

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Frederick, Maryland is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG). The City of Frederick has prepared its 2016 Annual Action Plan. This is second year of the plan which outlines the projects and activities designed to meet priority needs identified in the City's Consolidated Plan and tie into HUD's overarching objectives which are to provide decent housing, to provide suitable living environments and to provide economic opportunities, particularly for low to moderate income persons.

The City of Frederick has been awarded CDBG funds totaling \$366,697 for Grant Year 2016 (July 1, 2016 to June 30, 2017), with anticipated program income \$25,000 from loan repayments and property sales. There are no proceeds from Section 108 loan guarantees. The City's estimated percentage of CDBG funds that will be expended for low to moderate income persons is 100%; certification are for the years 2015, 2016 and 2017.

Activities to address a wide range of housing issues includes providing loans to first-time homebuyers for down payment and closing cost assistance and rehabilitation for residential properties will be undertaken. To better serve the greater number of beneficiaries, the City has elected to use the 2016 "uncapped" income limits. These limits are provided and approved by HUD for a limited number of grantees in the nation, of which the City of Frederick is eligible. The uncapped limits will be restricted to the homeownership activities – Sold on Frederick and Operation Rehab. Additionally, as permitted by HUD, a restricted portion of the grant funds will be expended for administrative (including fair housing) and planning costs as well as public services.

2. Summarize the objectives and outcomes identified in the Plan

Activity	Goal/Objective	Outcome	2016 Award
CDBG Planning & Admin	AM-1 Program Administration and Management	Administer CDBG Plan & Fair Housing	\$78,340
Homeownership Plan Delivery	HS-3 Program administration for loan program.	Housing Strategy	\$25,602
Sold on Frederick	HS-2 Affordable Housing Strategy	Provide assistance to (13)homeowners	\$130,000
Op Rehab	HS-1 Affordable Housing Strategy	Provide assistance to three (3) homeowners	\$30,000
HACF/CO Detectors	CD-3 Community Development Strategy	Provide carbon monoxide detectors for 201 units an five (5) LED lights	\$33,000
Way Station Rehab	SN-3 Special Needs Strategy	Rehab two (2) properties with windows and siding	\$36,505
FCAA	CD-3 Community Development Strategy	Case management	\$28,250
Religious Coalition	CD-3 Community Developments Strategy	Supportive Services	\$30,000
		Total	\$391,697

3. Evaluation of past performance

The City of Frederick strives to equitably allocate Community Development Block Grant (CDBG) funds to income eligible areas and persons throughout the City. The City has funded activities to meet its FY 2016 Annual Action Plan goals and objectives. Frederick's CDBG Program regularly meets the performance standards established by HUD. Each year the City prepares its Consolidated Annual Performance Report (CAPER) which summarizes the objectives it has addressed in achieving the goals and objectives of the City of Frederick.

Timeliness - The City takes great pride and works diligently in the administration of the program and with sub-recipients to maintain timely status in the disbursement of grant funds and met its test in 2015.

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, drawn down requests are entered into IDIS and approved by the 20th of each month.

4. Summary of Citizen Participation Process and consultation process

The City of Frederick, in compliance with the City's Citizen Participation Plan, advertised and held three (3) public meetings on the needs of the City of Frederick that provided residents with the opportunity to discuss the City's CDBG Program and to offer their suggestions on future CDBG program priorities.

The City maintains a mailing list for the CDBG program, and copies of all public hearing notices concerning the program were emailed to all the agencies and individuals on the list as well as use of social media (City's website, press release to media outlets, Twitter and Facebook). Public and private agencies were represented on the CDBG mailing list.

Developing the Recommended Plan - The City uses an Ad Hoc Committee of advisors to assist in the review and recommendation of proposals for the grant year. As previously mentioned, in addition to social media, public notices are placed in the Frederick News Post on November 2, 2015 advertising to the public and potential applicants of the funding process, application guidelines and deadline to apply.

A "Draft Plan" was placed on display on the City's website at www.cityoffrederick.com under the Community Development Department section, and copies of the plan were available for review at the City Hall 101 N. Court Street, Frederick, MD 21701 and at the Municipal Office Annex 140 W. Patrick Street, Frederick, MD 21701, from March 4, 2016 until April 5, 2016 for review and comment.

5. Summary of public comments

The City did not receive any public comments on the proposed 2016 Annual Action Plan.

6. Summary of comments or views not accepted and the reasons for not accepting them

No comments were received.

7. Summary

No comments were received.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	FREDERICK	Community Development

Table 1 – Responsible Agencies

Narrative (optional)

The administering lead agency and program administrator is the City of Frederick's Department of Community Development for the Community Development Block Grant (CDBG) program. Annually, through a competitive application process, the City awards CDBG grant funds to other public agencies and non-profit agencies to administer and undertake CDBG eligible activities.

Annual Action Plan Public Contact Information

Joseph Adkins, Deputy Director for Planning; Municipal Office Annex
140 W. Patrick Street
Frederick, MD 21701
301-600-1655/jadkins@cityoffrederick.com

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

Each year, as a part of the CDBG application process, local agencies/organizations are invited to submit proposals for CDBG grant eligible activities and to participate in the consultation process through attending a public meeting.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

The City funds the housing program for Sold on Frederick for first time homebuyers, this program works in conjunction with Frederick County Housing and the Maryland Mortgage Program to leverage the initial upfront costs of homeownership. The City of Frederick works with Frederick Community Action Agency and The Religious Coalition in reducing homelessness. HOPWA funds for persons with AIDS are returned to the State for reallocation. The City has funded the Mental Health Association established in 1965 in the past few years with architectural design fees for phase I and phase II of their new building to greater serve the growing need for services. Service organizations that serve the developmentally disabled are The Arc of Frederick County (The Arc) and Community Living have been a goal and priority the Consolidated Plan and has received substantial funding in the past five years

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The Frederick County Coalition for the Homeless (FCCH), which serves as the CoC for Frederick County, Maryland since 1983. The FCCH meetings and all subcommittee meetings are public meetings that are open to the public; programs and services; the Frederick Community Action Agency (FCAA) provides food, shelter, medical care, housing, transportation, and other forms of assistance to families and individuals who are low-income or homeless. Case managers work directly with the participants in the program and refer them to supportive services. Services may include security deposit, ongoing monthly rental assistance, case management services, information and referral and service planning.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The CoC consults and works very closely with the State of Maryland Department of Housing and Community Development that administers the ESG program for ESG non-entitlement jurisdictions. Furthermore, the CoC works very closely with the Frederick County Government and the City of Frederick, which both serve as local government applicants for ESG funding program. The Frederick Rescue Mission does not participate in the ESG program and does not intend to apply. With the exception of the domestic violence program, Heartly House, three (3) of the other ESG providers participate in HMIS which is locally administered by the City of Frederick Community Action Agency

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction’s consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Frederick Community Action Agency
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	FCAA provides annual information collected and entered into the HMIS system.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	FCAA	FCAA is the primary provider of housing & supportive services for the City's homeless and at risk population. The goals are complementary.

Table 3 – Other local / regional / federal planning efforts

AP-12 Participation – 91.105, 91.200(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

The City of Frederick, in compliance with the City’s Citizen Participation Plan, advertised and held three (3) public meetings on the needs of the City of Frederick that provided residents with the opportunity to discuss the City’s CDBG Program and to offer their suggestions on future CDBG program priorities. The public hearings were advertised on the City’s website and in the local newspaper, the Frederick News Post. A “Draft Plan” was placed on display on the City’s website at www.cityoffrederick.com and copies of the plan were available at City Hall, 101 N. Court Street Frederick, MD 21701 and The Municipal Office Annex, 140 W. Patrick Street Frederick, MD 21701, from March 4, 2016 until April 5, 2016 for review and comment.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting- Feb. 3, 2016	Non-targeted/broad community	Proposal Presented	Applicants presented proposals for funding consideration.	No public comments received.	
2	Public Meeting- April 6, 2016	Non-targeted/broad community	Mayor & Board Workshop	Proposals recommended by Ad Hoc Committee considered.	No public comments received.	
3	Public Meeting- April 21, 2016	Non-targeted/broad community	Mayor & Board Public Meeting	2016 Annual Action Plan Approved	No public comments received.	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c) (1, 2)

Introduction

The City of Frederick annually receives an award from HUD as an entitlement community and anticipates program income of about \$25,000. These funds come from loan paybacks.

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	366,697	25,000	0	391,697	925,000	

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Other resources available to help Frederick address its housing and community development needs includes funds from Maryland Department of Housing and Community Development (DHCD), such as low interest mortgage loans (HOME funds), housing, rehabilitation money (Maryland Housing Rehabilitation Program -MHRP funds, Special Targeted Area Rehabilitation STAR). Program funds, lead paints reduction funds Lead Hazard Paint Reduction Grant Program, first-time buyer settlement expenses and neighborhood revitalization program- Community Legacy and Neighborhood Partnership.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Not applicable.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Table 6 – Goals Summary

Goal Descriptions

Table 7 – Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

The City of Frederick's down payment and closing assistance program serving extremely low-income, low-income, and moderate-income persons anticipates providing thirteen (13) loans to assist in affordable housing.

The City will use the 2016 “uncapped” income limits as approved by HUD for a limited group of grantees.

AP-35 Projects – 91.220(d)

Introduction

The City of Frederick annually solicits the community for eligible projects that best serves the needs identified in the Consolidated Plan. This process of selecting annual projects includes public notice advertising the acceptance of applications, seminar on the use and responsibilities of CDBG funds, required pre submission meeting of proposal on meeting national objective and eligibility and public meeting. The public meeting is open to the public and the applicants present their projects or activities to the ad hoc committee for funding recommendation. Projects and activities recommended are then put into the draft action plan for public review and then are part of the City's workshop and public meeting process for Mayor and Board of Aldermen approval. The Plan is then given to the HUD Field Office for final review and approval.

#	Project Name
1	Way Station, Inc. Group Home Rehab
2	Housing Authority
3	FCAA
4	Religious Coalition
5	Program Administration
6	Homeownership Program Delivery
7	Sold on Frederick
8	Op Rehab

Table 8 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City of Frederick has allocated FY2016 CDBG funds to provide assistance with activities to meet the needs of the underserved residents. These activities meets HUD's criteria for benefitting low to moderate income households located in identified census tracts and/or block groups that are defined as low and moderate income areas of the City.

Projects

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

1	Project Name	Way Station, Inc. Group Home Rehab
	Target Area	City of Frederick
	Goals Supported	SN-3 Support Social Services, programs, & facilities for persons with disabilities and other special needs through rehabilitation and new construction.
	Needs Addressed	Non-Homeless Special Needs /Low/Moderate Income Housing
	Funding	\$36,505
	Description	Funds will be used for the replacement windows and siding.
	Target Date	May 30, 2017
	Estimate the number and type of families that will benefit from the proposed activities	The estimated number of persons is approximately eight (8) at a given time and approximately sixty (60) persons annually. Those served are very low to low income with special needs.
	Location Description	1625 Shookstown Road and 199 Greenway Drive, Frederick, Maryland.
	Planned Activities	Replacement of windows and siding on two residential properties serving special needs persons.
2	Project Name	Housing Authority of The City of Frederick
	Target Area	Public Housing at Lucas Village, Lincoln and Carver Apartments.
	Goals Supported	CD-3 Improve & increase public safety, city facilities and public services throughout City.

	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$33,000
	Description	Funds will be used for the installation of carbon monoxide/smoke detectors in all units at Carver & Lincoln apartments and Lucas Village. Five (5) light poles will be replaced with LED lights at Madison Street.
	Target Date	5/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 539 very low and low income persons living in public housing will benefit from this project.
	Location Description	This project will be undertaken: <ul style="list-style-type: none"> • Carver Apartments – 201 Madison Street • Lincoln Apartments – 200 Phebus Avenue • Lucas Village - 155 Pennsylvania Avenue
	Planned Activities	The activity to be undertaken will be to install hardwired carbon monoxide/smoke detectors in every unit located in the three public housing facilities and install high efficiency LED lights on the street light poles.
3	Project Name	FCAA
	Target Area	100 S. Market Street
	Goals Supported	HO-1 Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, and permanent housing.
	Needs Addressed	Homeless Strategy
	Funding	CDBG: \$28,250
	Description	Provide case management services to homeless persons, families and severely disabled persons at the transitional shelter apartments and Housing First program.

	Target Date	5/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 125 very low income persons who are homeless will benefit from this activity.
	Location Description	This activity will be undertaken at 200 S. Market Street, Frederick, Maryland 21701.
	Planned Activities	Provide supportive services including case management, transportation, job readiness, financial literacy, primary health care, respite care services, and referrals for substance abuse and mental health treatment.
4	Project Name	Religious Coalition
	Target Area	27 De Grange Street Frederick, MD 21701
	Goals Supported	HO-1 Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, and permanent housing.
	Needs Addressed	Homeless Strategy
	Funding	CDBG: \$30,000
	Description	Provide supportive services to homeless single men and women and families including case management, eviction prevention and affordable housing.
	Target Date	5/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that approximately 585 very low and low income homeless or soon to be homeless persons will benefit from this activity.
	Location Description	This activity will be provided at the Alan P. Linton Emergency Shelter, the Family Emergency Shelter and the Homeless Prevention Program located at 27 De Grange Street, Frederick, MD 21701.

	Planned Activities	The planned activities include eviction prevention counseling, case management supportive services, assist in obtaining affordable housing, financial literacy and referrals for medical and financial needs.
5	Project Name	Program Administration
	Target Area	Citywide Low- Moderate Income
	Goals Supported	AM-1 Provide program management & oversight for the successful administration of federal, state & local funded programs.
	Needs Addressed	Administration, Planning & Management Strategy
	Funding	CDBG: \$78,340
	Description	This activity is for the planning and administration of administering the CDBG program including fair housing.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit the entire City of Frederick.
	Location Description	City wide.
	Planned Activities	To provide administration and oversight of the City of Frederick's CDBG program.
6	Project Name	Homeownership Program Delivery
	Target Area	City wide.
	Goals Supported	HS-3 Assist low-to-moderate income homebuyers to purchase a home through housing counseling, down payment and closing cost assistance.
	Needs Addressed	Housing Strategy
	Funding	CDBG: \$25,602

	Description	To provide program management and oversight of the City's CDBG program.
	Target Date	5/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit the entire City of Frederick and the information will be shown for these activities in 2016-03 and 2016-04.
	Location Description	City wide.
	Planned Activities	To provide administration and oversight of the City of Frederick's Homeownership and Rehab programs.
7	Project Name	Sold on Frederick
	Target Area	City wide.
	Goals Supported	HS-3 Assist low-to-moderate income homebuyers to purchase a home through housing counseling, down payment and closing cost assistance.
	Needs Addressed	Housing Strategy
	Funding	CDBG: \$130,000
	Description	This program provides down payment and closing cost to low to moderate first time homebuyers in the City of Frederick.
	Target Date	5/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated to provide assistance to thirteen(13) low to moderate families to purchase an owner occupied single family home.
	Location Description	City wide.
	Planned Activities	Community Development will provide loans to families who are income eligible to provide closing cost/down payment assistance for homebuyers.
8	Project Name	Op Rehab

Target Area	City wide.
Goals Supported	HS-1 Conserve and rehabilitate the existing housing stock in the community.
Needs Addressed	Housing Strategy
Funding	CDBG: \$30,000
Description	The City will assist low to moderate income owner occupied homes with loans to rehabilitate their property.
Target Date	5/30/2017
Estimate the number and type of families that will benefit from the proposed activities	This activity will have a city wide benefit.
Location Description	To be determined -city wide.
Planned Activities	Funds will be used to assist three (3) low to moderate income owner occupied homes with loans to rehabilitate their property.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Frederick will provide CDBG funds to activities principally benefitting low to moderate income persons throughout the City. Funding is not directed to any geographic targeted area but based on high priority needs consistent with the 2015-2019 Consolidated Plan. Activities are not designated by area benefit but are successful based on community needs.

Area minority concentration is defined where census tracts where at 30% of the population who reside within the census tract are identified as minority households, based on the 2010 U.S. Census.

Geographic Distribution

Target Area	Percentage of Funds
City of Frederick	100

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Funding of activities is based upon eligibility of the activity; meeting a national objective and demonstrates evidence of need in the community. Goals identified in 2015-2019 Consolidated Plan designated with as high priority with number of beneficiaries served including the organization's ability to carry out the activity/project in a timely manner with stated outcomes.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Frederick will utilize its CDBG funds to rehabilitate existing affordable housing units and to provide down payment/closing cost assistance to facilitate affordable housing.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	5
Special-Needs	0
Total	5

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	5
Acquisition of Existing Units	0
Total	5

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion:

In this year’s action plan, the City Operation Rehab program has allocated funds to assist three (3) properties for residential rehabilitation and will assist two (2) Way Station group homes for rehabilitation.

AP-60 Public Housing – 91.220(h)

Introduction

It is the mission of the Housing Authority of the City of Frederick (HACF) to address the needs of the extremely low income, very low income, and lower income residents of the City of Frederick. HACF provides affordable housing in the most efficient and effective manner to qualified individuals in accordance with the regulations prescribed by the U.S. Department of Housing & Urban Development, the State of Maryland, Frederick County and the City of Frederick and any other entity providing funding for affordable housing programs. This is achieved by the HACF assisting individuals and families through its public housing communities and Section 8 choice vouchers.

Actions planned during the next year to address the needs to public housing

The City of Frederick has awarded \$33,000 in funds to the Housing Authority for public housing scattered sites energy efficiency rehabilitation.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Housing Authority encourages residents of its public housing units to organize community groups to become more involved in housing management. Neighborhood watch groups for crime have been formed and assist in ensuring the safety of its residents. Meetings are regularly scheduled to discuss the needs and concerns of the residents; voucher holders are encouraged to attend.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The HACF is not designated as troubled by HUD and is performing satisfactorily in accordance with HUD guidelines and standards.

Discussion

The City of Frederick has identified that there is need for housing to address the households affected by housing problems, severe housing problems, and housing cost burdens. The Housing Authority is an important part of the City of Frederick's housing strategy.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Frederick is committed to assist the agencies that provide services for the homeless and special needs persons.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Frederick's one year goal and actions is award increased the award of public service funds for case management serving homeless persons and families at the Religious Coalition and Frederick Community Action Agency (FCAA) in the ongoing effort to reduce and ending homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

Frederick Community Action Agency is hopes to expanding its permanent supportive housing programs to open up beds at the emergency shelter and transitional shelter locations.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Frederick County Coalition for the Homeless Continuum of Care provides supportive services to homeless persons to enable them to make the transition from homelessness to offer forms of permanent housing. They have found the first year after homelessness is the most important time period for supportive services to be made available to achieve the highest possible levels of success.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The Maryland Department of Health & Mental Hygiene (DHMH) provides referral services and case management to persons being discharged from such institutions to ensure that those persons receive supportive services they need. FCAA also provides referral services and information on affordable

housing options in the City in an effort to avoid becoming homeless.

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	0
Tenant-based rental assistance	0
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total – see discussion below.	0

Discussion:

The City of Frederick’s HOPWA award is given to the State of Maryland’s Department of Mental Health and Hygiene who accepts administration of this program.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction

A variety of barriers exist which make increasing the affordable housing stock in the City of Frederick difficult, factors such as low wages not keeping pace with the overall cost of living, federal programs not matching the need, and high rents.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City of Frederick has made attempts to address barriers to affordable housing by incorporating inclusionary zoning with an ordinance for Moderately Priced Dwelling Units (MPDU's) which requires the ratio of 12.5% per every 25 new units built. A density bonus is available to developers as an encouragement to build additional affordable units. The use of zoning as a tool for affordable housing is also featured with mixed housing types which can aid in the provision of affordable units.

Discussion

The City of Frederick is committed to removing or reducing barrier to the development of affordable housing whenever possible throughout the City. A variety of actions include, among others, to reduce the cost of housing to make it affordable. To achieve this goal, the City has allocated PY 2016 CDBG funds for the following activities to affirmatively further fair and affordable housing:

- 2016-01 Planning, Administration & Fair Housing – The City of Frederick annually produces the Fair Housing Conference to promote education and awareness to real estate professionals in the month of April. Additionally, they are active participants in the promotion and administration of the Maryland Association of Realtors Fair Housing contest for students ranging from kindergarten to eighth grade. Art work is chosen on how best the fair housing theme was conveyed.
- 2016-03 Sold on Frederick II – Down payment and closing cost assistance for low to moderated income persons for the purchase of single family owner occupied home.

AP-85 Other Actions – 91.220(k)

Introduction

The City of Frederick has developed actions to address obstacles to meeting the needs of the underserved to foster and maintain affordable housing, reduce lead based hazards, attempt to reduce the number of poverty-level families, and enhance coordination between public and private housing and social services agencies.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting the needs of the underserved in the City is the limited financial resources available; the City will take the following actions:

Leverage its financial resources and apply for additional public and private funds, provide down payment and closing costs assistance loans, continue support and cooperation with Continuum of Care, promote economic development, provide safety improvements and to remove slum and blighting conditions in the City.

Actions planned to foster and maintain affordable housing

The City of Frederick will fund the following affordable housing projects with 2016 CDBG funds:

2016-03 Sold on Frederick II - Down Payment and Closing Cost Assistance Loans will be available city wide - \$130,000

2016-04 Operation Rehab - Loan Assistance to primary residential owner occupied single family homes in need of rehabilitation to correct violation, health or safety issue - \$30,000

Actions planned to reduce lead-based paint hazards

The City will continue to comply with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (current rule.) Properties built prior to 1978 will require a lead paint risk assessment in accordance with 24 CFR part 35.

Actions planned to reduce the number of poverty-level families

Approximately 11.2% of the City of Frederick's resident's live in poverty which is greater than the State of Maryland where 9.6% live in poverty. Female headed households with children are greatly affected at 22.6%. The goal of the City is to assist other agencies and organizations to reduce the extent of poverty.

Actions planned to develop institutional structure

The City of Frederick's Department of Community Development will coordinate activities among public and private agencies in the City. This coordination will ensure the goals and objectives stated in the 2015-2019 Consolidated Plan will be effectively addressed by more than one agency. Efforts are always underway to develop new partnerships to continue the linkage between public and private partnerships.

Actions planned to enhance coordination between public and private housing and social service agencies

The City of Frederick is committed to continuing its partnership and coordination with social service agencies, housing agencies, community and economic development agencies, county, state, federal agencies as well as private and non-profits organizations to serve the needs of the target income persons and families of the City of Frederick.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction

The City of Frederick will receive an annual allocation of CDGB funds in the amount of \$366,697.00 with an anticipated amount of program income of \$25,000 for FY 2016.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	25,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	25,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income .Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Discussion

One hundred (100%) percentage of CDBG funds to be used for activities will benefit low to moderate income persons. The overall benefit of a three year period of years 2015, 2016 and 2017 is 100% serving low to moderate income persons.

Attachments

- Certifications
- Maps – Project location, Minority Concentration, Low/Moderate Income Concentration
- Citizen Participation Plan & Public Notices
- Application for Federal Assistance
- Schedule for 2016 AAP Submission of Project Proposals and Approval