|---------------------|
| Mark Paquette | 58 Vienna Ct. | \$15,000.00 | | \$5,000.00 |
| Randall & James Boone | 404 Broadway | \$15,000.00 | | \$30,000.00 |
| Hope Seezox | 405 Braddock Ave. | \$15,000.00 | | \$20,000.00 |
| Gena Klein | 504 Primus Ct. | \$15,000.00 | | |
| Brandon Rumanick | 211 Center St. | \$15,000.00 | | |
| Victor Medni | 1315 Peartree Ct. | \$15,000.00 | | \$25,000.00 |
| Jose & Reyna Gonzales | 1125 Providence Ct. | \$15,000.00 | | |
| Lisa Smith | 101 Lauren Ct. | \$15,000.00 | | \$20,000.00 |
| N. Reis | 500 Boysenberry Ln. | \$15,000.00 | | |
| S. Hoke | 1810 Hammond Ct. | | \$15,000.00 | \$20,000.00 |
| T. Le & J. Nguyen | 1117 Frontline Dr. | | \$15,000.00 | \$7,000.00 |
| A. DePalatis | 1339 David Lane | | \$15,000.00 | |
| P. Guerin | 133 Whiskey Creek Circle | | \$15,000.00 | |
| T. Santos | 829 Waterford Dr. | | \$15,000.00 | |
| T. Pinkett | 500 Essex Place | | \$14,495.00 | |
| C. Burtner | 1610 Colonial Way | | \$15,000.00 | \$25,000.00 |
| TOTAL | | \$135,000.00 | \$104,495.00 | \$152,000.00 |

➤ **“Acquisition 4 Rehab”**

This activity involves the purchase of blighted and/or vacant property for housing rehabilitation or new construction. Started in 2000, the City acquires blighted property for resale after rehabilitation to a low- to moderate-income household. To date, the City has purchased and resold 4 properties. A fifth property at 58 Vienna Court (purchased under project 2007-06 - IDIS #1167), is complete and was sold in December 2009. A sixth property at 404 Broadway was purchased in mid-July 2009. The rehab of 404 Broadway began in November 2009. The property was sold in June 2010.

| Property Address | Purchase | Rehab | TOTAL |
|------------------|---------------------|--------------------|---------------------|
| 58 Vienna Court | \$121,484.91 | \$41,000.00 | \$162,484.91 |
| 404 Broadway | \$108,132.21 | \$50,000.00 | \$158,132.21 |
| TOTAL | \$229,617.12 | \$91,000.00 | \$320,617.12 |

Table 2A
Priority Housing Needs/Investment Plan Goals

| 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 |
|-----------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| Renters | | | | | | |
| 0 – 30% of MFI | | | | | | |
| 31 - 50% of MFI | | | | | | |
| 51 - 80% of MFI | | | | | | |
| Owners | | | | | | |
| 0 –30% of MFI | 2/1 | 2/1 | 2/0 | | 3/4 | 1/3 |
| 31- 50% of MFI | 2/5 | 2/3 | 2/2 | | 3/4 | 5/13 |
| 51- 80% of MFI | 2/0 | 2/0 | 2/0 | 11/12 | 5/5 | 5/7 |
| Homeless* | | | | | | |
| Individuals | 500/195 | 100/91 | 100/104 | 100/125 | 100/124 | 100/142 |
| Families | | | | | | |
| Non-Homeless Special Needs | | | | | | |
| Elderly | | | | | | |
| Frail Elderly | | | | | | |
| Severe Mental Illness | | | | | | |
| Physical Disability | | | | 3/3 | 10/54 | 3/3 |
| Developmental Disability | | | | | | |
| Alcohol/Drug Abuse | | | | | | |
| HIV/AIDS | | | | | | |
| Victims of Domestic Violence | | | | | 6/6 | |
| Total | 500/201 | 106/95 | 106/106 | 114/137 | 127/197 | 114/168 |
| Total Section 215 | 500/201 | 106/95 | 106/106 | 114/137 | 127/197 | |
| 212 Renter | - | - | - | - | - | - |
| 215 Owner | 6/6 | 6/4 | 6/2 | 11/12 | 11/13 | 11/23 |

* Homeless individuals and families assisted with transitional and permanent housing

**Table 2A
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 |
|---|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
| CDBG | | | | | | |
| Acquisition of existing rental units | | | | | | |
| Production of new rental units | | | | | | |
| Rehabilitation of existing rental units | | | | | | |
| Rental assistance | | | | | | |
| Acquisition of existing owner units | 5/4 | 1/0 | 1/0 | 1/1 | 1/2 | 1/1 |
| Production of new owner units | | | | | | |
| Rehabilitation of existing owner units | 30/22 | 6/4 | 6/3 | 6/6 | 6/6 | 6/6 |
| Homeownership assistance | 25/31 | 5/0 | 5/2 | 5/6 | 5/7 | 5/16 |
| HOME | | | | | | |
| 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 | | | | | | |
| HOPWA | | | | | | |
| Rental assistance | | | | | | |
| Short term rent/mortgage utility payments | | | | | | |
| Facility based housing development | | | | | | |
| Facility based housing operations | | | | | | |
| Supportive services | | | | | | |
| Other | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

**IDIS Project 1152 & 1153 Water Conservation projects were cancelled and funds were reprogrammed.*

Table 3B - ANNUAL HOUSING COMPLETION GOALS

| Grantee Name: City of Frederick Program Year: 2009 | Expected Annual Number of Units To Be Completed | Actual Annual Number of Units Completed | Resources used during the period | | | |
|--|---|---|-------------------------------------|--------------------------|--------------------------|--------------------------|
| | | | CDBG | HOME | ESG | HOPWA |
| BENEFICIARY GOALS (Sec. 215 Only) | | | | | | |
| Homeless households | | | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Non-homeless households | 11 | 22 | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Special needs households | 1 | 1 | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Total Sec. 215 Beneficiaries* | 12 | 23 | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| RENTAL GOALS (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 | 1 | 1 | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Rental Assistance | | | <input type="checkbox"/> | <input type="checkbox"/> | | <input type="checkbox"/> |
| Total Sec. 215 Affordable Rental | 1 | 1 | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| HOME OWNER GOALS (Sec. 215 Only) | | | | | | |
| Acquisition of existing units | 1 | 2 | <input checked="" type="checkbox"/> | <input type="checkbox"/> | | |
| Production of new units | | | <input type="checkbox"/> | <input type="checkbox"/> | | |
| Rehabilitation of existing units | 6 | 6 | <input checked="" type="checkbox"/> | <input type="checkbox"/> | | |
| Homebuyer Assistance | 5 | 16 | <input checked="" type="checkbox"/> | <input type="checkbox"/> | | <input type="checkbox"/> |
| Total Sec. 215 Affordable Owner | 12 | 24 | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only) | | | | | | |
| Acquisition of existing units | 1 | 2 | <input checked="" 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 | 7 | 7 | <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 | 5 | 16 | <input checked="" type="checkbox"/> | <input type="checkbox"/> | | <input type="checkbox"/> |
| Combined Total Sec. 215 Goals* | 13 | 25 | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| OVERALL HOUSING GOALS (Sec. 215 + Other Affordable Housing) | | | | | | |
| Annual Rental Housing Goal | 1 | 1 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Annual Owner Housing Goal | 12 | 24 | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Total Overall Housing Goal | 13 | 25 | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

* The total amounts for "Combined Total Sec. 215 Goals" and "Total Sec. 215 Beneficiary Goals" should be the same number.

3. **Continuum of Care**

Frederick is fortunate to have a wide-range of governmental, private non-profit, and faith-based organizations that together have established an almost seamless service delivery system targeted to addressing the needs of homeless individuals and families, but major gaps in homeless services include year-round emergency shelter for single adults (currently an existing emergency shelter for adults is only open during the winter season); emergency shelter for families (currently sheltered through motel placements or in transitional housing); and more diverse permanent supportive housing options for both individuals and families. Major providers of homeless services include the Frederick Community Action Agency, Advocates for Homeless Families, Heartly House, Frederick Rescue Mission, Religious Coalition for Emergency Human Needs, Gale Houses, Hope Alive, Mental Health Management Agency of Frederick County, and Frederick County Department of Social Services - all of these agencies are active members of the Frederick County Coalition for the Homeless.

Established in 1983, the Frederick County Coalition for the Homeless (FCCH) is the oldest local coalition working to end homelessness in Maryland. The FCCH is a coalition comprised of governmental and non-profit human service and community development organizations, religious institutions, for-profit businesses such as banks, local government officials, interested citizens, and homeless and formerly homeless persons. In addition to other activities, the FCCH serves as the lead entity for the Continuum of Care planning process and works to bring together diverse stakeholders in order to plan, develop and implement a well-integrated Continuum of Care.

Many public agencies and private sector service providers, work with in the Continuum. Almost all service providers do not distinguish programmatic services between homeless and non-homeless. Therefore it is difficult to determine that a specific service is exclusively for the homeless or those at risk of homelessness. There are several groups that advocate for and assist HUD specified sub-populations (**see Appendix G: CoC Organizations Chart**). While these groups may have a focus on a particular group or administer a specific program, it is important to note that a key feature of the Continuum of Care is to coordinate services and foster cooperation among providers for all which includes – standardized social history and intake form procedures, establishing FCAA and the Dept. of Social Services as the principal one stop centers for homeless services. These measures aid all, including the sub-populations that HUD asks us to track, to access programs that lead to self sufficiency and permanent housing.

- ***Efforts to address special needs of persons that are not homeless but require supportive housing***

The City of Frederick continues to collaborate with other organizations (as outlined in the 2008 CAPER APPENDIX G) to address the non-homeless special needs populations through the Continuum of Care. These partners are able to reach a much greater number of these special needs populations. Although funding is limited to specific projects, through its participation in the Frederick County Coalition for the Homeless, FCAA and others, the City is able to address some of the supportive housing needs.

- **Actions to prevent homelessness**

The City’s efforts to help prevent homelessness include the provision of crisis- oriented programs and services to provide legal services, emergency financial assistance, housing counseling, mental health and substance abuse treatment, longer term homeless prevention services such as budget/ debt counseling, educational and job skills.

- **Actions to address emergency shelter and transitional housing needs of the homeless**

To address emergency shelter and transitional housing needs of the homeless there are two emergency shelters and two motel placement programs located in the City. Additionally, there are several transitional housing providers such as the Frederick Community Action Agency, Advocates for Homeless Families, Heartly House, the Frederick Rescue Mission and Gale Houses, Inc.

- **Efforts to help homeless transition to permanent housing and independent living**

Actions taken to help the homeless make the transition to permanent housing and independent living include many programs in the area of education, job skill training, childcare, transportation, housing assistance etc. A key feature of the Continuum of Care is to facilitate access to “main stream” services and programs, for the homeless and those at risk, including the subpopulations. The Frederick Community Action Agency (FCAA) has developed into the principal one stop center for the City’s homeless services. For the 2009 program year, FCAA reported the following performance measurement information:

| Homeless Services Performance Measurement Information | |
|---|---|
| Objective: | Suitable living environment |
| Proposed Outcome: | <ul style="list-style-type: none"> • Fifty percent (50%) of the FTS participants will access permanent housing; be accepted into long-term transitional housing; or be accepted into in-patient treatment programs (long-term). • One hundred percent (100%) of the FTS participants who access permanent housing will enroll in energy discount programs. • One hundred percent (100%) of the FTA participants will access permanent housing; be accepted into long-term transitional housing; or be accepted into in-patient treatment programs. • One hundred percent (100%) of the FTA participants who access permanent housing will enroll in energy discount programs. • One hundred percent (100%) of the Housing First participants who access permanent housing will remain in permanent supportive housing for twelve (12) months or longer. • One hundred percent (100%) of the Housing First participants who access permanent housing will enroll in energy discount programs. • Thirty percent (30%) of the FTS adult participants who are unemployed will obtain a part-time or full-time job. • Thirty percent (30%) of the FTS adult participants will obtain or maintain employment and increase household income. • Forty percent (40%) of the FTS adult participants will obtain childcare and/or childcare subsidies in support of employment. |

| | |
|-------------------------------|---|
| | <ul style="list-style-type: none"> • Sixty percent (60%) of the FTA adult participants will obtain or maintain employment and increase household income. • Sixty percent (60%) of the FTA adult participants will obtain childcare and/or childcare subsidies in support of employment. • One hundred percent (100%) of the Housing First adult participants who are disabled will be evaluated for their disabilities, receive case management services, and will apply for disability benefits. • Seventy-five (75%) of the FTS adult participants will maintain their household budget for 90 days or more. • One hundred (100%) of the FTA adult participants will maintain their household budget for 90 days or more. • One hundred percent (100%) of the Housing First adult participants will maintain their household budget for 90 days or more. |
| <p>Actual Outcome:</p> | <ul style="list-style-type: none"> • Sixty-five percent (65%) of the FTS participants accessed permanent housing; were accepted into long-term transitional housing; or were accepted into in-patient treatment programs (long-term). • Thirty-five percent (35%) of the FTS participants who accessed permanent housing enrolled in energy discount programs. • One hundred percent (100%) of the graduating FTA participants accessed permanent housing; were accepted into long-term transitional housing; or were accepted into in-patient treatment programs. • One hundred percent (100%) of the FTA participants who accessed permanent housing enrolled in energy discount programs. • One hundred percent (100%) of the Housing First participants who accessed permanent housing remained in permanent supportive housing for twelve (12) months or longer. • Sixty-six percent (66%) of the Housing First participants who accessed permanent housing enrolled in energy discount programs. • Nineteen percent (19%) of the eligible FTS adult participants who are unemployed obtained a part-time or full-time job. • Nineteen percent (19%) of the eligible FTS adult participants obtained or maintained employment and increased household income. • Twenty-eight percent (28%) of the eligible FTS adult participants obtained childcare and/or childcare subsidies in support of employment. • Thirty-three percent (33%) of the eligible FTA adult participants obtained or maintained employment and increased household income. • One-hundred percent (100%) of the eligible FTA adult participants obtained childcare and/or childcare subsidies in support of employment. • One hundred percent (100%) of the Housing First adult participants who are disabled were evaluated for their disabilities, received case management services, and applied for disability benefits as applicable. • Forty-five percent (45%) of the eligible FTS adult participants maintained their household budget for 90 days or more. • One hundred percent (100%) of the FTA adult participants maintained their household budget for 90 days or more. • One hundred percent (100%) of the Housing First adult participants maintained their household budget for 90 days or more. |

- **Special needs groups treated in the narrative (Persons with HIV/AIDS, Developmentally disabled, chronically mentally ill, frail elderly, other)**

The actions taken to address the special needs of persons that are not homeless but require supportive housing, such as persons with HIV/AIDS and their families, include:

- ❖ One (1) public facility was improved for three (3) developmentally disabled residents for improved livability, accessibility and mobility for the purpose of creating a suitable living environment.

- **Participation in a Continuum of Care application in the FFY2009 competition**

While the City of Frederick does not assume a direct role in addressing the needs of the homeless, those at risk of homelessness or “special needs” groups (as defined by HUD), the City does participate in FCCH’s CoC and provides funding assistance to FCAA through its annual CDBG allocation. In addition, as the City’s homeless services provider, FCAA receives funds funding from other sources

FY2009 Continuum of Care Homeless Assistance Funding Priorities

| Agency | Funding Source | Funding Award |
|--|-----------------------|----------------------|
| Frederick Transitional Apartments | SHPR | \$65,895.00 |
| Frederick Transitional Shelter | SHPR | \$135,536.00 |
| Housing First Renewal Project 1 | SHPR | \$15,300.00 |
| Third Step Transitional Housing | SHPR | \$35,074.00 |
| Ice Street & Patrick Street Transitional Housing | SHPR | \$24,008.00 |
| MHA Shelter Plus Care Housing SRA Renewal | S+C | \$160,272.00 |
| MHA Shelter Plus Care Housing TRA Renewal | S+C | \$106,428.00 |
| MHA Shelter Plus Care Frederick Co Renewal 5yr | S+C | \$47,448.00 |
| | TOTAL : | \$589,961.00 |



**HUD's 2009 Continuum of Care Homeless Assistance Programs
Homeless Populations and Subpopulations**

Important Notes About This Data: This report is based on point-in-time information provided to HUD by Continuums of Care (CoCs) in the 2009 application for CoC Homeless Assistance Programs. CoCs are required to provide an unduplicated count of homeless persons according to HUD standards (explained in HUD's two guides to Counting Sheltered and Unsheltered Homeless People at http://www.hudhre.info/documents/counting_unsheltered.pdf).

HUD has not independently verified the information. The reader is therefore cautioned that since compliance with these standards may vary, the reliability and consistency of the homeless counts may also vary among CoCs. Additionally, a shift in the methodology a CoC uses to count the homeless may cause a change in homeless counts between reporting periods.

CoC Number: MD-509

CoC Name: Frederick City & County CoC

Point-in Time Date: 1/28/2009

Summary by household type reported:

| | Sheltered | | Unsheltered | Total |
|-----------------------------|-------------------|----------------------|-------------|------------|
| | Emergency Shelter | Transitional Housing | | |
| Households without Children | 83 | 66 | 37 | 186 |
| Households with Children | 8 | 28 | 10 | 46 |
| Total Households | 91 | 94 | 47 | 232 |

| | Sheltered | | Unsheltered | Total |
|---|-------------------|----------------------|-------------|------------|
| | Emergency Shelter | Transitional Housing | | |
| Persons in Households Without Children | 83 | 66 | 37 | 186 |
| Persons in Households with Children | 24 | 84 | 30 | 138 |
| Total Homeless Persons in Households | 107 | 160 | 87 | 324 |

Summary of homeless persons by subpopulations reported:

| | Sheltered | Unsheltered | Total |
|--------------------------------|-----------|-------------|-------|
| Chronically Homeless | 39 | 27 | 66 |
| Severely Mentally Ill | 75 | 19 | 94 |
| Chronic Substance Abuse | 72 | 11 | 83 |
| Veterans | 10 | 2 | 12 |
| Persons with HIV/AIDS | 2 | 0 | 2 |
| Victims of Domestic Violence | 44 | 2 | 46 |
| Unaccompanied Youth (Under 18) | 0 | 0 | 0 |

Wednesday, April 07, 2010

4. Other Actions:

• Obstacles to Meeting Underserved Needs

In order to eliminate obstacles to meeting underserved needs, the City of Frederick first works to identify those needs. This occurs on several levels, with the list of high-priority needs outlined in the Five Year Plan serving as a basis for further analysis. While City staff undertook a thorough process to identify priority community needs, it remains inevitable that all needs will not be met with the limited amount of CDBG and other funding resources available. Additional obstacles to meeting these needs include:

- The number of LMI households will likely increase due to the current economic recession
- CDBG is intended to fund, one-time, new and or innovative programs/activities rather than operational and maintenance costs of local organizations serving LMI populations
- Government regulations often limit flexibility for specific use of funds, which may disallow efforts to address the highest priorities.

- ***Foster and maintain affordable Housing***

During the 2009 program year, several of the beneficiaries of our Sold on Frederick II – 1st time Homebuyer Program utilized the City’s House Keys for Employees as well as the Frederick County DHCD Neighborhood Conservation Initiative (NCI) – an affordable housing program offered to assist employees of the City and others in purchasing foreclosed properties within the City. The NCI program was funded largely through HUD’s Neighborhood Stabilization Program (NSP) funding awarded to the State and sub-funded to the County.

Actions taken to foster and maintain affordable housing in 2009 are listed below by agency:

- Housing Authority of the City of Frederick.
HACOF offers a HOPE VI Homeownership Program, a second-mortgage program, wherein eligible applicants obtain a first mortgage to purchase a home based on their family income. Funds from HOPE VI provide a second mortgage for the difference between the first mortgage and the sales price. The second mortgage is not required to be repaid until the sale of the home. The HOPE VI silent second mortgage can be used in four (4) distinct communities in Frederick, MD: Monocacy Woods, Catoctin Ridge, North Market Street and Vermont Court.

To date, 159 of the proposed 230 HOPE VI housing units have been completed and are 66% occupied.

- City of Frederick’s “Operation Rehab” Homeowner Rehabilitation Loan Program.
“Operation Rehab” operates under the premise that offering assistance to low/mod income homeowners for necessary maintenance to their homes will ultimately allow the house to remain affordable and thereby reduce the number of homes feeding the ongoing foreclosure crisis. This mission is accomplished by providing low/mod income residents with no-interest, deferred loans for rehabilitation of their owner-occupied homes. In 2009, 6 households received assistance in making necessary repairs to their homes.
- Community Living, Inc. For the second year in a row, this organization used CDBG funds to rehabilitate one of its group home facilities for persons with developmental disabilities.

- ***Eliminate Barriers to Affordable Housing***

In 2009, the Frederick Community Action Agency and Housing Authority submitted competitive grant applications to HUD.

2009 Actions: No specific actions taken during the grant year.

- ***Overcome gaps in Institutional Structures and enhance coordination***

Gaps in institutional structures rarely occurs as the City of Frederick continues to encourage open and seamless communication and discussion regarding community development needs among agencies and organizations. There are numerous groups and boards within the City established to help coordinate the activities of public agencies, non-profit and advocacy groups who work to address the needs of low income people and neighborhoods.

Non-profit organizations and other municipal departments comprise the institutional structure that supports Frederick's community development activities. The City of Frederick Department of Planning – Community Development Division serves as the lead fiscal and administrative agency for annual community development grant programs, specifically Community Development Block Grant (CDBG) and Community Development Block Grant – Recovery (CDBG-R). Funds from these grants are awarded to the City under the HUD CDP entitlement program, who in turn passes them on to various non-profit agencies or City department activities.

The Community Development Division provides the general administration for City's CDBG program and is responsible for all CDBG-related planning and reporting. The CD staff administers the City's Housing Rehabilitation Loan Program, 1st time Homebuyers Assistance Program, and it's Acquisition for Rehabilitation Homebuyer program.

Other Public Sector

Additional governmental and quasi-governmental entities also play a role in the implementation of grant funding for the benefit of Frederick residents:

1. *Housing Authority of the City of Frederick (HACOF)* is an autonomous, non-profit public corporation created to address the need for low-income housing. It is governed by a five member Board of Commissioners that is appointed by the Mayor of Frederick and confirmed by the Board of Aldermen. The mission of the HACOF is to provide an array of housing options for our citizens by being committed to supporting strong stable communities.
2. *Frederick Community Action Agency (FCAA)* is sponsored by the City of Frederick and the Friends for Neighborhood Progress, Inc. with support from the Frederick County Government and the United Way of Frederick County. The Frederick Community Action Agency is administered by a fifteen-member Board of Directors appointed by the Mayor and Board of Aldermen of the City of Frederick. Through a wide array of programs and services, the FCAA provides food, shelter, medical care, housing, and other forms of assistance to families and individuals that are low-income or homeless.

Non-Profit Organizations/Program Delivery Agencies

A substantial portion of Frederick's CDBG funds are distributed to local non-profit agencies for delivery of community development, housing and homeless services. A sampling of the organizations receiving grant funds over the last five years is listed below. The City intends to maintain its strong relationships with these providers wherever possible throughout 2010-2015.

- Community Living, Inc.
- Way Station, Inc.
- Interfaith Housing Alliance, Inc.
- Heartly House, Inc.
- Habitat for Humanity of Frederick County

Private Sector

Numerous private companies and private foundations provide assistance to CDBG subrecipients and related programs through grants, program development, discounts, donations and/or in-kind services. Without the support of local businesses, many of the programs administered by our subrecipients would not be able to serve their target populations. The City of Frederick hopes to explore relevant relationships with local businesses as a means to deliver additional services and activities during the next 5-year Consolidated Plan period.

Other Funders

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.

• Improve Public Housing and Resident Initiatives

While the City of Frederick works closely with the Housing Authority of the City of Frederick to address issues related to public housing, no portion of the 2009 CDBG funds were used to create or address needs of public housing.

The Housing Authority of The City of Frederick (HACOF) HACOF continued the ongoing resident services activities using Family Self Sufficiency and Hot Spots funding. By far the most significant initiative was the HOPE VI grant to demolish John Hanson and R. B. Taney communities and replace them with a new community that will revitalize this neighborhood in the north end of Frederick's Historic district. In 2005, the John Hanson apartments were demolished and approvals for several of the off site replacement projects were secured. To date, the project is well underway with 50 of the 97 total rental and homeownership units completed at the North Market Revitalization site and the construction of the proposed community center.

- ***Evaluate and reduce lead-based paint hazards***

A good working relationship has been established between Community Development, FCAA, Frederick County Housing Rehab program and the Frederick County Health Department. The staff meets on a regular basis and refers cases of elevated blood lead level children, work cooperatively on education and prevention of lead poisoning.

2009 Actions: Staff continues to apply for and administer the County's Lead Hazard reduction loans for eligible homeowners.

- ***Ensure compliance with program and comprehensive planning requirements***

Staff of the Department of Planning -Community Development Division strives to keep current on all program requirements including changes to regulations. In addition to various training opportunities, we rely upon our representatives at the Baltimore HUD office for guidance.

2009 Actions: Staff attended a number of HUD-sponsored/sanctioned training sessions throughout the year.

- ***Describe actions taken during the last year to reduce the number of persons living below the poverty level.***

Frederick County, Maryland is fortunate to have a wide-range of governmental, private non-profit, and faith-based organizations that together have established a seamless service delivery system targeted to addressing the needs of lower-income individuals and families. Major service providers include the Frederick County Department of Social Services, the Frederick County Health Department, the Frederick County Division of Citizen Services, and the Frederick Community Action Agency.

2009 Actions: CDBG funds were allocated to FCAA under the Public Services cap. In addition to directly funding projects that address poverty in the City, the City of Frederick will actively support the mission of the FCAA and the Religious Coalition for Emergency Human Needs – a cooperative effort of providers, supporters of social services, businesses, community members and all others who seek to advocate for the needs of people living in poverty.

5. **Leveraging Resources**

- **Identify progress in obtaining other public and private resources to address needs.**

Several resources beyond CDBG and other HUD funding were utilized to assist subrecipients in implementing their 2009 programming. In fact, the City of Frederick gives preference to CDBG applicants that are well established and can demonstrate both a commitment to and success in achieving additional funding for their activities.

- **Describe how HUD federal resources leveraged other public and private resources.**

The following list illustrates the type and amount of additional resources – in addition to the \$389,566 in CDBG funds – used to assist CDBG-funded agencies carry out their programming:

- **Federal Resources: \$433,495**
 - ✓ HUD CDBG-R (American Reinvestment & Recovery Act funds) \$104,495
 - ✓ HUD NSP → passed through State of MD & Frederick County DHCD
 - ✓ CoC & ESG → awarded to subrecipient
- **State/Local Resources: \$136,875.50**
 - ✓ MD DHCD Special Loans Program –LHRGP
 - ✓ MD Dept. of Human Resources
 - ✓ Frederick County HAP
 - ✓ Frederick County Government
- **Other Resources: \$1,129,103**
 - ✓ Local Banks (first mortgages)

- **Describe how matching requirements were satisfied:**

Because the City of Frederick receives only CDBG funds as an Entitlement Community, matching funds are not required.

6. **Citizen Participation**

Citizens were provided with two separate opportunities for public comment on this CAPER: a 30-day public comment period and a public hearing at a regular meeting of the Mayor and Board of Aldermen.

Provide a summary of citizen comments.

TBD

Describe how consideration was given to comments or views of citizens, received in writing or orally at public hearings, in preparing the CAPER.

TBD

7. Self-Evaluation

- **Provide an evaluation of accomplishments. This evaluation must include a comparison of the proposed versus actual outcomes of each outcome measure submitted with the strategic plan.**

The following table presents proposed vs. actual outcomes by subrecipient:

| 2009 Proposed vs. Actual Outcomes by Subrecipient | | | |
|---|------------|------------|----------|
| | Proposed | Actual | Status |
| Households/Persons | | | |
| City of Frederick – Homebuyer Assistance | 5 | 16 | + |
| FCAA Transitional Shelter – Homeless Services | 100 | 142 | + |
| TOTAL: | 105 | 158 | + |
| Housing Units | | | |
| City of Frederick – Homeowner Rehabilitation Loan Program | 6 | 6 | = |
| City of Frederick – Acquisition for Rehab | 1 | 2 | + |
| TOTAL: | 7 | 8 | + |
| Public Facilities | | | |
| Community Living Group Home | 1 | 1 | = |
| MHA Acquisition | 1 | 1 | = |
| TOTAL: | 2 | 2 | = |

**Also see Summary of Specific Annual Objectives Table*

- **Describe the progress made in meeting priority needs/specific objectives, and how activities/strategies made an impact on identified needs.**

All 2009 activities made an impact toward meeting identified needs/objectives by serving households, rehabilitating housing units and/or revitalizing public facilities to increase quality of life for those most in need within the City of Frederick.

- **Identify indicators that best describe the results of activities during the year.**

The specific indicators that best describe the results realized during the GY are the number of low/mod persons and households assisted, the number of units rehabbed, the number of public facilities assisted. The City has achieved all of its targeted goals toward each of these indicators, and for some activities, exceeded its goal.

- **Identify barriers that had a negative impact on fulfilling the strategic vision.**

There were no identified barriers that prohibited the City of Frederick from fulfilling the strategic vision set forth for the 2009 program year.

- **Identify whether major goals are on target; discuss reasons for those that are not.**

All major goals set at the beginning of the 2009 program year were completed on target.

- ***Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.***

While the City of Frederick and its subrecipient programs continually explore opportunities to improve community development, housing and homeless strategies, no major adjustments to programming resulted from 2009 activities.

The City will continue to broaden the scope of the types of activities to fund with CDBG to address the social and economic needs outlined in the 2010-2015 Consolidated Plan.

8. **Monitoring**

- ***Describe actions taking to monitor the jurisdiction's performance in meeting objectives and outcomes set forth in its strategic plan.***

Through its annual allocation process, the City of Frederick utilizes community agency partners, citizens and staff input to ensure that CDBG-funded activities meet goals/objectives outlined in the Consolidated Plan. The next step involves regular monitoring to ensure compliance with federal standards and local policies. The CDBG Coordinator/Administrator undertook the following subrecipient monitoring tasks:

- *Review of Support Documentation:* subrecipients are required to submit supportive documentation (e.g. invoices, copies of paid receipts, etc.) with their requests for reimbursement.
- *Review of Beneficiary Reports:* subrecipients are required to submit beneficiary reports, either quarterly or annually, addressing outputs, demographic data, and program funding specifics, as well as HUD-defined Performance Measures and Indicators.

- ***Describe how and the frequency with which you monitored your activities, including subrecipients.***

The CDBG Administrator performed desk monitoring of all CDBG-funded activities to ensure

- ***What is the status of you grant programs? Are any activities or strategies falling behind schedule? Are grant disbursements timely? Do actual expenditures differ from letter of credit disbursements?***

All of the City of Frederick's 2009 CDBG activities have performed well. No activities fell behind schedule and all disbursements were made in a timely manner. Actual expenditures do not differ from letter of credit disbursements.

IV. PROGRAM-SPECIFIC ISSUES FOR CDBG ENTITLEMENT GRANTEES

1. Assessment of Relationship of CDBG Funds to Goals & Objectives

The City of Frederick’s 2005-2010 Consolidated Plan serves as a strategic plan that provides a course of action for building livable communities throughout the City and allows the City an opportunity to build on local assets and coordinate a response to the needs of the community.

Through the Annual Action Plan, activities are identified to be undertaken, which will further enhance the City’s housing, community, and economic development programs. The various activities that made up the 2009 CDBG program were all selected to address the housing, homeless, economic and community development needs and goals described in the Consolidated Plan that benefit low to moderate-income residents. Balance among the major elements - homelessness, housing special needs populations, and non-housing community development is a key factor in project selection. Other factors that come into play are project readiness, leveraging, geographic distribution, and the availability of alternative sources of funding to gain the same results.

In Grant Year 2009, the City of Frederick received \$389,566 in CDBG funds to finance a range of activities that benefited 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. As in years past, a large portion of the City’s annual CDBG allocation is targeted to addressing housing-related activities. In 2009, the City of Frederick expended \$614,714.35 (84% of available funds – Grant + PI) to implement activities that complement the City’s goal of providing decent, safe, affordable housing. Grant funds were distributed among the approved housing-related activities: Operation Rehab, and Homeownership Assistance (Sold on Frederick II & Acquisition for Rehab). These activities are income-based and targeted to low/mod income homeowners.

However, because CDBG funds are limited, not all of the needs identified in the Consolidated Plan could be addressed. Every effort was made to program the CDBG funds in a strategic way to maximize effects and undertake viable projects that further Plan goals.

Anticipated Program Year 2009 CDBG Resources (from 2009 Annual Action Plan)

| | |
|----------------|----------------------------|
| CDBG Award | <u>\$389,566.00</u> |
| Program Income | <u>\$ 60,000.00</u> |
| Other* | \$0.00 |
| TOTAL | <u>\$449,566.00</u> |

| Grant Funds Expended by Activity | | | Percent of 2009 Available Funds |
|---|------------------------------------|---------------------|---------------------------------|
| Program Admin 20% max | General Admin | \$72,248.99 | |
| | Fair Housing | \$9,311.58 | |
| TOTAL PROGRAM ADMIN | | \$81,560.57 | 11% |
| Housing Activities | Operation Rehab | \$135,469.87 | |
| | Sold on Frederick II | \$135,000.00 | |
| | Sold on Frederick II - CDBG | \$104,495.00 | |
| | Homeowner Admin | \$39,807.82 | |
| | Rehab Admin | \$92,726.60 | |
| | Acquisition for Rehab | \$107,215.06 | |
| TOTAL HOUSING ACTIVITIES | | \$614,714.35 | 84% |
| Public Facilities | Acquisition of Real Property | \$ 50,000.00 | |
| | Group Home Rehab | \$81,700.00 | |
| TOTAL PUBLIC FACILITIES ACTIVITIES | | \$131,700.00 | 18% |
| Public Services 15% max | Homeless Services | \$48,213.16 | |
| | TOTAL PUBLIC SERVICES | \$48,213.16 | |
| TOTAL ACTIVITY EXPENSES | | \$876,188.08 | |

2. Changes in Program Objectives

During the program year there were no changes to program objectives.

3. Assessment of Efforts in Carrying Out Planned Actions

The Consolidated Plan is a guide for the selection of CDBG funded activities and a guide to evaluate a non-CDBG funded proposal for which a Plan consistency certification is required. The Plan calls for the utilization of other sources of funds but does not necessarily call for specific grants to be applied for. During the grant year, no additional federal grants were sought.

Certifications of Plan consistency were provided, when requested, in a fair and impartial manner and filed with Annual Action Plans. The Deputy Director for Planning, in his role as Certifying Officer for the City of Frederick, signed several Plan Consistency Certifications for the Housing Authority for the City of Frederick (HACOF) for their Annual PHA Plan for Fiscal Year 2009 submission to HUD. In addition, Certifications for various Homeless Services Programs for FCAA were also signed.

At no time during this or any other grant year, did the City of Frederick hinder Consolidated Plan implementation by action of willful inaction.

4. Use of CDBG Funds for National Objectives

In 2009, the City expended \$876,188.08 of CDBG funds on (10) new activities and and one (1) activity carried over from the prior year was successfully completed. One carried over 2008 activity was closed out and those funds reprogrammed to a 2009 activity. **See Appendix F: CDBG Income & Expenses – 2009 GY**

| | |
|--|----------------------|
| Carried over from Program Year 2008 | <u>\$451,814.93</u> |
| +FFY 2009 grant | <u>\$389,566.00</u> |
| +Program Income (inc. revolving funds) | <u>\$346,407.96</u> |
| +Other Title I resources* | <u>\$0.00</u> |
| = Total Program Resources | \$1,187,788.89 |
| - Expenditures during Program Year 2009 | <u>-\$876,188.08</u> |
| = Carried forward to Program Year 2010 | \$311,600.81 |

5. Program Income

The City received \$364,407.96 in program income from loan payments and property sales proceeds. Of the total program income received, the City received \$329,275.00 from the sale of two properties.

6. Loans and other receivables.

There were no revolving funds, lump sum agreements, income from float-funded activities or prior period adjustments.

7. Limited Clientele

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, subrecipients are required to keep records on file, which are then reported to the City to certify that assisted activities are serving qualified beneficiaries.

During the 2009GY, the City of Frederick implemented three (3) limited clientele activities that offered services to the homeless and/or identified special needs populations. The activities were designed to benefit at least 51 percent low/mod income persons based on the presumed benefit criteria. The following, provides a summation of each activity as related to Limited Clientele criteria:

**City of Frederick, Maryland
Limited Clientele Narrative Activity List for Program Year 2009 CAPER**

| Criterion | Activity # | Activity Name | Other Information |
|------------------|------------|---------------------------------------|--|
| Presumed Benefit | 1196 | Homeless Services | <i>CDBG funds used to provide homeless services and operate transitional housing/shelter</i> |
| | 1197 | Group Home Rehab | <i>Funds used to rehab transitional shelter for disabled individuals.</i> |
| | 1198 | Acquisition @ 226 S. Jefferson St. | <i>Funds used to acquire property to be converted to public facility for mental health services.</i> |

8. Narratives Not Required for Reporting:**➤ Primary Objective Problems**

Funds expended in 2009 were only allocated to activities that met a CDBG National Objective. **See Appendix – 2009GY Expenditures by National Objective.**

➤ Displacement

Generally, the City's rehabilitation projects are performed while residents continue to occupy the property. For the 2009 program year, no relocation assistance was necessary.

➤ Job Creation through "Available-to" Criterion

During the 2009 Grant Year, there were no expenditures for a job creation or economic development projects.

➤ Neighborhood Revitalization Strategies - ☒N/A

Frederick has not identified a Revitalization Strategy area pursuant to HUD regulations nor is Frederick City an EC or EZ Community.

➤ HOME/ADDI - ☒N/A

The City of Frederick did not receive HOME/ADDI funds in 2009

➤ HOPWA - ☒N/A

The City of Frederick was awarded the HOPWA grant in 2009. However, given the City's very limited experience with administering the HOPWA program, administration was transferred (with HUD approval) to the Maryland State AIDS Administration.

V. PUBLIC PARTICIPATION

VI. APPENDICES

- CDBG Summary of Activities (PR 03)
- Summary of Accomplishments Report (PR23)
- Summary of Consolidated Plan Project for Report Year 2009 (PR06)
- CDBG Financial Summary Report (PR26)
- 2009 Expenses & Program Income Spreadsheet
- Certification of Consistency with Consolidated Plan
- 2009 Projects Map

CDBG Financial Summary Report (PR26)

6510.2 REV-2

Exhibit 3a

| FINANCIAL SUMMARY Grantee Performance Report Community Development Block Grant Program | | U.S. Department of Housing and Urban Development Office of Community Planning and Development | | OMB Approval No. 2506-0077 (Exp.3/31/94) |
|--|-------------------------------------|--|---------------------|--|
| Public Reporting Burden for this collection of information is estimated to average 12 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Office of Information Policies and Systems, U.S. Department of Housing and Urban Development, Washington, D.C. 20410-3600 and to the Office of Management and Budget, Paperwork Reduction Project (2506-0077), Washington, D.C. 20503. Do not send this completed form to either of these addresses. | | | | |
| 1. Name of Grantee City of Frederick | 2. Grant Number B-09-MC-24-00013 | 3. Reporting period From 7/1/2009 | | To 6/30/2010 |
| Part I: Summary of CDBG Resources | | | | |
| 1. Unexpended CDBG funds at end of previous reporting period (Balance from prior program years) | | | \$ | \$462,803 |
| 2. Entitlement Grant from form HUD-7082 | | | \$ | \$389,566 |
| 3. Surplus Urban Renewal Funds | | | \$ | \$0 |
| 4. Section 108 Guaranteed Loan Funds (Principal Amount) | | | \$ | \$0 |
| 5. Program Income received by: | Grantee (Column A) | Subrecipient (Column B) | | |
| a. Revolving Funds | \$0 | \$0 | | |
| b. Other (Identify below. If more space is needed use an attachment) | | | | |
| Loan Repayments; Fees, Misc. Income. | \$346,408 | \$0 | | |
| c. Total Program Income (Sum of columns a and b) | | | \$ | \$346,408 |
| 6. Prior Period Adjustments (if column is a negative amount, enclose in brackets) | | | \$ | \$0 |
| 7. Total CDBG Funds available for use during this reporting period (sum of lines 1 through 6) | | | \$ | \$1,198,777 |
| Part II: Summary of CDBG Expenditures | | | | |
| 8. Total expenditures reported on Activity Summary, forms HUD-4949.2 & 4949.2A | | | \$ | \$828,255 |
| 9. Total expended for Planning & Administration, form HUD-4949.2 | | | | \$81,561 |
| 10. Amount subject to Low/Mod Benefit Calculation (line 8 minus line 9) | | | | \$746,694 |
| 11. CDBG funds used for section 108 principal & interest payments | | | \$ | \$0 |
| 12. Total expenditures (line 8 plus line 11) | | | \$ | \$828,255 |
| 13. Unexpended balance (line 7 minus line 12) | | | \$ | \$370,522 |
| Part III: Low/Mod Benefit This Reporting Period | | | | |
| 14. Total Low/Mod credit for multi-unit housing expenditures from form HUD-4949.2A | | | \$ | \$0 |
| 15. Total from all other activities qualifying as low/mod expenditures from forms HUD-4949.2 and 4949.2A | | | \$ | \$671,783 |
| 16. Total (line 14 plus line 15) | | | \$ | \$671,783 |
| 17. Percent benefit to low/mod persons (line 16 divided by line 10 this reporting period) | | | | 89.97% |
| This form may be reproduced on local office copiers previous editions are obsolete. Retain this record for 3 years | | | Page (1) of (2) | form HUD-4949.3(06/24/93) ref Handbook 6510.2 |

6510.2 REV-2
Exhibit 3a

| Program Year 2006 (Page 2 of 2) | |
|--|-------------------------------------|
| Part IV: Low/Mod Benefit for Multi-Year Certifications (Complete only if certification period includes prior years) | |
| Program years (PY) covered in certification | PY 2007 () PY 2008 () PY 2009 (X) |
| 18. Cumulative net expenditures subject to program benefit calculation | \$746,694 |
| 19. Cumulative expenditures benefiting low/mod persons | \$671,783 |
| 20. Percent benefit to low/mod persons (line 19 divided by line 18) | 89.97% |
| Part V: For Public Service (PS) Activities Only: Public Service Cap Calculation | |
| 21. Total PS expenditures from column h, form HUD-4949.2A (1) | \$48,213 |
| 22. Total PS unliquidated obligations from column r, form HUD-4949.2A | \$0 |
| 23. Sum of line 21 and line 22 | \$48,213 |
| 24. Total PS unliquidated obligations reported at the end of the previous reporting period | \$0 |
| 25. Net obligations for public services (line 23 minus line 24) | \$48,213 |
| 26. Amount of Program Income received in the preceding program year | \$333,727 |
| 27. Entitlement Grant Amount (from line 2) | \$389,566 |
| 28. Sum of line 26 and line 27 | \$723,293 |
| 29. Percent funds obligated for Public Service Activities (line 25 divided by line 28) | 6.67% |
| Part VI: Planning and Program Administration Cap Calculation | |
| 30. Amount expended for Planning & Administration (from line 9) | \$81,561 |
| 31. PA Unliquidated Obligations at End of Current Program Year | \$0 |
| 32. PA Unliquidated Obligations at End of Previous Program Year | \$0 |
| 33. Total PA Obligations (line 30 plus line 31 minus line 32) | \$81,561 |
| 34. Entitlement Grant (from Line 2) | \$389,566 |
| 35. Current Year Program Income (from line 5c) | \$346,408 |
| 36. Total Subject to PA Cap (line 34 plus line 35) | \$735,974 |
| 37. Percent Funds Obligated for PA Activities (line 33 divided by line 36) | 11.08% |
| Page (2) of (2) | |
| form HUD-4949.3 (06/24/93) ref Handbook 6510.2 | |

The City of Frederick, Maryland
Consolidated Annual Performance and Evaluation Report
B-2009-MC-24-00013
Attachment to Grantee Performance Report (HUD Form 4949.3)

A. PROGRAM INCOME RECIEVED

| | | | |
|----|---|----|--------------|
| 1. | Program Income returned to Revolving Loan Funds | | |
| | Rehab RLF | \$ | 0.00 |
| | Sold on Frederick RLF | \$ | 0.00 |
| 2. | Amount repaid to float-funded activities: | \$ | 0.00 |
| | There was no float-funded activity | | |
| 3. | Program Income | | |
| | Loan repayments and payoffs | \$ | 17,132.96 |
| | Miscellaneous income | \$ | 0.00 |
| | Property Sales | | \$329,275.00 |
| 4. | Other | \$ | 0.00 |

B. PRIOR PERIOD ADJUSTMENTS

There were no reimbursements for expenditures that were disallowed.

C. LOANS AND OTHER RECIEVABLES

1. There were no float funded activities
2. Outstanding loans making monthly payments (Single family & Multi-Family):
 - Number of loans: 9
 - Principal balance: \$209,340.00
- 2.1 Outstanding loans making annual payments:
 - Number of Loans: 3
 - Principal balance: \$190,900
- 2.2 Outstanding loans deferred payments:
 - Total Number of outstanding deferred loans: 43
 - # of Twenty-year deferred loans: 7
 - Principal balance: \$233,375.00
 - # of Declining balance loans: 7
 - Principal balance: \$47,550.00

of Loans due on sale of property: 35 (includes 11 SOFII loans)
 Principal balance \$760,794.00

3. There were no loans that have gone into default and written off.
4. There were no parcels acquired or improved with CDBG funds available for sale at end of GY (6-30-09).
5. There were no lump sum drawdown agreements in the 2009 GY.

D. RECONCILIATION OF LINES OF CREDIT (LOC) AND CASH BALANCES TO EXPENDED BALANCES OF CDBG FUNDS SHOWN ON GPR.

Unexpended balance shown on GPR, line 13: \$462,803.00
 Reconciliation:

| | |
|--------------------------------------|----------------|
| ADD: LOC balance as of June 30, 2009 | \$576,744.15 |
| Cash on hand | \$ 0.00 |
| Grantee program account | \$ 0.00 |
| Sub recipient program account | \$ 0.00 |
| Revolving fund cash balance | \$ 0.00 |
| Section 108 cash balance | <u>\$ 0.00</u> |
| Total: | \$576,744.15 |

| | |
|---------------------------|----------------|
| DEDUCT: | |
| Grantee CDBG liabilities | \$ |
| Sub-recipient liabilities | <u>\$ 0.00</u> |
| | \$ |

| | |
|--------------------------|---------|
| Un-reconciled difference | \$ 0.00 |
|--------------------------|---------|

E. CALCULATION OF BALANCES OF UNPROGRAMMED FUNDS

Funds available during reporting period
 ADD Income expected and not yet realized
 Subtotal
 LESS Total budgeted amount on HUD 4949.2a

UNPROGRAMMED BALANCE:

| Matrix Code | Activity Group | Matrix Code Name | Disbursements | Percent of Total |
|-------------------------------|----------------|---------------------------------|-------------------|------------------|
| 13 | HR | Direct Homeownership Assistance | 104,495.00 | 100.00% |
| Subtotal for : Housing | | | 104,495.00 | 100.00% |
| Total Disbursements | | | 104,495.00 | 100.00% |

2009 Expenses & Program Income Spreadsheet

2009 Action Plan- Description of Projects

| Activity # | IDIS # | Title | Funding Amount | Eligible Activity | National Objective | Con Plan | Specific Objectives | Objectives | Outcomes |
|--------------|--------|--------------------------------------|----------------|----------------------|--------------------|-------------------------------|--|-----------------------------|----------------------------|
| 2009R | 1188 | CDBG-R Sold on Frederick II | \$104,495 | 24 CFR 570.201(A) | LMH | Homeownership Assistance | 7 L/M homebuyers | Decent Housing | Affordability |
| 2009-01 | 1189 | General Program Admin | \$79,000 | 24 CFR 570.206(a)(1) | Presumed Benefit | N/A | N/A | - | - |
| 2009-02 | 1190 | Fair Housing | \$9,000 | 24 CFR 570.206(c) | Presumed Benefit | N/A | N/A | - | - |
| 2009-03 | 1191 | Homeownership Admin | \$40,000 | 24 CFR 570.202(b) | LMH | Homeownership Assistance | L/M persons assisted | Decent Housing | Sustainability |
| 2009-04 | 1192 | Rehab Program Administration | \$100,000 | 24 CFR 570.202(b) | LMH | Rehab | L/M persons assisted | Decent Housing | Sustainability |
| 2009-05 | 1193 | Op Rehab | \$130,000 | 24 CFR 570.208(a)(3) | LMH | Rehab | Rehab 6 units | Decent Housing | Sustainability |
| 2009-06 | 1194 | Sold on Frederick II | \$135,000 | 24 CFR 570.201(A) | LMH | Homeownership Assistance | 5 L/M homebuyers | Decent Housing | Affordability |
| 2009-07 | 1195 | Acquisition for Rehab | \$0.00 | 24 CFR 570.202(a)(3) | LMH | Homeownership Assistance | 1 unit purchased/rehabbed services to | Decent Housing | Availability/Accessibility |
| 2009-08 | 1196 | Homeless Services | \$58,000 | 24 CFR 570.201(C) | LMC | Homeless Services | 100+ very low-low income persons | Suitable Living Environment | Availability/Accessibility |
| 2009-09 | 1197 | Group Home Rehab @ 590 Hillcrest Dr. | \$81,700 | 24 CFR 570.201(C) | LMH | Public Facilities Improvement | 1 public facility improved | Decent Housing | Sustainability |
| 2009-10 | 1198 | | | | | | | | |
| TOTAL | | | \$737,195.00 | | | | | | |

CMB Approval No. 2508-0112 (Exp. 3/31/2010)

**Certification of Consistency
with the Consolidated Plan**

U.S. Department of Housing
and Urban Development

I certify that the proposed activities/projects in the application are consistent with the jurisdiction's current, approved Consolidated Plan.
(Type or clearly print the following information:)

Applicant Name: Housing Authority of the City of Frederick

Project Name: Family Unification Vouchers

Location of the Project: Frederick, Maryland

Name of the Federal Program to which the applicant is applying: Family Unification Program (FUP)

Name of Certifying Jurisdiction: City of Frederick

Certifying Official of the Jurisdiction Name: Joseph Adkins

Title: Deputy Director for Planning

Signature: 

Date: 10/2/09

CMB Approval No. 2508-0112 (Exp. 3/31/2010)

**Certification of Consistency
with the Consolidated Plan**

U.S. Department of Housing
and Urban Development

I certify that the proposed activities/projects in the application are consistent with the jurisdiction's current, approved Consolidated Plan.
(Type or clearly print the following information:)

Applicant Name: Frederick County Coalition for the Homeless - City & County CoC

Project Name: See the attached project list

Location of the Project: See the attached project list

Name of the Federal
Program to which the
applicant is applying: HUD Continuum of Care

Name of
Certifying Jurisdiction: City of Frederick, Maryland

Certifying Official
of the Jurisdiction
Name: Joseph Adkins

Title: Deputy Director of the Department of Planning

Signature: 

Date: 11/23/2009

**Certification of Consistency
with the Consolidated Plan**

**U.S. Department of Housing
and Urban Development**

I certify that the proposed activities/projects in the application are consistent with the jurisdiction's current, approved Consolidated Plan.
(Type or clearly print the following information.)

Applicant Name: Housing Authority of the City of Frederick

Project Name: ROSS Service Coordinators

Location of the Project: 209 Madison Street
Frederick, MD 21701

Name of the Federal Program to which the applicant is applying: ROSS Service Coordinators Program

Name of Certifying Jurisdiction: The City of Frederick

Certifying Official of the Jurisdiction Name: Joseph Adkins

Title: Deputy Director for Planning

Signature: 

Date: 5/11/09

OMB Approval No. 2505-0112 (Exp. 3/31/2010)

**Certification of Consistency
with the Consolidated Plan**

U.S. Department of Housing
and Urban Development

I certify that the proposed activities/projects in the application are consistent with the jurisdiction's current, approved Consolidated Plan.
(Type or clearly print the following information:)

Applicant Name: Housing Authority of the City of Frederick

Project Name: Rental Assistance for Non-Elderly Persons with Disabilities

Location of the Project: 209 Madison Street
Frederick, MD 21701

Name of the Federal Program to which the applicant is applying: Housing Choice Vouchers

Name of Certifying Jurisdiction: The City of Frederick

Certifying Official of the Jurisdiction Name: Joseph Adkins

Title: Deputy Director for Planning

Signature: 

Date: 6/21/10

