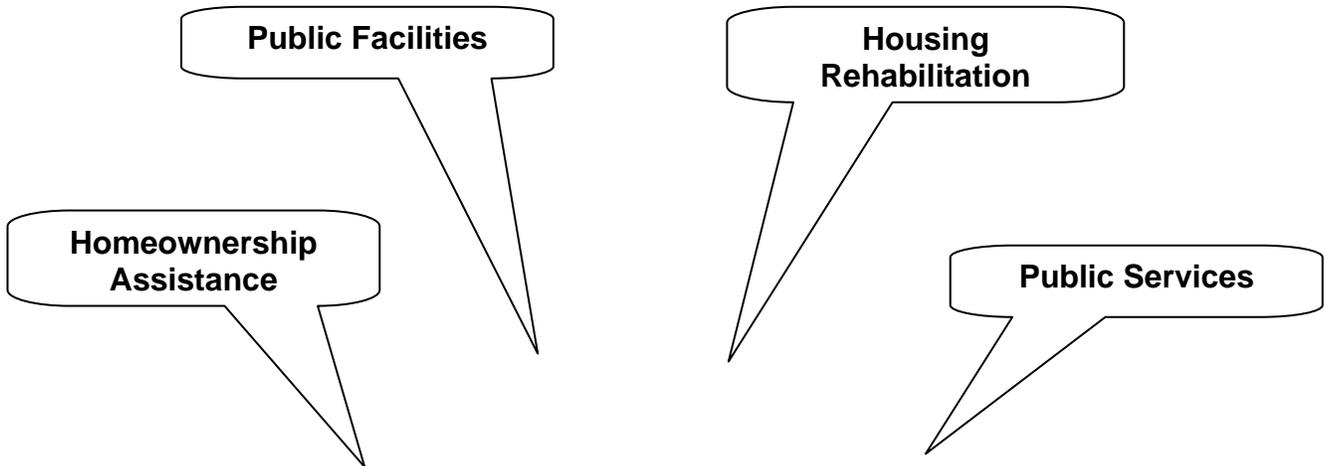


**Community Development Block Grant
2010 Annual Action Plan
July 1, 2010 – June 30, 2011**



CDBG

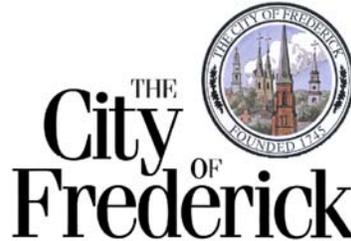


**Department of Planning
Division of Community Development
Joe Adkins, Deputy Director for Planning**

Acknowledgments



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



Mayor



Randy McClement

Board of Aldermen



Karen Young, Carol Krimm,
Shelley Aloï, Kelly Russell,
Michael O'Connor

This Annual Action Plan was prepared by the staff of the Community Development Division,
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The City of Frederick
Annual Action Plan for Program Year 2010

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**CITY OF FREDERICK
MAYOR & BOARD OF ALDERMEN
RESOLUTION No. 10-13**

**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 an 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 received a CDBG award totaling \$421,306.00 to carry out activities that meet one of three National Objectives, as prescribed 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 6th day of May, 2010.


Witness


Randy McClement, Mayor

Reviewed and Approved for Legal Sufficiency:


Legal Department

Local Government Action Plan Review Checklist
FFY 2010 Submission

This checklist will be used to document HUD's completeness and consistency reviews of FFY 2009 Action Plans submitted by local governments, based on the review standards at 24 CFR Part 91, paragraph 91.500(b).

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

Grantee: City of Frederick, Maryland

Action plan is related to Consolidated Plan covering program years 2010 - 2015

Action plan covers the following formula grant programs:

CDBG X HOME ___ ESG ___ HOPWA ___

Date plan due: 05 / 17 / 2010 [___ if extension granted]

[Date latest extension granted: ___/___/____]

Date plan was received in Field Office: ___/___/____

Plan was received: ___ on time; ___ days early; ___ days late

"Automatic" approval date: 07 / 02 / 2010
[45 days after receipt, per 91.500(a)]

Are maps included? (optional) Yes X No ___

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

If "Yes," DUNS number is found SF-424

What is the DUNS number? 619357650

Local Government Action Plan Review Checklist

Consultation Process [91.100]

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

verification: _____

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

Yes X No ___

Additional Comments: _____

Citizen Participation [91.105 and 91.200(b)]

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

verification: pages 4-6

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

verification: pages 4-6

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

verification: _____

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

verification: pages 4-6, Appendix B-3

Local Government Action Plan Review Checklist

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

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

verification: if received, Appendix B-3

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

verification: _____

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

Yes X No ____

Additional Comments: _____

Local Government Action Plan Review Checklist

Action Plan [91.220]

Standard Form 424

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

Yes X No ___

verification: SF-424 application, page 1

Executive Summary [91.220(b)]

Does action plan include an executive summary? Yes X No ___

verification: Executive Summary, pages 1-3

Does executive summary include the following elements:

Objectives and outcomes identified in the plan? Yes X No ___

Evaluation of past performance? Yes X No ___

[Evaluation includes following period: 07 / 2009 to 06 / 2010]

Summary of citizen participation process? Yes X No ___

Summary of consultation process? Yes X No ___

Summary of efforts to broaden public participation? Yes X No ___

Summary of comments or views? Yes ___ No X

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

Local Government Action Plan Review Checklist

Action Plan (cont.) [91.220]

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

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

verification: C. Resources, pages 7-10

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

Section 8 funding? Yes X No

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

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

verification: C. Resources, pages 7-10

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

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

verification:

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

verification:

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

Local Government Action Plan Review Checklist

Action Plan (cont.) [91.220]

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

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

Yes [X] No []

verification: [pages 11-14]

Activities to be undertaken [91.220(d)]

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

Yes [X] No []

verification: [pages 15-18]

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

Yes [] No [] [Not applicable [X]]

verification: []

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

Yes [] No [] [Not applicable [X]]

verification: []

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

Yes [] No [] [Not applicable [X]]

verification: []

Local Government Action Plan Review Checklist

Action Plan (cont.) [91.220]

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

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

verification: Appendix A, pages 40-48

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

verification: Appendix A, pages 40-48

Allocation Priorities and Obstacles

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

verification: _____

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

verification: _____

Local Government Action Plan Review Checklist

Action Plan (cont.) [91.220]

Outcome Measures [91.220(e)]

Does the plan include an objective and an outcome for each Yes X No ___ of the projects to be funded with FFY 2010 CPD formula grant program funding, consistent with the objective and outcome categories described in the March 7, 2006 Outcome Performance Measurement System (OPMS) notice?

If "Yes," objectives and outcomes were:

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

or

X Shown on one Objectives & Outcomes List including all projects

verification: Appendices A & C

Geographic Distribution [91.220(f)]

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

verification: pages 21-22, Appendix D

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

verification: Appendix E

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

verification: _____

Local Government Action Plan Review Checklist

Action Plan (cont.) [91.220]

Funding Dedicated to Target Areas

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

verification: _____

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

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

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

verification: page 22

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

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

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

Local Government Action Plan Review Checklist

Action Plan (cont.) [91.220]

Public Housing [91.220(h)]

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

verification: page 23

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

verification: page 23

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

Identity of PHA(s): _____

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

verification: _____

List of Troubled PHAs - As of December 19, 2008, the following PHAs were determined by HUD to be "troubled" under 24 CFR Part 902; the list also shows in brackets the formula grantees which must address the needs of the particular "troubled" PHAs.

- ANNAPOLIS PHA [ANNAPOLIS]
Cambridge PHA [State of Maryland]
St. Michaels PHA [State of Maryland]

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

Local Government Action Plan Review Checklist

Action Plan (cont.) [91.220]

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

Have homeless prevention activities been proposed? Yes X No ___

verification: page 23

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

verification: page 23

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

verification: page 23

Steps to End Chronic Homelessness

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

verification: _____

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

Local Government Action Plan Review Checklist

Action Plan (cont.) [91.220]

Barriers to Affordable Housing [91.220(j)]

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

verification: page 24

Other Actions [91.220(k)]

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

Meeting underserved needs Yes X No ___

verification: page 25

Fostering and maintaining affordable housing Yes X No ___

verification: page 25

Evaluating and reducing lead-based paint hazards Yes X No ___

verification: page 26

Reducing the number of persons below the poverty line Yes X No ___

verification: page 26

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

verification: page 26-27

Local Government Action Plan Review Checklist

Action Plan (cont.) [91.220]

Program-Specific Requirements [91.220(I)]

CDBG Program

FFY 2010 CDBG allocation: \$ 421,306.00
 + estimated CDBG program income: \$ 100,000.00
 + estimated other CDBG resources: \$ _____
 = total estimated CDBG resources: \$ 521,306.00

Number of projects funded in whole or in part with CDBG: 9

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

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

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

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

Section 108 Loan Guarantee Proceeds

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

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

verification: _____

Local Government Action Plan Review Checklist

Action Plan (cont.) [91.220]

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

CDBG Program (cont.)

Estimate of Low/Mod Benefit

Does the plan identify the estimated amount of CDBG funds that will be used for activities that benefit low/mod persons during the next program year? [91.220(I)(1)(iv)]

Yes X No ___

verification: page 29

Local Government Action Plan Review Checklist

Action Plan (cont.) [91.220]

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

HOME Program [Not Applicable X]

FFY 2009 "regular" HOME allocation: \$ _____
 + FFY 2009 ADDI allocation: \$ _____
 Total HOME grant award \$ _____
 + estimated HOME program income
 and HOME recaptured funds: \$ _____
 = total estimated HOME resources: \$ _____

Number of projects funded in whole or in part with HOME: _____

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

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

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

verification: _____

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

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

verification: _____

If the PJ plans to use HOME funds to refinance existing debt secured by multifamily housing that has been rehabilitated with HOME funds, did the plan state the refinancing guidelines required under 92.206(b)? [91.220(I)(2)(iii)] Yes ___ No ___ Not applicable X

verification: _____

Local Government Action Plan Review Checklist

Action Plan (cont.) [91.220]

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

HOME Program (cont.)

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

Yes ___ No ___
Not applicable X

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

verification: _____

Project-Specific Mini-Action Plan for HOME Projects

Did the PJ prepare a project-specific mini-action plan to obtain authority to incur costs prior to the effective date of the FFY 2009 HOME grant agreement?

Yes ___ No ___

If "Yes," date of mini-action plan submission: ___/___/___
If "Yes," date of Field Office approval of mini-action plan: ___/___/___

If "Yes," were the projects included in that mini-action plan also included in the full action plan submission? [92.212(c)] [Note -HOME Program final rule is requirement source]

Yes ___ No ___
Not applicable X

verification: _____

Local Government Action Plan Review Checklist

Action Plan (cont.) [91.220]

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

HOME Program (cont.)

ADDI-Specific Issues [Not Applicable X]

FFY 2009 ADDI allocation: \$ _____

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

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

verification: _____

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

verification: _____

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

verification: _____

Local Government Action Plan Review Checklist

Action Plan (cont.) [91.220]

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

HOME Program (cont.)

Other HOME Issues (24 CFR Part 92)

HOME Administration Set-aside

What is the maximum amount that can be used for HOME administration (10 percent of "regular" HOME award)? [92.207] \$ _____

How much did the PJ budget for HOME administration? \$ _____

Is this amount within the maximum? Yes ___ No ___

CHDO Development Set-aside

What is the minimum amount that can be used for projects owned, developed, or sponsored by CHDOs (15 percent of "regular" HOME award)? [92.300(a) (1)] \$ _____

How much did the PJ budget for CHDO development? \$ _____

Does this amount equal or exceed the maximum? Yes ___ No ___

CHDO Operating Expenses Set-aside

What is the maximum amount that can be used for CHDO operating expenses (5 percent of "regular" HOME award)? [92.208(a)] \$ _____

How much did the PJ budget for CHDO operating expenses? \$ _____

Is this amount within the maximum? Yes ___ No ___

Local Government Action Plan Review Checklist

Action Plan (cont.) [91.220]

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

ESG Program [Not Applicable X]

FFY 2009 ESG allocation: \$ _____
+ estimated ESG program income: \$ _____
= estimated ESG resources: \$ _____

Number of projects funded in whole or in part with ESG: _____

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

HOPWA Program [Not Applicable X]

FFY 2009 HOPWA allocation: \$ _____
+ estimated HOPWA program income: \$ _____
= estimated HOPWA resources: \$ _____

Number of projects funded in whole or in part with HOPWA: _____

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

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

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

Tenant-based rental assistance? Yes ___ No ___

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

verification: _____

Local Government Action Plan Review Checklist

Action Plan (cont.) [91.220]

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

HOPWA Program (cont.)

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

verification: _____

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

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

Yes ____ No ____

Additional Comments: _____

Local Government Action Plan Review Checklist

Certifications [91.225]

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

General Certifications [91.225(a)]

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

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

CDBG Certifications [91.225(b)]

citizen participation	Yes <u>X</u>	No ___
community development plan	Yes <u>X</u>	No ___
following current Consolidated Plan	Yes <u>X</u>	No ___
use of funds to meet national objectives	Yes <u>X</u>	No ___
overall benefit - certification covers a <u>3</u> -year period consisting of program year(s) <u>2009</u> , <u>2010</u> , and <u>2011</u> **	Yes <u>X</u>	No ___
special assessments	Yes <u>X</u>	No ___
excessive force	Yes <u>X</u>	No ___
compliance with anti-discrimination laws	Yes <u>X</u>	No ___
compliance with lead-based paint procedures	Yes <u>X</u>	No ___
compliance with applicable laws	Yes <u>X</u>	No ___
**Is certification period consistent with the most recent prior submission?	Yes <u>X</u>	No ___

Local Government Action Plan Review Checklist

Certifications (cont.) [91.225]

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

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

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

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

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

- meet urgent needs Yes ___ No ___
- ten-year and three-year operation Yes ___ No ___

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

Yes ___ No ___

Additional Comments: _____

Local Government Action Plan Review Checklist

Monitoring [91.230]

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

verification: pages 30-31

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

verification: CDBG pages 30-31 HOME [or X Not applicable] ESG [or X Not applicable] HOPWA [or X Not applicable]

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

Yes X No

Additional Comments:

Local Government Action Plan Review Checklist

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

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

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

verification: Table 3A - Specific Annual Objectives, page 13-14
F. Description of Projects, pages 15-18
Project 2010-06 Sold on Frederick II, page 17

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

verification: F. Description of Projects, pages 15-18
Project 2010-05 Operation Rehab, page 15

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

verification: F. Description of Projects, pages 15-18
Project 2010-07 Rehabilitation @ 424 Pinoak Pl., page 17

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

verification: _____

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

verification: F. Description of Projects, pages 15-18
Project 2010-07 Rehabilitation @ 424 Pinoak Pl., page 17

Local Government Action Plan Review Checklist

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

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

Yes X No ___

Additional Comments: _____

Local Government Action Plan Review Checklist

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

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

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

If "no," certification not accepted: _____

Set forth the basis of that determination: _____

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

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

Summary Conclusion - All certifications have been accepted?

Yes ___ No ___

Additional Comments: _____

Local Government Action Plan Review Checklist

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

Action plan is not inconsistent with NAHA Yes ___ No ___

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

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

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

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

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

Summary Conclusion - Action plan may be approved?

Yes ___ No ___

Additional Comments: _____

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

Initial Completeness/Consistency Review Sign-Off

Reviewed by: _____ Date: ___/___/___
Title: _____

CPD Director: _____ Date: ___/___/___

Local Government Action Plan Review Checklist

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

Action plan is not inconsistent with NAHA Yes ___ No ___

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

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

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

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

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

Summary Conclusion - Action plan may be approved?

Yes ___ No ___

Additional Comments: _____

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

Final 45-Day Completeness/Consistency Review Sign-Off

Reviewed by: _____ Date: ___/___/___
Title: _____

CPD Director: _____ Date: ___/___/___

Local Government Action Plan Review Checklist

Disapproval Processing [91.500(c)] [Not Applicable ___]

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

Date disapproval decision was discussed with HUD Headquarters ___/___/___

Basis for disapproval: _____

Actions the grantee can take to meet the criteria for approval: _____

Date disapproval communicated orally to the grantee ___/___/___

Date disapproval was communicated in writing to the grantee ___/___/___

Revision/resubmission deadline ___/___/___

Date revision/resubmission received ___/___/___

Revision/resubmission meets criteria for approval? Yes ___ No ___

Additional Comments: _____

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

Local Government Action Plan Review Checklist

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

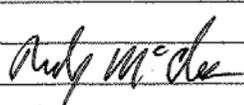
Reviewed by: _____ Date: ___/___/___
Title: _____

CPD Director: _____ Date: ___/___/___

A. SF-424

APPLICATION FOR FEDERAL ASSISTANCE

Version 7/03

1. TYPE OF SUBMISSION: Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		Pre-application <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction	2. DATE SUBMITTED 5/17/2010	Applicant Identifier
			3. DATE RECEIVED BY STATE	State Application Identifier
			4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier
5. APPLICANT INFORMATION Legal Name: City of Frederick, Maryland		Organizational Unit: Department: Department of Planning		
Organizational DUNS: 619357650		Division: Community Development		
Address: Street: 140 West Patrick Street		Name and telephone number of person to be contacted on matters involving this application (give area code)		
City: Frederick		Prefix: Mr.		
County: Frederick		First Name: Joseph		
State: MD		Middle Name		
Zip Code: 21701		Last Name: Adkins		
Country: US		Suffix:		
6. EMPLOYER IDENTIFICATION NUMBER (EIN): 52-6000789		Email: jadkins@cityoffrederick.com		
8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.)		7. TYPE OF APPLICANT: (See back of form for Application Types) C. Municipal Other (specify)		
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: 14-218 TITLE (Name of Program):		9. NAME OF FEDERAL AGENCY: US Dept. of Housing & Community Development		
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): City of Frederick, Maryland		11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: 2010 Community Development Block Grant (CDBG)		
13. PROPOSED PROJECT Start Date: 07/01/2010		14. CONGRESSIONAL DISTRICTS OF: a. Applicant 6th		
Ending Date: 06/30/2011		b. Project 6th		
15. ESTIMATED FUNDING:		16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?		
a. Federal	\$	421,306	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON	
b. Applicant	\$		DATE:	
c. State	\$		b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372	
d. Local	\$		<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
e. Other	\$		17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?	
f. Program Income	\$	100,000	<input type="checkbox"/> Yes If "Yes" attach an explanation.	
g. TOTAL	\$	521,306	<input type="checkbox"/> No	
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.				
a. Authorized Representative				
Prefix Mr.		First Name Randy		Middle Name
Last Name McClement		Suffix		
b. Title Mayor		c. Telephone Number (give area code) 301-600-1380		
d. Signature of Authorized Representative 		e. Date Signed		

B. Executive Summary

As the second largest city in the State of Maryland, the City of Frederick continually dedicates itself to meeting the needs of our community and enhancing the quality of life of our residents. The City of Frederick’s 2010 Annual Action Plan outlines those projects and activities designed to meet priority needs identified in the City’s Consolidated Plan and tie into one of HUD’s three prescribed overarching objectives:

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

As in years past, Frederick’s 2010 CDBG program will be directed toward accomplishing the following primary goals and objectives:

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

Although the provision of affordable housing (whether through owner-occupied rehabilitation or first time homebuyer) has traditionally been the largest single use of CDBG in Frederick, the program serves as a catalyst for increased public services that expand the available resources for providers.

Objective/ Outcome	Annual Objective	Specific Annual Activity	Expected Number	Performance Indicator
DH-2 Affordability of Decent Housing				
DH-2.1	Assist LMI persons to obtain affordable housing	2010-06 “Sold on Frederick II” First time homebuyer assistance loans up to \$15,000.	5	• Number of LMI persons assisted w/downpayment & closing cost assistance.
DH-3 Sustainability of Decent Housing				
DH-3.1	Preserve existing units of affordable housing	2010-05 “Operation Rehab” Single-family, no-interest rehabilitation loans to eligible LMI homeowners	6	• Number of units rehabbed.
SL-1 Availability/Accessibility of Suitable Living Environment				
SL-1.1	Increase availability of quality services to LMI persons	2010-08 Supported Housing Services. Direct housing related services to 15 LMI disabled persons.	15	• Number of persons assisted
		2010-09 Family Support/Domestic Advocate. Direct support services to victims of domestic violence.		• Number of persons assisted
SL-3 Sustainability of Suitable Living Environment				
SL-3.1	Improve safety and livability of public facilities	2010-07 Group Home Rehab @ 424 Pinoak Place.	1	• Number of public facilities • Number of persons assisted

To achieve these objectives, the City will continue several of its direct activities to address a wide range of housing issues, including assistance to first-time homebuyers toward the purchase of affordable for-sale housing, rehabilitation of existing owner-occupied housing, and the rehabilitation of special needs housing facilities. To assist the City in accomplishing these goals and objectives, the City has elected to use the 2010 “uncapped” income limits approved by HUD for a limited group of grantees. The uncapped income limits will be restricted to the two homeownership program activities – Sold on Frederick II and Operation Rehab. Additionally, as permitted by HUD, a restricted portion of the grant funds will be expended for administrative and planning costs, as well as public services.

The City of Frederick has been awarded CDBG funds totaling \$421,306.00 for Grant Year 2010 (July 1, 2010 – June 30, 2011), and we anticipate receiving \$100,000 in program income from loan repayments, and property sales. There are no proceeds from Section 108 loan guarantees. The City of Frederick’s estimated percentage of CDBG funds that will be expended for low- and moderate income persons is 100%.

Organization/Activity Name	Program Type	2010 Award
City of Frederick <i>CDBG Administration</i>	Administration	\$75,000.00
City of Frederick <i>Fair Housing Services</i>	Administration	\$25,000.00
City of Frederick <i>Homeownership Program</i>	Housing	\$38,250.00
City of Frederick <i>Rehabilitation Program Administration</i>	Housing	\$38,250.00
City of Frederick <i>Operation Rehab</i>	Housing	\$107,606.00
City of Frederick <i>Sold on Frederick II</i>	Housing	\$75,000.00
Community Living, Inc. <i>Rehab @ 424 Pinoak Place</i>	Public Facilities & Improvements	\$62,000.00
The ARC of Frederick County <i>Supported Housing Services</i>	Public Service	\$10,200.00
City of Frederick <i>Center Street Sidewalk Retrofit</i>	Public Facilities & Improvements	\$90,000.00
TOTAL CDBG AWARDS:		\$521,306.00

For the 2010 CDBG funding round, the City received 6 project proposals from qualified non-profit and/or community-based organizations (in addition to the City’s. Each proposal was reviewed for compliance with HUD regulations to ensure that each met one of the prescribed National Objectives, met the criteria of an eligible activity and demonstrated the applicant’s ability to carry out projects that will have a greater impact in benefiting low and moderate-income persons during the coming fiscal year. Two public hearings were held to allow the sponsors to present their projects to the public and the Ad Hoc Committee, and allowed the public to hear and comment on each of the submissions. (See B-4. Citizen Participation- Public Comment & City Response).

After thorough review and consideration by the CDBG Ad Hoc Committee, the nine activities recommended for funding and inclusion in the Draft 2010 Annual Action Plan were presented to the Mayor and Board of Alderman for approval. The *Description of Projects* (**pages 17-22**), as well as *Table 3C – Consolidated Plan Listing of Projects (Appendix)* provide a detailed summary of each project, the requested funding amounts, and the eligibility criteria citations for each project.

Objectives and Outcomes

For the past several years, the City of Frederick's CDBG program has focused primarily on "bricks and mortar" projects – especially the rehabilitation of existing housing units. Therefore, the indicators that best describe the results of the annual activities would be number of units rehabbed/assisted and number of persons assisted.

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

Evaluation of Past Performance

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

Timeliness:

During the past five grant years, the City has achieved and maintained timely status in the disbursement of grant funds. Through the Action Plan amendment process, the City has developed a process whereby projects that are not progressing or stalled by certain periods during the grant year are reduced in funding or cancelled, and the funds are reprogrammed to more viable projects to allow them to proceed. While receipt of additional "windfalls" of program income is not anticipated for the pending grant year, this process is in place to address the required timeliness standard.

Timely funds disbursement:

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

C. Citizen Participation

Federal regulations call for a grantee to develop and follow a detailed plan which provides for, and encourages, citizen participation and emphasizes participation by persons of low- and/or moderate-income. This Annual Action Plan (AAP) was prepared following the process set forth in the City's Citizen Participation Plan adopted **January 20, 2005**. See *Appendix C. Citizen Participation Plan & Public Notices*. Every effort was been made to involve citizens and consult with service providers in the preparation of the plan and to seek public input on the plan recommendations prior to adoption. As in year's past, an ad hoc group of advisors assisted in the review and recommendation of candidate projects for the grant year. The following is an overview of the planning process and 2009 public comments.

Developing the Recommended Plan

The City began the process of developing a recommended 2010 plan early to coincide with the development of the 2010-2015 Consolidated Plan. The public was advised that the City was developing the Plan and project proposals were requested. The community contacts mailing list included approximately 35 non-profit organizations. Additionally, the City's Neighborhood Advisory Council members were contacted notifying them of the funding opportunity. A public notice was published in the *Frederick News and Post* on November 4th and December 3rd, 2009 (See *Appendix B-1*), and the City's website was updated to include the 2010 CDBG Funding Application and Program Guidelines.

➤ AAP Proposal Selection

This year, twelve proposals for funding were submitted for consideration totaling **\$582,556.00**. The Community Development Ad Hoc Committee was solicited to assist the CDBG Coordinator in prioritizing and recommending the projects to be approved for funding in the Annual Action Plan. The Ad Hoc Committee included:

- Chris Bickle, MD Dept. of Social Services
- Kay Gant, MD Legal Aid Bureau
- Jim Schmersahl, Frederick County Public Schools Consultant

Each year, two public hearings are held to discuss project proposals. This year, the meetings were held on Wednesday, February 17th @ 6pm and Tuesday, February 23rd @ 10am, at the Municipal Office Annex. Project sponsors were requested to attend each meeting to present their proposals and answer any questions posed by the Committee or members of the public. The Committee met on Friday, February 26th to review and select those projects to be funded and included in the Annual Action Plan.

Review & Adoption of the Draft Annual Action Plan

The 30-day period for public review and comment on the Recommended 2010 Annual Action Plan extended from March 5th through April 5th. All comments received (if any) were forwarded to the Mayor & Board of Aldermen for their review prior to adoption of the plan.

The Mayor and Aldermen held a public hearing to hear comments on the recommended Draft Annual Action Plan on Wednesday, April 14, 2010. A second meeting to approve the Annual Action Plan is scheduled to be held at City Hall on Thursday, May 6, 2010. The schedule for adoption of the annual plan follows:

**Schedule for Submission of Project Proposals & Adoption
of the 2010 Annual Action Plan
(July 1, 2010 to June 30, 2011)**

November/December 2009

- Notice of Request for Proposals published on November 4, 2009.
- ***Mandatory “CDBG Basics” proposal consultation meetings will be held the week of Monday, December 14 - Thursday, December 17, 2009. Please confirm the date and time of your attendance by Monday, November 30th.***

January 2010

- **Completed applications/proposals are due by 12:00pm Monday, January 4, 2010.**

February 2010

- Ad Hoc Advisory Committee will hold public meetings to review and hear public comments on all proposed activities:

Wednesday, February 17, 2010 @ 6:00 P.M. – Municipal Office Annex

Tuesday, February 23, 2010 @ 10:00am – Municipal Office Annex

- Ad Hoc Advisory Committee meets to recommend activities for 2010 Annual Action Plan.

March 2010

- Draft 2010 CDBG Annual Action Plan will be available for public review and comment on or about Friday, March 12, 2010 through Monday, April 12, 2010.

April 2010

- Draft Annual Action Plan submitted to Mayor & Board to receive public comments on Wednesday, April 14, 2010 @ 3:00 PM City Hall.

May 2010

- Final Annual Action Plan submitted to the Mayor and Alderman for approval on Thursday, May 6, 2010 @ 7:00 PM City Hall.
- Annual Action Plan submitted to HUD for approval by May 17.

June – July 2010

- CDBG staff completes the environmental review process and notifies applicants of final funding decisions.

July & August 2010

- New CDBG grant year begins July 1, 2010.

Summary of efforts to broaden public participation:

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

For the 2010 Annual Action Plan process, no alternative public participation techniques were employed by the City. Plans are being developed, however, to initiate an expanded public participation component for the 2010 plan development process. Plans include distributing a Community Needs Survey to residents.

DPCD staff met individually with applicants to discuss the CDBG program guidelines and the proposed 2010 Grant Year projects. During the meetings, project sponsors were asked to briefly describe their projects and each applicant was informed about how the process for project selection and funding. It was also emphasized that the funding amounts for Public Services is capped at 15% of the grant.

Summary of comments or views:

At the February 23rd public meeting, former Board of Aldermen member, Marcia Hall, gave overarching support to two of the proposals: Sold on Frederick II and Acquisition for Rehab; and provided informational references for a market study related to the proposal submitted by Interfaith Housing. She expressed her support for programs that advance affordable homeownership in the City such as Sold on Frederick and also gave a staff a "heads up" on a property to be considered for the Acquisition for Rehab project.

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

The Ad Hoc Committee met on Friday, February 26th to review each application and make recommendations for funding. Unfortunately, three of the applications were not recommended for funding:

- Interfaith Housing Alliance – Acquisition of Frederick News Post Building for housing: The Committee agreed that this activity (optioning the purchase of real property) would fall under the General Program Administration & Planning 20% Cap and by funding this activity, the City would exceed its 20% limit.
- Frederick Alliance for Youth: The Committee noted that while the program provides a creative resource for at-risk youth on the West End of Frederick, the applicant appeared to have the resources available (or access to resources) to fund the proposed activity. The Committee suggested that FAY return at a later date when final plans are in place for the development of their Community Center.
- Heartly House, Inc.: With the limited amount of public service dollars available, and the lack of supporting documentation, the Committee denied this application for operating costs.

D. Resources

As an Entitlement Community receiving funds directly from HUD, the City of Frederick provides financial assistance for local projects through CDBG funds. Each year, non-profits may apply for funding to implement activities that meet the goals and objectives as defined in the City’s Five-Year Consolidated Plan.

For the purposes of the 2010 program year, it is anticipated that the City of Frederick will have \$421,306.00 in CDBG entitlement funding available. In addition, the City anticipates receiving \$100,000.00 in program income which will be programmed to activities. At this time, the City does not anticipate applying for a Section 108 loan. As the actual program year progresses, additional funds resulting from carryover and/or project cancellation may also be reprogrammed. Federal Fiscal Year 2010 Resources include:

Funding Source	Amount	Notes
2010 CDBG Funds	\$421,306.00	<i>*Final totals released 4/4/10</i>
Program Income (estimated)	\$100,000.00	<i>Generated from loans repayments and property sales.</i>
TOTAL AVAILABLE FUNDS	\$521,306.00	

Both the Consolidated Plan 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.

While the focus of this plan is on the City’s use of its Community Development Block Grant (CDBG), we recognize that there are many other resources utilized by the City and other agencies and organizations to provide decent housing, provide a suitable living environment and expand economic opportunities primarily for low or moderate-income persons. It is a primary goal of the Consolidated Plan to encourage the use of funds from federal, state and local sources (leverage) to address the many needs of the community.

As in years past, our partner organizations with whom the City works closely to address needs apply for, and have received, grants and awards from a wide range of granting agencies (both federal and non-federal). However, for certain programs, the exact amounts will depend upon the number of applications received and grants applied for as the year unfolds. The following is a description of Non- CDBG resource used or secured in 2009 to implement Frederick’s Consolidated Plan.

- The Frederick County Board of County Commissioners (BOCC) and the Frederick County Department of Housing and Community Development reserved over \$300,000.00 for its county-wide Affordable Housing Initiative Fund to facilitate affordable housing. The Affordable Housing Initiative Fund is comprised of the Deferred Loan Program (which provides loans to housing developers to help create and preserve affordable housing for Frederick County), the Building Fee Deferral Program, and the Homebuyer Assistance Program.

- Frederick Community Action Agency (FCAA) is the City's primary agency responsible for providing of a wide spectrum of programs and services to assist the lower income residents of the City. The total budget expended for services in 2008 was \$1,156,691.00, which included federal (non-CDBG), state, local and private fund sources.
- In Frederick County, the Frederick Coalition for the Homeless is the lead agency for planning aspects and grant applications under the Continuum of Care. The Coalition is made up of various service providers, both governmental and non-profits. Federal Fiscal Year 2009 grants awarded under the COC for Frederick County & City totaled \$589,961.00, of which the City of Frederick received \$201,431.00.
- The Housing Authority of the City of Frederick (HACOF) employs federal resources in the form of operating subsidies and housing assistance payments and grants for modernization of properties and resident services. The HACOF was also awarded a HOPE VI grant of \$15.9 Million in March 2003 for the demolition of John Hansen and Roger B Taney communities, revitalization of the site and replacement of Public Housing units in mixed income communities on site and at other locations in the City. In connection with HOPE VI the HACOF was awarded a \$200,000 Neighborhood Networks Grant for a computer-learning center.

In 2009, the HACOF received Capital Grant funds totaling \$574,748.00 for the comprehensive modernization of communities. The HACOF is currently implementing an annual ROSS (Resident Opportunities and Self Sufficiency) Grant in the amount of \$53,045. They also received \$50,000 for the Family Self Sufficiency/Public Housing (FSS) Program and \$100,912 for the FSS/ Housing Choice Voucher Program.

- The City's Department of Planning – Division of Community Development is an administering agency for State of Maryland Department of Housing and Community Development Residential Rehabilitation Loans (STAR and MHRP) and Lead Hazard Reduction Grants (LHRGLP). In 2009, only one rehab project received State funds due to the State's reduction of funding for rehabilitation projects.

OTHER RESOURCES	
<p><u>MCKINNEY-VENTO</u></p> <p>Supportive Housing Program In Frederick County, the Frederick Coalition for the Homeless is the lead agency for planning aspects and grant applications under the <u>Continuum of Care</u>. The Coalition is made up of various service providers, both governmental and non-profits, including the City of Frederick.</p>	<p>\$242,444.00</p>
<p>Section 811 – Supportive Housing for Persons with Disabilities Funds will assist Way Station, Inc. in providing rental subsidy for two group homes for 6 residents with Chronic Mental illness.</p>	<p>\$883,000.00</p>
<p><u>State / Local Funds</u></p> <p>Maryland Housing Rehabilitation Program/Lead Reduction Grants (MHRP/LRPG) The Dept of Community Development helps owners secure Maryland DHCD Rehabilitation Loans (STAR and MHRP) and Lead Reduction Grants. The dollar amount & exact number of loans depends upon application in any given year.*</p> <p>Deferred Loan Program (DLP) The Frederick County Board of County Commissioners (BOCC) and the Frederick County Department of Housing & Community Development (DHCD) provide funds its county-wide deferred loan program for housing development. The DLP provides flexible loans to housing developers to help create and preserve affordable housing throughout Frederick County through leveraging of other funding sources, such as local, state, federal, public and private sources at a minimum of 5:1.</p>	<p>Grant/Loan amounts determined during loan processing.</p> <p>\$300,000.00</p>
<p><u>Other Federal Funds</u></p> <p>Neighborhood Conservation Initiative (NSP1) The Frederick County Board of County Commissioners received a Neighborhood Conservation Initiative award from the State of Maryland's NSP funding allocation. The Neighborhood Conservation Initiative (NCI) is designed to assist communities that have been impacted by foreclosure and sub-prime lending.</p> <p>Homelessness Prevention And Rapid Re-Housing Program (HPRP) – ARR Awards The Frederick County Board of County Commissioners received RAP funds to serve 50 households, or 113 clients, to serve as the program administrator for the HPRP. It will have two components that will each serve 25 households.</p> <p>The Religious Coalition has been offering emergency financial aid to the Frederick community for more than 28 years. The HPRP program will complement programs already in place (emergency financial assistance for rent/mortgage payments, utilities, budget counseling) and will serve two at-risk population groups.</p>	<p>\$152,668.00</p> <p>\$84,910.00</p>

E. Statement of Specific Annual Objectives

The City of Frederick’s Consolidated Plan 2010-2015 identifies priorities, and related goals and objectives to address the City’s housing and community development needs. This section, which includes **Table 3A – Specific Annual Objectives**, and **Appendix C. Objectives & Outcomes Chart** summarizes these priorities and the expected outcomes toward achieving each goal for the 2010 Grant Year.

The objectives are not constrained by estimates of the funds available to address them but rather are assessments of the five-year needs of a large and complex community in the areas of housing, public services and facilities, special needs populations and general community development.

The City of Frederick anticipates expending **\$490,000.00** in CDBG funds and program income (**93%** of available funds for 2010) to implement activities that complement the City’s goal of providing decent, safe, affordable housing. The activities address a wide range of housing issues, including rehabilitation of owner-occupied housing, acquisition for rehab, homeless services, and special needs housing. In response to this area of high priority, the City will implement the following activities:

Housing Priority 1: Preserve Existing Units of Affordable Housing. Rehabilitation of owner occupied housing for the very-low to moderate-income homeowner.

Objective:	Decent Housing
Outcomes:	Sustainability of Decent Housing

- **Activity:** 2010-04 - “*Operation Rehab*” provides direct loans to low- and moderate-income homeowners for single-family rehabilitations.
- **Target:** Six (6) units rehabbed for low/mod-income homeowners – *Op Rehab*
- **Performance Measure:** # of units rehabbed and/or # of households assisted

Housing Priority 2: Assist very-low to moderate-income persons obtain affordable housing for owner occupancy. Direct homeownership assistance.

Objective:	Decent Housing
Outcomes:	Affordability/Accessibility of Decent Housing

- **Activity:** 2010-05 *Sold on Frederick II*: This program provides down-payment and closing cost assistance to low- to moderate-income households to help them purchase homes (max. loan amount per household is \$15,000).
- **Target:** Five (5) low/mod-income 1st time homebuyers purchasing within the City.
- **Performance Measure:** # of homebuyers assisted

Non-homeless Special Needs Populations Priority 1: Improve Safety and Livability of Public Facilities. Rehabilitation or development of public facilities that serve a particular special needs group.

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

- **Activity:** *2010-06 – Rehab of Group Home @ 424 Pinoak Place.* The City will provide assistance to Community Living, Inc. to rehabilitate one of its group homes.
- **Target:** Rehabilitate 47 yr old house for group home residents and overnight staff.
- **Performance Measure:** # of persons assisted; 1 public facility

Non-Homeless Special Needs Populations Priority 2: Assist with Housing & Supportive Needs for Persons with Special Needs Who Are Not Homeless.

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

- **Activity:** *2010-07 – Supported Housing Services.* The City will provide assistance to The ARC of Frederick County, Inc. to provide direct education, support and advocacy to 5 low- very low income persons with housing needs, and 10 low-income persons with short term housing resource needs (total 15 additional beneficiaries with developmental disabilities) to located and maintain stable/affordable housing and prevent homelessness.
- **Target:** 15 persons assisted
- **Performance Measure:** # of persons assisted

Community Development First Priority Need: Improve the Safety and Livability of Neighborhoods: Support infrastructure improvements that improve safety, accessibility and connectivity.

Objective:	Suitable Living Environment
Outcomes:	Sustainability

- **Activity:** *2010-08– Center Street Sidewalk Retrofit.* The City will reconstruct 1,227.5 total linear feet of curb, gutter and sidewalk, and install 10 handicap ramps with detectable warning mats in a low/mod neighborhood along Center Street.
- **Target:** 475+ persons assisted.
- **Performance Measure:** # of persons assisted

Table 3A Specific Annual Objectives

Specific Obj. # Priority	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	OUTCOMES			
				Year	Expected Number	Actual Number	Percent Completed
DH-2 Affordability of Decent Housing							
DH-2.1 <i>Assist LMI persons obtain affordable housing</i>	Address the need for affordable decent housing by offering down-payment assistance to very-low to moderate-income households. <i>2010-06 Sold on Frederick II</i>	CDBG	<ul style="list-style-type: none"> ▪ Number of low-income households assisted ▪ Number of households receiving down-payment/closing costs 	2010	5		
				2011	5	-	-
				2012	5	-	-
				2013	5	-	-
				2014	5	-	-
				GOAL	25		
DH-3 Sustainability of Decent Housing							
DH-3.1 <i>Preserve existing units of affordable housing.</i>	Address the need to sustain decent housing by offering rehabilitation assistance to low and moderate-income homeowners <i>2010-05 "Operation Rehab"</i>	CDBG DHCD Rehab Loans (STAR & MHRP) Lead Reduction Grants	<ul style="list-style-type: none"> ▪ Number of units rehabbed 	2010	6		
				2011	6	-	-
				2012	6	-	-
				2013	6	-	-
				2014	6	-	-
				GOAL	30		
SL-1 Availability/Accessibility of Sustainable Living Environment							
SL-1.1 <i>Increase availability of quality services to LMI persons</i>	Improve the sustainability of the suitable living environment by assisting with housing & supportive needs for persons with special needs that are not homeless. <i>2009-08 Supported Housing Services</i>	CDBG Joseph D. Baker Grant	<ul style="list-style-type: none"> ▪ Number of persons assisted ▪ Number of persons moved into permanent housing 	2010	15		
				2011	-	-	-
				2012	-	-	-
				2013	-	-	-
				2014	-	-	-
				GOAL	15		
SL-1.2 <i>Increase availability of quality services to LMI persons</i>	Improve the sustainability of the suitable living environment by assisting with housing & supportive needs for persons with special needs that are not homeless. <i>2010-09 Family Support/ Domestic Advocate</i>	CDBG In-kind services	<ul style="list-style-type: none"> ▪ Number of persons assisted 	2010	120		
				2011	-	-	-
				2012	-	-	-
				2013	-	-	-
				2014	-	-	-
				GOAL	120		

Table 3A Specific Annual Objectives

Specific Obj. # Priority	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	OUTCOMES			
				Year	Expected Number	Actual Number	Percent Completed
SL-3 Sustainability of Suitable Living Environment							
SL-3.1 <i>Improve safety and livability of public facilities.</i>	Improve the sustainability of the suitable living environment by providing direct loans to non-profits that service special needs populations. Rehabilitation of home for the developmentally & physically disabled. <i>2010-07 Rehab 424 Pinoak Pl.</i>	CDBG Section 8/202 reserve, in-kind services	<ul style="list-style-type: none"> ▪ Number of public facilities ▪ Number of persons assisted 	2010	1		
				2011	1	-	-
				2012	1	-	-
				2013	1	-	-
				2014	1	-	-
				GOAL			

F. Description of Activities

The recommended 2010 Annual Action Plan includes 9 projects selected based on the housing, homeless service and community development needs and goals described in the City’s 2010-2015 Consolidated Plan. All projects benefit low and moderate-income residents.

2010-01 General Program Administration (subject to 20% cap)

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

Funds Requested:	\$75,000.00
Funds Recommended:	\$75,000.00
Eligible Activity:	24 CFR 570.206(a) Program Administrative Costs
National Objective:	Presumed Benefit to Low/Mod Income Persons
Consolidated Plan Priority:	N/A
Objectives:	N/A
Outcomes:	N/A
Performance Measures:	N/A

2010-02 Fair Housing (subject to 20% cap)

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

Funds Requested:	\$25,000.00
Funds Recommended:	\$25,000.00
Eligible Activity:	24 CFR 570.206(c) Program Administrative Costs
National Objective:	Presumed Benefit to Low/Mod Income Persons
Consolidated Plan Priority:	N/A
Objectives:	N/A
Outcomes:	N/A
Performance Measures:	N/A

2010-03 Homeownership Program Delivery

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

Funds Requested:	\$38,250.00	
Funds Recommended:	\$38,250.00	
Eligible Activity:	24 CFR 570.201(n) Homeownership Assistance	
National Objective:	24 CFR 570.208 (a)(3) LMH	
Consolidated Plan Priority:		
Specific Objective:	Direct homeownership assistance to low/mod-income persons.	
Objectives:	Decent Housing	
Outcomes:	Affordability	
Performance Measures:	# of persons assisted;	Target: 20

2010-04 Rehabilitation Services

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

Funds Requested:	\$38,250.00	
Funds Recommended:	\$38,250.00	
Eligible Activity:	24 CFR 570.202(b)(9) Eligible Rehabilitation & Preservation Activities	
National Objective:	24 CFR 570.208(a)(3) LMH	
Consolidated Plan Priority:		
Specific Objective:	N/A	
Objectives:	Decent Housing	
Outcomes:	Sustainability: Promoting Livable / Viable Communities	
Performance Measures:	# of households assisted	Target: 6 households

2010-05 Operation Rehab

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

Funds Requested:	\$ 90,000.00	
Funds Recommended:	\$ 90,000.00	
Eligible Activity:	24 CFR 570.202(b)(1) Eligible Rehabilitation & Preservation Activities	
National Objective:	24 CFR 570.208(a)(3) LMH	
Consolidated Plan Priority:	Rehab is the highest priority for housing	
Specific Objective:	Rehab 6 units	
Objectives:	Decent Housing	
Outcomes:	Sustainability: Promoting Livable / Viable Communities	
Performance Measures:	# of households assisted	Target: 6 households

2010-06 Sold on Frederick II

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

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

2010-07 Rehabilitation Group Home @ 424 Pinoak Place

In group home for disabled individuals, Community Living will make necessary changes to worn 47 year old HUD house that has received minor maintenance and repairs only in the past 20 years. This home needs a major facelift to make it livable with updated interior, CATV, energy saving plumbing, windows and appliances and general appeal.

Funds Requested:	\$ 71,368.00	
Funds Recommended:	\$ 62,000.00	
<u>Eligible Activity:</u>	24 CFR 570.201(c) Public Facilities & Improvements	
<u>National Objective:</u>	24 CFR 570.208 (a)(2)(i)(A) LMC	
<u>Consolidated Plan Priority:</u>	Housing for very-low to moderate income persons	
<u>Specific Objective:</u>	Special Needs Populations: The rehabilitation and/or development of affordable housing, particularly transitional housing with supportive services.	
<u>Objectives:</u>	Decent Housing	
<u>Outcomes:</u>	Sustainability of Suitable Living Environment	
<u>Performance Measures:</u>	1 public facility	Target: 3 persons

2010-08 Supportive Housing Services (*subject to 15% cap on Public Services*)
Sponsor: The ARC of Frederick County

Funds will be used to provide direct education, support and advocacy to 5 low income persons with housing needs and 10 low-income persons with short term housing resources (total 15 additional beneficiaries with developmental disabilities) to maintain stable and affordable housing & prevent homelessness.

Funds Requested:	\$10,200.00
Funds Recommended:	\$10,200.00
<u>Eligible Activity:</u>	24 CFR 570.201(e) Public Service
<u>National Objective:</u>	24 CFR 570.208 (a)(2)(i)(A) LMC
<u>Consolidated Plan Priority:</u>	Assist with Housing, Facilities and Supportive Services for Persons with Special Needs who are not homeless
<u>Specific Objective:</u>	Expand levels of Public Services for persons with special needs
<u>Objectives:</u>	Promote access of persons with disabilities & other special needs to housing and community resources.
<u>Outcomes:</u>	Sustainability: Promoting Livable / Viable Communities
<u>Performance Measures:</u>	# of persons assisted Target: 15

2010-09 Center Street Sidewalk Retrofit

The City of Frederick will reconstruct 1,227.5 total linear feet of curb, gutter and sidewalk, and install 10 handicap ramps with detectable warning mats curb and gutter in a low/mod neighborhood along Center Street.

Funds Requested:	\$90,000.00
Funds Recommended:	\$90,000.00
<u>Eligible Activity:</u>	24 CFR 570.201(c) Public Facilities & Improvements
<u>National Objective:</u>	24 CFR 570.208(a)(1)(i) – Low/Mod Area Benefit (LMA)
<u>Consolidated Plan Priority:</u>	Community Development First Priority Need: Improve the Safety and Livability of Neighborhoods:
<u>Specific Objective:</u>	Support infrastructure improvements that improve safety, accessibility and connectivity.
<u>Objectives:</u>	Suitable Living Environment
<u>Outcomes:</u>	Sustainability
<u>Performance Measures:</u>	Target:

G. Geographic Distribution

The following 2010 Action Plan projects have a specific location know at this time.

Activity ID	Activity	Address
2010-07	Community Living Group Home Rehabilitation	424 Pinoak Place
2010-08	The ARC of Frederick Co. Supported Housing	620-A Research Drive
2010-09	Center Street Sidewalk Retrofit	Census Tract 7503, Block Group 2

The “job sites” for the following are not known at this time but will be determined via application. Location factors are considered in light of the Plan’s stated priority for infill and redevelopment as opposed to newer development as a general rule. See Appendix D. Project Location Map.

Activity ID	Activity	Address
2010-05	“Operation Rehab” - Single Family Rehabilitation	TBD
2010-06	Sold on Frederick II – Homeownership Assistance	TBD

All recommended projects were evaluated based on several criteria:

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

Minority Concentration

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

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

The proposed 2010 site-specific projects are located within Census Tracts 7502, 7503 and 7509 with a high (over 30 %) minority concentration. There was no intent to target those areas; rather those areas are also the areas with a high number of facilities and services for low and moderate-income persons.

See the Appendix E- Areas of Minority Concentration Map.

Geographic Distribution of Activities Areas of Minority Concentration

City of Frederick Census Tracts	Percentage of non-white and Hispanic	Area of Minority Concentration	2009 CDBG activities
City-wide. No sites identified. Sites will be determined by specific project applications.	27.9%		2010-01 General Admin 2010-02 Fair Housing 2010-03 Homeownership Admin 2010-04 Rehab Admin 2010-05 Operation Rehab 2010-06 Sold on Frederick II
750100	31.82%	Yes	
750200	12.84%	No	
750300	58.14%	Yes	2010-09 Center Street Sidewalk Retrofit
750400	24.84%	Yes	2010-07 Group Home Rehab @ 424 Pinoak Pl. 2010-08 Supported Housing Services
750501	41.17%	Yes	
750502	30.36%	Yes	
750600	10.71%	No	
750700	22.03%	No	
750800	13.39%	No	
750900	31.62%	Yes	
751000	Small % of Tract	N/A	Very small percentage of total population located within the City boundaries
751200	14.28%	No	

H. Affordable Housing

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

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

Priority Housing - Activities

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal PLAN/ACT
CDBG						
Acquisition of existing rental units	-	-	-	-	-	-
Production of new rental units	-	-	-	-	-	-
Rehabilitation of existing rental units	15/	3/	3/	3/	3/	3/
Rental assistance	-	-	-	-	-	-
Acquisition of existing owner units	-	-	-	-	-	-
Production of new owner units	-	-	-	-	-	-
Rehabilitation of existing owner units	30/	6/	6/	6/	6/	6/
Homeownership assistance	25/	5/	5/	5/	5/	5/
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						

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

Grantee Name: City of Frederick, MD Program Year: 2010	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	0		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	11		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households	3		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Sec. 215 Beneficiaries*	14		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RENTAL GOALS (Sec. 215 Only)						
Acquisition of existing units	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	3		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Rental	3		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HOME OWNER GOALS (Sec. 215 Only)						
Acquisition of existing units	0		<input type="checkbox"/>	<input type="checkbox"/>		
Production of new units	0		<input type="checkbox"/>	<input type="checkbox"/>		
Rehabilitation of existing units	6		<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance	5		<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Owner	11		<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	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	9		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance	5		<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Combined Total Sec. 215 Goals*	14		<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	3		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	11		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Overall Housing Goal	14		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

I. Public Housing

The HOPE VI revitalization project has yielded new affordable units during 2009. This is a very significant undertaking that, when complete, will replace sub-standard public housing units with about 375 new units most of which will be affordable (60% or lower of Metro median).

While the focus of the City’s housing program has been homeownership, the Hope VI Project is an effort towards addressing the public housing need. Although the 2010 Annual Action Plan does not include any projects owned by the Housing Authority, the City continues to be a major supporter and contributor (of the program that is now underway (including several prior year projects and City donations of property). Frederick does not plan to take any actions during the program year to encourage public housing residents to become more involved in management and to participate in homeownership.

J. Homeless and Special Needs Population

Although the 2010 Action Plan does not provide funding to the traditional Homeless Services activity that had been funded since the 1980’s, the City continues to support the ongoing commitment to the overall community’s efforts to assist the homeless within a Continuum of Care.

The City’s efforts toward addressing the housing and non-housing community needs of special needs populations (i.e. elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, persons facing substance abuse, or mental health issues, etc.) will include assisting two (2) private, non-profits working to rehabilitate existing properties, provide housing-related education and advocacy for the developmentally disabled, and the and the Frederick Police Department provide direct services to victims of domestic violence.

For 2010, the City will assist the following non-profits:

Project #	Non-Profit	Project
2010-07	Community Living	Rehabilitation of Group Home @ 424 Pinoak Place
2010-08	The ARC of Fred. Co.	Supported Housing Services

While the City fully supports and funds homeless services each grant year, there are no specific programs or activities planned in the upcoming grant year to end chronic homelessness utilizing CDBG.

K. Barriers to Affordable Housing

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

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

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

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

L. Other Actions**• Meeting Underserved Needs**

Funding remains the largest obstacle to meeting underserved needs. To address this issue, the City of Frederick provides funds to area non-profits that provide services to “special needs” populations. For instance, Community Living, Inc. provides services and housing for persons who are physically and or mentally disabled. The City has funded projects sponsored by this organization during the past three grant years. This year, the City will once again provide CDBG funding to Community Living for rehabilitation at one of their group home facilities.

Additionally, CDBG funds were awarded to two new public services – The ARC of Frederick County’s Supported Housing Services and Frederick Police Department – Victim Services Unit’s Family Support/Domestic Advocate. These activities are both targeted to assist low/mod income persons that are considered “special needs populations”, specifically developmentally disabled and victims of domestic violence. The City of Frederick will continue to provide assistance to these, and similar programs as funds are available and projects remain viable.

• Fostering & Maintaining Affordable Housing

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

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

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

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

- Affordable Housing Council: The Affordable Housing Council is implementing the Affordable Housing Action Plan, which was endorsed by the BOCC. The Action Plan presents multiple strategies for addressing the affordable housing crisis in Frederick County. A major goal, the establishment of a Housing Initiative Fund, has created and expanded affordable housing programs. Other goals of the Action Plan call for the creation of a dedicated revenue source for affordable housing; the creation of a legal structure for development of additional housing; a land bank or land trust; the ongoing creation and expansion of affordable housing programs; the attack on NIMBYism (not-in-my-back-yard); the removal of regulatory barriers; and business and regional collaboration.
- Additionally, there has been an increasing interest in providing temporary housing opportunities to very-low to low income persons through Single Room Occupancy units (SRO's). The City is willing to support those non-profits who are willing to move this concept forward through the approval process with the Planning Commission and Mayor and Board.

- **Reducing Lead-Based Paint Hazards**

During the 2010 grant year the City will continue efforts to reduce the number of dwellings with lead hazards. Lead hazard reduction and abatement is an important component of the residential rehabilitation program. Through CDBG-funded and the State of Maryland Lead Hazard Reduction grants, assistance to owner-occupants, property owners and non-profits is available. The City rehabilitation staff is active in promoting lead reduction working with other agencies promoting our programs via posters, flyers and speaking engagements.

- **Developing an Anti-poverty Strategy**

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

- **Developing Institutional Structures**

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

- **Public & Private Coordination & Monitoring**

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

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

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

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

M. Program-specific requirements – CDBG

For Grant Year 2010, the City of Frederick will receive \$421,306.00 in CDBG funds to finance a range of activities that will benefit low- and moderate-income persons/households. Annual CDBG funds are leveraged with other federal, state, local and private funds to carry out community and housing activities.

CDBG Funds Available and Expected to be Expended in 2010	
CDBG Grant for 2010 Grant Year	\$421,306.00
CDBG Program Income expected to be received during the Grant Year	\$100,000.00
TOTAL FUNDS AVAILABLE (GRANT + PROGRAM INCOME)	\$521,306.00
CDBG Funds to be committed from Prior Year’s grant	\$0.00
CDBG Program Income on hand at start of Grant Year	\$82,998.00*
TOTAL FUNDS AVAILABLE AT START OF GRANT YEAR	\$604,304.00
CDBG Funds expected to be Expended in 2010 Grant Year	-\$503,700.00
*Includes income received from loan pay-offs, homeownership fees and sales proceeds from sale of city-owned property (sales proceeds will be rolled-over into the purchase and rehab of additional property).	
***Program established a “fist in- first out” policy whereby all program income earned during the grant year is allocated first for Public Service Activities.	
****Any unanticipated program income and/or reprogrammed funds (from cancelled or completed projects) are re-allocated to “Operation Rehab” activity.	

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 approximately 55% of its CDBG funds to implement activities that complement the City’s goal of providing decent, safe, affordable housing. For Grant Year 2010 we anticipate expending slightly less than half (46%) of available CDBG funds among the proposed housing and rehabilitation activities.

2010 CDBG ACTIVITY FUNDING		
PROGRAM ADMINISTRATION 20% cap		
General Admin	\$ 75,000.00	
Fair Housing	\$ 25,000.00	
TOTAL PROGRAM ADMIN	\$ 100,000.00	19%
HOUSING		
Rehab Svcs & Homeownership Admin	\$ 76,500.00	
Operation Rehab/Keeping Fred. Green	\$ 90,000.00	
Sold on Frederick II	\$ 75,000.00	
TOTAL HOUSING ACTIVITIES	\$ 241,500.00	46%
PUBLIC SERVICES 15% cap		
Supported Housing Services	\$ 10,200.00	
TOTAL PUBLIC FACILITIES	\$ 10,200.00	2%
PUBLIC FACILITIES & INFRASTRUCTURE IMPROVEMENT		
Group Home rehab	\$ 62,000.00	
Center Street Sidewalk Retrofit	\$ 90,000.00	
TOTAL PUBLIC FACILITIES	\$ 152,000.00	29%
TOTAL FUNDS TO BE EXPENDED	\$ 503,700.00	97%

N. Low/Mod Benefit

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

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

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

**City of Frederick
Low/Mod Benefit Activity List for Program Year 2010**

Criterion	Activity Name	Other Information	Funding Amount	% of Grant
Presumed Benefit	Group Home Rehabilitation @ 424 Pinoak Pl.	<i>Rehabilitation of facility for the mentally and physically disabled</i>	\$62,000.00	16%
	Supported Housing	<i>Direct services for housing resources & advocacy to developmentally disabled.</i>	\$10,200.00	3%
	TOTAL		\$72,200.00	17%

O. Monitoring

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

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

The objectives of the monitoring procedures are:

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

Application Process

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

Contracting Process

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

Integrated Disbursement Information System (IDIS)

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

Sub-Grantee Training

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

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

Reporting

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

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

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

CERTIFICATIONS**Certifications for the
CITY OF FREDERICK, MARYLAND**

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

Affirmatively Further Fair Housing. The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan. It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under Section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug-Free Workplace. It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about:
 - a. The dangers of drug abuse in the workplace;
 - b. The grantee's policy of maintaining a drug-free workplace;
 - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
 - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace.
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will:
 - a. Abide by the terms of the statement, and
 - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction.

5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted:
 - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by Federal, State, or local health, law enforcement, or other appropriate agency.
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

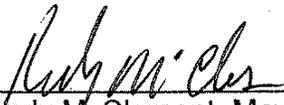
Anti-Lobbying. To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraphs 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction. The Consolidated Plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with Plan. The housing activities to be undertaken with CDBG, HOME, ESG and HOPWA funds are consistent with the strategic plan.

Section 3. It will comply with Section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



Randy McClement, Mayor
City of Frederick, Maryland

Date: 5/11/10

This document has been approved for legal sufficiency:



Sandra A. Nickels
City of Frederick Legal Department

Date: 5/11/10

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation. It is in full compliance and follows a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan. Its consolidated housing and community development plan identifies community development and housing needs, and specifies both short-term and long-term community development objectives that provide decent housing and expand economic opportunities, primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 Part 570).

Following a Plan. It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been submitted to and approved by HUD.

Use of Funds. It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, (and other financial resources are not available);
2. **Overall Benefit.** The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program years 2009, 2010, and 2011, shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

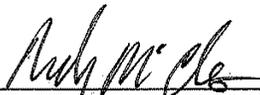
Excessive Force. It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance with Anti-Discrimination Laws. The grant will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint. Its notification, inspection, testing and abatement procedures concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws. It will comply with applicable laws.



Randy McClement, Mayor
City of Frederick, Maryland

Date: 5/11/10

This document has been approved for legal sufficiency:



City of Frederick Legal Department

Date: 5/11/10

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

A. Lobbying Certification

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

B. Drug-Free Workplace Certification

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

6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance: City of Frederick
 Department of Planning
 Division of Community Development
 140 West Patrick Street
 Frederick, Maryland 21701

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

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

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

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

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

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

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

APPENDICES

- A. Table 3C. Consolidated Plan Listing of Projects**
- B. Citizen Participation Plan & Public Notices**
 - **B-1. Public Notice 12/3/09**
 - **B-2. Public Notice 11/6/09**
 - **B-3. Public Notice 3/14/10**
- C. Objectives & Outcomes Chart**
- D. Project Location Map**
- E. Areas of Minority Concentration Map**

APPENDIX A

U.S. Department of Housing and Urban Development

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

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

Jurisdiction's Name City of Frederick, Maryland

Priority Need

Not specifically articulated in the plan

Project Title

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

Description

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

Objective category: Suitable Living Environment Decent Housing Economic Opportunity

Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

City-wide

Objective Number DH-3	Project ID 001
HUD Matrix Code 21A	CDBG Citation 24 CFR 570.206(a)(1)
Type of Recipient Local Government	CDBG National Objective
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011
Performance Indicator N/A	Annual Units N/A
Local ID 2010-01	Units Upon Completion N/A

Funding Sources:	
CDBG	\$75,000.00
ESG	0
HOME	0
HOPWA	0
Total Formula	\$75,000.00
Prior Year Funds	\$
Assisted Housing	0
PHA	0
Other Funding	0
Total	\$75,000.00

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

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Frederick, Maryland

Priority Need

Not specifically articulated in the plan

Project Title

Fair Housing (subject to 20% cap)

Description

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

Objective category: Suitable Living Environment Decent Housing Economic Opportunity

Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

City-wide

Objective Number DH-3	Project ID 002
HUD Matrix Code 21D	CDBG Citation 24 CFR 570.206(c)
Type of Recipient Local Government	CDBG National Objective
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011
Performance Indicator N/A	Annual Units N/A
Local ID 2010-02	Units Upon Completion N/A

Funding Sources:	
CDBG	\$25,000.00
ESG	0
HOME	0
HOPWA	0
Total Formula	\$25,000.00
Prior Year Funds	\$
Assisted Housing	0
PHA	0
Other Funding	0
Total	\$25,000.00

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

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Frederick, Maryland

Priority Need

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

Project Title

Homeownership Program Administration

Description

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

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

Location/Target Area

City-wide

Objective Number DH-3	Project ID 003
HUD Matrix Code 13	CDBG Citation 24 CFR 570.201(n)
Type of Recipient Local Government	CDBG National Objective LMH 24 CFR 570.208(a)(3)
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011
Performance Indicator N/A	Annual Units N/A
Local ID 2010-03	Units Upon Completion N/A

Funding Sources:	
CDBG	\$38,250.00
ESG	0
HOME	0
HOPWA	0
Total Formula	\$38,250.00
Prior Year Funds	
Assisted Housing	0
PHA	0
Other Funding	0
Total	\$35,250.00

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

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

Jurisdiction's Name City of Frederick, Maryland

Priority Need

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

Project Title

Rehabilitation Services

Description

Funds will be used for staff costs related to the administration of the Operation Rehab program.

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

Location/Target Area

City-wide

Objective Number DH-3	Project ID 004
HUD Matrix Code 14H	CDBG Citation 24 CFR 570.202(b)
Type of Recipient Local Government	CDBG National Objective LMH 24 CFR 570.208(a)(3)
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011
Performance Indicator N/A	Annual Units N/A
Local ID 2010-04	Units Upon Completion N/A

Funding Sources:	
CDBG	\$38,250.00
ESG	0
HOME	0
HOPWA	0
Total Formula	\$38,250.00
Prior Year Funds	\$
Assisted Housing	0
PHA	0
Other Funding	0
Total	\$38,250.00

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

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

Jurisdiction's Name City of Frederick, Maryland

Priority Need

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

Project Title

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

Description

The City of Frederick Operation Rehabilitation Program assists income eligible homeowners with loans to rehabilitate habitable residential properties. The property must be owner-occupied and within The City of Frederick, Maryland. Eligible homeowners must meet the required income guidelines of at or below 80% of Area Median Income adjusted for household size. CDBG funds will be used for direct loans to homeowners for rehabilitation. The location of the specific rehab sites will be determined via individual applications.

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

Location/Target Area

City-wide

Objective Number DH-3	Project ID 005
HUD Matrix Code 14A	CDBG Citation 24 CFR 570.202(b)(3)
Type of Recipient Local Government	CDBG National Objective LMH 24 CFR 570.208(a)(3)
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011
Performance Indicator # of Units Rehabbed	Annual Units 6
Local ID 2010-05	Units Upon Completion 6

Funding Sources:	
CDBG	\$90,000.00
ESG	0
HOME	0
HOPWA	0
Total Formula	\$90,000.00
Prior Year Funds	0
Assisted Housing	0
PHA	0
Other Funding	\$
Total	\$90,000.00

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

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

Jurisdiction's Name City of Frederick, Maryland

Priority Need

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

Project Title

Sold on Frederick II

Description

Program Income funds will be used to assist 5 low/mod-income 1st time homebuyers purchase homes.

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

Location/Target Area

City-wide

Objective Number DH-2	Project ID 006	Funding Sources:	
HUD Matrix Code 13	CDBG Citation 24 CFR 570.201(n)	CDBG	\$75,000.00
Type of Recipient Local Government	CDBG National Objective LMH 24 CFR 570.208(a)(3)	ESG	0
Start Date (mm/dd/yyyy) 07/01/10	Completion Date (mm/dd/yyyy) 06/30/2011	HOME	0
Performance Indicator # of households	Annual Units 5	HOPWA	0
Local ID 2010-06	Units Upon Completion 5	Total Formula	\$75,000.00
		Prior Year Funds	0
		Assisted Housing	0
		PHA	0
		Other Funding	0
		Total	\$75,000.00

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

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

Jurisdiction's Name City of Frederick, Maryland

Priority Need

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

Project Title

Group Home Rehabilitation @ 424 Pinoak Place

Description

In group home for three (3) disabled individuals, Community Living will perform substantial rehabilitation to a worn 47 year old HUD Section 8/202 group home that has received minor maintenance and repairs. This home needs a major facelift to make it livable with updated interior, roof replacement, CATV, electrical, smoke detector installation, energy saving plumbing, windows and siding, and removal of a tree threatening to damage the house.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity

Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

424 Pinoak Place, Frederick, MD 21701

Objective Number SL-3	Project ID 007	Funding Sources:	
HUD Matrix Code 03C	CDBG Citation 24 CFR 570.201(c)	CDBG	\$62,000.00
Type of Recipient Non-Profit	CDBG National Objective LMC 24 CFR 570.208(a)(2)(i)(A)	ESG	0
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	HOME	0
Performance Indicator 1 Public Facility	Annual Units 1	HOPWA	0
Local ID 2010-09	Units Upon Completion 1	Total Formula	\$62,000.00
		Prior Year Funds	0
		Assisted Housing	0
		PHA	0
		Other Funding	\$3,000.00
		Total	\$65,000.00

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

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Frederick, Maryland

Priority Need

Project Title

Supported Housing

Description

Funds will be used to provide direct education, support and advocacy to 5 low income persons with housing needs and 10 low-income persons with short term housing resources (total 15 additional beneficiaries with developmental disabilities) to maintain stable and affordable housing & prevent homelessness.

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

Location/Target Area

620-A Research Drive, Frederick, MD

Objective Number SL-1	Project ID 008	Funding Sources:	
HUD Matrix Code 05U	CDBG Citation 24 CFR 570.201(e)	CDBG	\$10,200.00
Type of Recipient Non-Profit	CDBG National Objective LMC 24 CFR 570.208(a)(2)(i)(A)	ESG	\$
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	HOME	0
Performance Indicator # of persons assisted	Annual Units 15 persons	HOPWA	0
Local ID 2010-08	Units Upon Completion N/A	Total Formula	\$10,200.00
		Prior Year Funds	0
		Assisted Housing	0
		PHA	0
		Other Funding	\$5,000.00
		Total	\$15,200.00

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

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

Jurisdiction's Name City of Frederick, Maryland

Priority Need

Community Development First Priority Need: Improve the Safety and Livability of Neighborhoods: Support infrastructure improvements that improve safety, accessibility and connectivity.

Project Title

Center Street Sidewalk Retrofit

Description

The City of Frederick will reconstruct 1,227.5 total linear feet of curb, gutter and sidewalk, and install 10 handicap ramps with detectable warning mats curb and gutter in a low/mod neighborhood along Center Street.

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

Location/Target Area

City-wide

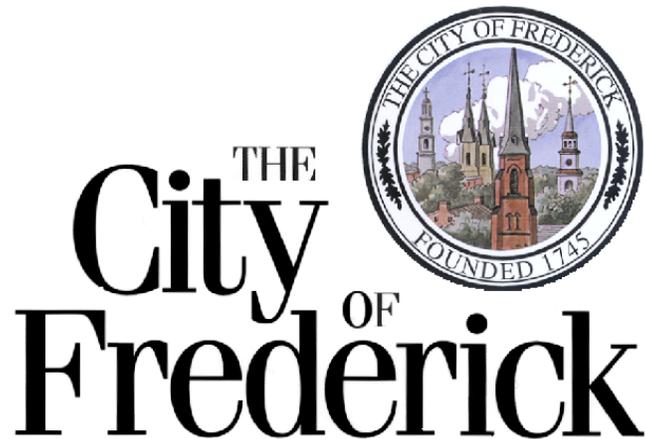
Objective Number SL-3	Project ID 009
HUD Matrix Code 03L	CDBG Citation 24 CFR 570.201(c)
Type of Recipient Local Government	CDBG National Objective LMA 24 CFR 570.208(a)(1)(i)
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011
Performance Indicator # of persons w/access	Annual Units
Local ID 2010-09	Units Upon Completion

Funding Sources:	
CDBG	\$90,000.00
ESG	0
HOME	0
HOPWA	0
Total Formula	\$90,000.00
Prior Year Funds	0
Assisted Housing	0
PHA	0
Other Funding	\$
Total	\$90,000.00

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

APPENDIX B

City Of Frederick
Consolidated Plan
Citizen Participation Plan



Mayor
Jennifer Dougherty

Board of Aldermen
William Hall, President Pro Tem
Donna Kuzemchak Ramsburg
Joseph Baldi
Marcia Hall
David Lenhart

Director of Planning and Community Development
Charles W. Boyd, AICP

Director of Community Development
James Schmersahl, AICP

January 2005

Citizen Participation Plan

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

The overall goal of community planning and development programs covered by HUD's consolidated planning rule in 24 CFR Part 91 is to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low and moderate income persons. Citizens of Frederick are encouraged to participate in the development of housing and community development programs. This participation is of great use to the City in identifying needs, developing priorities and assessing the effectiveness of ongoing activities and programs.

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

The City of Frederick will provide citizens, public agencies, and other interested persons with reasonable and timely access to information and records relating to housing and community development plans and programs and the use of housing and community development funds. There will be open access to all meetings. Documents related to Frederick housing and community development programs will be made available to citizens upon request. Information will also be available to the public through, the City of Frederick web page, brochures, news media and will be available at City Hall.

Persons who have a concern or complaint on housing or community development programs should contact the City of Frederick Department of Planning - Community Development Division, 140 West Patrick Street, Frederick, MD. Phone 301-600-1499. Persons making telephone calls will be provided a verbal or written response as determined by the CD Division. Persons submitting written complaints will be provided written responses within 15 working days, where practicable.

Plan Development

The City's Department of Planning - Community Development Division (CD) will be the lead agency for developing Frederick's Consolidated Plan, Annual Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER).

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

- The CD Division will consult with appropriate City, County and State departments and agencies and with housing, community development and human services organizations, neighborhood organizations and the public at large to compile the background data, to assess and prioritize needs and to develop a Strategic Plan element including specific objectives.
- The CD Division may obtain the required information by mail and or e-mail survey, interviews with departments and agencies and organizations working in housing and community development and will hold at least one public hearing to seek input on housing and community development needs and possible activities and programs for the planning period. Notice of date time and place of the meeting will be given in a newspaper of general circulation within the City at least two weeks prior to the meeting date.
- Before The City of Frederick adopts a Consolidated Plan or Annual Action Plan, it will make available to citizens, public agencies and other interested parties, information which includes the estimated amount of funds the City expects to receive and the range of community development and affordable housing activities that may be undertaken, including the amount that will benefit very low- and low-income persons. This information will be included in the proposed Consolidated Plan. Information will also be included regarding the City's plans to minimize displacement of persons and to assist any person(s) displaced. Citizens and organizations will be invited to submit specific proposals for review by the Department for inclusion in the Action Plan
- The CD Division will provide technical assistance to groups that are representative of persons of low and moderate income in developing proposals for funding. The level of assistance will be determined by the Department based on available staff resources. This assistance will not guarantee the provision of funds to the groups.
- The CD Division shall be responsible for determining if a proposal for an activity is eligible for inclusion in the Annual Action Plan in light of 1) the criteria for meeting a National Objective of the CDBG Program, 2) eligibility requirements for activities under HUD regulations, and 3) the specific objectives of the Consolidated Plan.
- The CD Division will be responsible for evaluating proposals considered for inclusion in the Annual Action Plan and may employ ad hoc advisors consisting of persons knowledgeable of housing and community development programs to assist in this evaluation of proposals. The public will be given an opportunity to make comments to the Department and ad hoc advisors on all proposed projects and programs at one or more public meetings for that purpose. Notice of the date, time and place of the meeting(s) shall be given in a newspaper of general circulation within the City at least two weeks prior to the meeting(s) date.

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

Mayor and Board of Aldermen Adoption

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

Plan Amendments

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

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

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

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

- **Change in Activity Location** – Unless identified in the Action Plan as a citywide activity, a new or different specific activity location has been identified different than an activity location that has been previously identified in the plan.
- **Cancellation of a Funding Allocation** - funding for a previously identified activity, program or project is canceled as originally stated in the plan.
- **Change in Funding Allocation** - an identified activity requires an increase or decrease in funding which exceeds fifty (50) percent of the original funding allocation.
- **Emergency Action Plan Amendments** - It may be necessary to amend the Action Plan in response to emergencies. Notice of proposed emergency changes will be published in the newspaper at least 7 days prior to the Mayor and Board of Aldermen meeting at which the change will be considered.

The Mayor and Board of Aldermen will review and comment on all proposed substantial changes. Notice of proposed substantial changes will be distributed to the news media, distributed to persons interested in housing and community development, and published in a newspaper of general circulation within the City at least 30 days prior to the Mayor and Board of Aldermen meeting at which the change will be considered. The Mayor and Board of Aldermen will consider all comments on the proposed change prior to taking action. The Mayor and Board of Aldermen may make the proposed change, reject the proposed change, or make a modified change. An explanation will be made available for public review of written comments and other public comments not accepted by the Mayor and Board of Aldermen.

Performance Reports

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

Prior to submitting the CAPER to HUD:

- Copies will be available for public comment and distributed to the Mayor and Board of Aldermen;
- Notice of the availability of the report will be published in a newspaper of general circulation within the City at least 15 days prior to the Board of Aldermen conducting a public hearing on the CAPER, and on the City's website at www.cityoffrederick.com.
- The Mayor and Board of Aldermen will consider any comments or views of its citizens received in writing or orally, at the public hearings on the CAPER.
- The City will attach to the final submission of the CAPER a summary of these comments or views.

RESOLUTION NO. 05-2

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

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

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

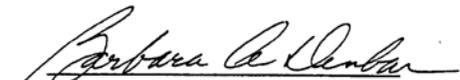
WHEREAS, in accordance with the U.S. Department of Housing and Urban Development (HUD) regulations found at 24 CFR Part 91, Section 105, the City has developed a Citizen Participation Plan to encourage the development of comprehensive, easy to understand information on the City's housing and community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

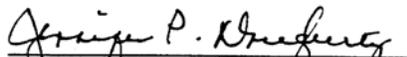
WHEREAS, the Citizen Participation Plan shall serve as a guide for outreach efforts, promoting civic involvement and building a sense of community; and

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

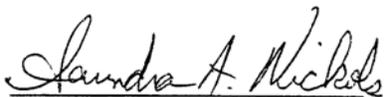
NOW, THEREFORE, BE IT RESOLVED that the City of Frederick Mayor and Board of Aldermen adopt the attached The City of Frederick Citizen Participation Plan for the Consolidated Plan 2005-2010.

ADOPTED AND APPROVED, the 20th day of Jan., 2005


WITNESS


JENNIFER DOUGHERTY, MAYOR

Approved for Legal Sufficiency:


OFFICE OF LEGAL SERVICES

APPENDIX B-1

Public Notice 12/3/09

CONTACT: Susan Harding, Public Information Officer, 301-600-1385
FOR IMMEDIATE RELEASE: Thursday, December 03, 2009

**THE CITY OF FREDERICK
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
2010 ANNUAL ACTION PLAN – REQUEST FOR PROPOSALS**

The City of Frederick Department of Planning is now accepting project proposals for its 2010 Annual Action Plan, an element of the Consolidated Plan prepared pursuant to U.S. Department of Housing and Urban Development regulations. The 2010 Community Development Block Grant is expected to be approximately \$385,000 (in addition to an estimated \$60,000 in program income). **Applications are due by 12:00pm Monday, January 4, 2010.**

Non-profit organizations wishing to propose a project to be funded with Community Development Block Grant funds should contact Nichole Purcell, CDBG Administrator at 301-600-2840 to receive a CDBG Application Form and to schedule a pre-proposal meeting the week of December 14th.

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

Additional CDBG information and funding applications are also available on the City of Frederick's website at www.cityoffrederick.com.

Joseph Adkins, AICP
Deputy Director for Planning

APPENDIX B-2

Public Notice - 11/6/09

EDERICK NEWS-POST | FRIDAY, NOVEMBER 6, 2009

760 SERVICES

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Rackebrand Associates
Over 10 Years of Experience
Free Estimates
Toppel Construction Co.
Frederick, MD
www.toppelconstruction.com
301-274-0255
5450 140214

SEA CONTAINERS & STORAGE TRAILERS
Monthly rentals from starting @ \$600/mo.
Recycle Fast Trailer Rentals
301-699-7190

South Mountain Lawn & Landscaping, Inc.
Fall Clean-up, Landscaping
Hedge-trimming, Snow Removal. Ask about our Specials. 301-231-0102
Call 301/634-4825.
www.sml.com

SERVICE as a 9th Milestone
Call 301/634-4825.
www.sml.com

an, Geasing & Ward, LLC
at West Highway, Suite 200
Bethesda, MD 20814
(301) 961-6555
IMPROVED REAL PROPERTY
ANIELLE DR., UNIT #1207 D
REDERICK, MD 21703

power of sale contained in a Deed of Trust from Santiago dated October 11, 2007 and in Liber 7024, Folio 584 the Land Records at Frederick, with an original principal balance of \$182,900.00 and an original rate of 7.000% default having in under the terms thereof, the stees will sell of public auction Court for Frederick Co., of it House Door, 100 W. Patrick erick, on
DECEMBER 23, 2009
AT 11:02 AM

HAT FEE-SIMPLE LOT OF ID, together with the buildings improvements thereon situated in k Co., MD and described as Unit d and lettered 1207-D in Number 6 in the Condominium as "Phase Four, Mountain View plinium" and more fully described hereinaid Deed of Trust.
erpery, which is improved by a g, will be sold in an "as is" and subject to conditions, restricted agreements of record affecting te. If any, and with no warranty kind.
s of Sale: A deposit of \$20,000 s of final purchase price, which- lower, in cash, cashier's check or d check is required at time of in no event, however, shall the d deposit be less th-
- purchase -

780 SERVICES

TRICE EXPERTS
Tree Trimming, Tree Removal, stump grinding, power washing, fully insured. (301)485-8940



800 PUBLIC NOTICES

IN THE CIRCUIT COURT FOR FREDERICK COUNTY IN EQUITY
Case Number: 10-C-06-08308

TERRAPIN CERTIFICATES, LLC
c/o James P. Trout, Jr.
36 East Vineyard Road, Suite 106
Towson, Maryland 21286
Patrick A.
Christley Horvath and Building Management.

COHN, GOLDBERG & DEUTSCH, LLC
ATTORNEYS AT LAW
600 BALTIMORE AVENUE
SUITE 208
TOWSON, MARYLAND 21204
SUBSTITUTE TRUSTEES' SALE
OF IMPROVED REAL PROPERTY
5630 AVONSHIRE PLACE UNIT A
FREDERICK, MD 21703
Under a power of sale contained in a certain Deed of Trust from Boris Rebernik and Koryn Rebernik dated March 8, 2007 and recorded in Liber 6538, Folio 742 among the Land Records of Frederick County, Maryland, with an original principal balance of \$172,800.00, and an original interest rate of 6.500, default having occurred under the terms thereof, the Substitute Trustees will sell at public auction at the Courthouse door for the Circuit Court for Frederick County, on
NOVEMBER 9, 2009
AT 3:00 PM
ALL THAT FEE-SIMPLE LOT OF GROUND and the improvements thereon situated in Frederick County, MD and more fully described in the aforesaid Deed of Trust. The property being sold is a condominium unit and all common elements appurtenant thereto.
roperty will be sold in an "as is" n and subject to conditions, as and agreements of record ame, if any and with no war-
- bid -

Donaff and King, Solicitors
409 Washington Avenue, Suite 810
Towson, Maryland 21204
SUBSTITUTE TRUSTEES SALE
OF VALUABLE FEE SIMPLE DWELLING
1315 PEAR TREE CT.,
FREDERICK, MD 21703
Under and by virtue of the power of sale contained in a certain Deed of Trust from Richard Koogale and Victoria Koogale, dated December 20, 2006, and

800 PUBLIC NOTICES

Inc.
The Citizens National Bank n/a PHC Bank, N.A.
Central C. Hopkins
Woll L. Hodges

7819 WOODVILLE RD

and Frederick County, Office of Treasurer
and Frederick County Maryland (for Maryland Annotated Code 14-1839)(170) (purpose only)

Any and all person having or claiming to have any interest in the fee simple in the property, including and being in the County of Frederick described as the The Falls Frederick County Collec- tor of State and County Taxes for said County herein as:
7819 Woodville Rd., Mount Airy, MD 21771, Eighteen (18) Ele- ven (11) Acres, described as follows:
All that lot of land and more, described as IMP/SL0T 1 SECT 1

800 PUBLIC NOTICES

41,890 Sq. Ft.
HODGKINS Division.
CHARGE OF PUBLICATION

The object of this proceeding is to secure the foreclosure of all rights of redemption in the following property 7819 Woodville Rd., Mount Airy, MD 21771 in the County of Frederick, said by the Collector of Taxes for the County of Frederick and the State of Maryland to the Plaintiff in the following:
All that lot of land and more, IMP/SL0T 1 SECT 1 41,890 Sq.Ft. HODGKINS Division.

The complaint states, among other things, that the process necessary for redemption have not been paid.
It is herein this 15th day of October, 2009 by the Circuit Court for Frederick County, Ordere, That notice be given by the auctioneer a copy of this order in some newspaper having general circulation in Frederick County once a week for three (3) successive weeks, warning all persons interested in the property to appear in the Court by the 7th day of December, 2009, and to defend the property 7819 Woodville Rd., Mount Airy, MD 21771 and answer the complaint or hereinafter a final judgment will be entered foreclosing all rights of redemption in the Plaintiff's fee, use and clear of all encumbrances.

John M. Tadde Judge
Sandra K. Dalton Clerk of the Circuit Court
Oct 23, 30, Nov 2, 2009
PUBLIC NOTICE
THE CITY OF FREDERICK COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) CONSOLIDATED PLAN & ANNUAL ACTION PLAN PROCESS

800 PUBLIC NOTICES

This Notice covers the Public Notice published on Wednesday, November 4, 2009 (issued date of meeting).

The City of Frederick's Community Development Division is now preparing to develop the City's new five-year Consolidated Plan and Annual Action Plan for the 2010 Grant Year. The Consolidated Plan will govern the direction of the City's Community Development Block Grant (CDBG) program over the next five years. As part of this process, the City is accepting project proposals for its 2010 Annual Action Plan, an element of the Consolidated Plan, prepared pursuant to U.S. Department of Housing and Urban Development regulations.

NOTE: All Annual Action Plan proposals are due on Monday, January 4, 2010. Applications are available on the City's website at www.cityof-frederick.com
The City will hold several public meetings to discuss the housing and community development needs of the community. We invite citizens, community leaders, housing and community development providers and advocates to not only submit a proposal for funding, but to also participate in the housing and community development needs and priorities of our low and moderate income residents.

Two public forums will be held on:
Wednesday, November 18, 2009 at 7:00 a.m. at the Bonnor St. Brown Community Center, 829 North Market Street, and
Wednesday, December 2, 2009 at 4:30 p.m. in the Public Conference Room of the Municipal Office Annex, 140 West Patrick Street, Frederick, Maryland.
The Frederick News-Post
On the 10th anniversary of its...

800 PUBLIC NOTICES

Two additional public meetings to discuss CDBG program guidelines and funding proposals will be held in the Public Conference Room of the Municipal Office Annex, 140 West Patrick Street on:
Tuesday, February 2, 2010 at 10:00 a.m. &
Wednesday, February 3, 2010 at 6:00 p.m.

Following these meetings, a draft 2010-2015 Consolidated Plan and 2010 Annual Action Plan will be prepared. There will be opportunity for public review and comment prior to adoption by the Mayor and Board of Commissioners (anticipated adoption date: May 2010).

Additional information is available from the Department of Planning - Community Development Division at 301-693-2840 or www.cityof-frederick.com. If you cannot attend one of these meetings, you may submit written comments on or before December 14, 2009 to City Administrator, Deborah ATTN: Nichole Pappalardo, 140 West Patrick Street, Frederick, MD 21701 or rpappalardo@cityof-frederick.com.
Joseph Adina, AICP
Deputy Director for Planning

800 PUBLIC NOTICES

General Discharge Permit for Discharges from Mineral, Metal, Quarries, Borrow Pits and Concrete and Asphalt Plants for the next five years.

General Discharge Permit No. 08049 (NPDES No. MD049) for mineral mines in Maryland is necessary to meet federal requirements and to protect water quality. The permit relocations are issued in October 2008 and have been updated to include more stringent limits for total suspended solids during wet weather, and to require locally reported activities used in concrete. New facilities may not be eligible for coverage if they do not appear on the State's 303(d) list, or if streams for which TSDIS have been established.

Like the previous permit, the proposed permit requires the implementation of storm water pollution prevention plans to minimize the exposure of storm water entering and leaving the property to any activities at pollutants. There is no change in the permit fee. The fee is established by regulation, and may be changed through the regulatory process which includes public participation, during the five-year permit period.
The Department will hold a public hearing concerning the tentative determination on Monday, December 7, 2009 at 11 am in the Aqua Conference Room at MDE, 1800 Washington Blvd., Baltimore, MD 21203.
Any hearing impaired person may request an interpreter at the hearing by contacting Tyrone Hill, Office of Fair Practices at (410) 537-3684 at least five working days prior to the scheduled hearing date. TTY users should contact the Maryland Relay Service at 1-800-207-7105.
All information supporting the tentative determination, including the draft

800 PUBLIC NOTICES

permit, may be reviewed by contacting Deputy Administrator of the Maryland Department of the Environment, Water Management Administration, at 1800 Washington Blvd., or at the above address, or by telephone at 410-537-3640 to make an appointment during the hours 9:00 a.m. to 5:00 p.m., Monday through Friday. Copies of the document may be obtained at a cost of \$ 0.25 per page. The draft permit can also be viewed on MDE's website at www.mde.state.md.us.

Written comments concerning the tentative determination will also be considered in the preparation of a final determination if received by Policy Plan at the above address, on or before noon on Saturday, December 13, 2009.

November 6 & 12, 2009

NAME CHANGE NOTICE

Case No. 10-C-06-08304
In the Matter of William Anthony Brown for change of name to William Anthony White

A petition for change of name of has been filed seeking a change of the person's name as indicated in the caption. The reason for the requested change is to reflect the name of my regular appointee. This is the same name I have used since childhood. Any objection to the petition must be filed in the case no later than the 6th Day of December, 2009, must be supported by affidavit as required by Rule 15-201(f), and must be served on the petitioner.
Sandra K. Dalton
Clerk of the Circuit Court
100 West Patrick Street
Frederick, Maryland 21701

October 28, 2009

820 ORDER OF NSI

Case Number: 10-C-06-08390 PC
Lynette Louise
Norton WA
Edward S. Goble
VS.
Jose L. Cruz
Alba Maribel Cruz
NOTICE OF SALE
Notice is hereby issued by the Circuit Court for Frederick County, this 21st day of October, 2009, that the sale made and executed by Edward S. Goble, et al. for the sale of the property de-

Public Comment:
None Received

APPENDIX B-3

Public Notice 3/14/10

CERTIFICATE OF PUBLICATION from <i>The Frederick News-Post</i> • Frederick, MD	
<p>PUBLIC NOTICE THE CITY OF FREDERICK COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) ANNUAL ACTION PLAN FOR 2010</p> <p>The City of Frederick, Division of Community Development, has prepared a Draft Annual Action Plan for grant year 2010 pursuant to U.S. Department of Housing and Urban Development (HUD), 24-CFR Part 91. The Annual Action Plan for 2010 describes the projects and activities to be undertaken with Community Development Block Grant (CDBG) funds during the grant year July 1, 2010 - June 30, 2011.</p> <p>The following activities and funding amounts are recommended:</p> <ul style="list-style-type: none"> 2010-01 General Program Administration \$ 75,000.00 2010-02 Fair Housing \$ 8,000.00 2010-03 Homeownership Loan Program Administration \$ 38,250.00 2010-04/05 Operation Rehab/ Rehabilitation Loan Program Administration \$ 185,000.00 2010-06 Sold on Frederick II \$ 75,000.00 2010-07 Rehabilitation @ 424 Pinok Place \$ 62,000.00 2010-08 Support Housing \$ 10,200.00 2010-09 Family Support/ Domestic Advocate \$ 98,550.00 <p>Copies of the Draft Annual Action Plan are available at the City Hall, 101 N. Court Street, the Department of Planning, Municipal Office Annex, 140 West Patrick Street, 2nd Floor, and on the City's website at www.cityoffrederick.com.</p> <p>The Mayor and Board of Aldermen will hear public comment on the Draft 2010 Annual Action Plan at their meeting on Thursday, April 15, 2010 at 7:00 p.m. at City Hall. Final approval of the Plan will be scheduled for the Thursday, May 6, 2010 meeting of the Mayor and Board of Aldermen at 7:00 p.m. at City Hall. All are welcome to attend and comment. Written comments will be accepted until noon on Tuesday, April 13, 2010. Please send written comments to: Nichole Purcell, City Planner II, CDBG & Housing Programs, Department of Planning, 140 West Patrick Street, Frederick, MD 21701.</p> <p>Joseph Addie, AICP Deputy Director for Planning</p> <p>March, 2010</p>	<p style="text-align: right;">Frederick, MD <u>March 14</u> 20<u>10</u></p> <p>This is to certify that the annexed <u>Notice</u> was published in <i>The Frederick News-Post</i> which was published in Frederick County on the following dates: <u>March 14, 2010</u></p> <p style="text-align: right;"><i>The Frederick News-Post</i> per <u>Maria Wood</u></p>

APPENDIX C

**2010 ANNUAL ACTION PLAN
OBJECTIVES & OUTCOMES**

AFFORDABLE HOUSING			
Goal	Objectives	Activities	Outcomes
To assist low/mod income persons obtain and maintain affordable housing opportunities through the renovation and rehabilitation of owner-occupied housing, public housing, acquisition and demolition of distressed properties, and homeownership assistance for first-time homebuyers	Rehabilitate existing single-family housing for low/mod income homeowners	2010-04 Rehab Program Admin 2010-05 Operation Rehab	6 Housing Units rehabbed
	Direct homeownership assistance to assist 10 low to moderate-income persons with the purchase of affordable housing for owner-occupancy.	2010-03 Homeownership Program Admin 2010-06 Sold on Frederick II	Five (5) low/mod 1 st time homebuyers assisted
PUBLIC FACILITY AND INFRASTRUCTURE IMPROVEMENT			
Goal	Objectives	Activities	Outcomes
To improve the safety and livability of the City's infrastructure and public facilities and providing high quality services and programs critical to meeting the demands of growth and service.	Rehabilitation or development of public facilities that serve a particular special needs group.	2010-07 Community Living – Rehabilitation @ 424 Pinoak Pl.	Rehabilitation of group home facility for disabled residents.
PUBLIC SERVICES - HOMELESS			
Goal	Objectives	Activities	Outcomes
To increase the availability of quality services to low/mod income persons, especially "Special Needs" populations.	Assist area non-profits and service providers with funding to improve & increase	2010-08 Supported Housing	15 developmentally disabled persons assisted.
		2010-09 Family Support/ Domestic Advocate	120 victims of domestic violence assisted

APPENDIX E

2010 CDBG Areas of Minority Concentration Map

