

Executive Summary

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

1. Introduction

The City of Gaithersburg receives federal Community Development Block Grant (CDBG) funds on an annual basis. As a condition of receiving these funds, the City is required to develop a five-year plan, the Consolidated Plan, which defines and describes its low- and moderate-income community's housing and other needs. The Consolidated Plan also includes a one-year Action Plan that describes how the annual allocation of federal CDBG funds will address needs described and defined in the Consolidated Plan. This document is both the five-year Consolidated Plan covering the period between July 1, 2023, and June 30, 2028, and the one-year, FY 23 Action Plan covering July 1, 2023, to June 30, 2024.

The Community Development Block Grant Program (CDBG), authorized under Title I of the Housing and Community Development Act of 1974, as amended, has, as its primary objective, the development of viable urban communities. In order to receive CDBG formula funds from the U.S. Department of Housing and Urban Development (HUD), the City of Gaithersburg is required to prepare a 5-Year Consolidated Plan, and to state its plan to pursue [certain] goals for all the community planning and development programs, as well as housing programs. At a minimum, these goals are to include: decent housing; a suitable living environment; and expanded economic opportunities, principally for low-to-moderate-income households.

Under the CDBG program, a jurisdiction's level of funding is based on a formula that examines population, extent of poverty, housing overcrowding, age of housing, and population growth lag. The Consolidated Plan (Plan) is prepared in accordance with 24 CFR Part 91, and describes needs, resources, priorities and proposed activities to be undertaken over the next five years, with an Action Plan submitted annually. Within 90 days of the end of the program year (June 30), a Consolidated Annual Performance Evaluation Report (CAPER) is due to HUD following a public comment period.

The City of Gaithersburg is currently an entitlement community (i.e., entitled to the funds based on factors previously identified), and receives CDBG funds directly from HUD upon approval of its one-year Action Plans and required five-year Consolidated Plan.

In its current year (Federal FY 22, City FY 23), the City was awarded \$461,478 in CDBG funds. HUD recently released the formula funding for the upcoming grant year (Federal FY 23, City FY 24) July 1, 2023 to June 30, 2024, and the City expects to receive \$464,995 for eligible projects. No other HUD formula funds come directly to the City of Gaithersburg.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City developed the following objectives from information gathered during its needs assessment. This assessment includes a wide range of housing data, learning from past years' experiences, and information gathered from both the City of Gaithersburg's Draft "Housing Element" and the Metropolitan Washington Council of Government's (MWCOG's) Draft Fair Housing Plan. Both plans involved extensive public engagement processes and this 5-year Consolidated Plan has benefitted from this information.

Here are the City's main objectives and outcomes:

Increase the availability of affordable home ownership to low- and moderate-income residents.

Offer no-interest or low-interest loans for first-time low-moderate-income buyers seeking to purchase in the City.

Consider non-financial ways to increase access to affordable ownership options such as providing information to acquire better financing and available options including condominiums and townhomes.

More low- and moderate-income households will call the City of Gaithersburg home.

Help low- and moderate-income owners to preserve, repair, and upgrade their existing homes.

Implement a new grant or no-interest loan program to assist existing low-and moderate-income homeowners repair or improve their homes.

Low-and moderate-income homes will be repaired and upgraded; owners will see improved living conditions and see reduced energy costs.

Support seniors and persons with special needs.

Use CDBG funds and local Housing Initiative Funds (HIF) to help homeowners wishing to add accessibility upgrades to their properties (made accessible through upgrades like entrance and exit ramps and bathroom and kitchen modifications).

Continue to implement the Affordable Housing Ordinance (zoning code) to require assisted living and memory care units including MPDUs although they do not meet the definition of "residential units."

Provide assistance to non-profit agencies that address the needs of persons generally presumed to be principally low- and moderate-income. These include abused children, battered persons, seniors and frail elderly, persons living with AIDS, and persons with disabilities.

Seniors and persons with special needs will have their housing improved and made more accessible and will obtain services to help them achieve this outcome.

Help tenants from being evicted from their homes and other persons who are at risk of becoming homeless.

Work collaboratively with the governmental and non-profit agencies serving renters and the homeless, including the ICH and Continuum of Care and other County non-profit and government agencies to ensure homeless and formerly homeless residents have access to stable, affordable housing, health, and mental health services, and achieve self-sufficiency.

Continue to fund eviction prevention programs for extremely low- and low-income City residents at risk of homelessness.

Extremely-low and low-income tenants will remain in their rental homes. Homeless households will obtain housing and services to help enable them to achieve a more stable and secure living environment.

Increase affordable housing throughout the City, especially in high-opportunity areas.

Work with developers to achieve affordable rental and for-sale homes in market-rate developments through the City's Moderately Priced Dwelling Unit (MPDU)/Workforce Housing Unit (WFHU) program.

Utilize local Housing Initiative Funds (HIF) and other financial resources to upgrade older market-rate multi-family housing in exchange for keeping rents affordable to low and moderate-income households and reducing tenant-paid utility costs by increasing energy efficiency.

Utilize HIF and other incentives to developers to provide more affordable housing in new construction.

Utilize City funds and HIF funds to purchase vacant, distressed, or underutilized properties to renovate for sale or lease to low-income qualified residents.

Affordable homes – ownership and rental – will be available throughout the City including high opportunity areas.

Improve the livability of neighborhoods.

Make infrastructure improvements to public facilities (including facilities for the homeless and formerly homeless persons), private-non-profit and publicly or privately owned commercial or industrial buildings, including public-use spaces serving low-and moderate-income communities.

Low-and moderate-income communities, including the homeless, will have access to improved public facilities.

3. Evaluation of past performance

The City prioritized three main programs over the past five years:

- It provided down payment and closing cost loans to seventy-seven (77) income-eligible households who purchased their first home in Gaithersburg. The City allocated CDBG funds to the Gaithersburg Homebuyer Assistance Loan Program (GHALP). This program also uses City general operating funds and Housing Initiative Funds (housing trust fund). GHALP loans are sized to incentivize affordable home ownership in higher cost part of the City.
- It provided short-term, up to three (3) consecutive months of emergency assistance payments to prevent tenant eviction and utility shut-offs. During the past five (5) years, this program has prevented the eviction of two hundred thirty-five (235) households from their rental apartments. In these cases, CDBG funds are used to help primarily households earning less than 50% of the AMI; in many cases, households earned much less (temporary loss of jobs or reduced hours).
- It provided funding to increase the accessibility and hours of use for the Olde Towne Park and Plaza. The modest improvements benefit an estimated 3,300 people of all ages.

The onset of the pandemic in 2020 and the COVID-19 global emergency adversely affected the City's low- and moderate-income households and it, therefore, funneled resources to help this population weather its negative effects (largely through the emergency assistance program).

The City's independent auditor has also reviewed the closing cost and down payment assistance program several times during the last five (5) years and found no issues with the financial aspect of the program administration. (No single audit is required, as the City did not spend over \$750,000 in federal funds during any single year of 5-year Consolidated Plan period).

4. Summary of citizen participation process and consultation process

The City must provide citizens, public agencies, and other interested parties a reasonable opportunity to examine the contents of and submit comments on the proposed Consolidated Plan, and any substantial amendments to the Plan; the comment period will be at least 30 days, beginning on April 4, 2023 and ending on May 5, 2023.

During that period, the City conducted the following activities to obtain feedback from the public on this draft 5-Year Consolidated Plan:

- Convened two public meetings – one in-person and one virtually - to obtain resident input, and respond to questions regarding housing and community development needs and proposed

activities (both held on April 19, 2023). The City advertised these meetings on its website and corresponding social media, and in the Washington Post and El Tiempo newspapers (the meetings were held at accessible facilities and offered Spanish language translation).

- Placed the draft Consolidated Plan at four (4) public locations – City Hall, The Activity Center at Bohrer Park, and the Gaithersburg and Quince Orchard public libraries.
- Placed the draft Consolidated Plan on the City’s website and included an online survey to obtain written feedback.
- Gathered survey feedback from several public locations including the City of Gaithersburg facilities such as the Wells-Robertson House.
- Attended community meetings such as the Interagency Commission on Homelessness (ICH) and Community Services Commission.
- The Mayor and City Council met on May 1 to hear an update on the Consolidated Plan and FY 23 Action Plan.

Gaithersburg also provided ongoing and regular opportunities for input. The City Council, which meets every two weeks in public session, encourages citizens to speak openly about their needs and interests. Public hearings are broadly advertised and interested persons are notified of matters before the Council. Moreover, the 24 Regulatory Boards, Commissions and Committees, comprised of City residents, have both staff and Council liaisons, providing great opportunities for public input.

5. Summary of public comments

The City received the following comments and feedback from residents and other stakeholders concerning the draft 5 Year Consolidated Plan and FY 23 Action Plan during the review period:

First, the City held two (2) public meetings, one held virtually and the other in-person. Unfortunately, there was only one (1) attendee between the two (2) meetings, and the attendee had no questions or comments.

The City also hosted a focus group at Asbury Methodist Village, a continuing care retirement community in Gaithersburg. Seven (7) residents participated in the focus group. The residents provided the following feedback to City staff:

- There should be more collaboration between the City of Gaithersburg and Montgomery County (staff agrees with this suggestion)
- There is no City center, no social cohesion, and this needs to be developed (staff has no response to this comment).
- The City needs to work with the non-profit sector regarding the Housing-Choice Voucher program, which is run through the County. The focus group specifically requested the City get involved in working with property owners to ensure vouchers are accepted (staff concurs with the suggestion of the City encouraging property owners to accept Housing Choice Vouchers (HCV)).

- The City should focus on how to help people live in opportunity zones in the City (staff agrees with this suggestion; the City's down payment assistance program provides an incentive for low- and moderate-income residents to purchase homes in opportunity zones).
- Some attendees requested the City to include undocumented people into the City-run housing programs (staff explained that federal funds cannot be used for undocumented people and that there are non-federal programs that provide assistance).
- The City should expand outreach to private sectors as a resource for the City's housing and community development programs (staff agree that the private sector should be and is a resource in the City's housing programs; private sector is involved in its efforts to help household purchase their first home and providing affordable housing to low- and moderate income households (the Moderately Priced Dwelling Unit (MPDU) program).
- Attendees showed support for the MPDU program, and advocated for the City to find ways to keep rents down, sustain those lower rents, and incentivize developers.

City staff developed a bilingual (English and Spanish) short survey to reach a larger number of Gaithersburg residents. The City received seventy-two (72) returned surveys. Of the returned surveys, thirty-nine (39) were completed in English and thirty-three (33) were completed in Spanish. Seven (7) surveys were completed on-line, as a result of the City's outreach, directing residents to the City website.

From the 72 completed surveys, there were a few top identified of the 'most pressing housing and community development needs:

- Affordability of housing (74% of respondents)
- Safer housing (64% of respondents)
- Services for people experiencing homelessness (53% of respondents)
- Eviction prevention to prevent homelessness (51% of respondents)
- Accessible housing for seniors and persons with physical disabilities (51% of respondents)

Respondents identified objectives and outcomes from the FY18-23 Consolidated Plan that are still important for the City's attention. Those objectives, in order of most pressing according to surveys, include:

- Increase the availability of affordable homeownership and housing preservation to low- and moderate-income residents (70% of respondents)
- Assist homeless persons at risk of becoming homeless (64% of respondents)
- Improve the safety and livability of neighborhoods (61% of respondents)
- Support persons and persons with special needs (58% of respondents)
- Deconcentrate and disperse affordable housing (39% of respondents)

The survey included one qualitative question to ask respondents how they believe the City should spend CDBG funding. Responses were reviewed and organized into various overriding themes. Those themes included:

- Affordable housing and rental assistance and/or subsidies (29 respondents)
- Accessible housing for seniors, persons with disabilities, persons with limited resources (20 respondents)
- Homeless services (10 respondents)
- Eviction prevention (9 respondents)

Additional responses include housing close to public transportation, increase number of housing programs, low-income housing, safety and livability of housing, and increased funding for housing programs. A number of respondents also included increased public safety (15) and access to parks and recreation facilities and activities (13). There are additional funding sources, either through the City and/or the County to address these resident concerns.

Public comments for the Consolidated Plan aligned with the City of Gaithersburg's Housing Element Public Comment period, as well as the public comment period for the Regional Fair Housing Plan conducted by the Metropolitan of Washington Council of Government (MWCOG). City staff received the following feedback from the Housing Element:

- Homeownership is preferred
- Barriers to homeownership include housing costs & lack of down payment
- Residents want more housing options
- Down payment assistance is preferred to achieve this objective
- The City should help increase ownership options for moderate income households
- There is wide support for Moderately Priced Dwelling Units (MPDUs)

The Metropolitan Washington Council of Government's (MWCOG's) Regional Fair Housing Plan received feedback from three (3) people, and those comments included:

- Adopt legislation at the local, regional, or state level which would "prohibit cash offers on homes from institutional investors with millions in assets"
- When allocating any new affordable housing in Gaithersburg, that housing should be located west of the Interstate-270, to make access to affordable housing more equitable
- The City should, when increasing spending on affordable housing, associate "plans to increase the local economy to pay for such programs"
- Government "needs to do something about the high prices, on building materials, construction, because the average family cannot afford any housing in these areas, it's ridiculous".

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

All comments or views were accepted. There were two comments in the above public outreach and engagement activities that were accepted, but that the City will not act on through its federally-funded housing and community development programs: helping undocumented persons and working to provide a more cohesive city center. The City has non-federally funded programs to address these two comments/matters.

7. Summary

The City is proud of its housing and community development progress that the federal CDBG funds, its own funds, funds from the County and State, and planning and resident and stakeholder participation has achieved. The City looks forward to continuing these collaborations with the community, stakeholders and partners to accomplish the goals and objectives described in more detail in the pages that follow below.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

| Agency Role | Name | Department/Agency |
|-----------------------|--------------|--------------------------|
| Lead Agency | GAITHERSBURG | |
| CDBG Administrator | GAITHERSBURG | DCNH Division of Housing |
| HOPWA Administrator | | |
| HOME Administrator | | |
| HOPWA-C Administrator | | |

Table 1 – Responsible Agencies

Narrative

Although the City receives federal HUD funding to address the needs of low- and moderate-income residents through the Community Development Block Grant allocation only, the Consolidated Planning process considers the needs of the community broadly, not just around housing needs, but also infrastructure and other public priority needs.

Montgomery County is the lead agency for other HUD entitlement programs, except for the State of Maryland, which administers the HOPWA program on behalf of the grantee, the City of Frederick.

In preparing this Plan, the City consulted with the Montgomery County Housing Authority (The Housing Opportunities Commission), the County Departments of Housing and Community Affairs (DHCA), Health and Human Services (DHHS), the Office of Human Rights (OHR), and other local agencies working with low income and special needs populations in the City.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The City and Montgomery County have a long-standing partnership that benefits all of Gaithersburg residents, most particularly low- and moderate-income residents. Gaithersburg staff work closely with the County, the public housing authority administered by Housing Opportunities Commission (HOC), and other governmental agencies to deliver best practice services. This is true for combined efforts to support homeless residents and for homelessness prevention, where the County refers cases for vulnerable households at risk of eviction. Gaithersburg enhances services that its residents are entitled to through Montgomery County, although the City does fund certain programs that are not provided by the County.

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)).

As one of three municipalities in Montgomery County, Maryland (along with the cities of Rockville and Takoma Park), Gaithersburg participates with multiple agencies, non-profits and other community partners. The Department of Community, Housing and Neighborhood Services (lead for CDBG and other grant funding) is represented on numerous committees, and other groups whose missions include addressing income inequality, housing affordability, transportation, homelessness, fair housing, needs of persons with mental and physical disabilities, and other special needs populations. Those partners include (but are not limited to) the following agencies:

- Montgomery County Department of Health and Human Services (DHHS)/Shelter Services
- Montgomery County Department of Housing and Community Affairs (DHCA)
- Housing Opportunities Commission (HOC)
- Interfaith Works of Montgomery County
- Upper Montgomery Assistance Network (UMAN)
- Montgomery County Office of Human Rights
- Interagency Fair Housing Coordinating Committee
- Metropolitan Washington Council of Governments (COG)
- Montgomery County Interagency Commission on Homelessness (ICH)

Other ad hoc groups are also regularly convened to address relevant housing and community service needs.

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 City has been a long-time member of the County Continuum of Care Planning Group despite having lost HUD funding in 2016 for its Wells/Robertson House transitional housing facility. The City's Homeless Services Division Manager was the lead staff person on this planning group. The Homeless Services Division Manager attended quarterly meetings, complied with HMIS requirements and administered the County's HIP Program. The Homeless Services Division Manager now leads the City's efforts on the annual Point-in-Time (PIT) Homeless Count and the Gaithersburg street homeless outreach team. In 2022, five hundred eighty-one (581) individuals were counted throughout the County during the Point-in-Time count.

The County also participates in the Youth REACH Maryland outreach program. This allows the County to estimate the number of unaccompanied youth (14-24 years old) who are experiencing homelessness. This biannual survey allows an opportunity to gain a greater understanding of the unique challenges homeless youth face. In the 2018 Youth REACH Count (most recent published results), there were three hundred seventeen (317) youth identified (surveyed and/or entered in the HMIS system) as unaccompanied, homeless throughout Montgomery County. Youth REACH Maryland is administered through the University of Maryland School of Social Work's Institute of Innovation and Implementation.

Each year, the Point-in-Time Survey counts homeless transition youth (ages 18-24). In 2022, thirty-one (31) transition-aged youth were counted in Montgomery County. Homeless outreach workers interact with these unaccompanied youth on a regular basis.

The City's Housing and Community Development Manager attends the Interagency Commission on Homelessness. This Commission was created by the County Council in 2014. The mission of the ICH is to:

- promote a community-wide goal to end and prevent homelessness,
- develop and implement a strategic plan,
- educate the community about homelessness,
- promote partnerships to improve the County's ability to prevent and end homelessness,
- monitor programs that are components of the Continuum of Care (CoC),
- make recommendations to the County Executive and County Council to improve the CoC, and
- establish procedures for effective coordination of the CoC.

In January 2020, the ICH launched the 3-Year Strategic Plan to End Homelessness. The plan consists of six (6) primary strategies:

1. Reduce Racial Disparities Across the System,
2. Build and Support Strong and Adaptable Programs,

3. Build and Support Affordable Housing Solutions within the Homeless Continuum,
4. Coordinate Effectively Across Other Systems of Care,
5. Increase and Diversify Funding, and
6. Educate and Advocate for Change.

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

The City receives no ESG funds from Montgomery County. The Homeless Management Information System (HMIS), is implemented within the single Continuum of Care for Montgomery County (MD-601). HMIS is a computerized data collection application that facilitates the collection of information on homeless individuals and families using residential or other homeless services and stores that data in an electronic format. The City complies with HMIS data requirements.

The City of Gaithersburg participates in the Continuum of Care. The City is active with outreach for engagement for those in the City, as well as the upper part of Montgomery County. The City participates in the unsheltered count, and the annual Point-in-Time Count. The City of Gaithersburg provides transitional shelter for those in recovery with two programs, Wells Robertson and DeSillum. Lastly, the City provides support for permanent supportive housing for those receiving Housing Initiative Program rental subsidy. The City of Gaithersburg is connected to the County's Continuum of Care from engagement to housing.

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

Table 2 – Agencies, groups, organizations who participated

| | | |
|---|--|--|
| 1 | Agency/Group/Organization | Housing Opportunities Commission of Montgomery County |
| | Agency/Group/Organization Type | PHA |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Public Housing Needs Housing Choice Voucher |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | |
| 2 | Agency/Group/Organization | Interagency Fair Housing Coordinating Group |
| | Agency/Group/Organization Type | Office of Human Rights |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | |
| 3 | Agency/Group/Organization | MONTGOMERY COUNTY DEPARTMENT OF HEALTH AND HUMAN SERVICES |
| | Agency/Group/Organization Type | Services-homeless |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Annual Point in Time (PIT) survey participation. The draft Consolidated Plan was sent for review and comment. |
| 4 | Agency/Group/Organization | Department of Housing and Community Affairs |
| | Agency/Group/Organization Type | Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |

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|---|--|---|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The City shares program information and problem solves on several housing programs using federal CDBG including down payment assistance, home repair as well as the use of trust funds and zoning regulations (MPDU/WFHU) to increase affordable homes. |
| 5 | Agency/Group/Organization | MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT |
| | Agency/Group/Organization Type | Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Draft of Consolidated Plan was sent to the agency for comment and review. |
| 6 | Agency/Group/Organization | Upper Montgomery Assistance Network (UMAN) |
| | Agency/Group/Organization Type | Services, including eviction prevention |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Draft of Consolidated Plan was sent to the agency for comment and review. Coordination of services, particularly with students on Free and Reduced Means (FARMS.) |

Identify any Agency Types not consulted and provide rationale for not consulting

None.

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 | | |

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|---|--|---|
| Housing Element | City of Gaithersburg | CDBG programs were included in the "City Programs and Policy" section of the City's recent Housing Element. The City Programs sections discusses the City's affordable housing programs, explores ways to preserve existing affordable housing and help people retain or access housing, and considers incentives to help create more affordable housing. Division of Housing staff were actively involved in the writing of the Housing Element, as an extension of the City's Master Plan. |
| Fair Housing Plan | Metropolitan Washington Council of Governments (MWCOG) | State and local governments receiving funds from the U.S. Department of Housing and Urban Development (HUD) must submit a fair housing plan. Instead of creating separate plans, eight communities joined together and worked with Public Housing Authorities (PHAs) and others on a regional plan. The result is the Metropolitan Washington Regional Analysis of Impediments to Fair Housing Choice. The City of Gaithersburg was one of the eight communities, along with others from Metropolitan Washington. |
| 3-Year Strategic Plan to End Homelessness | Interagency Council on Homelessness | Montgomery County believes that homelessness is a problem that can be solved. ICH's strategic plan is designed to provide focus and direction to Montgomery County from January 2020 through the end of December 2023. The plan provides an acute emphasis of what success looks like under the guiding direction of the vision and mission and what Montgomery County should focus on to end homelessness for everyone by the end of 2023. |
| Consolidated Plan 2021 - 2025 | Montgomery County | The Consolidated Plan serves as Montgomery County's application for CDBG, HOME and ESG funds for County Fiscal Years 2022 - 2026 (July 1, 2021 to June 30, 2026), and it identifies specific uses for these funding programs. |

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City's primary partner on the coordination of the Consolidated Plan has always been Montgomery County, which receives approximately \$4.9 million in CDBG funds to serve low- to moderate-income residents. The total recommended FY24 Operating Budget for the Department of Housing and Community Affairs is \$69,398,865, an increase of \$950,380 or 1.39 percent from the FY23 Approved Budget of \$68,448,485. Gaithersburg's population of 69,657 represents less than 7 percent of the entire

County. Even so, Gaithersburg receives very few direct County dollars to promote the goals of the Consolidated Plan. Nonetheless, partnerships between the County and City are critical to addressing the needs of our residents. The City works hard to coordinate services among its partner agencies. These partnerships and other partnerships are too numerous to describe in full.

The Gaithersburg Coalition of Providers, which was formed in the mid-1990s, meets quarterly under the coordination of the Gaithersburg Community Services Division Manager. This group is comprised of County agencies, including, but not limited to Aging and Disability Services, Gilchrist Center for Cultural Diversity, DHHS – Community Case Management Services. It also includes programs with Montgomery County Public Schools (MCPS) including MCPS Division of Food and Nutrition Services, ESOL, Division of Early Childhood Programs and Services, and the Ed Bohrer Parent Resource Center. Non-profit and 501c3 groups are also included in the Coalition of Providers, including Family Services, Inc., Child Center and Adult Services, Community Clinic, Inc., Conflict Resolution Center, Gaithersburg HELP, Gaithersburg Meals on Wheels, Habitat for Humanity of Montgomery County, Inc., Housing Initiative Partnership, Housing Opportunities Commission, Lutheran Social Services of the National Area Refugee and Immigrant Service, Manna Food Center, and Interfaith Works. Various religious institutions are also represented.

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(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 Gaithersburg prepared its Citizen Participation Plan in 2015 and amended it in 2020 to accommodate the acute and challenging conditions created by the pandemic (Covid-19). The Plan provided for and encouraged citizen participation in the Community Development Block Grant (CDBG) program. This Plan has been an essential element of the City's community development process and was developed to comply with the regulations and requirements of the CDBG program as administered by the Division of Housing (previously the Housing and Community Development Division) when it was part of the Department of Finance and Administration.

The City will make reasonable efforts to provide citizen participation during the community development process and throughout the planning, implementation and assessment of all CDBG programs undertaken. Local officials will make efforts to involve residents in all phases of the development, implementation and assessment of community development programs including, but not limited to, the following phases:

1. Identification and assessment of housing and community development needs; determination of CDBG projects and documentation; and the development of CDBG applications;
2. Changes and/or amendments to approved CDBG projects; and
3. Assessment of CDBG program performance.

All phases of the community development process will be conducted by local officials in an open manner. Gaithersburg residents are encouraged to participate at all levels and will be given access to program information during each phase of any CDBG program as outlined herein. Citizen participation in the community development process will be conducted on a community-wide basis and will actively involve the views and proposals of all residents, especially low- and moderate-income persons and residents of areas where CDBG activities are proposed or ongoing.

The City hosted two public meetings, conducted outreach through public notices in The Washington Post and El Tiempo. A community survey was also developed by City staff, shared broadly. The survey was available, alongside the draft plan in identified locations. The survey was also available on the City's website and was shared directly with community stakeholders.

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 | Focus Group | Target Residents | Seven residents of the Asbury Methodist Village held an in-person meeting on March 16, 2023 on Housing and Community Need and the City's past performance. | Questions regarding collaboration between the City and the County. There is no City center, no social cohesion, and this needs to be developedThe City needs to work with the non-profit sector regarding the Housing-Choice Voucher program, run through the County. The focus group specifically requested the City get involved in working with landlords to ensure vouchers are accepted. Focus on how to help people live in opportunity zones in the City. Request for the City to include undocumented people into the City-run housing programs.Request that the City works with private sectors as a resource for the City's housing and community development programs.MPDUs - Questioned how the City could keep rents down, sustain those lower rents, and incentivize developers. | For the City's Housing Programs (all funded through CDBG), households who are undocumented are not eligible. | |

| | | | | | | |
|---|-------------------|---|--|--|-----|--|
| 2 | Public Meeting | Non-targeted/broad community | The City hosted two public meetings, one held virtually and one in-person. For the virtual meeting, there was one attendee. The attendee provided no comments or feedback. For the in-person meeting, there were zero attendees. | None. | N/A | |
| 3 | Focus Group | Non-targeted/broad community | # of responses | See summary of these comments on pages 9-11 above. | N/A | |
| 4 | Internet Outreach | Non-targeted/broad community | See summary of these comments on pages 9-11. | See summary of these comments on pages 9-11. | N/A | |
| 5 | Focus Group | Non-targeted/broad community | There were no comments received. | N/A | | |
| 6 | Focus Group | Targeted community partners (HOC, Interagency Council on Homelessness, Housing Initiative Partnership | Neighboring jurisdictions and City of Gaithersburg partners. Email announcement of draft Five-Year Consolidated Plan. | There were no comments received. | N/A | |

| | | | | | | |
|---|--------------|------------------------------|--|-----|-----|--|
| 7 | Newspaper Ad | Non-targeted/broad community | An ad was placed in the Washington Post on March 30, 2023 and El Tiempo on April 7, 2023, regarding the availability of the draft Five-Year Consolidated Plan and the 2 public meetings. | N/A | N/A | |
|---|--------------|------------------------------|--|-----|-----|--|

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Information in this section is based largely on data from the 2020 decennial Census, and the five-year 2017-2021 updated American Community Survey (ACS) instruments, specifically the Comprehensive Housing Affordable Strategies (CHAS). The Census revealed significant racial and ethnic diversity among Gaithersburg residents with just 31.5 percent of its residents identifying as non-Hispanic white. Data from the 2000 Census indicated a continuation of the trend toward increased diversity within the City and Montgomery County. In 1999 half (49.1 percent) of City residents reported as white only, and 20 percent of the population reported as Hispanic. In 2020, 31.5 percent self-reported as white only, and a 28.5 percent of the population reported Hispanic as their ethnicity.

Based on the latest American Community Survey five-year Survey (2013-2017), the City's white only (non-Hispanic) population continues to decrease. Based on the 2020 Census data, Gaithersburg's population of white, not Hispanic, saw a decrease, whereas the Hispanic or Latino, African American only and Asian populations all saw an increase in population in the latest Census survey. Except for Asian households, minority households suffer from lower incomes and less access to quality affordable housing.

The 2021 ACS also reveals that the City of Gaithersburg had an increase in median income to \$99,429. For African Americans and Hispanics the median household incomes are much lower: \$78,646 and \$69,984, respectively. By contrast, median household income for Asians is \$102,000, higher than other minority households, but less than White only residents with a median income of \$116,092.

- Homeless households are more likely to be a minority (especially Black or African American);
- Households with very low incomes are more likely to be a minority;
- Households at poverty levels are more likely to be a minority.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The greatest housing need for the City – and for the entire region – is housing that is affordable to very low-income (below 50 percent of AMI) and low-income households as they are most at risk of eviction and homelessness. One in four Gaithersburg households earns \$50,000 a year or less. According to the City’s data, for households earning less than \$40,000 a year, there are only 518 ownership units out of 16,781 homes that are affordable, and only 436 rental units out of 9,430 homes that are affordable to these households.

Another identified gap is for moderate-income households, or those earning \$80,000 to \$120,000 a year. The resulting gap for current households in this income range is 1,058 homes.

The 2021 Area Median Income (AMI) data for Montgomery County reports AMI as \$112,854. Using the standard calculation of housing costs of 30 percent (exclusive of utility costs), at median income, a household could reasonably afford a monthly rent of \$2,821.35. However, Gaithersburg’s median household income is much lower – at \$99,429 - and half Gaithersburg renter households are considered cost burdened (i.e., paying more than 30 percent of income to housing).

Of greater significance is the group of low-income households that cannot afford market rent in the City without a subsidy.

Doubling up households is one possible remedy to the affordability crisis and one that Gaithersburg addresses with sensitivity. Three and four bedroom units are also rare in the County. Most apartment complexes – especially in new construction – are leasing studios, one and two bedroom units.

The ACS (2017) reports Gaithersburg has a population of 67,415, a 15% increase from 2009 - See Table 5 below. According to the ACS (2017-2021), there are 25,945 occupied housing units in Gaithersburg.

Between 2009 and 2017 (ACS five year update), Gaithersburg’s population has grown by 15 percent. The City’s current estimated median income is \$99,429. Although HUD provides much of the data presented in this report, the City uses more recent data (ACS 2017-2021, ACS 2021, and City estimates) as available.

| Demographics | Base Year: 2009 | Most Recent Year: 2017 | % Change |
|---------------|-----------------|------------------------|----------|
| Population | 58,632 | 67,415 | 15% |
| Households | 22,104 | 24,375 | 10% |
| Median Income | \$80,655.00 | \$85,773.00 | 6% |

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Number of Households Table

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|---|------------------------|-----------------------------|-----------------------------|------------------------------|---------------------------|
| Total Households | 3,360 | 2,915 | 1,940 | 2,590 | 13,570 |
| Small Family Households | 1,395 | 1,045 | 935 | 1,210 | 7,285 |
| Large Family Households | 370 | 495 | 175 | 310 | 805 |
| Household contains at least one person 62-74 years of age | 434 | 590 | 370 | 325 | 2,715 |
| Household contains at least one person age 75 or older | 575 | 280 | 235 | 250 | 905 |
| Households with one or more children 6 years old or younger | 759 | 700 | 395 | 685 | 1,835 |

Table 6 - Total Households Table

Data Source: 2013-2017 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 85 | 65 | 0 | 25 | 175 | 4 | 4 | 10 | 0 | 18 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 75 | 170 | 4 | 55 | 304 | 4 | 0 | 0 | 4 | 8 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 95 | 175 | 75 | 85 | 430 | 0 | 10 | 25 | 30 | 65 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 1,685 | 785 | 115 | 60 | 2,645 | 625 | 580 | 155 | 50 | 1,410 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 130 | 575 | 705 | 405 | 1,815 | 105 | 160 | 240 | 370 | 875 |

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Zero/negative Income (and none of the above problems) | 75 | 0 | 0 | 0 | 75 | 135 | 0 | 0 | 0 | 135 |

Table 7 – Housing Problems Table

Data 2013-2017 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Having 1 or more of four housing problems | 1,945 | 1,195 | 190 | 220 | 3,550 | 640 | 595 | 190 | 85 | 1,510 |
| Having none of four housing problems | 370 | 685 | 1,065 | 1,475 | 3,595 | 195 | 440 | 500 | 810 | 1,945 |
| Household has negative income, but none of the other housing problems | 75 | 0 | 0 | 0 | 75 | 135 | 0 | 0 | 0 | 135 |

Table 8 – Housing Problems 2

Data 2013-2017 CHAS
Source:

3. Cost Burden > 30%

| | Renter | | | | Owner | | | |
|-----------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 970 | 595 | 390 | 1,955 | 250 | 260 | 225 | 735 |
| Large Related | 175 | 270 | 34 | 479 | 134 | 105 | 35 | 274 |
| Elderly | 465 | 310 | 130 | 905 | 265 | 175 | 94 | 534 |
| Other | 390 | 465 | 285 | 1,140 | 94 | 200 | 54 | 348 |

| | Renter | | | | Owner | | | |
|----------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Total need by income | 2,000 | 1,640 | 839 | 4,479 | 743 | 740 | 408 | 1,891 |

Table 9 – Cost Burden > 30%

Data 2013-2017 CHAS
Source:

4. Cost Burden > 50%

| | Renter | | | | Owner | | | |
|----------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 915 | 315 | 40 | 1,270 | 250 | 235 | 45 | 530 |
| Large Related | 130 | 60 | 4 | 194 | 130 | 55 | 10 | 195 |
| Elderly | 385 | 175 | 60 | 620 | 155 | 130 | 49 | 334 |
| Other | 355 | 300 | 15 | 670 | 90 | 160 | 50 | 300 |
| Total need by income | 1,785 | 850 | 119 | 2,754 | 625 | 580 | 154 | 1,359 |

Table 10 – Cost Burden > 50%

Data 2013-2017 CHAS
Source:

5. Crowding (More than one person per room)

| | Renter | | | | | Owner | | | | |
|---------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Single family households | 155 | 235 | 59 | 90 | 539 | 0 | 10 | 0 | 34 | 44 |
| Multiple, unrelated family households | 15 | 105 | 15 | 10 | 145 | 4 | 0 | 25 | 0 | 29 |
| Other, non-family households | 0 | 0 | 0 | 39 | 39 | 0 | 0 | 0 | 0 | 0 |
| Total need by income | 170 | 340 | 74 | 139 | 723 | 4 | 10 | 25 | 34 | 73 |

Table 11 – Crowding Information – 1/2

Data 2013-2017 CHAS
Source:

| | Renter | | | | Owner | | | |
|----------------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Households with Children Present | 59 | 118 | 26 | 203 | 2 | 4 | 10 | 16 |

Table 12 – Crowding Information – 2/2

Data Source: Table 11 and 2015 ACS (City of Gaithersburg)
Comments:

Describe the number and type of single person households in need of housing assistance.

According to the most recent ACS (2021), of 26,764 households in the City, 8,572 are single person households or 32 percent of the total. The Census does not break down housing affordability needs for this population, although the City would estimate that the housing needs of single adults is similar to the housing needs of all households. Gaithersburg’s median household income is 12 percent lower than that of Montgomery County, with a higher overall poverty rate.

Senior households are also likely to be single person households, and based on recent data, almost 12.1 percent of City residents are 65 and older.

Wells/Robertson House is a transitional housing program for single adults with a chronic disability (i.e., addiction). Compared to families with children, single adults are more likely to be homeless in Gaithersburg and Montgomery County.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The City does not have the ability to accurately estimate the number and types of families in need of housing assistance who are victims of dating violence, sexual assault and stalking. The City does have some estimates for domestic violence victims (specifically for domestic violence victims experiencing homelessness), and Census data provides information on households with disabilities. According to the 2022 Point-in-Time Count, there were 70 self-reported cases of domestic violence among households experiencing homelessness in Montgomery County. Of those 70, twenty cases led to that individual/household becoming homeless. In 2021, 47% of adults in families reported a history of domestic violence and 32% reported a current episode.

There is a need for low-income housing for victims of domestic violence. Services to End and Prevent Homelessness receives referrals from the domestic violence shelter that services single women, single women with minor children, and single men. The Betty Ann Krahnke Center (BAK) of Family Services, Inc. is the only emergency domestic violence shelter for women and their children in Montgomery County. BAK is a 60-bed, short-term crisis shelter. Various other shelters exist for men, women, and families, and

Montgomery County also runs an Abused Persons Program, but admission to the latter is by application only. The number of single households varies, and for households with minor children and undocumented households with minor children, the number is higher.

According to the 2021 ACS data, of the noninstitutionalized population (68,684) in Gaithersburg, 8.5 percent or 5,878 persons report having a disability. The Gaithersburg Data Table (ACS 2020) to the left illustrates median incomes for male and female residents with a disability and living below the poverty level. These numbers are high, particularly for the aging population of residents with a disability.

Age is another factor that can correlate with income and the ability to obtain and retain adequate housing. For retired families and individuals on a fixed income, equity in a home can provide financial stability. The City's population is aging, as both the working age and youth populations have decreased since 2010, while the senior population has increased. The City's senior population aged 60+ make up 18.5% of the City, while householders aged 65+ comprise approximately 20% of the City's homeowners, and 23% of all households have one or more members aged 65+.

What are the most common housing problems?

Gaithersburg's stock of all types of housing meets code. Code inspections are conducted for every rental unit at minimum once every two years. According to ACS 2017-2021, there are 734 overcrowded housing units (304 severely overcrowded; 430 overcrowded); 1,283 vacant housing units; 178 housing units without complete plumbing and 319 housing units without complete kitchen facilities. Of the 25,945 total housing units, 12,924 are owner occupied and 13,021 are renter occupied (of all types).

Lack of affordability is the most persistent and challenging housing problem within the City. Due to stringent code enforcement, Gaithersburg has very little substandard housing. The City's Neighborhood Services Division, within the Department of Community, Neighborhood, and Housing Services, is responsible for administering and enforcing City codes regarding property maintenance, rental housing, landlord-tenant relations, and other housing-related matters. The Division of Housing Program Manager works with this Division in ensuring fair housing enforcement; moreover, these divisions constantly make referrals to the other. This also includes the Community Services Division.

Low vacancy, 2,502 units (3.5% homeowner vacancy units; 4.5% rental vacancy rate (ACS 2021)), of all housing units contributes to higher housing prices, and is an ongoing and common problem. However, affordability is the most common housing problem, especially for rental housing. Although scarcity of affordable housing is greatest for the lowest-income households (under 50 percent of AMI), in this area of high housing costs, it is also a great challenge for households even up to 120 percent of AMI. Unlike Montgomery County, the City's Inclusionary Zoning law requires that developers of homeownership units also provide a certain percentage of units as Work Force Housing (to households between 80 and 120 percent of AMI). This is in addition to the MPDU requirements in both rental and ownership.

In 2000, the median gross rent within the City was \$904; in 2010, it was \$1,357, an increase of 50.1 percent. In 2021, median gross rent was \$1,811, an increase of nearly 34 percent since 2010. To afford the gross rent, a household should have an income of at least \$72,440 a year.

As seen in the maps on the following page, there are large areas of the City where renters and homeowners are paying over thirty-percent (30%) of their income on rent or mortgage.

Are any populations/household types more affected than others by these problems?

Low-income households are disproportionately affected by the affordability crisis in Gaithersburg. A total of 4,479 renter households are cost burdened, spending more than 30% of their incomes on housing costs, while 1,891 of homeowners are cost burdened. A large number of households, both renter and owner, are extremely cost burdened, spending more than 50% of their incomes on housing costs. Of the 2,754 of all renter households who are extremely cost burdened, 2,635 of those 2,754 renter households earn under 50 percent of Area Median Income. For homeowners, 1,205 of the 1,359 households who are extremely cost burdened earn under 50 percent of the Area Median Income.

There is a significant gap for households who make less than \$40,000 a year, as seen in the chart below. For households who make less than \$20,000 a year, there are virtually no rental opportunities, and for households who make between \$20,000 and \$40,000, there is a gap of 1,591 housing units to meet the need. A significant number of households have housing cost burdens that are higher than the generally accepted standard of spending less than 30% of one's income on rent and utilities or mortgage and utilities. Half (50%) of all Gaithersburg renters spend more than 30% of their incomes on rent and utilities, and almost one in three (30.8%) of all Gaithersburg homeowners spend more than 30% of their incomes on their mortgage and utilities. Although there appear to be sufficient rental units in the City for households up to 80 percent of AMI, that figure is misleading as these units would be rented by households at both below and above 80 percent of AMI. However, the housing needs for households at or below 50 percent of AMI are most acute.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Montgomery County and Gaithersburg place a heavy emphasis on eviction prevention programs. The County has a Rental Assistance Program (RAP) that provides a shallow rent subsidy between \$100 and \$503 a month for low-income households with a documented disability or who are at least 55 years old. Households must be homeless or at imminent risk of homelessness. Additionally, Montgomery County allocates funds to assist households with eviction notices and other emergency housing crisis.

According to the 2021 ACS, 22.5 percent of female-headed households (with children) live below the federal poverty rate as compared to about 9.5 percent of all households. These households are a priority for housing and case management services. Moreover, the City has a strong financial counseling component through its Financial Empowerment Center, managed by the Community Services Division.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

There are no accurate estimates available at this time (Feb/March/April 2023).

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

There are no accurate estimates available at this time (Feb/March/April 2023).

Discussion

For Gaithersburg, lack of affordability is the single greatest housing characteristic linked to instability and increased risk of homelessness. Even low-income families with stable employment are at risk of eviction and homelessness, should one financial or other type of crisis occur, as they often have no savings or other resources to weather these crises.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Since the 2000 Census, Gaithersburg has been a majority-minority city (i.e., more than 50 percent of its residents report as non-white or white/Hispanic.) As noted in the 2021 ACS, the percent of white only, non-Hispanic residents was 39.9 percent. Four thousand two hundred eighty five (4,285) households in the City pay more than 50 percent of their incomes to rent.

Examining rates of poverty, there is a disproportionately greater need among African American/Black (12.4%) and Hispanic (11.1%) residents making below the federal poverty line compared to 9.5 percent of all City residents. Hispanic residents have the lowest median household income with a median income of \$69,984, 70 percent of the median for the City as a whole.

0%-30% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,820 | 330 | 210 |
| White | 985 | 95 | 115 |
| Black / African American | 670 | 50 | 50 |
| Asian | 360 | 125 | 35 |
| American Indian, Alaska Native | 10 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 750 | 60 | 10 |

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,525 | 390 | 0 |
| White | 675 | 120 | 0 |
| Black / African American | 630 | 85 | 0 |
| Asian | 220 | 130 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 835 | 55 | 0 |

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 1,330 | 615 | 0 |
| White | 385 | 235 | 0 |
| Black / African American | 395 | 180 | 0 |
| Asian | 215 | 70 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 295 | 70 | 0 |

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 1,080 | 1,510 | 0 |
| White | 440 | 465 | 0 |
| Black / African American | 265 | 235 | 0 |
| Asian | 180 | 160 | 0 |
| American Indian, Alaska Native | 4 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 180 | 605 | 0 |

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Examining rates of poverty, there is a disproportionately greater need among African American/Black (12.4%) and Hispanic (11.1%) households earning below the federal poverty line compared to 9.5 percent of all City residents. Hispanic residents have the lowest median household income with a median income of \$69,984, seventy (70) percent of the median for the City as a whole.

As a result of stringent code enforcement and inspections of new and existing rental housing, Gaithersburg has virtually no substandard housing. Gaithersburg has some overcrowding. There is very little in lacking of kitchen facilities or indoor plumbing. However, affordability is a serious housing problem. With median rents of \$1,811 a month, households below 50 percent of the Area Median Income, low and very low-income households are most extremely burdened.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Low-income households, particularly Hispanic households, with the lowest median incomes and high rates of poverty, suffer the greatest need. Black households also have lower median incomes than the population as a whole.

Hispanic households are more likely to double up and live with extended family, thereby reducing the rent burden otherwise imposed on low-income households. Although doubled up households may violate housing code (depending on number of occupants and square footage and other housing codes), the City approaches these issues with great concern about the family’s housing stability while keeping in mind safety issues.

0%-30% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,585 | 565 | 210 |
| White | 885 | 190 | 115 |
| Black / African American | 585 | 135 | 50 |
| Asian | 330 | 150 | 35 |
| American Indian, Alaska Native | 4 | 4 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 725 | 80 | 10 |

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 1,790 | 1,125 | 0 |
| White | 490 | 310 | 0 |
| Black / African American | 385 | 330 | 0 |
| Asian | 200 | 155 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 585 | 305 | 0 |

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 380 | 1,565 | 0 |
| White | 215 | 410 | 0 |
| Black / African American | 40 | 540 | 0 |
| Asian | 90 | 200 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 45 | 320 | 0 |

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 305 | 2,285 | 0 |
| White | 80 | 825 | 0 |
| Black / African American | 90 | 415 | 0 |
| Asian | 60 | 280 | 0 |
| American Indian, Alaska Native | 0 | 4 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 75 | 710 | 0 |

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Of the four housing problems identified (lacking complete kitchen facilities, complete plumbing facilities, overcrowding, and cost burden), cost burden is by far the greatest problem for Gaithersburg residents. As discussed previously, few housing units do not have complete kitchens or plumbing in the City. Overcrowding is more of a problem, but even that is preferable to homelessness. To ensure compliance with City code, and for safety reasons, the City investigates all reports of overcrowding, but these cases are handled with cultural awareness and sensitivity. Rates of overcrowding are racially disproportionate in Gaithersburg. In particular, Hispanic households have a much higher rate of overcrowding, at more than 10 percent of households. Any income-eligible household facing relocation due to a code violation – such as overcrowding or other safety hazard - is immediately prioritized for rent assistance through the City or County.

As described throughout this report, “unaffordability” is the major impediment for low-income households. According to the 2021 ACS survey, median household income for all populations in Gaithersburg is \$99,429 with 9.5 percent of City residents living in poverty.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

The percentage of families and people whose income in the past twelve (12) months is below the poverty level is 9.5%. According to the 2020 Census, the percentage of Black/African American, non-Hispanic households under the federal poverty rate is 12.4% in comparison to 4.9% of White, non-Hispanic households. Households of Hispanic or Latino origin of any race made up 11.1% of the total population living below the federal poverty line.

Housing Cost Burden

| Housing Cost Burden | <=30% | 30-50% | >50% | No / negative income (not computed) |
|--------------------------------|--------|--------|-------|-------------------------------------|
| Jurisdiction as a whole | 15,545 | 4,280 | 4,285 | 265 |
| White | 7,625 | 1,540 | 1,690 | 115 |
| Black / African American | 2,135 | 1,190 | 835 | 100 |
| Asian | 3,075 | 550 | 545 | 35 |
| American Indian, Alaska Native | 45 | 8 | 4 | 0 |
| Pacific Islander | 0 | 0 | 0 | 0 |
| Hispanic | 2,305 | 925 | 1,035 | 10 |

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2013-2017 CHAS

Discussion:

Hispanic (nearly 60%) and Black (54%) households in Gaithersburg have disproportionately greater housing problems than White or Asian populations. Severe housing problems most commonly affect Hispanic households, with almost 38% of these households living with a severe housing problem. For Black households, 28% experience severe housing problems in comparison to 16% of White households.

Racial disparities in housing cost burdens also exist in Gaithersburg. Hispanic households are most impacted, with more than a quarter of households living with severe cost burdens. Black/African American households also have a higher cost burden, at 22 percent.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

An examination of the Gaithersburg American Community Survey income data shows that Black and Hispanic households have a disproportionate greater need. As seen in Tables 13-20, housing problems and severe housing problems impact all racial and ethnic groups across incomes. That said, Black/African American and Hispanic households have a percentage comparable to White households, despite a larger percentage of White households across the City.

As mentioned previously, a significant number of households have housing cost burdens that are higher than the generally accepted standard of spending less than 30% of one's income on rent and utilities or mortgage and utilities. This cost burden is higher for Black and Hispanic households than Asian and Pacific Islander and White households. The draft Analysis of Impediments (AI) found cost burdens of 1 in 4 and 1 in 5 for Black (21.54%), and Hispanic households (25.43%); 1 in 6 and 1 in 8 for Whites (15.85%) and Asian and Pacific Islander (11.45%) households.

If they have needs not identified above, what are those needs?

N/A

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

As shown in the map above, there are concentrated areas throughout the City where there are predominant racial or ethnic groups residing in those areas. With some exceptions, the neighborhoods that are predominately Black/African American Non-Hispanic and Hispanic are located to the east of Interstate 270, where median household incomes tend to be lower.

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Opportunities Commission (HOC) has replaced its public housing program with the HUD approved RAD (Rental Assistance Demonstration) Program. RAD allowed Public Housing Authorities to convert their Public Housing properties to long-term Project-Based Section 8 subsidy properties. HOC replaces its older housing stock with project-based vouchers and in certain instances, with other affordable and mixed-income housing.

HOC currently does not own or operate any Public Housing (PH) units. From FY 2014 through FY 2020, HOC completed the process of converting the remaining 877 PH units to Section 8 Project Based Rental Assistance (PBRA) and Project Based Vouchers (PBV) through the use of HUD’s Rental Assistance Demonstration (RAD) program. These units spanned 11 properties in Montgomery County, with two in Gaithersburg: Washington Square and Emory Grove. The conversion of these units to a more efficient form of subsidy allowed HOC to leverage additional sources of financing, allowing HOC to renovate, and in some cases, rebuild the existing PH units. All of the previous PH subsidies were replaced by the new Section 8 subsidies.

Many of HOC’s PH units were specifically reserved for the elderly and non-elderly disabled members of Montgomery County.

RAD is critical to HUD’s (and HOC’s) housing preservation strategy, working to preserve affordable housing with deep subsidies to the lowest income residents.

Totals in Use

| | Program Type | | | | | | | | |
|----------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | Special Purpose Voucher | | |
| | | | | Total | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers in use | 0 | 28 | 1,502 | 6,024 | 0 | 5,751 | 59 | 46 | 156 |

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

| | Program Type | | | | | | | |
|---|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | Special Purpose Voucher | |
| | | | | Total | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program |
| Average Annual Income | 0 | 16,521 | 17,819 | 15,942 | 0 | 15,963 | 13,886 | 15,059 |
| Average length of stay | 0 | 4 | 9 | 6 | 0 | 6 | 1 | 9 |
| Average Household size | 0 | 2 | 2 | 2 | 0 | 2 | 1 | 3 |
| # Homeless at admission | 0 | 0 | 0 | 5 | 0 | 1 | 4 | 0 |
| # of Elderly Program Participants (>62) | 0 | 5 | 625 | 1,167 | 0 | 1,144 | 11 | 4 |
| # of Disabled Families | 0 | 2 | 139 | 1,326 | 0 | 1,148 | 25 | 10 |
| # of Families requesting accessibility features | 0 | 28 | 1,502 | 6,024 | 0 | 5,751 | 59 | 46 |
| # of HIV/AIDS program participants | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| # of DV victims | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

| Race | Certificate | Mod-Rehab | Public Housing | Program Type | | | | | |
|-------------------------------|-------------|-----------|----------------|--------------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | | | | Vouchers | | | Special Purpose Voucher | | |
| | | | | Total | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| White | 0 | 10 | 427 | 1,584 | 0 | 1,487 | 17 | 16 | 59 |
| Black/African American | 0 | 14 | 841 | 4,089 | 0 | 3,925 | 42 | 27 | 89 |
| Asian | 0 | 2 | 228 | 297 | 0 | 288 | 0 | 1 | 7 |
| American Indian/Alaska Native | 0 | 1 | 4 | 44 | 0 | 42 | 0 | 1 | 1 |
| Pacific Islander | 0 | 1 | 2 | 10 | 0 | 9 | 0 | 1 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

| Ethnicity | Certificate | Mod-Rehab | Public Housing | Program Type | | | | | |
|--------------|-------------|-----------|----------------|--------------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | | | | Vouchers | | | Special Purpose Voucher | | |
| | | | | Total | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Hispanic | 0 | 6 | 226 | 682 | 0 | 653 | 3 | 10 | 11 |
| Not Hispanic | 0 | 22 | 1,276 | 5,342 | 0 | 5,098 | 56 | 36 | 145 |

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

HOC adds accessibility features based on resident requests. Using the reasonable accommodation process for persons with disabilities, HOC adds medically necessary accessibility to its federally funded units. When these units become available, HOC makes a concerted effort to match households on the waitlist with accessibility preferences to existing accessible units. If no accessible units are available, HOC will approve modifications to make the unit accessible, as requested through the reasonable accommodation process.

In March 2023, there were 36,676 applicants on the HOC waiting list. HOC maintains two separate waiting lists, one for their Housing Choice Voucher (HCV) tenant-based and project-based voucher programs. The wait list for the HCV program has a waitlist of 27,519 applicants, and the average wait time is six and a half (6.5) years. These waiting lists include qualified low-income residents who are individuals, families, seniors, and non-senior households with disabilities.

In the Metropolitan Washington region, HCVs are the primary form of publicly supported housing support for persons with disabilities. In Maryland, residents with disabilities tend to have lower incomes; therefore, there is a significant need for affordable housing, including publicly supported housing. Based on a study performed by the Maryland Department of Health services, at least half of all residents who have a disability had a household income of less than \$15,000.⁶² Additionally, the population of senior residents is expected to increase to over 20 percent of the total population, and currently almost 195,000 senior residents are cost burdened. In Maryland, the population of senior residents is predicted to substantially increase in the next 10 years. Consequently, there is significant demand among individuals with disabilities for access to publicly supported housing and this need is likely to increase in the coming years.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

There are too few accessible affordable units in the County. Unless required to do so (as is the case with some HUD funded programs), most builders are not constructing units that meet the needs of persons with disabilities. Although buildings constructed after March of 1991 must provide accessibility in their public spaces, individual housing units are largely not accessible.

According to MWCOG's Fair Housing Plan, Gaithersburg has a range of publicly supported affordable rental housing units (1,977 units). This supply includes public housing units, project-based Section 8 units, units supported by the Low-Income Housing Tax Credit (LIHTC) program, and units under the City of Gaithersburg's Inclusionary Zoning program—the MPDU/Workforce Housing Units (WFHU) program. Though Gaithersburg does not operate its own public housing units, the Housing Opportunities Commission owns and operates public housing units within the city limits as well as throughout

Montgomery County. Only 12 families with children live in project-based Section 8 units in the City. Instead, families with children must rely on Housing Choice Vouchers (HCVs). There are fewer than 200 publicly supported hard units in the City.

To prevent discrimination based on income, Maryland enacted source-of-income protections in 2020. Montgomery County has had source-of-income protections for far longer. Regardless, source-of-income discrimination continues to remain a significant problem throughout the metropolitan Washington region.

How do these needs compare to the housing needs of the population at large

As people age and wish to remain in their homes, the lack of accessible housing is likely to become a major housing concern. Given the very high cost of living in Montgomery County, the vast majority of households eligible for housing through HOC will not secure affordable housing through an HOC program.

Across the metropolitan Washington region, many households face high rates of housing problems, specifically accessing affordable housing and not being cost burdened or severely cost burdened. HOC's waitlist of nearly 37,000 households county-wide suggest there is not enough housing available for residents in need.

Discussion

HOC adds accessibility features based on resident requests. Using the reasonable accommodation process for persons with disabilities, HOC adds medically necessary accessibility to its federally funded units. In 2022, nearly 39,000 families were on the HOC waiting list. HOC maintains two separate waiting lists, one for their Housing Choice Voucher (HCV) tenant-based and project-based voucher programs. These waiting lists include qualified low-income residents who are individuals, families, seniors, and non-senior households with disabilities.

In the Metropolitan Washington region, HCVs are the primary form of publicly supported housing support for persons with disabilities. In Maryland, residents with disabilities tend to have lower incomes; therefore, there is a significant need for affordable housing, including publicly supported housing.

There are too few accessible affordable units in the County. According to MWCOG's Fair Housing Plan, Gaithersburg has a range of publicly supported affordable rental housing units (1,977 units). This supply includes public housing units, project-based Section 8 units, units supported by the Low-Income Housing Tax Credit (LIHTC) program, and units under the City of Gaithersburg's Inclusionary Zoning program—the MPDU/Workforce Housing Units (WFHU) program. Though Gaithersburg does not operate its own public housing units, the Housing Opportunities Commission owns and operates public housing units within the City limits as well as throughout Montgomery County.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Since losing funds from HUD in 2016, the City has had to realign its funding to ensure that Wells/Robertson House continues to operate at full capacity. Through the ICH (governing body of the COC), the Operations Committee and other homeless resource committees, Gaithersburg is a partner with Montgomery County on eliminating homelessness for all residents.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The Point-in-Time (PIT) count – done annually in January – no longer identifies homeless persons by municipality. Therefore, it is not possible to identify City residents in the published PIT Count report. That said, City staff confirmed there were nine (9) unsheltered adults identified in the 2023 PIT Count in Gaithersburg.

In fiscal years 2022 and partial 2023, the numbers of sheltered adults and/or families are as follows:

- Transitional Housing (Dwelling Place)
 - o Fiscal Year 22 – 3 City families
 - o Fiscal Year 23 (as of December 20, 2022) – 3 City families
- Domestic Violence Shelter (Betty A. Krahnke via Sheppard Pratt)
 - o Fiscal Year 22 – 16 City families
 - o Fiscal Year 23 (as of December 20, 2022) – 6 City families

- Men's Shelter (Montgomery County Coalition-Home)
 - o Fiscal Year 22 – 49 individuals
 - o Fiscal Year 23 (as of December 20, 2022) – 26 individuals
- Women's Shelter (Interfaith Works)
 - o Fiscal Year 22 – 13 individuals
 - o Fiscal Year 23 (as of December 20, 2022) – 19 individuals

All of the above shelters support residents experiencing homelessness throughout Montgomery County.

The 2022 PIT survey was released, and for Montgomery County, the news is promising. Five hundred eighty-one (581) homeless persons were counted on January 26, 2022, an increase of 0.6% from 2021, yet a decrease of 13% from the 2020 count. During the 2022 PIT Count, it was found that 408 of the households identified were adult only households; while 56 were households with minor children.

The Interagency Commission on Homelessness monitors the overall system performance throughout Montgomery County. All performance measures are put in the context of making homelessness a rare, brief, and one-time only experience. In 2022, Montgomery County saw a 25% decrease of people entering homelessness for the first time. Between FY20 and FY22, the number of people entering homelessness for the first time decreased by 17%. The County did see an increase in the average length of time homeless (Emergency Services only), reporting an 18% increase, an increase of more than 20 days. In good news, the County saw promising percentages when it came to exiting homelessness. The County reported a 32% increase of exits to Permanent Housing, and a 13% decrease of households who exit Permanent Housing and return to Homelessness after 24 months.

Montgomery County has committed to ending chronic homelessness. On November 2, 2022, the Interagency Commission on Homelessness (ICH) voted to recommit to the goal of ending homelessness for all populations by the end of 2025. The County works in partnership with Built for Zero (BfZ), an international movement of more than 100 communities working to end homelessness in a measurable and equitable way, to be one of the first communities to end homelessness for all populations.

Montgomery County made it a priority to focus on certain subpopulations (chronically homeless, Veterans, and the unsheltered) who tend to have the most significant needs. Over the last 5 years, the Continuum of Care (CoC) has reduced unsheltered homelessness by 48% and chronic homelessness by 68%.

Nature and Extent of Homelessness: (Optional)

| Race: | Sheltered: | Unsheltered (optional) |
|----------------------------------|-------------------|-------------------------------|
| White | 0 | 0 |
| Black or African American | 0 | 0 |
| Asian | 0 | 0 |
| American Indian or Alaska Native | 0 | 0 |
| Pacific Islander | 0 | 0 |
| Ethnicity: | Sheltered: | Unsheltered (optional) |
| Hispanic | 0 | 0 |
| Not Hispanic | 0 | 0 |

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

As reported by the County’s Interagency Commission on Homelessness (ICH), over the past three years, the average number of veterans experiencing homelessness each month increased to eleven. At the time of the ICH’s 2022 Annual Report, the number of unhoused veterans had increased above the average. From January 2015 to the publication of the ICH’s 2022 Annual Report, 227 veterans were exited out of homelessness.

The ICH reports that the number of families entering homelessness has increased over the last couple of years. In 2018, the ICH launched the @HomeTogether Initiative to end and prevent homelessness for families by the end of 2020. This goal was not realized, and the number has exceeded the average amount throughout 2021 and 2022. This number was greatly impacted by the COVID-19 pandemic.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

According to the 2022 Point-in-Time Count, Black/African American individuals made up 55.8% of those experiencing homelessness, compared to 33.09% of White individuals and 2.45% of Asian/Asian American residents. Of those identified as ‘unsheltered’, 52.24% were Black/African American and 40.20% were White. The ethnicity of those counted was not included in the published data.

The County has several Rapid Re-housing Programs, which include young adults, young parenting adults, veterans, and the general population. From January 1, 2020 – December 1, 2022, 1,236 total households were served through the Rapid Rehousing (RRH) and Short-term Housing Resolution Program, with only 52 total households returning to homelessness after 24 months. For RRH participants, white non-

Hispanic households were more likely to return to homelessness. White Hispanic and Black/African American families were less likely to return to homelessness. Black/African Americans are overrepresented in the County's RRH Program.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

As reported by DDHS, in 2022, 69 persons were unsheltered and living on the street. For households with children, 70.44% were in Permanent Supportive Housing (PSH), 19.34% were in a RRH unit, 8.7% were in an Emergency Shelter, and 1.46% were in Transitional Housing. For households without children, 64.99% were in PSH, 11.92% were in RRH units, 20.30% were in an Emergency Shelter, and 2.79% were in Transitional Housing.

Most individuals living on the street meet the definition of chronically homeless and most vulnerable. Emergency shelters serve homeless people in Montgomery County, and provide safe, temporary housing for persons experiencing a housing crisis. According to the ICH, in 2022, there were 2,244 PSH units available, and 331 RRH units available. From 2018 to 2022, the number of units of permanent housing in the County increased by 8% from 2,532 to 2,742.

Discussion:

The City has remained an active member of the Continuum of Care (CoC), despite losing federal funding in 2016. One initiative that the City actively participates in is the annual Point in Time (PIT) Count, as part of the Street outreach teams. The City also does a quarterly three-day blitz, wherein staff do a headcount of homeless individuals in Montgomery County.

As mentioned above, during the 2022 PIT Count, five hundred eighty-one (581) individuals were counted, a decrease of thirteen percent (13%) from the 2020 PIT Count. The County is committed to continuing to decrease occurrences of homelessness and ending chronic homelessness. In November 2022, the Interagency Commission on Homelessness (ICH) voted to recommit to the goal of ending homelessness for all populations by the end of 2025.

Gaithersburg is also committed to preventing homelessness. The City's approach is twofold: The City has a housing stabilization program funded by HUD through CDBG to keep very low-income households in stable housing and to prevent eviction, the primary cause of homelessness. The City also provides City funding (i.e., local funds) to a nonprofit that provides rental assistance and utility assistance to low income Gaithersburg residents. Together, these programs help prevent homelessness.

For residents who are currently experiencing homelessness, the City has its two (2) transitional housing programs at Wells/Robertson House and DeSellum Transitional House, once funded by HUD. At any given time, this award-winning program houses up to fourteen (14) homeless adults in recovery from substance use disorders. Despite the loss of more than \$130,000 per year, the City was determined to

retain the program in its entirety, a testament to Gaithersburg’s commitment to its most vulnerable residents.

The City also provides Case coordination to an additional ten to thirteen formerly homeless individuals living in permanent supportive housing. This is through a Montgomery County contract with the SEPH Housing Initiative Partnership (HIP).

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The needs of the senior populations, children and families living in poverty, individuals with special needs and at-risk youth are priority populations that the City strives to support through housing and other financial resources. Only by working with its partners – including Montgomery County and the nonprofit and faith communities - can those needs be reasonably addressed as no single jurisdiction has the financial or staffing capabilities to “go it alone.”

Describe the characteristics of special needs populations in your community:

The senior population is growing significantly, with more than 12.6 percent of Gaithersburg residents 65 years or older. The Median Household Income for householders who are 65 years and over is \$77,016, in comparison to \$106,414 for householders 45 to 64 years old. Moreover, this population is more likely to be medically vulnerable and to require accessible housing. According to the most recent census, 15.9 percent of City residents are 62 and older – a fast growing cohort that will likely have special needs that will need to be addressed as they age.

As noted in the Interagency Commission on Homelessness’ 2022 Annual Report, there continues to be an increasing number of aging adults entering the homeless system. In Montgomery County, more than half (55%) of all adults without children are over 45 years old, 36% are over 55 years old, and 17% are 62 years or older. The increase of older adults entering into the homeless continuum in Montgomery County is particularly concerning.

Other special needs populations include formerly homeless individuals with chronic addictions as these residents are more likely to reenter into the homeless system. Of all the individuals surveyed during 2022’s Montgomery County Point-in-Time (PIT) Count, 37 households with children (9%) reported struggling with substance use disorder. During the PIT Count, 34% households with children self-reported having a serious mental illness and 14% reported a co-occurring disorder. In addition, there were many individuals reporting physical disability, chronic health conditions, and being formerly institutionalized.

Single parent households with young children are also extremely vulnerable. Research has shown that low-income, single parent households of color experience higher rates of eviction than their counterparts.

Montgomery County has made it a priority to focus on certain subpopulations, specifically veterans, chronic homeless, and the unsheltered, who tend to have more significant needs. Since 2018, the

County's Continuum of Care (CoC) reduced unsheltered homelessness by 48% and chronic homelessness by 68%.

What are the housing and supportive service needs of these populations and how are these needs determined?

Once housed, these populations are most at risk of eviction and loss of housing. The City's Community Services and Homeless Services Divisions support homeless residents and those at risk of homelessness through outreach services and transitional and permanent housing programs. The City collaborates with its partners to ensure comprehensive, integrated, quality service delivery and education. The City's Department of Community, Neighborhood, and Housing Services coordinates their efforts on addressing the needs of the City's most at-risk residents, along with the City's network of providers, including Montgomery County and other local governments and nonprofit agencies. The City coordinates a group of more than 80 providers whose primary mission is to promote self-sufficiency and income equality for special needs and low income City residents.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to data from the Montgomery County Department of Health and Human Services, new HIV diagnoses have been declining steadily since 2006 (i.e., cut in half over that time period). In 2019, Montgomery County had 135 new HIV diagnosis. The estimated breakdown of living HIV cases in Montgomery County is 62% male and 48% among adults aged 50 and older. Non-Hispanic Blacks made up the majority of living cases (62%). The most common exposure category was heterosexual contact (52%), followed by male-to-male sexual contact (39%), and injection drug use at 5%. It was found that the highest burden of new and living cases of HIV includes more densely populated areas, which includes Gaithersburg.

The County's HIV Fact Sheet (2017) reveals the following statistics. In 2017, there were 164 adult/adolescent (age 13+) HIV cases diagnosed in the County and 3,253 Living HIV/AIDS Cases:

- Non-Hispanic Black made up the majority (61.7%) of these cases.
- Among those cases, the most common estimated or reported exposure category was heterosexual exposure (51.2%), followed by men who have sex with men (39.6%) and injection drug use (5.7%)

Discussion:

The needs of the senior populations, children and families living in poverty, individuals with special needs and at-risk youth are priority populations that the City strives to support through housing and other financial resources. Only by working with its partners – including Montgomery County and the nonprofit and faith communities - can those needs be reasonably addressed.

The City has various special needs populations, including seniors and aging residents, formerly homeless individuals with chronic addictions, and single parent households with young children. This is especially true of single parent households of color with young children; these households are more likely to face eviction. Montgomery County has made it a priority to focus on certain subpopulations, specifically veterans, chronically homeless persons, and the unsheltered, who tend to have more significant needs. Since 2018, the County's Continuum of Care (CoC) reduced unsheltered homelessness by 48% and chronic homelessness by 68%.

According to data from the Montgomery County Department of Health and Human Services, new HIV diagnoses have been declining steadily since 2006 (i.e., cut in half over that time period). In 2019, Montgomery County had 135 new HIV diagnosis. The estimated breakdown of living HIV cases in Montgomery County is 62% male and 48% among adults aged 50 and older .

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Gaithersburg public facilities support a high quality of life for the people that live, work and play in this community. The City Hall building, Public Works facility and the recently renovated public safety building are the primary facilities that support City operations and service provisions. In addition, the city also boasts a selection of athletic fields, aquatic centers, meeting and class facilities, gymnasiums, fitness facilities, miniature golf, an outdoor performance pavilion, trails & natural areas. All of these facilities support a full range of classes, sports programs, youth activities, cultural art performances and special events throughout the City.

In addition to providing excellent City services, the City also takes a proactive approach toward sustainability and environmental stewardship. Building energy performance is a focus area within the City's strategic framework that works toward reducing non-renewable energy consumption.

How were these needs determined?

The City conducts regular needs assessments and community surveys to understand the needs of the community. Parks and Recreation facilities always rank at the very highest of these surveys. Staff of the City, in consultation with the nonprofit community, have determined that a neighborhood service center would meet a tremendous need in the City. The City's Park and Recreation sector recently conducted a feasibility study for a new multi-generational center to be built somewhere in the City.

The City employs the Capital Improvement Plan structure for project identification and funding. This data driven plan prioritizes project funding based on need. The City has recently completed facility condition assessments at a majority of our public facilities that will inform this programmatic approach for addressing facility maintenance, preservation and repair needs.

Describe the jurisdiction's need for Public Improvements:

The primary driver for public improvement needs is maintaining what the City has already. Public infrastructure like roads, sidewalks and storm water management facilities have historically been added in the City through new development and redevelopment. The City's Surface Improvement Program is a rolling three-year plan for preserving and maintaining roadways. An implemented storm water management program is an important methodology that strives to balance the City's watershed implementation Plan, Chesapeake Bay targets, along with maintenance and repairs to existing infrastructure with a fair and equitable fee structure.

Many of the City's facilities are of an age where there are infrastructure improvements that need to be made.

How were these needs determined?

The City employs the Capital Improvement Plan structure for project identification and funding. This data driven plan prioritizes project funding based on need. City staff, along with consultant support affect routine inspection and evaluations of all city infrastructure. Again, this data driven approach informs the CIP based on need.

As mentioned above, many of the City's facilities are in need of infrastructure improvements. This was determined after the City finalized a Facility Condition Assessment of the majority of the City's public facilities, which showed many necessary improvements.

Describe the jurisdiction's need for Public Services:

Given the significant percentages of low-income City residents, special needs residents, and limited English proficient households, there are huge public service needs. Gaithersburg does a good job of funding priority needs that have been identified as Health, Mental Health, Food and Nutrition, Emergency Assistance, Housing Assistance and Financial and Workforce Development. Gaithersburg assists the nonprofit community, schools, faith-based communities, and other community-based organizations working with these populations. The City also provides financial assistance to qualified residents, including accepting Federal Nutrition Benefits at City Farmers Markets.

How were these needs determined?

Through census data, local data collection efforts, and working with nonprofits and local schools, the City evaluates the needs of its residents, with a focus on low income and other vulnerable populations.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

According to the ACS 2017-2021, the City contains 27,542 housing units, comprised of one-unit detached (5,362), townhomes (8,252), and multiple-family dwelling units with two or more units (13,914). The majority of housing units are 1-unit attached structures or structures with five (5) to nineteen (19) units. Nearly forty-nine percent (49%) of the housing units are owner-occupied, and 50.2% are renter-occupied. Vacancy rates are very low – 1.3 percent for homeowners and 4.7 for rental vacancy.

As of 2020, approximately half of the City's housing units were owner-occupied and half were renter-occupied. This breakdown does not always match the number of rental apartments in the City as some condominiums and single-family homes may be rented out.

The majority of units are either one bedroom (43%) or two-bedroom (46%). Three-bedroom units make-up 7% and studios make-up 4% of total units. Three-bedroom units had the lowest vacancy rate at 1.8%, while studios had the highest at 4.1%.

Of the total housing units, almost 30 percent have been constructed since 2000. Nearly 31 percent were constructed before 1979.

The City has just over 1,800 approved income and price-restricted housing units, with 1,541 completed units. This includes both City regulated and non-City regulated units. There are currently 496 rental MPDUs/WFHUs and 89 owner MPDUs/WFHUs regulated by the City (585 units total). The remaining income and price restricted units are regulated by Montgomery County's Housing Opportunities Commission, federal programs, or other housing non-profit organizations. In addition to these, there are also market-rate affordable units, which are naturally lower-priced due to their age, location, and other characteristics, such as unit type and amenities available. The majority (63.6%) of existing City-regulated income-restricted housing units are located on the east side of the City, and the majority (59.5%) of the 5,268 market-rate affordable units are also located east of I-270. Market-rate affordable units are complexes where over 75% of the 2-bedroom units are affordable to those making 80% of the City's 2020 median household income.

Median Gross Rent (2021 ACS) is \$1,792 (for Montgomery County, that figure is \$1,821) and as mentioned previously, 17.63% of Gaithersburg residents are extremely cost burdened. According to ACES (2013-2017), the median value of owner-occupied properties in Gaithersburg was \$380,300 in 2017, a 4% decrease from 2009. By contrast, the median contract rent has increased 25% from 2009 to 2017.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Gaithersburg provides estimates of unit types from more recent data (ACS 2017-2021), which is more recent than the corresponding HUD table.

All residential properties by number of units

| Property Type | Number | % |
|---------------------------------|---------------|-------------|
| 1-unit detached structure | 5,185 | 20% |
| 1-unit, attached structure | 8,210 | 32% |
| 2-4 units | 710 | 3% |
| 5-19 units | 7,520 | 29% |
| 20 or more units | 3,905 | 15% |
| Mobile Home, boat, RV, van, etc | 90 | 0% |
| Total | 25,620 | 100% |

Table 26 – Residential Properties by Unit Number

Data Source: 2013-2017 ACS

Unit Size by Tenure

| | Owners | | Renters | |
|--------------------|---------------|-------------|---------------|-------------|
| | Number | % | Number | % |
| No bedroom | 40 | 0% | 425 | 4% |
| 1 bedroom | 345 | 3% | 3,485 | 30% |
| 2 bedrooms | 1,870 | 15% | 4,800 | 41% |
| 3 or more bedrooms | 10,475 | 82% | 2,935 | 25% |
| Total | 12,730 | 100% | 11,645 | 100% |

Table 27 – Unit Size by Tenure

Data Source: 2013-2017 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Gaithersburg's affordable rental housing comprises about 6% percent of its overall housing stock, including all federal, state and local programs. Its MPDU rental program targets households between 50 and 80 percent of Area Median Income and its homeownership assistance loan program is restricted to households at or below 120 percent of AMI.

Since 2015, the City has offered closing cost and down payment assistance loans to over 300 qualified first time homebuyers with incomes below 120 percent of AMI, including MPDU and WFHU ownership units (the Gaithersburg Homebuyer Assistance Loan Program (GHALP)). In 2019, Gaithersburg expanded

their homeownership assistance program to Priority Populations who were able to participate with AMIs at or below 120%.

As indicated in the overview, the City has just over 1,800 approved income and price-restricted housing units, with 1,541 completed units (not including housing offered to homeless populations). That figure also does not include market-rate (i.e., unrestricted) affordable units or units where tenants utilize a housing choice voucher.

According to HOC, there are approximately 642 households receiving Housing Choice Vouchers (HCVs) in the census tracts/block groups in the City.

No public housing properties are located in the City. Forest Oak Towers, an age-restricted high-rise rental property in Gaithersburg, is a project based Section 8 property. HOC formed an LLC, which owns and manages the property.

There are two Low Income Housing Tax Credit Programs (LIHTC) programs operating in the City: Fields of Gaithersburg at 25 Fields Road and The Crossings in Olde Towne Gaithersburg.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

One property – under a ten-year control period – lost 10 MPDUs in 2019 (but it remains a market rate affordable apartment community). There are currently no affordable rental or ownership units in the City expected to be lost from the affordable housing inventory. The affordability of existing units is closely tracked by staff.

Does the availability of housing units meet the needs of the population?

No, it does not. As shown in the graphic below, there are distinct income gaps where there are housing shortages. For example, there are 6,045 households making between \$40,000 and \$80,000. There are 1,387 ownership units and 7,624 rental units affordable to these households. Subtracting the number of households from the total number of affordable units at this income level results in an over-supply 2,966 units. These gaps and overages are based on what would be affordable to every household, not what every household is actually paying. In other words, households making \$20,000-\$40,000 are most likely spending a higher proportion of their income on housing and occupying housing units that are considered affordable to households making \$40,000-\$80,000. The chart shows that there are housing supply gaps for those making less than \$40,000 and for those making between \$80,000 and \$120,000. There are oversupplies of housing at the higher income levels and for the \$40,000 to \$80,000 level; however, the majority of supply at this income level consists of rental apartments.

Describe the need for specific types of housing:

There is an insufficient supply of housing units affordable to households below 80 percent of Area Median Income, to aging and senior households, and to families with incomes below 50 percent of AMI who pay more than half their incomes to rent and are considered extremely cost burdened. The County's Housing Authority has nearly 28,000 applicants on its "housing path" wait list.

Analysis was performed using income data from the American Community Survey and housing price data from CoStar and the State Department of Assessments and Taxation (SDAT) to estimate the affordability gap for City residents. The Gap Analysis graphic originally on page 26 (and included below) shows the number of households at various income levels and how many housing units are affordable to them. Staff used industry standards of 2.5 times one's annual income for ownership affordability and 30% of annual income for rental affordability. The last row shows the gap or oversupply of affordable housing units for each income cohort. For example, there are 6,045 households making between \$40,000 and \$80,000. There are 1,387 ownership units and 7,624 rental units affordable to these households. Subtracting the number of households from the total number of affordable units at this income level results in an over-supply 2,966 units. These gaps and overages are based on what would be affordable to every household, not what every household is actually paying. In other words, households making \$20,000-\$40,000 are most likely spending a higher proportion of their income on housing and occupying housing units that are considered affordable to households making \$40,000-\$80,000. The chart shows that there are housing supply gaps for those making less than \$40,000 and for those making between \$80,000 and \$120,000. There are oversupplies of housing at the higher income levels and for the \$40,000 to \$80,000 level; however, the majority of supply at this income level consists of rental apartments.

Discussion

Similar to other jurisdictions in the Washington DC region, about 50 percent of renters in Gaithersburg are cost burdened, and almost one in three (30.8%) of homeowners pay more than 30 percent of their incomes on housing. Nearly eighteen percent (17.63%) of all Gaithersburg households are considered severely cost burdened, paying more than 50% of income on housing. Although the Area Median Income for the Washington Metropolitan Region is fairly high – \$106,415 – median income for Gaithersburg residents is \$99,429.

Gaithersburg started with a pool of Housing Initiative Fund (HIF) that totaled \$3,000,000. It is considering ways to develop a dedicated source of funding for the program. Currently, the HIF has a balance of \$2.1 million. The City issues these housing funds largely through zero-or low percent interest loans in order to replenish it (i.e. funds loaned out are repaid and put back into HIF).

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Consistent with growing, high-cost urban areas, Gaithersburg rents and sale prices outpaced increases in household incomes. This market dynamic is particularly acute for low-wage households and for those on fixed incomes.

Therefore, affordability remains a major barrier for Gaithersburg residents. As mentioned in the previous section, analysis was performed using income data from the American Community Survey and housing price data from CoStar and the State Department of Assessments and Taxation (SDAT) to estimate the affordability gap for City residents. The Gap Analysis graphic above shows the number of households at various income levels and how many housing units are affordable to them. The gaps and overages highlighted in the graphic on page 26 are based on what would be affordable to every household, not what every household is actually paying. In other words, households making \$20,000-\$40,000 are most likely spending a higher proportion of their income on housing. The analysis found that the housing supply gaps for those making less than \$40,000 and for those making between \$80,000 and \$120,000. There are oversupplies of housing at the higher income levels and for the \$40,000 to \$80,000 level; however, the majority of supply at this income level consists of rental apartments.

Cost of Housing

| | Base Year: 2009 | Most Recent Year: 2017 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value | 395,000 | 380,300 | (4%) |
| Median Contract Rent | 1,178 | 1,476 | 25% |

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

| Rent Paid | Number | % |
|-----------------|---------------|---------------|
| Less than \$500 | 710 | 6.1% |
| \$500-999 | 790 | 6.8% |
| \$1,000-1,499 | 4,680 | 40.2% |
| \$1,500-1,999 | 3,565 | 30.6% |
| \$2,000 or more | 1,895 | 16.3% |
| Total | 11,640 | 100.0% |

Table 29 - Rent Paid

Data Source: 2013-2017 ACS

Housing Affordability

| Number of Units affordable to Households earning | Renter | Owner |
|--|--------------|--------------|
| 30% HAMFI | 520 | No Data |
| 50% HAMFI | 1,275 | 490 |
| 80% HAMFI | 3,465 | 980 |
| 100% HAMFI | No Data | 2,050 |
| Total | 5,260 | 3,520 |

Table 30 – Housing Affordability

Data Source: 2013-2017 CHAS

Monthly Rent

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | 0 | 0 | 0 | 0 | 0 |
| High HOME Rent | 0 | 0 | 0 | 0 | 0 |
| Low HOME Rent | 0 | 0 | 0 | 0 | 0 |

Table 31 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

No. Half of renter households are cost burdened and almost one in three (30.8%) of homeowners are cost burdened. Nearly eighteen percent (17.63%) of all households are severely cost burdened.

How is affordability of housing likely to change considering changes to home values and/or rents?

The median household income for the City was \$91,845 in 2020, an increase of 17% over 2010. The City's median income remains lower than the regional DC Metro median income of \$106,415. Median gross rent was \$1,754 in 2020 (higher than the DC Metro area's \$1,718), and the median home sales price was \$411,250. As seen in Chart 4, rent growth has greatly outpaced income growth since 2010. Home sales prices increased at a similar rate to incomes between 2010 and 2020; however, from 2020 to September 2022, home prices increased 26%, from \$411,250 to \$517,100.

As can be seen in the charts and graphs below, median home sales prices and monthly mortgage and rent household costs have consistently increased over the past years.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HUD now issues fair market rents by zip code, a reasonable adjustment that allows for differing housing conditions and values in different areas of the County. Area Median Rents (2023) for a two-bedroom unit in the three Gaithersburg zip codes (20877, 20878, and 20879) is \$1,886.67. By comparison, the City's MPDU rents – calculated using the lower of changes in the annual Area Median Incomes (AMI) by household size or the County Executive's annual Voluntary Rent Increase Guidelines – are slightly lower than area median rents (\$1,750 to \$1,850).

Discussion

As noted in the ACS (2013-2017) above, there are only 520 rental units in the City for households at 30 percent of AMI or below. For households between 30 and 50 percent of AMI, there appears to be a surplus of units; however, that rent is only for households at the top of the range – i.e., at 50 percent of AMI. For unregulated units, it is fair to assume that many of those units are occupied by households above 50 percent of AMI. Due to the large number of rental units constructed before 1990, Gaithersburg median rents are considerably lower than those in other nearby jurisdictions including Rockville and Montgomery County overall.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Gaithersburg and Montgomery County have stringent housing licensing and inspection requirements. Prior to issuing a final rental license, staff conducts complete interior and exterior inspections to ensure the dwelling is safe and in compliance with applicable housing codes.

Definitions

The International property Maintenance Code establishes the definitions for housing conditions Definitions (provided by City using International Building Code Informational Book).

Unsafe Structures: An unsafe structure is one that is found to be dangerous to the life, health, property or safety of the public or the occupants of the structure by not providing minimum safeguards to protect or warn occupants in the event of fire, or because such structure contains unsafe equipment or is so damaged, decayed, dilapidated, structurally unsafe or of such faulty construction or unstable foundation that partial or complete collapse is possible.

Structures unfit for human occupancy: A structure is unfit for human occupancy whenever the code official finds that the structure is unsafe, unlawful or because of the degree to which the structure is in disrepair or lacks maintenance, is insanitary, vermin or rat infested, contains filth and contamination or lacks ventilation, illumination, sanitary or heating facilities or other essential required by this code, or because the location of the structure constitutes a hazard to the occupants of the structure or to the public.

Condition of Units

| Condition of Units | Owner-Occupied | | Renter-Occupied | |
|--------------------------------|----------------|-------------|-----------------|-------------|
| | Number | % | Number | % |
| With one selected Condition | 3,395 | 27% | 5,440 | 47% |
| With two selected Conditions | 35 | 0% | 495 | 4% |
| With three selected Conditions | 0 | 0% | 0 | 0% |
| With four selected Conditions | 0 | 0% | 0 | 0% |
| No selected Conditions | 9,300 | 73% | 5,710 | 49% |
| Total | 12,730 | 100% | 11,645 | 100% |

Table 32 - Condition of Units

Data Source: 2013-2017 ACS

Year Unit Built

| Year Unit Built | Owner-Occupied | | Renter-Occupied | |
|-----------------|----------------|-------------|-----------------|-------------|
| | Number | % | Number | % |
| 2000 or later | 2,820 | 22% | 2,420 | 21% |
| 1980-1999 | 6,465 | 51% | 4,510 | 39% |
| 1950-1979 | 3,255 | 26% | 4,185 | 36% |
| Before 1950 | 195 | 2% | 535 | 5% |
| Total | 12,735 | 101% | 11,650 | 101% |

Table 33 – Year Unit Built

Data Source: 2013-2017 CHAS

Risk of Lead-Based Paint Hazard

| Risk of Lead-Based Paint Hazard | Owner-Occupied | | Renter-Occupied | |
|---|----------------|-----|-----------------|-----|
| | Number | % | Number | % |
| Total Number of Units Built Before 1980 | 3,450 | 27% | 4,720 | 41% |
| Housing Units build before 1980 with children present | 3,015 | 24% | 1,525 | 13% |

Table 34 – Risk of Lead-Based Paint

Data Source: 2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present)

Vacant Units

| | Suitable for Rehabilitation | Not Suitable for Rehabilitation | Total |
|--------------------------|-----------------------------|---------------------------------|-------|
| Vacant Units | 0 | 0 | 0 |
| Abandoned Vacant Units | 0 | 0 | 0 |
| REO Properties | 0 | 0 | 0 |
| Abandoned REO Properties | 0 | 0 | 0 |

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Overall, the housing stock in the City is well maintained. The Rental Housing Inspection program provides for the biennial inspection and maintenance of just under half of our housing stock. That said, from time to time, residential properties would benefit from preventive maintenance or rehabilitation measures.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The City believes there are virtually no housing units occupied by low- and moderate-income families with chipping or cracked lead paint. The Division of Neighborhood Services is responsible for inspecting all rental housing units in the City.

There are less than 0.5% of the 10,500 homes that were built before 1978 that still exist in the City, there are very few if any reports of lead in these homes made to the County Department of Health and Human Services. Although they cannot release confidential information, no recent reports of units in the 20877, 20878 and 20879 zip code exists.

Discussion

Gaithersburg's down payment and closing cost assistance program requires that a borrower have all homes built before 1978 inspected for lead paint hazards.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

HOC’s public housing units are those units in the housing authority’s portfolio which are federally subsidized by the Capital Fund Program as well as owned or managed by HOC. Public housing has historically been available for families, elderly and non-elderly disabled individuals. As noted elsewhere, HOC has phased out its public housing properties to be replaced by Housing Choice Vouchers as approved by the agency’s RAD application to HUD.

On March 28, 2023, a Montgomery County Council Member stated, “the Housing Choice Voucher waitlist currently has 27,442 applicants, and the Housing Opportunities Commission of Montgomery County (HOC) is selecting applicants who applied in 2017.”

Totals Number of Units

| | Program Type | | | | | | | | |
|--|--------------|-----------|----------------|----------|----------------|---------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project -based | Tenant -based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers available | 0 | 29 | 1,556 | 6,037 | 512 | 5,525 | 176 | 0 | 710 |
| # of accessible units | | | | | | | | | |
| *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition | | | | | | | | | |

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Public housing units located throughout Montgomery County are owned and often operated by the Housing Opportunities Commission (HOC). At the current time, there are no HOC properties under development in the City of Gaithersburg.

There are two HOC developments located in the City. These are Forest Oak Towers (175 apartment homes) and Diamond Square Apartments (124 efficiency apartment homes). HOC reports that both properties are overall in good physical condition (see the score in the table below).

Public Housing Condition

| Public Housing Development | Average Inspection Score |
|----------------------------|--------------------------|
| Forest Oak Towers | 99a |
| Diamond Square | 99a |

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

This information was requested from HOC, yet the City did not receive a response. If both HOC run properties are in overall good physical condition (as indicated in the table above), it can be assumed that restoration and revitalization of those properties is not pressing.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Housing Opportunities Commission (HOC) has eliminated all of its public housing through HUD's RAD program. RAD allows PHAs to take full ownership of their public housing units and to renovate or redevelop the housing using private sources of financing. The renovated or new housing receives rental support for the residents in the form of a Project-Based Section 8 subsidy.

The RAD Program ensures that all existing units will be renovated or replaced by new units, and those units will continue to serve as affordable housing. For nearly all residents, rent will be stabilized as it was prior to switching to the RAD program. The Project-Based Section 8 subsidy will allow families to remain in newly improved or brand new HOC housing. The subsidy is tied to the unit. The Project-Based voucher cannot be ported to another PHA.

Discussion:

Obtaining a public housing unit is challenging for households on the HOC waitlist as this number well exceeds the number of vacancies that may occur over the course of any given period. Instead, the options include a Housing Choice Voucher (formerly Section 8), Project Based Voucher and Project Based Section 8. The Housing Authority is converting or replacing all public housing properties through the RAD program.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Facilities and Housing Targeted to Homeless Households are shown in the table below. Data in this table have been provided by the Montgomery County Department of Health and Human Services and Point in Time Survey (PIT survey; January 2023).

Facilities and Housing Targeted to Homeless Households

| | Emergency Shelter Beds | | Transitional Housing Beds | Permanent Supportive Housing Beds | |
|---|---------------------------------|------------------------------------|---------------------------|-----------------------------------|-------------------|
| | Year Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New | Current & New | Under Development |
| Households with Adult(s) and Child(ren) | 113 | 73 | 23 | 0 | 0 |
| Households with Only Adults | 323 | 113 | 53 | 640 | 0 |
| Chronically Homeless Households | 0 | 0 | 0 | 0 | 0 |
| Veterans | 0 | 0 | 0 | 0 | 0 |
| Unaccompanied Youth | 0 | 0 | 0 | 0 | 0 |

Table 38 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Access to mainstream services are a priority in Montgomery County and in Gaithersburg. Significant funds are allocated to employment related services, outreach services, child care for families, health/medical and clinic services, substance use and treatment services and mental health services. Gaithersburg provides intensive case management to its Wells/Robertson House residents along with employment services – a growing priority. The City’s Community Services also provides case management to eligible residents.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Montgomery County has an array of housing available to its homeless populations.

- Emergency shelter beds (including for DV victims)
- Expanded shelter beds during winter months (November – March)
- Family shelters for households with children
- Overflow housing at hotels and motels
- Transitional housing and safe havens (individuals and families)
- Rapid Rehousing (no longer considered transitional housing)
- Permanent supportive housing

Gaithersburg directly funds its own homeless services programs through transitional housing and permanent housing at Wells/Robertson House and De Sellum House. The City also provides financial assistance to homeless households and those at risk of homelessness under three priority areas: Health and Mental Health; Housing Preservation and Transportation Assistance and Housing Stabilization for families. The City can also refer eligible residents to receive individualized financial counseling at the City’s Financial Empowerment Center (FEC).

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The City provides financial assistance for special needs facilities and services and works with its nonprofit and government partners to ensure that there is a sufficient supply of such services.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Through its Department of Health and Human Services and Housing Departments, Montgomery County provides assistance to these special needs populations. Gaithersburg does not have the resources to do so. The supportive housing needs of these populations is intensive and Gaithersburg provides grants to the nonprofit communities serving these populations in addition to its own emergency rental assistance program that pays up to three months' rent on behalf of eligible low income households.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Gaithersburg coordinates with its nonprofit health partners and with Montgomery County's Department of Health and Human Services on the appropriate supportive housing for these vulnerable populations.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Through Gaithersburg's MPDU program, the City requires that all new residential properties with more than 20 units to offer 15 percent of its units to low and moderate income households.

The City continues to address the housing and supportive services needs for non-homeless families with other special needs through the Gaithersburg emergency assistance program that provides up to three months housing assistance to income qualified City residents.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

See above response.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Gaithersburg is working hard to improve access to affordable ownership housing through its closing cost and down payment assistance program. MWCOG has identified a number of housing goals to increase homeownership for low- and moderate-income members of protected classes. MWCOG provided strategies, many of which the City intends to pursue and many of which were included in the City's updated Housing Element, which was presented to the City Council in February 2023. Those strategies include:

- Support innovative approaches specifically designed to increase homeownership opportunities;
- Support policies and practices that will increase the supply of affordable homeownership housing units;
 - Ensure that affordable housing is set aside in new developments;
 - Increase housing affordability through mortgage write-downs, down payments and closing cost assistance, special purpose credit programs, and other affordable homeownership subsidies; and
 - Support first-time homebuyers by expanding financial literacy programs, homeownership counseling, and homebuyer education.

As the City works on expanding the CDBG programs by launching a home repair program for low- to moderate-homeowners, which will work to support current homeowners with protected characteristics, including racial and ethnic minorities, people with disabilities, and seniors. As identified by MWCOG, the strategies to best support current homeowners include:

- Increase funding for repair, rehabilitation, and renovation programs and products;
- Expand programs that provide energy efficient improvements to lower utility costs; and
- Provide comprehensive foreclosure prevention counseling and legal referrals.

Introduction:

For governments receiving funds from the U.S. Department of Housing and Urban Development (HUD) must submit a fair housing plan. The Metropolitan Washington Council of Governments (MWCOG) published the draft of the Metropolitan Washington Regional Fair Housing Plan in early 2023. Through extensive community engagement, MWCOG found the following problems to be the top barriers to fair housing in the Washington metro region (in ranking order):

1. Lack of affordability
2. Government failure (inability to address the issue)
3. Racial discrimination
4. Lack of housing stock

5. Lack of Americans with Disabilities Act (ADA) accessibility, including not enough housing for persons with disabilities or seniors, discrimination against persons with a disability, and noncompliance with existing laws and regulations
6. System navigation difficulties (program requirements, waiting lists, etc.)
7. Subtle practices that support segregated housing and neighborhoods
8. Bad landlords and property managers
9. Lack of awareness of fair housing rights; and
10. Planning and zoning regulations.

MWCOG’s community engagement activities found that 83.6% of those who completed surveys said ‘safe, affordable housing was hard to find’ throughout the region, while 13% said they faced discrimination, with 41% blaming their landlords or property managers.

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

According to MWCOG’s Regional Fair Housing Plan, there are a number of identified solutions to the top barriers to affordable, fair housing. The top three identified solutions are:

1. More program and staff with cultural and language competency
2. Access to homes for people with disabilities
3. Access to housing grants.

Additional proposed solutions to the barriers to affordable housing include: Spanish-speaking housing counselors and local government officials; Program information in languages such as Arabic, Amharic, and Chinese; Options and programs for seniors to remain in place; Landlord making the required reasonable accommodations; and Programs and services for LGBTQ and Trans youth to prevent homelessness.

The City of Gaithersburg has made significant progress in improving services for people with limited English proficiency by:

- Adding a language translation feature to every page of its website;
- Hiring bilingual staff in the Community Services Division; and
- Requiring culturally sensitive, multilingual outreach for all Community Services grant contracts.

The City has added a Fair Housing/Impediments Analysis component to the City's website.

As noted elsewhere, Gaithersburg is also working hard to improve access to affordable ownership housing through its closing cost and down payment assistance program. MWCOG has identified a number of housing goals to increase homeownership for low- and moderate-income members of protected classes. MWCOG provided strategies, many of which the City intends to pursue, many of which were included in the City's updated Housing Element, which was presented to the City Council in February 2023. Those strategies include:

- Support innovative approaches specifically designed to increase homeownership opportunities;
- Support policies and practices that will increase the supply of affordable homeownership housing units;
- Ensure that affordable housing is set aside in new developments;
- Increase housing affordability through mortgage write-downs, down payments and closing cost assistance, special purpose credit programs, and other affordable homeownership subsidies; and
- Support first-time homebuyers by expanding financial literacy programs, homeownership counseling, and homebuyer education.

As the City works on expanding the CDBG programs by launching a home repair program for low- to moderate-homeowners, which will work to support current homeowners with protected characteristics, including racial and ethnic minorities, people with disabilities, and seniors. As identified by MWCOG, the strategies to best support current homeowners include:

- Increase funding for repair, rehabilitation, and renovation programs and products;
- Expand programs that provide energy efficient improvements to lower utility costs; and
- Provide comprehensive foreclosure prevention counseling and legal referrals.

The City intends to utilize these strategies to develop a home repair program that best meets the needs of protected classes.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

By far, the greatest number of businesses in Gaithersburg consist of Professional, Scientific and Management Services, followed by Retail Trade, Education and Health Care Services, and Arts, Entertainment, and Accommodations. The Professional, Scientific, and Management Services employment sector provides a large number of well-paid jobs, which generally demand advanced degrees or specialized knowledge. The City is located in the fourth largest retail market in the US. Nearby federal research, facilities and regulatory agencies including the National Institute of Standards and Technology (NIST) and the National Institutes of Health and the Food and Drug Administration are located just outside of the City limits.

Economic Development Market Analysis

Business Activity

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---|-------------------|----------------|--------------------|-----------------|---------------------|
| Agriculture, Mining, Oil & Gas Extraction | 28 | 1 | 0 | 0 | 0 |
| Arts, Entertainment, Accommodations | 3,206 | 5,194 | 14 | 13 | -1 |
| Construction | 1,336 | 1,631 | 6 | 4 | -2 |
| Education and Health Care Services | 4,629 | 5,278 | 20 | 13 | -7 |
| Finance, Insurance, and Real Estate | 1,674 | 4,753 | 7 | 12 | 5 |
| Information | 667 | 551 | 3 | 1 | -2 |
| Manufacturing | 882 | 4,110 | 4 | 10 | 6 |
| Other Services | 1,551 | 1,369 | 7 | 3 | -4 |
| Professional, Scientific, Management Services | 5,535 | 8,938 | 24 | 23 | -1 |
| Public Administration | 0 | 0 | 0 | 0 | 0 |
| Retail Trade | 2,800 | 6,219 | 12 | 16 | 4 |
| Transportation and Warehousing | 421 | 748 | 2 | 2 | 0 |
| Wholesale Trade | 623 | 678 | 3 | 2 | -1 |
| Total | 23,352 | 39,470 | -- | -- | -- |

Table 39 - Business Activity

Data Source: 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

| | |
|--|--------|
| Total Population in the Civilian Labor Force | 38,975 |
| Civilian Employed Population 16 years and over | 36,395 |
| Unemployment Rate | 6.62 |
| Unemployment Rate for Ages 16-24 | 28.62 |
| Unemployment Rate for Ages 25-65 | 3.94 |

Table 40 - Labor Force

Data Source: 2013-2017 ACS

| Occupations by Sector | Number of People |
|--|------------------|
| Management, business and financial | 12,955 |
| Farming, fisheries and forestry occupations | 1,210 |
| Service | 4,480 |
| Sales and office | 6,335 |
| Construction, extraction, maintenance and repair | 2,395 |
| Production, transportation and material moving | 1,140 |

Table 41 – Occupations by Sector

Data Source: 2013-2017 ACS

Travel Time

| Travel Time | Number | Percentage |
|--------------------|---------------|-------------|
| < 30 Minutes | 16,220 | 48% |
| 30-59 Minutes | 11,435 | 34% |
| 60 or More Minutes | 6,415 | 19% |
| Total | 34,070 | 100% |

Table 42 - Travel Time

Data Source: 2013-2017 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment | In Labor Force | | Not in Labor Force |
|---|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | |
| Less than high school graduate | 3,755 | 165 | 925 |
| High school graduate (includes equivalency) | 4,065 | 190 | 1,110 |
| Some college or Associate's degree | 5,335 | 480 | 1,380 |

| Educational Attainment | In Labor Force | | Not in Labor Force |
|-----------------------------|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | |
| Bachelor's degree or higher | 17,725 | 655 | 2,130 |

Table 43 - Educational Attainment by Employment Status

Data Source: 2013-2017 ACS

Educational Attainment by Age

| | Age | | | | |
|---|-----------|-----------|-----------|-----------|---------|
| | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade | 345 | 920 | 810 | 1,225 | 560 |
| 9th to 12th grade, no diploma | 525 | 660 | 455 | 760 | 505 |
| High school graduate, GED, or alternative | 1,410 | 1,685 | 1,390 | 2,285 | 1,345 |
| Some college, no degree | 1,940 | 1,635 | 1,355 | 2,400 | 1,140 |
| Associate's degree | 365 | 610 | 345 | 925 | 330 |
| Bachelor's degree | 955 | 3,135 | 2,415 | 4,860 | 1,770 |
| Graduate or professional degree | 80 | 2,505 | 3,310 | 4,350 | 2,030 |

Table 44 - Educational Attainment by Age

Data Source: 2013-2017 ACS

Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate | 22,900 |
| High school graduate (includes equivalency) | 29,720 |
| Some college or Associate's degree | 35,050 |
| Bachelor's degree | 61,365 |
| Graduate or professional degree | 84,480 |

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2013-2017 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors are government agencies (National Institute of Standards and Technology) and health, technology and research and development companies that support the federal government.

Describe the workforce and infrastructure needs of the business community:

The COVID-19 pandemic had two primary impacts upon the local economy: (1) an influx of Federal and private investment capital, which spurred expansion of local Life Sciences companies, and (2) widespread adoption of telework. As the world pivots away from the demands of a global health crisis – in particular, the need for new vaccines and therapies – local biotech employers show signs of stress. Demand for related commercial space has shrunk, construction projects have slowed, and corporate stocks are volatile. However, the sector is expected to continue an overall path of growth.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Telework, available to a disproportionately large percentage of the area workforce, has negatively affected the occupancy in suburban office space. Conversely, over time, redevelopment of office buildings will create locations for new commercial and residential uses in this otherwise landlocked municipality. The City anticipates that expediting adaptive reuse or demolition/redevelopment of aging office buildings will require public investment in infrastructure and community amenities.

Obsolete retail properties, in particular the 100-acre Lakeforest Mall, also present opportunities to attract new jobs. The proposed concept plan for the mall calls for up to 1.4 million square feet of employment and retail uses. By the end of 2023, the legal process by which the land is rezoned from commercial to mixed-use will be complete. New infrastructure (utilities, roads, stormwater facilities), green spaces, pedestrian and multi-modal paths, a transit center, and other public improvements will require coordination between the private and public sectors.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Educational attainment plays an outsized role in predicting personal financial success for City residents. Nearly 70% of Gaithersburg's workforce is employed in white-collar occupations, with high concentrations in Management, Computer/Mathematical, and Life/Physical/Social Sciences positions. Combined, approximately 30% of the workforce is employed in Blue Collar and Services occupations. The City's largest employers include AstraZeneca and the National Institute of Standards & Technology.

Economic activity permeates the municipal boundaries. Residents frequently work elsewhere in the county or region, where the largest sectors include Government/Public Administration; Professional, Scientific & Technical Services; and Health Care & Social Assistance. WorkSource Montgomery, the County's Workforce Development Board (WDB), has emphasized providing employment services to residents who are enhancing or pursuing careers in these growth industries. Other targeted sectors include Construction, which has remained relatively stable, and Accommodation & Food Services, expected to rebound from the impact of the pandemic. COVID-19 restrictions exposed opportunities for

improvement for the WDB and area service providers. For example, the increased dependency on remote access revealed gaps in language and technology knowledge and skills.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

WorkSource Montgomery has entered into formal partnerships with both Montgomery County Public Schools and Montgomery College to identify other areas of activity and service coordination with secondary and postsecondary education programs that will lead to local in-demand jobs.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

No. The City maintains a dedicated website for Economic Development related information at www.growgaithersburg.com. Montgomery County does not have a Comprehensive Economic Development Strategy (CEDS) and therefore the City does not participate.

The City's economic development strategies are focused on increasing employment opportunities as the market allows and there is developable land that is zoned appropriately.

Discussion

The City seeks to strengthen its existing employment base, consisting of a wide range of retailers and its emerging life science, information system and medical service companies.

Businesses located within the City of Gaithersburg can take advantage of programs and incentives offered by the City, Montgomery County and the State of Maryland. Both new employers and local expanding companies may apply to these programs.

Assistance takes many forms - loans, grants, loan guarantees, technology transfer collaboration, venture capital. The State of Maryland and Montgomery County economic development partners work with the City to craft appropriate incentive packages.

These efforts combined with the workforce development strategies described elsewhere offer in-community opportunities for Gaithersburg residents to increase their wages, and therefore expanding the range of housing options to them.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

As illustrated on the map on the following page (Median Household Income, 2022), there is a diversity of incomes throughout the City, yet lower-income block groups are primarily located east of the Interstate 270. Block groups in purple reveal areas of the highest incomes and are concentrated in the western and southwestern portions of the City. On the east side of the City (generally to the east of Interstate 270), a single block group has an average income of \$85,500.25, with income averages per block group ranging from \$34,875 to \$120,625.

As shown in the following maps (Persons below Poverty & Households below Poverty), there are areas of the City where there are a higher concentration of households living below the federal poverty line. These areas are dispersed throughout the City, but are largely found east of the Interstate 270. This correlates with the following maps, which show both renter and owner households where the resident is a person of color.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Housing problems are fairly evenly distributed through the City, in all areas except for the northwest quadrant, where fewer households have housing problems. MWCOG tracked the housing problems throughout the City, and found widespread racial segregation in relation to which households have housing problems in a given area. In the southwestern portion of the city, there is a higher percentage of White households, with some Hispanic and Asian American groups interspersed. Given that the Hispanic and Asian American populations are half the size of the White population here, a disproportionate amount of Hispanic and Asian American households live in that area. The east side of Gaithersburg is primarily made up of Black, Hispanic, and Asian households; these households have a similar concentration of homes with housing problems when compared to White households on the west side. Since the comparative distribution of household problems is roughly the same in the two regions, but the jurisdiction is primarily White, Hispanic and Black households are disproportionately harmed given their relatively smaller size.

The highest rate of Hispanic households with housing problems, in the region, is in Gaithersburg, where more than 60 percent have housing problems. Another group vulnerable to housing problems are families with five or more members.

What are the characteristics of the market in these areas/neighborhoods?

These areas have strong market characteristics. They are often located in communities with commercial and retail businesses, public transportation, and some kind of grocery store or food markets, including farmer's markets.

Are there any community assets in these areas/neighborhoods?

Yes, community assets exist in all of these areas and neighborhoods.

Are there other strategic opportunities in any of these areas?

Yes, these areas include strategic opportunities. Gaithersburg is a fast-growing diverse community where both older established neighborhoods and emerging neighborhoods generally have good schools, are located near transit, with employment opportunities. As one of the most diverse cities in the nation, Gaithersburg is acutely aware of its obligations to ensure that all of its residents have access to opportunity.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

In response to the Covid-19 pandemic, remote learning, online applications, job interviews, and remote working have become more commonplace, and reliable, affordable, or no-cost internet access is key to allowing equitable access to these opportunities. One should not be denied opportunities for advancement because they do not have internet or are limited to phone plans. The map below shows households without a high-speed internet subscription. This data must be viewed with the understanding that some households may choose not to have a subscription even if they could afford it.

The City of Gaithersburg has actively served on the Intergovernmental Advisory Committee. In 2022, the City Attorney worked on a Work Group to prepare a report that addressed best practices for local governments to implement the Federal Communications Commission's (FCC) Affordable Connectivity Program (ACP), which provides qualifying low-income households discounts on broadband service and connected devices, to help bridge the digital divide.

Montgomery County Government has also created an internet service network, called MoCoNet, which provides an option for low income and special needs residents of several County affordable housing developments to have broadband access to the internet without having to pay the burdensome fees. At this time, none of those residencies are located in the City of Gaithersburg.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Montgomery County hosts a website to advertise the Affordable Connectivity Program (ACP), which provides visitors with more information about ACP, eligibility requirements, the application process, as well as an overview of broadband providers who participate in ACP.

Montgomery County has a number of service providers available throughout the jurisdiction. As seen in the image below, there are multiple options for residents, all of whom participate with ACP. The County includes additional information for applicants, including the type of broadband service, any devices offered, and the broadband capacity. It is important to have competition to ensure that lower prices and participation in the ACP continues. Having competition also allows residents to have choices about which broadband company best fits their needs.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

In September 2018, Montgomery County released their Hazard Mitigation Plan through the Office of Emergency Management and Homeland Security. The plan was developed in cooperation with the City of Gaithersburg, as well as other cities, towns, and villages in Montgomery County. This updated plan serves as a multi-jurisdictional hazard mitigation plan that represents a combined County and local commitment to reduce risks from natural hazards.

The intention of the County's Hazard Mitigation Plan was to provide a blueprint for coordinating and implementing hazard mitigation policies, programs, and projects. The plan includes a list of mitigation goals, objectives, and related actions that may assist Montgomery County in reducing risk and preventing loss from future natural hazard events. By avoiding unnecessary exposure to known hazard risks, communities will save lives and property and minimize the social, economic, and environmental disruptions that commonly follow hazard events. The County has worked on identifying more vulnerable areas and how the implementation of measures to minimize exposure, the negative impacts of natural disasters can be reduced throughout the County.

The 2018 plan ranked the hazards with the largest impact on the County and its communities, as summarized in the table below:

The Plan identifies an overarching goal with seven distinctive objectives. The goal of the Mitigation Hazard Plan is to "efficiently use County resources to minimize the loss of life and property from natural hazards and protect County assets, infrastructure, and critical facilities." The objectives outlined in the Plan are:

1. Encourage building and land use regulations that increase safety and resiliency and reduce risks posed by natural disasters.
2. Protect public health, safety, and welfare by increasing public awareness of existing natural hazards and by fostering individual and public responsibility in mitigating risks caused by those hazards.
3. Ensure that infrastructure is adequate and properly maintained to provide continued functionality of all critical services necessary to protect residents and property.
4. Improve communications and increase natural hazard awareness through education and citizen participation.
5. Enhance the capabilities of local jurisdictions to identify and mitigate natural hazards.
6. Participate and comply with the National Flood Insurance Program through floodplain identification and mapping and floodplain management; and

7. Promote actions that protect historic and cultural resources, while enhancing hazard mitigation and community resiliency.

It was found that there were some common trends across the county. In 2018, jurisdictions responded that their hazard risk has changed over the past 5 years due to more frequent and severe storms and increased drought and water shortage concerns. However, no recent development has occurred in the county, aside from in Gaithersburg.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Any of the identified hazards has the potential to impact low- and moderate-income households. The 2018 Montgomery County Hazard Mitigation Plan used a multi-objective approach, which identified ways that link hazard mitigation policies and programs with complimentary goals, which may be related to housing, economic development, as well as other goals. The City of Gaithersburg's 2018 Master Plan relates to natural hazard mitigation strategies. In the Master Plan, land use for specific parcels to preserve stream valley buffers, floodplain areas, and wetlands was included. Specific language related to land use, urban growth, transportation, environment, recreation, parks and open spaces, historic preservation and housing were also included.

Through analysis of data, the Mitigation Planning Committee (MPC) found that only one (1) critical facility in the county could experience moderate damage by a 500-year flood event. This facility happens to be a school in the City of Gaithersburg. Critical facilities are essential to the health and welfare of the whole population and are especially important following hazard events.

The MPC found that a flooding event could occur in a highly developed area such as Gaithersburg, which could cause substantial infrastructure damage resulting in high dollar losses. While flooding could certainly affect many critical facilities in the county, many measures have been taken to lessen the probability of flooding in the municipal areas, which is where many of the county's critical facilities are located. Many residential structures may be affected by flooding outside of the municipalities. However, many of these structures are not directly located in floodplains.

All jurisdictions in Montgomery County are expected to be equally susceptible to tornadoes, due to the nature of high winds. Damages may be higher in the denser areas following the I-270 and I-495 corridors in the communities of Gaithersburg, Rockville, Garrett Park, Kensington, Bethesda, Chevy Chase, Silver Spring, and Tacoma Park.

The full Montgomery County Hazard Mitigation Plan can be found here:
<https://www.montgomerycountymd.gov/OEMHS/Resources/Files/HMP2018-FinalPlan-FEMAAproved.pdf>

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City's five-year Strategic Plan for the period July 2023 – June 2028 outlines the needs, priority needs, specific objectives and strategies for low- and moderate-income and special needs populations as set forth under the overall goals of Title I of the Housing and Community Development Act of 1974. Those overall goals are to: provide decent housing; provide a suitable living environment; and to expand economic opportunities, principally for persons of low- and moderate-income.

As described throughout this document, the lack of, and access to, affordable housing are the greatest challenges facing the City's low- and moderate-income households. To address the affordable housing challenge, the City will continue to receive funding under the CDBG program as well as consider other sources of funding. The City devotes its CDBG funds to homeownership assistance through a zero-percent closing cost and down payment loan program, eviction prevention and rental assistance, as well as the home repair program, which will commence in 2023. The CDBG funds – coupled with City dollars – have resulted in more than 300 low and moderate-income households buying their first homes, and over 230 families receiving rental supports to remain in their homes. It is the expectation that the home repair program, over the next several years, will also be supported by more than CDBG funds.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 46 - Geographic Priority Areas

| | | |
|----------|---|--|
| 1 | Area Name: | City Wide |
| | Area Type: | Local Target area |
| | Other Target Area Description: | |
| | HUD Approval Date: | |
| | % of Low/ Mod: | |
| | Revital Type: | Comprehensive |
| | Other Revital Description: | |
| | Identify the neighborhood boundaries for this target area. | NA - City Wide (within the corporate limits of the City of Gaithersburg). |
| | Include specific housing and commercial characteristics of this target area. | <p>The City has an even split between renters and owners. The majority of housing affordable to households making less than \$120,000 is rental apartments. There is a significant shortage of units affordable to households making less than \$40,000 a year. The majority of the City's price-controlled units are located east of Interstate-270.</p> <p>Disparities in access to low-poverty neighborhoods follows racial patterns in Gaithersburg. The southwest portion of the city, in neighborhoods like the Kentlands, has the most access to low-poverty neighborhoods, with Low Poverty Index scores greater than 90. These areas are predominantly White. In contrast, the northern half of the City has significantly less access to low-poverty neighborhoods, with Low Poverty Index values mostly less than 30. These areas are predominantly Black and Hispanic and also are home to a substantial population of the City's Central American and Chinese immigrants.</p> |

| | |
|--|--|
| <p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p> | <p>Based on feedback throughout the last several years, the City will continue to serve households throughout. The City is committed to being an inclusive community, and encourages its residents to live in opportunity areas with good schools, near public transit, etc. Therefore, the City uses CDBG funds throughout the entire City – not located to any single census tract or neighborhood.</p> <p>The Mayor and Council have determined that the City CDBG funds – and all affordable housing funds – be distributed throughout the City so as to disperse affordable housing throughout the City and not concentrated in any specific areas.</p> |
| <p>Identify the needs in this target area.</p> | <p>Needs across the City, not in a specific area:</p> <ul style="list-style-type: none"> - About half of Gaithersburg renters are cost burdened, and about one in four are severely cost burdened: racial disparities in rent burden is present in Gaithersburg. - Thirty-one percent (31%) of Gaithersburg homeowners are cost burdened, and 10% are severely cost burdened. - There is not sufficient housing for households making below \$40,000 or for households earning \$80,000 – \$120,000. - One in four Gaithersburg households earn \$50,000 or less a year. - Given the large population and small amount of existing agencies, there is a clear gap between supply of housing counseling and the demand for such counseling services. |
| <p>What are the opportunities for improvement in this target area?</p> | <ul style="list-style-type: none"> - Encouraging and providing incentives to produce a wider range of housing options throughout the City, including more affordable options in higher cost neighborhoods and areas. - The City is examining how it provides down payment assistance – providing larger loans for first time buyers in higher cost parts of the City is one example. It is also considering ways to increase affordable rental homes above and beyond the level provided by the MPDU program (i.e. achieving more than 15% of the units as affordable units). |

| | |
|--|--|
| <p>Are there barriers to improvement in this target area?</p> | <p>The largest barriers to the above mentioned opportunities are twofold: first is the relative lack of developable sites for residential use (the City is close to being built out); second is the lack of combined City resources to sufficiently subsidize the production of deeply affordable homes (both ownership and rental).</p> |
|--|--|

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

There are areas of the City where there are a higher concentration of households living below the federal poverty line. These areas are dispersed throughout the City, but are largely found east of the Interstate 270. Housing problems are fairly evenly distributed through the City, in all areas except for the northwest quadrant, where fewer households have housing problems. MWCOG tracked the housing problems throughout the City, and found widespread racial segregation in relation to which households have housing problems in a given area. In the southwestern portion of the city, there is a higher percentage of White households, with some Hispanic and Asian American groups interspersed. Given that the Hispanic and Asian American populations are half the size of the White population here, a disproportionate amount of Hispanic and Asian American households live in that area. The east side of Gaithersburg is primarily made up of Black, Hispanic, and Asian households; these households have a similar concentration of homes with housing problems when compared to White households on the west side. Since the comparative distribution of household problems is roughly the same in the two regions, but the jurisdiction is primarily White, Hispanic and Black households are disproportionately harmed given their relatively smaller size.

There are areas of the City where there are a higher concentration of households living below the federal poverty line. These areas are dispersed throughout the City, but are largely found east of the Interstate 270. Housing problems are fairly evenly distributed through the City, in all areas except for the northwest quadrant, where fewer households have housing problems. MWCOG tracked the housing problems throughout the City, and found widespread racial segregation in relation to which households have housing problems in a given area. In the southwestern portion of the city, there is a higher percentage of White households, with some Hispanic and Asian American groups interspersed. Given that the Hispanic and Asian American populations are half the size of the White population here, a disproportionate amount of Hispanic and Asian American households live in that area. The east side of Gaithersburg is primarily made up of Black, Hispanic, and Asian households; these households have a similar concentration of homes with housing problems when compared to White households on the west side. Since the comparative distribution of household problems is roughly the same in the two regions, but the jurisdiction is primarily White, Hispanic and Black households are disproportionately harmed given their relatively smaller size.

The Mayor and Council have determined that the City CDBG funds – and all affordable housing funds – be distributed throughout the City so as to disperse affordable housing throughout the City and not concentrated in any specific areas. The City also uses its public service funds city wide so that households with Housing Choice Vouchers have access to the funds.

The City has long been a community where Interstate 270 (I-270) has been the dividing line between the affluent west side and the more moderate-income areas on the eastern side of I-270. City leaders are determined to equalize those areas to the extent possible by requiring MPDUs throughout the City and by offering additional funding to households seeking to live in higher opportunity areas of the City.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 47 – Priority Needs Summary

| | | |
|----------------------------------|------------------------------------|--|
| 1 | Priority Need Name | Increase availability of affordable home ownership |
| | Priority Level | High |
| | Population | Low Moderate Middle Large Families Families with Children |
| | Geographic Areas Affected | City Wide |
| | Associated Goals | Increase availability of affordable homeownership. Name: Increase affordable housing Administration |
| | Description | Provide down payment and closing cost assistance to eligible first-time buyers who are purchasing a home within the corporate limits of the City of Gaithersburg. GHALP loans are zero percent-deferred loans and provide ownership opportunities for current renters. |
| | Basis for Relative Priority | High Priority |
| | 2 | Priority Need Name |
| Priority Level | | High |
| Population | | Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly |
| Geographic Areas Affected | | City Wide |

| | | |
|----------------------------------|------------------------------------|---|
| | Associated Goals | Repair Homes. Administration |
| | Description | Make homes more energy efficient and accessible for persons with disabilities and seniors; address housing code violations to ensure homes are safe and livable for low and moderate-income households. |
| | Basis for Relative Priority | High Priority. |
| 3 | Priority Need Name | Support seniors/persons with special needs. |
| | Priority Level | High |
| | Population | Extremely Low Low Elderly Elderly Frail Elderly |
| | Geographic Areas Affected | City Wide |
| | Associated Goals | Support seniors/persons with special needs. Administration |
| | Description | Make homes more energy efficient and accessible for persons with disabilities and seniors; address housing code violations to ensure homes are safe and livable for low and moderate-income households. |
| | Basis for Relative Priority | High Priority. |
| | 4 | Priority Need Name |
| Priority Level | | High |
| Population | | Extremely Low Low Large Families Families with Children Elderly |
| Geographic Areas Affected | | City Wide |

| | | |
|-----------------------|------------------------------------|--|
| | Associated Goals | Prevent eviction and homelessness Administration |
| | Description | Prevent eviction and utility disconnect that leads to homelessness for very vulnerable low-income residents who rent. |
| | Basis for Relative Priority | High Priority. |
| 5 | Priority Need Name | Fair Housing Activities |
| | Priority Level | Low |
| | Population | Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence |
| | Geographic Areas Affected | City Wide |
| | Associated Goals | Administration |
| | Description | Education and outreach to ensure protected classes have equal access to safe, decent and affordable housing. |
| | Basis for Relative Priority | Education and enforcement of Fair Housing Laws help ensure equal access to safe, decent and affordable housing that is in short supply. |
| | 6 | Priority Need Name |
| Priority Level | | Low |

| | |
|------------------------------------|---|
| Population | Extremely Low Low Moderate Middle Large Families Families with Children Elderly Individuals Non-housing Community Development |
| Geographic Areas Affected | City Wide |
| Associated Goals | Improve the livability of neighborhoods Administration |
| Description | Infrastructure improvements to public facilities, private non-profit and publicly or privately owned commercial or industrial buildings. |
| Basis for Relative Priority | Low priority. |

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|---------------------------------------|---|
| Tenant Based Rental Assistance (TBRA) | Continual rent increases would put pressure on TBRA, inhibiting the ability of this program to reach more tenants in need. |
| TBRA for Non-Homeless Special Needs | Continual rent increases would also put pressure on this assistance for this population, which typically has lower income and wages than persons without special needs. |
| New Unit Production | Conversely, or perhaps perversely, rising rents and sale prices (i.e. market conditions) provide an incentive to build more units/increase production. |
| Rehabilitation | Depending upon the rate and duration of price, rehabilitation becomes more or less viable (i.e. a rapid and substantial increase in price makes rehabilitation less feasible than stable or decreasing prices). |
| Acquisition, including preservation | Similar to the above scenario, rapid and substantial increases in price make acquisition and preservation more expensive and therefore put pressure on affordability. |

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

In its current year (Federal FY 22, City FY 23), the City was awarded \$461,478 in CDBG funds. HUD recently released the formula funding for the upcoming grant year (Federal FY 23, City FY 24) July 1, 2023 to June 30, 2024, and Gaithersburg expects to receive \$464,995 for eligible projects. No other HUD formula funds come directly to the City of Gaithersburg. The City does expect to receive approximately \$50,000 from Program Income in FY23.

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder 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 | 464,995 | 50,000 | 0 | 514,995 | 2,434,995 | 1. First-time homebuyer - down payment and closing cost assistance 2. Home upgrades and repairs 3. Emergency rental assistance 4. Administration |

Table 49 - Anticipated Resources

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

There are no match requirements for the program. The City contributes local funds to the closing cost and down payment assistance program to serve households above eighty percent (80%) of AMI and to augment HUD funds for eligible households.

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

N/A

Discussion

Gaithersburg Homebuyer Assistance Loan Program (GHALP) has utilized both federal and local funds since the program was initiated in 2009. HUD funds are used for households at or below 80 percent of Area Median Income; City funds are used to augment HUD funds for households between 80 and 120 percent of AMI. GHALP also receives Program Income (PI), which varies each year. Based on past years, the City estimates receiving \$50,000 of PI in FY24.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|----------------------|-------------------------|--|------------------------|
| CITY OF GAITHERSBURG | Government | Economic Development Homelessness Ownership Rental neighborhood improvements public facilities public services | Jurisdiction |

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The various agencies with the City of Gaithersburg are well connected and enable its housing and community development activities to address needs as they change over time. It also works well with comparable agencies at the County level, in particular the Department of Housing and Community Affairs (DHCA) that has parallel and better funded programs. It is anticipated that during the next 5-year Consolidated Plan cycle, the City and County will work more closely together on residential development of mutual interest (i.e. affordable rental housing that requires multiple sources of financing).

Availability of services targeted to homeless persons and persons with HIV and mainstream services

| Homelessness Prevention Services | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|---|----------------------------|----------------------|-----------------------------|
| Homelessness Prevention Services | | | |
| Counseling/Advocacy | X | X | X |
| Legal Assistance | X | X | X |
| Mortgage Assistance | | | |
| Rental Assistance | X | | |
| Utilities Assistance | X | | |
| Street Outreach Services | | | |
| Law Enforcement | X | X | X |
| Mobile Clinics | X | X | X |
| Other Street Outreach Services | X | X | X |
| Supportive Services | | | |
| Alcohol & Drug Abuse | X | X | X |

| | | | |
|------------------------------------|---|---|---|
| Child Care | X | X | X |
| Education | X | X | X |
| Employment and Employment Training | X | X | X |
| Healthcare | X | X | X |
| HIV/AIDS | X | X | X |
| Life Skills | X | X | X |
| Mental Health Counseling | X | X | X |
| Transportation | X | X | X |
| Other | | | |
| | | | |

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Montgomery County has an integrated system of care to meet the needs of homeless persons. Continuum of Care providers routinely assess homeless persons to identify supportive services needs including but not limited to housing, health, employment, and other service needs. The City and County have a well-coordinated service delivery system to meet the needs of its homeless residents.

The City of Gaithersburg is a part of the Continuum of Care (CoC). The City of Gaithersburg plays a major role in the CoC beginning with outreach for engagement for those in the City as well as upper part of Montgomery County, participate in the unsheltered count, as well as the annual Point-in-Time Count. The City of Gaithersburg provides transitional shelter for those in recovery with two programs, Wells Robertson and DeSellum. Lastly, the City provides support for permanent supportive housing for those receiving Housing Initiative Program rental subsidy. The City of Gaithersburg is connected to the County's Continuum of Care from engagement to housing.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The City and County are justifiably proud of the service coordination provided to homeless and special needs populations. Housing chronically homeless individuals is a priority for the Continuum of Care, and permanent supportive housing has taken precedence over transitional housing. That has jeopardized programs such as Wells/Robertson House and other transitional housing facilities that do not have alternative funding resources since the losing HUD funds.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The Coordinated Entry System serves Montgomery County through multiple access points for families and individuals seeking homeless services for permanent supportive housing, rapid rehousing and transitional housing. This process ensures that all people experiencing a housing crisis have fair and equal access and are quickly identified, assessed and connected to housing and homeless assistance.

The Continuum of Care (CoC) has identified a “no-wrong door” approach by adding nontraditional partners to the process. This now includes libraries, hospitals and jails offering trained staff able to conduct a housing screening and get the household into the prioritization registry.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|--|-----------------|--|-------------------|--|
| 1 | Increase availability of affordable homeownership. | 2023 | 2027 | Affordable Housing | City Wide | Increase availability of affordable home ownership | CDBG: \$1,000,000 | Direct Financial Assistance to Homebuyers: 125 Households Assisted |
| 2 | Repair Homes. | 2023 | 2027 | Affordable Housing Home Repairs - Energy efficiency, accessibility, and code compliant. | City Wide | Repair homes. | CDBG: \$625,000 | Homeowner Housing Rehabilitated: 100 Household Housing Unit |
| 3 | Support seniors/persons with special needs. | 2023 | 2024 | Non-Homeless Special Needs | City Wide | Support seniors/persons with special needs. | CDBG: \$0 | Other: 0 Other |
| 4 | Name: Increase affordable housing | 2023 | 2027 | Affordable Housing | City Wide | Increase availability of affordable home ownership | CDBG: \$0 | Other: 0 Other |
| 5 | Prevent eviction and homelessness | 2023 | 2027 | Eviction and Homelessness Prevention | City Wide | Prevent eviction and homelessness | CDBG: \$345,000 | Homelessness Prevention: 225 Persons Assisted |
| 6 | Improve the livability of neighborhoods | 2023 | 2027 | Non-Housing Community Development | City Wide | Improve the livability of neighborhoods | CDBG: \$0 | Other: 0 Other |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|----------------|------------|----------|----------------|-----------------|---|--------------------|------------------------|
| 7 | Administration | 2023 | 2027 | Administration | City Wide | Increase availability of affordable home ownership Repair homes. Support seniors/persons with special needs. Prevent eviction and homelessness Fair Housing Activities Improve the livability of neighborhoods | CDBG: \$464,995 | Other: 0 Other |

Table 52 – Goals Summary

Goal Descriptions

| | | |
|---|-------------------------|--|
| 1 | Goal Name | Increase availability of affordable homeownership. |
| | Goal Description | <p>More low- and moderate-income households will call the City of Gaithersburg home.</p> <ul style="list-style-type: none"> • Offer no-interest or low-interest loans for first time, low-moderate income buyers seeking to purchase in the City. • Consider non-financial ways to increase access to affordable ownership options such as providing information to acquire better financing and available options including condominiums and townhomes. |

| | | |
|---|-------------------------|--|
| 2 | Goal Name | Repair Homes. |
| | Goal Description | <p>Low- and moderate-income homes will be repaired and upgraded; owners will see improved living conditions and see reduced energy costs.</p> <ul style="list-style-type: none"> • Implement a new grant or no-interest loan program to assist existing low- and moderate-income homeowners repair or improving their homes. |
| 3 | Goal Name | Support seniors/persons with special needs. |
| | Goal Description | <ul style="list-style-type: none"> • Use CDBG funds and local Housing Initiative Funds (HIF) loans to help homeowners wishing to add accessibility upgrades to their properties allowing them to age in place. • Continue to implement the Affordable Housing Ordinance (zoning code) to require assisted living and memory care units including MPDUs although they do not meet the definition of “residential units.” • Provide assistance to non-profit agencies that address the needs of persons generally presumed to be principally low and moderate income. These include abused children, battered persons, elderly and frail elderly, persons living with AIDS, and persons with disabilities. |
| 4 | Goal Name | Name: Increase affordable housing |
| | Goal Description | <ul style="list-style-type: none"> • Utilize local Housing Initiative Funds (HIF), CDBG and other financial resources to upgrade older market-rate multi-family housing in exchange for keeping rents affordable to low and moderate-income households and reducing tenant-paid utility costs by increasing energy efficiency. • Utilize Housing Initiative Funds and other incentives to developers to provide more affordable housing in new construction. • Utilize City funds and HIF funds to purchase vacant, distressed, or underutilized properties to renovate for sale or lease to low-income qualified residents. • Utilize the City’s Moderately Priced Dwelling Unit (MPDU) and Workforce Housing Unit (WFHU) programs to increase the supply of affordable rental and ownership units. |
| 5 | Goal Name | Prevent eviction and homelessness |
| | Goal Description | <p>Work collaboratively with the Continuum of Care and other County non-profit and government agencies to ensure homeless and formerly homeless residents have access to stable, affordable housing, health, and mental health services, and achieve self-sufficiency. Continue to fund eviction prevention programs for extremely low-income City residents at risk of homelessness.</p> |

| | | |
|---|-------------------------|--|
| 6 | Goal Name | Improve the livability of neighborhoods |
| | Goal Description | Infrastructure improvements to public facilities (including facilities for the homeless and formerly homeless persons), private-non-profit and publicly or privately owned commercial or industrial buildings. |
| 7 | Goal Name | Administration |
| | Goal Description | Program staff costs. |

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 91.315(b)(2)

In FY24, the City expects to work with approximately seventy (70) households (individual adults and families). Of those seventy (70), forty-five (45) will receive rental/utility assistance, ten (10) will receive closing cost/downpayment assistance, and fifteen (15) will receive home repairs. The City of Gaithersburg will reevaluate the number of households served for each of the five years of the Consolidated Plan period.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

N/A

Activities to Increase Resident Involvements

N/A

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Gaithersburg is working hard to improve access to affordable ownership housing through its closing cost and down payment assistance program. MWCOG has identified a number of housing goals to increase homeownership for low- and moderate-income members of protected classes. MWCOG provided strategies, many of which the City intends to pursue and many of which were included in the City's updated Housing Element, which was presented to the City Council in February 2023. Those strategies include:

- Support innovative approaches specifically designed to increase homeownership opportunities;
- Support policies and practices that will increase the supply of affordable homeownership housing units;
 - Ensure that affordable housing is set aside in new developments;
 - Increase housing affordability through mortgage write-downs, down payments and closing cost assistance, special purpose credit programs, and other affordable homeownership subsidies; and
 - Support first-time homebuyers by expanding financial literacy programs, homeownership counseling, and homebuyer education.

As the City works on expanding the CDBG programs by launching a home repair program for low- to moderate-homeowners, which will work to support current homeowners with protected characteristics, including racial and ethnic minorities, people with disabilities, and seniors. As identified by MWCOG, the strategies to best support current homeowners include:

- Increase funding for repair, rehabilitation, and renovation programs and products;
- Expand programs that provide energy efficient improvements to lower utility costs; and
- Provide comprehensive foreclosure prevention counseling and legal referrals.

Introduction:

For governments receiving funds from the U.S. Department of Housing and Urban Development (HUD) must submit a fair housing plan. The Metropolitan Washington Council of Governments (MWCOG) published the draft of the Metropolitan Washington Regional Fair Housing Plan in early 2023. Through extensive community engagement, MWCOG found the following problems to be the top barriers to fair housing in the Washington metro region (in ranking order):

1. Lack of affordability
2. Government failure (inability to address the issue)
3. Racial discrimination
4. Lack of housing stock

5. Lack of Americans with Disabilities Act (ADA) accessibility, including not enough housing for persons with disabilities or seniors, discrimination against persons with a disability, and noncompliance with existing laws and regulations
6. System navigation difficulties (program requirements, waiting lists, etc.)
7. Subtle practices that support segregated housing and neighborhoods
8. Bad landlords and property managers
9. Lack of awareness of fair housing rights; and
10. Planning and zoning regulations.

MWCOG’s community engagement activities found that 83.6% of those who completed surveys said ‘safe, affordable housing was hard to find’ throughout the region, while 13% said they faced discrimination, with 41% blaming their landlords or property managers.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

According to MWCOG’s Regional Fair Housing Plan, there are a number of identified solutions to the top barriers to affordable, fair housing. The top three identified solutions are:

1. More program and staff with cultural and language competency
2. Access to homes for people with disabilities
3. Access to housing grants.

Additional proposed solutions to the barriers to affordable housing include: Spanish-speaking housing counselors and local government officials; Program information in languages such as Arabic, Amharic, and Chinese; Options and programs for seniors to remain in place; Landlord making the required reasonable accommodations; and Programs and services for LGBTQ and Trans youth to prevent homelessness.

The City of Gaithersburg has made significant progress in improving services for people with limited English proficiency by:

- Adding a language translation feature to every page of its website;
- Hiring bilingual staff in the Community Services Division; and
- Requiring culturally sensitive, multilingual outreach for all Community Services grant contracts.

The City has added a Fair Housing/Impediments Analysis component on the City’s website.

As noted elsewhere, Gaithersburg is also working hard to improve access to affordable ownership housing through its closing cost and down payment assistance program. MWCOG has identified a number of housing goals to increase homeownership for low- and moderate-income members of

protected classes. MWCOG provided strategies, many of which the City intends to pursue, many of which were included in the City's updated Housing Element, which was presented to the City Council in February 2023. Those strategies include:

- Support innovative approaches specifically designed to increase homeownership opportunities;
- Support policies and practices that will increase the supply of affordable homeownership housing units;
- Ensure that affordable housing is set aside in new developments;
- Increase housing affordability through mortgage write-downs, down payments and closing cost assistance, special purpose credit programs, and other affordable homeownership subsidies; and
- Support first-time homebuyers by expanding financial literacy programs, homeownership counseling, and homebuyer education.

As the City works on expanding the CDBG programs by launching a home repair program for low- to moderate-homeowners, which will work to support current homeowners with protected characteristics, including racial and ethnic minorities, people with disabilities, and seniors. As identified by MWCOG, the strategies to best support current homeowners include:

- Increase funding for repair, rehabilitation, and renovation programs and products;
- Expand programs that provide energy efficient improvements to lower utility costs; and
- Provide comprehensive foreclosure prevention counseling and legal referrals.

The City intends to utilize these strategies to develop a home repair program that best meets the needs of protected classes.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

As described herein, the City is a member of the Continuum of Care, which has a strong system in place to reach out to homeless persons and assessing their individual needs. The City of Gaithersburg has its own street outreach team, which works closely with the business community and the Police Departments to sensitively assist persons living in encampments within the City limits.

Addressing the emergency and transitional housing needs of homeless persons

The City works closely with the County and with other agencies to address the emergency and transitional housing needs of homeless persons. Safe Havens, emergency shelters, numerous transitional housing facilities within the County are supported by Gaithersburg staff and funding. The most effective way to address these needs is through the coordinated and comprehensive approach that the Continuum of Care providers have put in place.

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.

The City works closely with the County and with other agencies to address the needs of chronically homeless individuals and families make the transition to permanent housing. HUD's emphasis on permanent supportive housing aligns closely with that the County and City. The most effective way to address these needs is through the coordinated and comprehensive approach that the Continuum of Care providers have put in place.

The lack of affordable housing through the Public Housing Authority, the continued loss of vouchers, and the waiting lists having nearly 28,000 households pose great challenges to permanent supportive housing for our homeless families. On March 28, 2023, a Montgomery County Council Member stated, "the Housing Choice Voucher waitlist currently has 27,442 applicants, and the Housing Opportunities Commission of Montgomery County (HOC) is selecting applicants who applied in 2017."

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The Continuum of Care and the City have an active discharge plan for those leaving publicly funded institutions or systems of care.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Federal regulations define lead-based paint hazards “as any condition that causes exposure to lead from lead- contaminated dust, lead contaminated soil, lead contaminated point that is deteriorating or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects.” Severe lead poisoning can cause coma, convulsions or death. Children from birth to six, whose neurological systems are developing, are at greatest risk of lead poisoning.

One of the key ways in which the City addresses LBP hazards is through its homeowner assistance program. Low-income residents are limited in their choices of housing. Older housing stock tends to be more affordable, and is therefore more likely to be purchased by households accessing these funds. Whenever HUD funds are used, the buyer is required to have units constructed before 1978 tested for lead, and if lead is found in chipping paint, it must be ameliorated before funds can be released.

How are the actions listed above related to the extent of lead poisoning and hazards?

The Maryland Department of the Environment’s (MDE’s) Lead Poisoning Prevention Program coordinates statewide efforts to eliminate childhood lead poisoning. Effective October 1, 2004, the Montgomery County Department of Housing and Community Affairs (DHCA) is compelled by legislation enacted by the Maryland General Assembly to require that owners of rental properties built prior to January 1, 1950 demonstrate full compliance with the requirements of the Maryland Department of the Environment (MDE) Lead Poisoning Prevention Program when issuing a Rental Facility License.

The Rental Facility License Application for all rental types now requires acknowledgement of the date built. If the property was built before January 1, 1950, proof of current registration with the MDE Lead Poisoning Prevention Program; and proof that an accredited inspector has certified that the property meets one of the required inspection standards (lead-free certificate, limited lead-free certificate, or a full risk reduction certificate) must be submitted.

How are the actions listed above integrated into housing policies and procedures?

The City of Gaithersburg provides information on the hazards of lead based paint when issuing rental housing licenses to property owners. Such information addresses the hazards of lead in the home and refers landlords to MDE for information on the safe removal of lead paint.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Gaithersburg's non-profit and rental assistance programs are designed to reduce the negative effects of poverty among its residents. Eviction prevention and assistance with housing and utility costs are the most important strategies to help families in poverty, as this population would most likely become homeless without intervention. The City and County also provide a wide range of other supportive services to this population, including assistance with budgeting, linkages to free and low-cost health and dental clinics. Job training and access to workforce programs can also increase incomes so that families are no longer in such dire financial conditions. Areas of concentration include Health and Mental Health Services; Emergency Services; Housing Preservation; Food and Nutrition; Related Medical or Social Services; and Workforce Development and access to the Financial Empowerment Center (FEC).

Due to the growing cost of living and housing, childcare and food prices currently, the ability for City families to increase income is essential. All households, including City seniors, served by the Community Service division, and including those accessing CDBG rental assistance, are referred to all area government and nonprofit safety net services, community food and food stamp resources, City supported vocational and training providers and to the Gaithersburg Financial Empowerment Center.

The commitment to providing residents with the resources and tools to assist them in their path to financial security and building of generational wealth for their families is of utmost importance and a continued focus.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Anti-poverty programs are key to self-sufficiency and the City departments coordinate closely to address the needs of very low-income residents. Our CDBG-funded eviction prevention program is critical to that effort and the Community Services and Housing divisions work together to ensure City residents are not evicted. The City works closely with the County and other City departments to address the needs of vulnerable seniors and families living in poverty.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

At the time of this report, the City does not issue funds to subrecipients, but instead manages funding in-house. The City has an annual financial audit done every year, which includes an audit of the CDBG program as required. The City is an experienced grantee and no monitoring done by HUD or by an internal or external auditor has revealed any concerns or findings of the management of the program. A policies and procedures manual has been written for the program, and is updated regularly.

During FY23, the Division of Housing intends to launch a Home Repair program, utilizing CDBG funding. Unlike the emergency assistance and first-time homebuyers programs, the Home Repair program will be administered by another agency as a subrecipient of the City's CDBG funding. Monitoring instruments will be utilized to ensure long-term compliance with the requirements of the program and funding.

Expected Resources

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

Introduction

In its current year (Federal FY 22, City FY 23), the City was awarded \$461,478 in CDBG funds. HUD recently released the formula funding for the upcoming grant year (Federal FY 23, City FY 24) July 1, 2023 to June 30, 2024, and Gaithersburg expects to receive \$464,995 for eligible projects. No other HUD formula funds come directly to the City of Gaithersburg. The City does expect to receive approximately \$50,000 from Program Income in FY23.

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder 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 | 464,995 | 50,000 | 0 | 514,995 | 2,434,995 | 1. First-time homebuyer - down payment and closing cost assistance 2. Home upgrades and repairs 3. Emergency rental assistance 4. Administration |

Table 53 - 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

There are no match requirements for the program. The City contributes local funds to the closing cost and down payment assistance program to serve households above eighty percent (80%) of AMI and to augment HUD funds for eligible households.

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

N/A

Discussion

Gaithersburg Homebuyer Assistance Loan Program (GHALP) has utilized both federal and local funds since the program was initiated in 2009. HUD funds are used for households at or below 80 percent of Area Median Income; City funds are used to augment HUD funds for households between 80 and 120 percent of AMI. GHALP also receives Program Income (PI), which varies each year. Based on past years, the City estimates receiving \$50,000 of PI in FY24.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|---|-----------------|--|-----------------|---|
| 1 | Prevent eviction and homelessness | 2023 | 2027 | Eviction and Homelessness Prevention | City Wide | Prevent eviction and homelessness | CDBG: \$69,000 | Homelessness Prevention: 25 Persons Assisted |
| 2 | Repair Homes. | 2023 | 2027 | Affordable Housing Home Repairs - Energy efficiency, accessibility, and code compliant. | City Wide | Repair homes. | CDBG: \$133,995 | Homeowner Housing Rehabilitated: 15 Household Housing Unit |
| 3 | Increase availability of affordable homeownership. | 2023 | 2027 | Affordable Housing | City Wide | Increase availability of affordable home ownership | CDBG: \$220,000 | Direct Financial Assistance to Homebuyers: 10 Households Assisted |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|----------------|------------|----------|----------------|-----------------|---|----------------|------------------------|
| 4 | Administration | 2023 | 2027 | Administration | City Wide | Increase availability of affordable home ownership Repair homes. Support seniors/persons with special needs. Prevent eviction and homelessness Fair Housing Activities Improve the livability of neighborhoods | CDBG: \$92,000 | Other: 0 Other |

Table 54 – Goals Summary

Goal Descriptions

| | | |
|---|-------------------------|---|
| 1 | Goal Name | Prevent eviction and homelessness |
| | Goal Description | Description: Provide short term rental assistance to prevent eviction and utility disconnect that leads to homelessness for very vulnerable low-income residents. |

| | | |
|---|-------------------------|---|
| 2 | Goal Name | Repair Homes. |
| | Goal Description | Provide repair and upgrade funds to make homes more energy efficient and address housing code violations to ensure homes are safe and livable for low and moderate-income households. |
| 3 | Goal Name | Increase availability of affordable homeownership. |
| | Goal Description | Provide down payment and closing cost assistance loans to low-moderate-income first-time homebuyers. |
| 4 | Goal Name | Administration |
| | Goal Description | Program staff costs |

Projects

AP-35 Projects – 91.220(d)

Introduction

The Action Plan (AP) sets forth the annual (one year goals) to address the affordable housing needs of low and moderate income households.

Projects

| # | Project Name |
|---|--|
| 1 | Home ownership assistance: The Gaithersburg Homebuyer Assistance Loan Program (GHALP). |
| 2 | Emergency Assistance; short-term rental assistance. |
| 3 | Home upgrade and repair assistance |
| 4 | Administration |

Table 55 – Project Information

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

For many low and moderate-income households in this region, homeownership is often not possible. Since implementing this program, more than 300 low- and moderate-income buyers have utilized City and HUD funds to assist with reasonable closing cost and down payment assistance. Since 2009, only one property has gone into foreclosure.

The first time homeowner program has also been successful in assisting minority households. Almost half (45.9%) of GHALP recipients in FY22 were Hispanic households, and nearly a quarter (24%) were Black/African American, compared to 13.5% of recipients who were White, Non-Hispanic (See table below for FY22 figures).

The program continues to grow in popularity, and staff continues to modify the funding apparatus. The program will continue to offer funding for current City residents. Any qualified applicants in “standard” zones are eligible for up to \$12,000 and buyers in “opportunity” areas – with higher housing values – are eligible to receive up to \$25,000. A current (2023) challenge to this program is the recent increase in interest rates: last year at this time, 30-year fixed rate mortgages could be obtained for 3.0% to 3.5%; by the end of 2022, the 30-year fixed rates had increase to just over 7.0%. This increase has significantly decreased the number of income-eligible first time home buyers.

Where you raise your family – i.e., where a family lives – continues to be a predictor of future success for children. To that end, the City encourages its buyers to seek housing in the neighborhoods where they wish to live – not just those they can “afford” to live in. Gaithersburg’s program assists in that

objective with higher down payment and closing cost assistance.

For the Emergency Rental Assistance program, the City has seen a drastic increase in the need for rental assistance. Unfortunately, during FY23, the City has seen a consistent stream of referrals for residents at risk of homelessness. Between July 1st, 2022 and March 13th, 2023, the City has prevented evictions for 69 households (both through CDBG (47 households) and CDBG-CV (12 households) funding). For regular CDBG Emergency Assistance Rental cases during July 1st, 2022 – March 13th, 2023, the City spent nearly \$173,000 to keep Gaithersburg residents remain in their homes.

As of March 2023, the City is developing a Home Repair Program for low- and moderate-income households. The program would prioritize initial home energy upgrade and repair program outreach to the following populations within the larger population of low and moderate-income homeowners:

- Existing GHALP and MPDU homeowners (at or below 80% of the Area Median Income (AMI) - low- and moderate-income).
- Seniors and homeowners with persons with physical disabilities (also at or below 80% of the AMI).
- Homeowners participating in the City's Neighborhood Services (NS) grants to Common Ownership communities (for households at or below 80% of the AMI).
- All other homeowners with incomes at or below 80% of the AMI).

The Home Upgrade & Repair Program intends to make homes more energy efficient and livable and address housing code violations. Priority upgrade and repair items include: Energy efficiency repairs and upgrades, HVAC repairs or replacements, minor code violations, accessibility enhancements, roof repairs, and window repairs or replacement.

AP-38 Project Summary
Project Summary Information

| | | |
|--|--|--|
| 1 | Project Name | Home ownership assistance: The Gaithersburg Homebuyer Assistance Loan Program (GHALP). |
| | Target Area | City Wide |
| | Goals Supported | Increase availability of affordable homeownership. |
| | Needs Addressed | Increase availability of affordable home ownership |
| | Funding | CDBG: \$220,000 |
| | Description | The City will work with first time homebuyers, purchasing within the City limits, to provide interest-free closing cost and Downpayment assistance loans. Loan amounts on dependent on location of purchase, in "standard" zones, residents can receive a loan up to \$12,000 and in "opportunity" zones, residents can receive a loan up to \$25,000. |
| | Target Date | 6/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | The City estimates that 24 households will benefit from the GHALP program. |
| | Location Description | Location Description – The GHALP loans are accessible to eligible applicants across the corporate limits of the City of Gaithersburg. |
| Planned Activities | Loan program for down payment assistance. | |
| 2 | Project Name | Emergency Assistance; short-term rental assistance. |
| | Target Area | City Wide |
| | Goals Supported | Prevent eviction and homelessness |
| | Needs Addressed | Prevent eviction and homelessness |
| | Funding | CDBG: \$69,000 |
| | Description | The Emergency Assistance Rental Program has helped keep many Gaithersburg households stay in their homes, by helping pay up to 3 months of back rent and utilities. In FY23, over 50 households received emergency assistance rental supports. This activity is subject to the public service cap of 15% of the total grant amount. |
| | Target Date | 6/30/2024 |
| Estimate the number and type of families that will benefit from the proposed activities | The City predicts providing rental assistance to 50 households. | |

| | | |
|----------|--|--|
| | Location Description | Emergency Rental Assistance is accessible to eligible households across the corporate limits of the City of Gaithersburg. |
| | Planned Activities | Homeless prevention. |
| 3 | Project Name | Home upgrade and repair assistance |
| | Target Area | City Wide |
| | Goals Supported | Repair Homes. |
| | Needs Addressed | Repair homes. |
| | Funding | CDBG: \$133,995 |
| | Description | The Home Repair and Rehabilitation Program will work with low- and moderate-income households to make homes more energy efficient and address housing code violations to ensure homes are safe and livable for low and moderate-income households. |
| | Target Date | 6/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | 10 households |
| | Location Description | The Home Repair Program will be accessible to eligible households across the corporate limits of the City of Gaithersburg. |
| | Planned Activities | Homeowner rehabilitation. |
| 4 | Project Name | Administration |
| | Target Area | City Wide |
| | Goals Supported | Administration |
| | Needs Addressed | Increase availability of affordable home ownership Repair homes. Support seniors/persons with special needs. Prevent eviction and homelessness Fair Housing Activities Improve the livability of neighborhoods |
| | Funding | CDBG: \$92,000 |
| | Description | Program staff costs. |
| | Target Date | 6/30/2024 |

| | | |
|--|--|--------------------|
| | Estimate the number and type of families that will benefit from the proposed activities | N/A |
| | Location Description | Department office. |
| | Planned Activities | Administration. |

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 funds will be available Citywide with no priority given to any specific geographic area. Programs are available to income eligible residents.

Geographic Distribution

| Target Area | Percentage of Funds |
|--------------------|----------------------------|
| | |

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City is committed to being an inclusive community, and encourages its residents to live in opportunity areas with good schools, near public transit, etc. Therefore, we use our CDBG funds throughout the entire City – not located to any single census tract or neighborhood.

Discussion

The Mayor and Council have strongly supported the policy that City CDBG funds – and all affordable housing funds – be distributed throughout the City so as to disperse affordable housing throughout the City and not concentrated in any specific areas. The City also uses its public service funds city wide so that households with Housing Choice Vouchers have access to the funds.

The City has long been a community where Interstate 270 (I-270) has been the dividing line between the affluent west side and the more moderate-income areas on the eastern side of I-270. City leaders are determined to equalize those areas to the extent possible by requiring MPDUs throughout the City and by offering additional funding to households seeking to live in higher opportunity areas of the City.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City’s public service funds are directed to extremely low-income households at risk of homelessness. This is the most vulnerable population of residents, and City resources are combined with CDBG and other local funds to prevent evictions. In terms of affordable housing a minimum of twenty five households are expected to benefit from the programs.

| One Year Goals for the Number of Households to be Supported | |
|--|----|
| Homeless | 0 |
| Non-Homeless | 25 |
| Special-Needs | 0 |
| Total | 25 |

Table 57 - 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 | 15 |
| Acquisition of Existing Units | 10 |
| Total | 25 |

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

CDBG public service funds are directed to housing stabilization. In addition to eviction prevention and rental assistance, the City offers free financial counseling through the Financial Empowerment Center, which is available to Gaithersburg residents.

Funds may also be used to prevent foreclosure – with one month’s assistance – and utility assistance, although the program primarily focuses on renters.

AP-60 Public Housing – 91.220(h)

Introduction

No public housing properties are located in the City. Forest Oak Towers, an age-restricted high-rise rental property in Gaithersburg, is a project based Section 8 property. HOC formed an LLC, which owns and manages the property.

There are two Low Income Housing Tax Credit Programs (LIHTC) operating in the City: Fields of Gaithersburg at 25 Fields Road and The Crossings in Olde Towne Gaithersburg.

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

N/A

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

The City encourages all of HOC's residents to consider homeownership and works directly with the County and public housing authority on MPDU acquisition for eligible first-time homebuyers.

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

HOC is not a "troubled" agency.

Discussion

N/A (Gaithersburg staff meeting with new HOC leadership on 4/13/23)

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

Introduction

For nearly twenty (20) years, the City received HUD funds to support its transitional housing program at Wells/Robertson House. At any given time, this award-winning program houses up to fourteen (14) formerly homeless adults in recovery. Despite the loss of more than \$130,000 per year, the City was determined to retain the program in its entirety, a testament to Gaithersburg's commitment to its most vulnerable residents.

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 Gaithersburg's Homeless Services Division one-year goals and actions for reducing and ending homelessness through Street Outreach and Transitional Housing.

Street Outreach

- Provide homeless assistance/outreach services to approximately forty (40) individuals in the next year. Of those engaged:
 - o Thirty percent (30%) will engage in some type of ongoing case management
 - o Twenty percent (20%) will apply for benefits for which they are entitled that they are entitled.
 - o Twenty percent (20%) will participate in physical or behavioral health services.
 - o Twenty percent (20%) will obtain either shelter, transitional or permanent housing.

Transitional Housing

- Wells/Robertson and DeSellum Transitional Housing will provide services to approximately 25 individuals who are identified as being homeless and in recovery from Substance Use Disorder.
 - o Eighty-five percent (85%) of clients exiting Transitional Housing will exit to permanent and permanent supportive housing.

Gaithersburg works closely with Montgomery County – and through the Interagency Commission on Homelessness, the governing body for the Continuum of Care. The elimination of homeless is the signature goal of this body. Montgomery County is prioritizing working to end homelessness for chronically homeless persons.

The City's Homeless Services Division Manager leads a street outreach team. Comprised of experienced staff, the team encourages street homeless persons to seek housing first. As mentioned above, the City's Homeless Division plans to provide homeless assistance/outreach services to approximately 40 individuals in the next year. Of those engaged:

- o Thirty percent (30%) will engage in some type of ongoing case management
- o Twenty percent (20%) will apply for benefits for which they are entitled that they are entitled.
- o Twenty percent (20%) will participate in physical or behavioral health services.
- o Twenty percent (20%) will obtain either shelter, transitional or permanent housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City works collaboratively with Montgomery County on emergency shelter and transitional housing for City residents, living currently in the City or former residents who now live in shelter elsewhere in the County. As a long-time member of the Continuum of Care and the Inter Agency Commission on Homelessness, the City participates in decision making and funding for programs Countywide.

Eviction prevention has long been a priority for the City, and in addition to the CDBG funded program, the City uses local funds for other eviction prevention activities.

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

See discussion below.

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

See discussion below.

Discussion

The Interagency Commission on Homelessness (ICH), of which the City participates, was established in 2014. As the Governing Board for the Continuum of Care, its charge is to develop and implement a Strategic Plan and to monitor programs that are components of the COC. The Commission’s mission includes: promoting a community-wide goal to end and prevent homelessness; develop and implement a strategic plan’ education the community about homelessness; promote partnerships to improve the County’s ability to prevent and end homelessness, monitor programs that are components of the CoC;

make recommendations to the County Executive and County Council to improve the CoC; and establish procedures for effective coordination of the CoC.

In January 2020, the ICH launched the 3-Year Strategic Plan to End Homelessness. The plan consists of six primary strategies:

1. Reduce Racial Disparities Across the System,
2. Build and Support Strong and Adaptable Programs,
3. Build and Support Affordable Housing Solutions within the Homeless Continuum,
4. Coordinate Effectively Across Other Systems of Care,
5. Increase and Diversify Funding, and
6. Educate and Advocate for Change.

The City of Gaithersburg plays a major role in the Continuum of Care to best support homeless persons in the City. The City is active with outreach for engagement for those in the City, as well as the upper part of Montgomery County. The City participates in the unsheltered count, and the annual Point-in-Time Count. The City of Gaithersburg provides transitional shelter for those in recovery with two programs, Wells Robertson and DeSellum. Lastly, the City provides support for permanent supportive housing for those receiving Housing Initiative Program rental subsidy. The City of Gaithersburg is connected to the County's Continuum of Care from engagement to housing.

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

Introduction:

For governments receiving funds from the U.S. Department of Housing and Urban Development (HUD) must submit a fair housing plan. The Metropolitan Washington Council of Governments (MWCOG) published the draft of the Metropolitan Washington Regional Fair Housing Plan in early 2023. Through extensive community engagement, MWCOG found the following problems to be the top barriers to fair housing in the Washington metro region (in ranking order):

1. Lack of affordability
2. Government failure (inability to address the issue)
3. Racial discrimination
4. Lack of housing stock
5. Lack of Americans with Disabilities Act (ADA) accessibility, including not enough housing for persons with disabilities or seniors, discrimination against persons with a disability, and noncompliance with existing laws and regulations
6. System navigation difficulties (program requirements, waiting lists, etc.)
7. Subtle practices that support segregated housing and neighborhoods
8. Bad landlords and property managers
9. Lack of awareness of fair housing rights; and
10. Planning and zoning regulations.

MWCOG's community engagement activities found that 83.6% of those who completed surveys said 'safe, affordable housing was hard to find' throughout the region, while 13% said they faced discrimination, with 41% blaming their landlords or property managers.

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

According to MWCOG's Regional Fair Housing Plan, there are a number of identified solutions to the top barriers to affordable, fair housing. The top three identified solutions are:

1. More program and staff with cultural and language competency
2. Access to homes for people with disabilities
3. Access to housing grants.

Additional proposed solutions to the barriers to affordable housing include: Spanish speaking housing counselors and local government officials; Program information in languages such as Arabic, Amharic, and Chinese; Options and programs for seniors to remain in place; Landlord making the required

reasonable accommodations; and Programs and services for LGBTQ and Transgender youth to prevent homelessness.

The City of Gaithersburg has made significant progress in improving services for people with limited English proficiency by:

- Adding a language translation feature to every page of its website;
- Hiring bilingual staff in the Community Services Division; and
- Requiring culturally sensitive, multilingual outreach for all Community Services grant contracts.

The City has added a Fair Housing/Impediments Analysis component

As noted elsewhere, Gaithersburg is also working hard to improve access to affordable ownership housing through its closing cost and down payment assistance program. MWCOG has identified a number of housing goals to increase homeownership for low- and moderate-income members of protected classes. MWCOG provided strategies, many of which the City intends to pursue, many of which were included in the City's updated Housing Element, which was presented to the City Council in February 2023. Those strategies include:

- Support innovative approaches specifically designed to increase homeownership opportunities;
- Support policies and practices that will increase the supply of affordable homeownership housing units;
- Ensure that affordable housing is set aside in new developments;
- Increase housing affordability through mortgage write-downs, down payments and closing cost assistance, special purpose credit programs, and other affordable homeownership subsidies; and
- Support first-time homebuyers by expanding financial literacy programs, homeownership counseling, and homebuyer education.

As the City works on expanding the CDBG programs by launching a home repair program for low- to moderate-homeowners, which will work to support current homeowners with protected characteristics, including racial and ethnic minorities, people with disabilities, and seniors. As identified by MWCOG, the strategies to best support current homeowners include:

- Increase funding for repair, rehabilitation, and renovation programs and products;
- Expand programs that provide energy efficient improvements to lower utility costs; and
- Provide comprehensive foreclosure prevention counseling and legal referrals.

The City intends to utilize these strategies to develop a home repair program that best meets the needs of protected classes.

Discussion:

For governments receiving funds from the U.S. Department of Housing and Urban Development (HUD),

it is required to submit a fair housing plan. The Metropolitan Washington Council of Governments (MWCOG) published the draft of the Metropolitan Washington Regional Fair Housing Plan in early 2023. MWCOG's Draft Regional Fair Housing Plan was created in collaboration – eight communities joined together and worked with Public Housing Authorities (PHAs) and others on a regional plan. The result is the Metropolitan Washington Regional Analysis of Impediments to Fair Housing Choice. The City of Gaithersburg was one of the eight communities, along with others from Metropolitan Washington.

As stated throughout this plan, Gaithersburg is working hard to improve access to affordable ownership housing through its closing cost and down payment assistance program. MWCOG has identified a number of housing goals to increase homeownership for low- and moderate-income members of protected classes. MWCOG provided strategies, many of which the City intends to pursue and many of which were included in the City's updated Housing Element, which was presented to the City Council in February 2023. Those strategies are referenced above.

AP-85 Other Actions – 91.220(k)

Introduction:

The City consults broadly with agencies and organizations throughout the county, including its partnership with the department of Housing and Community Affairs and the Department of Health and Human Services.

Actions planned to address obstacles to meeting underserved needs

To address under-served needs in the upcoming program year, the City will fund a range of public agencies with local funds. City residents also benefit from services available through Montgomery County, the Housing Opportunities Commission, MCPS, houses of worship, and the multitude of non-profit and community based organizations.

The City's Community Services Division is dedicated to ongoing work in the area of direct case management, education, safety net support and collaborations with City area service providers and the provision of services to foster financial resilience. The City's Community Services Division's work to address the needs of under-served households include:

- Community based outreach and resource and service events on sites in the City including on the grounds of City apartment complexes.
- Ongoing information sharing and distribution with collaborating nonprofit social service agencies and Montgomery County to ensure gaps in services are known and all social service and financial resilience agencies are providing clear information on opportunities to the community.
- Ongoing expansion of materials and outreach in multiple languages and in conjunction with agencies and congregations serving diverse communities.
- Ongoing coordination of Citywide Coalitions including the Gaithersburg Coalition of Providers to ensure service and outreach collaborations.
- Ongoing sponsorship of trainings and educational events for providers and the general community around resources and educational and vocational opportunities.
- Continued coordination of over a million dollars in City grant funds to nonprofits providing equitable and assessable services in the areas of Health and Mental Health, Food and Nutrition, Vocational Services, Housing Services and Senior Services. Coordination of over \$200,000 for nonprofits supporting City youth through mentoring, educational support, recreation and vocational programming and scholarships.
- Full coordination with nonprofit (Housing Initiative Partnership) of the Gaithersburg Financial Empowerment Center under the support of the Cities for Financial Empowerment to ensure City residents working on financial stability are able to access one on one professional financial counseling in the areas of budgeting, credit, low cost banking and savings. Provision of a City Based VITA site in conjunction with Montgomery County Community Action Agency.

- Access via information and assistance to the City's Youth scholarship program and Department of Parks Recreation and Culture recreation and camp scholarships.

These existing actions and the City's current Community Services and Housing programs, coupled with the strategies identified in the City's Strategic Plan, intend to build on recent successes and help to ensure the community maintains a high quality of life. The City plans to invest in the Gaithersburg community by ensuring that everyone has access to and information about the social and financial opportunities available to residents.

Actions planned to foster and maintain affordable housing

Using the a portion of the \$2.1 million in HIF funds and leveraging those funds to encourage other partners, the City intends to continue to offer loans to increase affordable housing in all areas of the City over the next three – five years, preserving existing affordable housing properties, improving the interior and exteriors, eliminating evictions to prevent homelessness, and keeping rents low through maintaining the MPDU/WFHU programs.

Actions planned to reduce lead-based paint hazards

Any residential property constructed before 1978 must be tested for lead-paint, and remediated before the buyer receives any closing cost and down payment assistance loan funds from the City. Gaithersburg provides information on the hazards of lead-based paint when issuing rental-housing licenses. The information provided describes the hazards of lead in the home and refers landlords to the Maryland Department of the Environment (MDE) for additional information on the safe removal of lead paint. The State of Maryland requires all rental property owners to register any units built prior to 1950 with MDE. Landlords owning units built before 1979 but after 1950 are not required to register their units; however, participating property owners receive liability relief. Under a State law that became effective June 1, 2004, an evidentiary hearing will now be held to determine whether the property owner has immunity before a case proceeds to trial.

Additional provisions of this law (effective October 1, 2004) require the City, as a local government that regulates residential rental property, to obtain certain written information from owners of residential rental property. Before receiving authorization to engage in the business of renting the property, the property owner must submit the following written confirmation: That the property is not an affected property under the lead risk reduction provisions (an affected property is a residential rental property constructed before 1950 that is not exempted because it is lead-free or because it is a hotel, motel, or similar seasonal facility); or If the property is an affected property, that it is registered as such and that the owner can provide the inspection certificate number for the property.

The statement submitted by the property owner must be made under the penalty of perjury before the City will be able to authorize rental of the property. Another provision of the new legislation, also effective October 1, 2004, authorizes local governments to forward to MDE any information regarding

residential property, including any known noncompliance of an affected property. In the upcoming year, the City of Gaithersburg will continue to provide information on the hazards of lead-based paint when issuing rental housing licenses to property owners. Such information addresses the hazards of lead in the home and refers landlords to MDE for additional information on the safe removal of lead paint.

Actions planned to reduce the number of poverty-level families

Due to the growing cost of living and housing, childcare and food prices currently, the ability for City families to increase income is essential. All households, including City seniors, served by the Community Services Division, and including those accessing CDBG rental assistance, are referred to all area government and nonprofit safety net services, community food and food stamp resources, City supported vocational and training providers and to the Gaithersburg Financial Empowerment Center (FEC).

The commitment to providing residents with the resources and tools to assist them in their path to financial security and building of generational wealth for their families is of utmost importance and a continued focus.

Actions planned to develop institutional structure

During the period of this Action Plan, the City will continue to coordinate with representatives from private industry, nonprofit agencies, and other public and organizational groups. The City is well represented in Montgomery County through staff participation in a variety of housing-related committees and organizations, including the Interagency Fair Housing Coordinating Group, the Montgomery County Coalition for the Homeless, Community Ministries of Montgomery County, and the Montgomery County Departments of Health and Human Services and Housing and Community Affairs.

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

The City established the Gaithersburg Coalition of Providers in 1995 to bring together public and social service agencies to discuss the needs of the low-income residents of the city. Coalition members meet quarterly, and are in regular contact via email to make referrals, provide resources and training opportunities. The City will continue to outreach to organizations not currently involved in this network. In fact, the City will not fund groups that are not members, and who do not actively participate in the quarterly meetings.

Discussion:

The City and County have an outstanding record of coordination and the provision of comprehensive services to the affected populations. Although resources are often stretched – and certainly there has been a loss of funding for some important programs since the recession and loss of municipal (and

county, state and federal) resources - Gaithersburg has not reduced the amount of funds it provides on behalf of these populations.

Program Specific Requirements

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

Introduction:

The City expects about \$50,000 in program revenue this year. Although the homeownership assistance program is a loan program, repayment is not required until the unit has been sold or no longer occupied. The City expects no urgent needs to require CDBG funds. All funds are directed to improve the lives of low-income persons by improved living conditions and viable urban communities.

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 | 0 |
| 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: | 0 |

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. | 80.00% |

Attachments

Citizen Participation Comments

DocuSign Envelope ID: 2A765E20-3F8E-4618-A4BC-BA6692011D59

RESOLUTION NO. R-15-23

RESOLUTION OF THE MAYOR AND CITY COUNCIL AUTHORIZING THE CITY MANAGER TO SUBMIT THE CONSOLIDATED PLAN AND FEDERAL FISCAL YEAR 2023 (FFY 23) COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) ACTION PLAN

WHEREAS, as an entitlement grantee, the City receives an annual CDBG award from the U.S. Department of Housing and Urban Development (HUD); and

WHEREAS, as an entitlement grantee, the City is required to prepare and submit a Consolidated Plan that covers a five-year period from July 1, 2023 to June 30, 2028 and includes the FFY 23 Action Plan; and

WHEREAS, HUD has announced that the City will receive \$464,995 in FFY 23 funds to meet the national objectives established by statute to support low and moderate income households and communities; and

WHEREAS, HUD also requires public participation as part of the process to decide how these funds are identified and expended, and requires a grantee to submit an Action Plan in conformance with its Consolidated Plan prior to receipt of funds; and

WHEREAS, the Mayor and City Council believe it is in the best interest of the City to fund the proposed projects for the upcoming fiscal year:

NOW, THEREFORE, BE IT RESOLVED by the Mayor and City Council, that the City Manager be and is hereby authorized to enter into contracts with HUD to fund approved projects under the FFY 23 CDBG grants.

ADOPTED by the City Council this 1st day of May, 2023

DocuSigned by:
Jud Ashman
52121562463412

JUD ASHMAN, MAYOR and
President of the Council

THIS IS TO CERTIFY, that the foregoing Resolution was adopted by the City Council in public meeting assembled on the 1st day of May, 2023.

DocuSigned by:
Tanisha Briley
5238888707618

Tanisha R. Briley, City Manager

PROOF OF PUBLICATION

District of Columbia, ss., Personally appeared before me, a Notary Public in and for the said District, Felicia Scott well known to me to be ACCOUNTING SPECIALIST of The Washington Post, a daily newspaper published in the City of Washington, District of Columbia, and making oath in due form of law that an advertisement containing the language annexed hereto was published in said newspaper on the dates mentioned in the certificate herein.

I Heraby Certify that the attached advertisement was published in The Washington Post, a daily newspaper, upon the following date(s) at a cost of \$576.64 and was circulated in the Washington metropolitan area.

Published 1 time(s). Date(s): 30 of March 2023

Account 1010022919

Witness my hand and official seal this 30th day of March 2023

My commission expires 11/30/25



PUBLIC NOTICE Availability of Draft 5-Year Consolidated Plan (2023-2028) The City is preparing its 5-Year Consolidated Plan covering the period of July 1, 2023, through June 30, 2028. The 5-Year Consolidated Plan also includes a one year FY 23 Action Plan. This Plan describes how the City will use \$464,895 of Federal Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD) to benefit low- and moderate-income households. Residents and interested parties may provide feedback to the City on its Draft 5-Year Consolidated Plan in several ways. The City will hold two (2) public meetings, both scheduled for April 19. The first will be held virtually from 1:30 p.m. to 3 p.m. and the second will be held in person from 7:30 p.m. to 9 p.m. A Spanish-speaking interpreter will be available for these two (2) public meetings. April 19, 2023 from 1:30 p.m. to 3 p.m. Virtual * please see link on the City's website: www.gaithersburgmd.gov/services/housing-services April 19, 2023 from 7:30 p.m. to 9 p.m. Activity Center at Bohrer Park Street address Gaithersburg, MD 20892 The Draft 5-Year Consolidated Plan (2023-2028) will be available for public comment for a 30-day period beginning on April 4 and ending at 5 p.m. on May 5. The Draft 5-Year Consolidated Plan will be available for review and public comment at the following locations: City Hall 31 S. Summit Street Gaithersburg, MD 20877 Quince Orchard Library 15531 Quince Orchard Rd Gaithersburg, MD 20878 Activity Center at Bohrer Park 526 S. Frederick Avenue Gaithersburg, MD 20877 Gaithersburg Library 18330 Montgomery Village Ave Gaithersburg, MD 20879 The Draft 5-Year Consolidated Plan and supporting materials, including an online survey, will also be available on the City of Gaithersburg's website: www.gaithersburgmd.gov/services/housing-services Pursuant to the provisions of the Americans with Disabilities Act, any person requiring reasonable accommodation related to a disability is asked to advise the City at

Ad # 1217709 Name CITY OF GAITHERSBURG FINANCE DEPT. Size 106 Lines 10003
Class 820 PO# Authorized by Account 1010122909

Least 45 hours in advance. Contact Human Resources Department at hr@gaitHERSBURGmd.gov or
301-284-
6327. For further information, contact David Cristea at david.cristea@gaitHERSBURGmd.gov or at
240-605-1022.

AVISO PÚBLICO

Disponibilidad del borrador del Plan Consolidado de 5 años (2023-2028)

La Ciudad está preparando su Plan Consolidado de 5 años que cubre el período del 1 de julio de 2023 al 30 de junio de 2028. El Plan Consolidado de 5 años también incluye un Plan de Acción del Año Fiscal 2023 de un año. Este Plan describe cómo la Ciudad usará \$464,995 de fondos federales de Subvención en Bloque para el Desarrollo Comunitario (CDBG, por sus siglas en inglés) del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (HUD, por sus siglas en inglés) para beneficiar a hogares de bajos ingresos y moderados.

Los residentes y las partes interesadas pueden proporcionar comentarios a la Ciudad sobre su Propuesta del Plan Consolidado de 5 años de varias maneras. La Ciudad llevará a cabo dos (2) reuniones públicas, ambas programadas para el 19 de Abril, la primera se realizará de manera virtual de 1:30 a 3 p.m. y la segunda se realizará en persona de 7:30 p.m. a 9 p.m. Un intérprete de habla hispana estará disponible para estas dos (2) reuniones públicas.

| | |
|--|---|
| 19 de Abril, de 2023 de 1:30 p.m. a 3 p.m. Virtual | 19 de Abril, de 2023 de 7:30 p.m. a 9 p.m. Centro de Actividades en Bohrer Park 506 S. Frederick Avenue Gaithersburg, MD 20877 |
|--|---|

Esta Propuesta del Plan Consolidado de 5 años (2023-2028) estará disponible para comentarios públicos durante un período de 30 días que comenzará el 4 de Abril y finalizará a las 5 p.m. el 5 de Mayo. La Propuesta del Plan Consolidado de 5 años estará disponible para su revisión y comentarios públicos en los siguientes lugares:

| | |
|---|---|
| Ayuntamiento 31 S. Summit Street Gaithersburg, MD 20877 Biblioteca de la Quince Orchard 15831 Quince Orchard Rd Gaithersburg, MD 20878 | Centro de Actividades en Bohrer Park 506 S. Frederick Avenue Gaithersburg, MD 20877 Biblioteca de Gaithersburg 18330 Montgomery Village Ave Gaithersburg, MD 20879 |
|---|---|

El borrador del Plan Consolidado de 5 años y los materiales de apoyo, incluida una encuesta en línea, también estarán disponibles en el sitio web de la Ciudad de Gaithersburg: www.gaithersburgmd.gov/services/housing-services

De conformidad con las disposiciones de la Ley Estadounidense con Discapacidades, se le pide a cualquier persona que requiera adaptaciones razonables relacionadas con una discapacidad que informe a la Ciudad por lo menos con 48 horas de anticipación. Comuníquese con el Departamento de Recursos Humanos al hr@gaithersburgmd.gov o al 301-258-6327.

Para más información, póngase en contacto con David Cristea a david.cristea@gaithersburgmd.gov o al 240-805-1022.

| Mortgage Servicing and Loan Origination and Servicing (Mortgage Servicing) | | | | | | | | | | |
|--|----------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Reporting Period | 100% of mortgage servicing | Other | Other | Other | Other | Other | Other | Other | Other | Other |
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| SEMI 11/21 | 11 | 21 | 28 | 11 | 14 | 11 | 11 | 11 | 11 | |
| Total 11/21 | 11 | 21 | 28 | 11 | 14 | 11 | 11 | 11 | 11 | |
| 11/21/21 | 11 | 21 | 28 | 11 | 14 | 11 | 11 | 11 | 11 | |

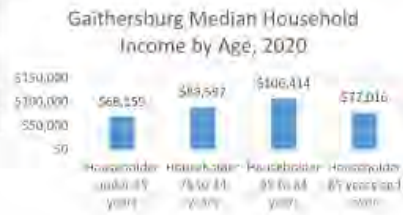
| | 3 | 4 | 5 | 6 | 7 |
|----------------------|--------|--------|--------|--------|--------|
| Total # (72 surveys) | 28 | 46 | 42 | 50 | 44 |
| Total % (72 surveys) | 38.89% | 63.89% | 58.33% | 69.44% | 61.11% |

Grantee Unique Appendices

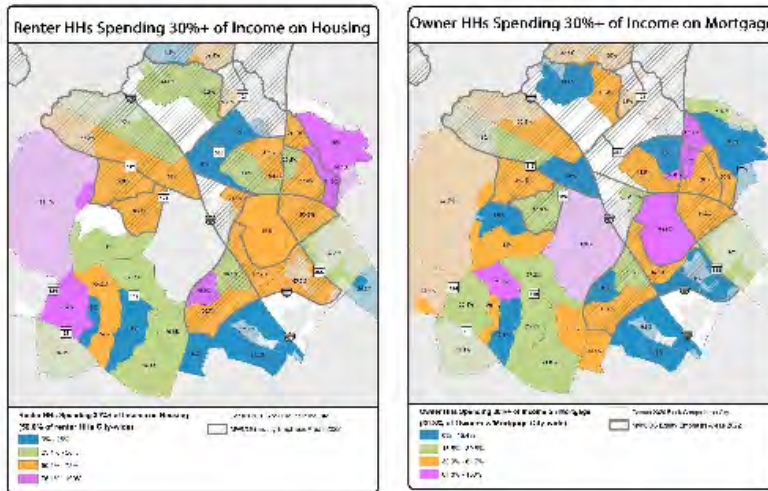
NA-10 Housing Needs Assessment – 24 CFR 91.205 (a,b,c)

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

| | With a Disability | Without a Disability |
|----------------|-------------------|----------------------|
| Males | \$41,175 | \$50,749 |
| Females | \$34,693 | \$37,132 |



What are the most common housing problems?



Are any populations/household types more affected than others by these problems?

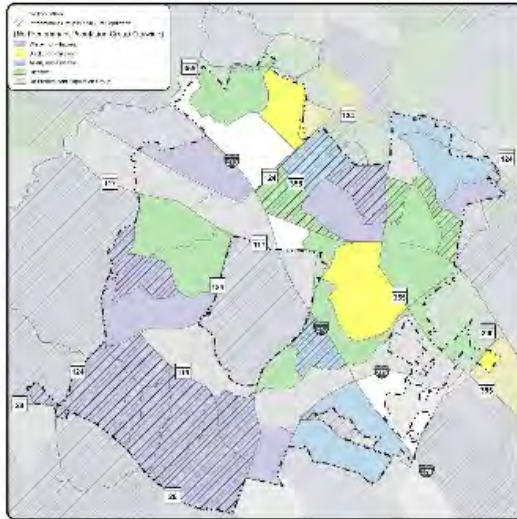
2020 HUD Median Income: \$126,000
 2020 City Median Household Income: \$91,845

| Income | Up to \$20,000 | \$20,000 - \$40,000 | \$40,000 - \$80,000 | \$80,000 - \$120,000 | \$120,000 - \$160,000 | \$160,000 - \$200,000 | \$200,000 and Up |
|---|------------------------------|--------------------------------------|--------------------------------------|--|--------------------------|-----------------------|--------------------------|
| Typical Occupations | Part-time, minimum wage jobs | Retail salesperson, Fast food worker | Teacher, Firefighter, Lab technician | Dental hygienist, Accountant, Civil engineer | Pharmacist, Veterinarian | Lawyer, Pediatrician | Surgeon, Chief executive |
| Households | 2,323 | 2,530 | 6,045 | 4,300 | 3,470 | 2,313 | 3,732 |
| Housing Supply ^{GAP} or ^{Overage} | 2,308 | 1,591 | 2,966 | 1,058 | 1,439 | 353 | 1,607 |

*Values estimated using 2020 ACS, Costar, and SDAT data
 *Typical occupations based on 2021 BLS wage data for the DC MSA

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?



NA-35 Public Housing – 91.205(b)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

| Gaithersburg – Housing Choice Vouchers Users with Disabilities | |
|--|-----------------------------|
| Persons with Disabilities # | Persons with Disabilities % |
| 101 | 17.32% |

| Gaithersburg | Households in 0-1 Bedroom Units | | Households in 2 Bedroom Units | | Households in 3+ Bedroom Units | | Households with Children | |
|-------------------------|---------------------------------|-------|-------------------------------|-------|--------------------------------|-------|--------------------------|-------|
| | # | % | # | % | # | % | # | % |
| Public Housing | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | N/A | N/A |
| Project-Based Section 8 | 168 | 84.9% | 30 | 15.2% | 0 | 0.0% | 12 | 6.1% |
| Other Multifamily | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | N/A | N/A |
| HCV Program | 291 | 45.3% | 198 | 30.8% | 154 | 23.9% | 223 | 34.6% |

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Describe the need for specific types of housing:

2020 HUD Median Income: \$126,000
 2020 City Median Household Income: \$91,845

| Income | Up to \$20,000 | \$20,000 - \$24,000 | \$24,000 - \$30,000 | \$30,000 - \$37,000 | \$37,000 - \$45,000 | \$45,000 - \$54,000 | \$54,000 and Up |
|-----------------------------------|-----------------------------|--------------------------------------|-------------------------------------|---|-----------------------|-----------------------|--------------------------|
| Typical Occupations | Part-time, minimum wage job | Retail salesperson, fast food worker | Teacher, Registered Lib. Technician | General Inspector, Accountant, FMI register | Humanist, Server/cook | Trainer, Pediatrician | Surgeon, Chief executive |
| Households | 2,323 | 2,530 | 6,045 | 4,300 | 3,470 | 2,313 | 3,732 |
| Housing Supply (2010) or Coverage | 2,308 | 1,591 | 2,966 | 1,058 | 1,439 | 353 | 1,607 |

*Values estimated using 2020 ACS, Costar, and SDAT data
 *Typical occupations based on 2021 BLS wage data for the DC MSA

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

How is affordability of housing likely to change considering changes to home values and/or rents?

| Year | Median Sale Price |
|------|-------------------|
| 2010 | \$360,000.00 |
| 2015 | \$395,000.00 |
| 2020 | \$411,250.00 |



| Median Monthly Costs of Households | | | | | | | | | | | | |
|------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
| Owner with a Mortgage | \$2,249 | \$2,327 | \$2,341 | \$2,288 | \$2,246 | \$2,219 | \$2,163 | \$2,191 | \$2,223 | \$2,272 | \$2,317 | \$2,374 |
| Renter | \$1,328 | \$1,355 | \$1,381 | \$1,411 | \$1,449 | \$1,504 | \$1,543 | \$1,586 | \$1,634 | \$1,697 | \$1,740 | \$1,754 |

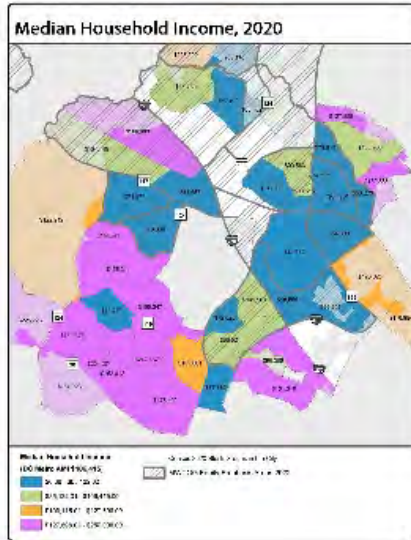
| Monthly Housing Costs | 2010 | 2015 | 2020 | % Change 2010-2015 | % Change 2015-2020 | % Change 2010-2020 |
|-----------------------|---------|---------|---------|--------------------|--------------------|--------------------|
| Mortgage | \$2,327 | \$2,163 | \$2,374 | -7% | 10% | 2% |
| Rental | \$1,355 | \$1,543 | \$1,754 | 14% | 14% | 29% |



MA-50 Needs and Market Analysis Discussion

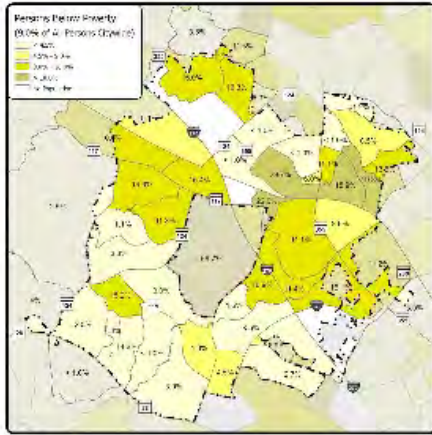
Are there other strategic opportunities in any of these areas?

Median Household Income

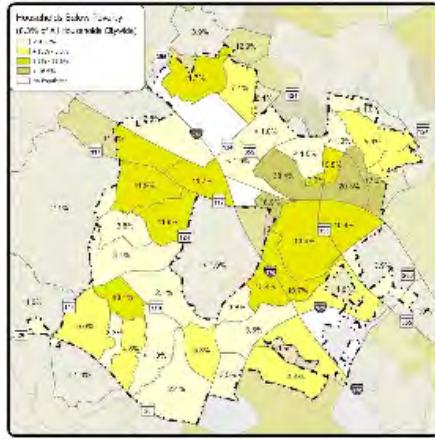


Persons below Poverty:

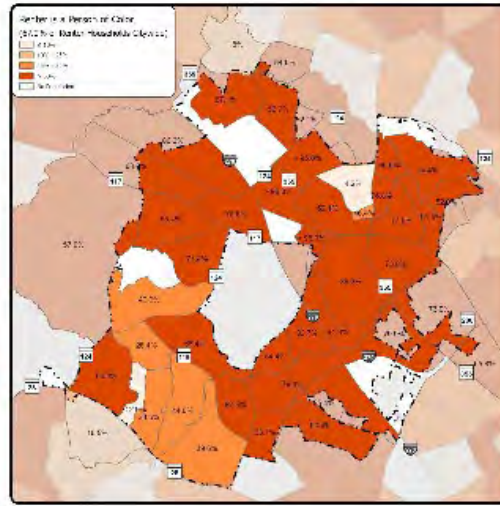
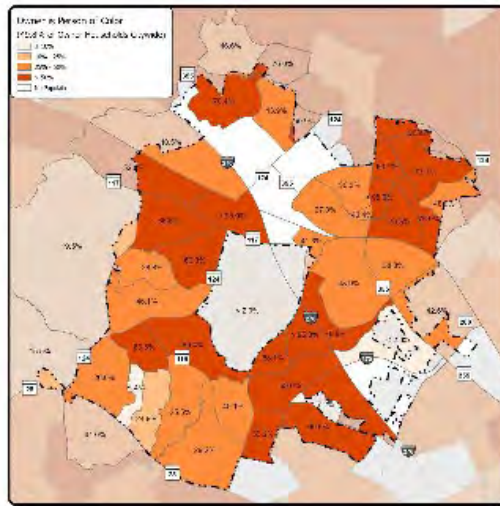
Gaithersburg Poverty (Persons & Households)



Households below Poverty:

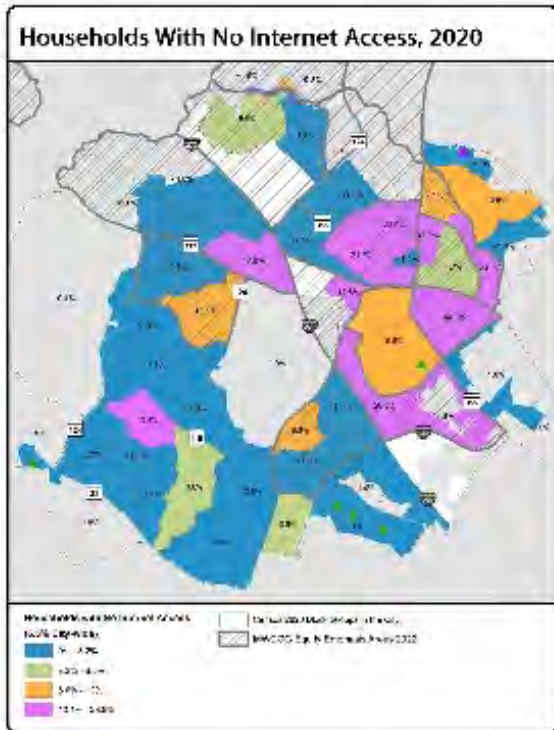


White Minority Concentration



MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.



Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

| Company | Broadband Service Type | Offering Device? (Laptop, Desktop or Tablet) | Type of Device offered | Refurbished | Unaffiliated Capacity |
|---|------------------------|--|---|-------------|-------------------------------|
| Major Cable & Internet Providers | | | | | |
| Comcast | Fixed Broadband | No | | | Good Broadband |
| RCN | Fixed Broadband | No | | | Good Broadband |
| Verizon Fios | Fixed Broadband | No | | | Good Broadband |
| T-Mobile | Fixed Broadband | YES | Tablets (limited supply) | No | Good for 1-2 people |
| Major Wireless Providers | | | | | |
| T-Mobile | Mobile Broadband | YES | Tablets (limited supply) | No | Good for 1-2 people |
| Verizon Wireless | Mobile Broadband | No | | | Good Broadband |
| Other Providers | | | | | |
| Access Wireless | Mobile Broadband | No | Smartphones | Yes | Low-Bandwidth Broadband |
| American Assistance and You Call Wireless | Mobile Broadband | YES | TDD | TDD | Low-Bandwidth Broadband |
| go6Go mobile | Mobile Broadband | No | No | No | Low-Bandwidth Broadband |
| name-it | Mobile Broadband | YES | Chromebooks | Yes | Low-Bandwidth Broadband |
| some health | Mobile Broadband | No | Smartphone | No | Low-Bandwidth Broadband |
| SendUp Wireless | Mobile Broadband | YES | Tablets Vortex Tab & Sky Blue & NUC Tab | No | Low-Bandwidth Broadband (10G) |

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change,

| HAZARD | RANK |
|--------------------------|-------------|
| Severe Storm | High Rank |
| Winter Storm | Medium Rank |
| Extreme Heat | Medium Rank |
| Flooding | Medium Rank |
| Hurricane/Tropical Storm | Medium Rank |
| Fire | Medium Rank |
| Water Shortage/Drought | Medium Rank |
| Tornado | Medium Rank |
| Earthquake | Medium Rank |
| Land Subsidence/Karst | Low Rank |

Projects

AP-35 Projects – 91.220(d)

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

| GHALP Loans – Race and Ethnicity of Households (FY2022) | | | | | | | |
|---|---------------------|---------------------|---------------------|------------|-----------|----------------|-------------|
| # of Settlements | White, Non-Hispanic | Black, Non-Hispanic | Asian, Non-Hispanic | Multi-Race | Hispanic | Average Income | Average AMI |
| 37 | 5 (13.5%) | 9 (24%) | 4 (2.7%) | 2 (.05%) | 17(45.9%) | \$78,160 | 64% |

Grantee SF-424's and Certification(s)

DocuSign Envelope ID: 109E03CA-E7FD-4CEA-B1B4-83E93514340C



**MISCELLANEOUS LEGAL DOCUMENT
REVIEW FORM**

Brief Description of Documents:

These are 3 federal government forms that require the City Manager's signature:

The first one, the SF 424 is the request form for the U.S. Department of Housing and Urban Development (HUD), Community Development Block Grant (CDBG) program request form.

The second and third ones are companion documents, one a series of Certifications that cover several HUD grant programs including the CDBG program. The other is a Construction Assurance in the event that any CDBG funds would be used for construction.

The City Manager's signature is required for all 3 documents that are then submitted with Consolidated Plan and FY 23 Action Plan.

The Mayor and City Council authorized the City Manager to submit the Consolidated Plan at its meeting held on Monday, May 1, 2023 meeting (Resolution passed).

Responsible Staff and Department:

David Cristeal, Department of Community, Neighborhood and Housing Services (CNHS).

Department Director Approval:

Executed by:

May 11, 2023 | 8:09 PM EDT

Date

Reviewed and Approved for Legal Sufficiency:

Executed by:

May 11, 2023 | 9:09 PM EDT

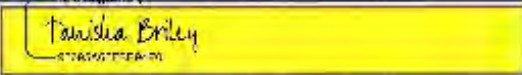
Date

City Attorney or designee

Revised 1/2023

| Application for Federal Assistance SF-424 | | |
|--|--|---|
| * 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application | * 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision | * If Revision, select date to base letter(s): <input type="text"/> * Other (Specify): <input type="text"/> |
| * 3. Date Received: 05/10/2023 | 4. Applicant Identifier: <input type="text"/> | |
| 5a. Federal Entity Identifier: 52-6000792 | 5b. Federal Award Identifier: <input type="text"/> | |
| State Use Only: | | |
| 6. Date Received by State: <input type="text"/> | 7. State Application Identifier: <input type="text"/> | |
| 8. APPLICANT INFORMATION: | | |
| * a. Legal Name: City of Gaithersburg | | |
| * c. Employer/employer identification Number (EIN/TIN): 52-6000792 | * e. UEI: XT16F61AJ7N4 | |
| d. Address: | | |
| * Street1: 31 South Summit Avenue | <input type="text"/> | |
| Street2: <input type="text"/> | <input type="text"/> | |
| * City: Gaithersburg | <input type="text"/> | |
| County/Parish: <input type="text"/> | <input type="text"/> | |
| * State: MD, Maryland MD Maryland | <input type="text"/> | |
| Province: <input type="text"/> | <input type="text"/> | |
| * Country: USA: UNITED STATES | <input type="text"/> | |
| * Zip / Postal Code: 20877-2038 | <input type="text"/> | |
| 9. Organizational Unit: | | |
| Department Name: Dept. of Comm Housing and N'hood Services | Division Name: Housing & Community Development | |
| f. Name and contact information of person to be contacted on matters involving this application: | | |
| Prefix: Mr. | * First Name: David | <input type="text"/> |
| Middle Name: | <input type="text"/> | |
| * Last Name: Cristea | <input type="text"/> | |
| Suffix: | <input type="text"/> | |
| Title: Housing and Community Development Manager | | |
| Organizational Affiliation: | | |
| <input type="text"/> | <input type="text"/> | |
| * Telephone Number: 240-805-1022 | Fax Number: <input type="text"/> | |
| * Email: david.cristea@gaitersburgmd.gov | | |

| | | |
|--|--|--|
| Application for Federal Assistance SF-424 | | |
| * 9. Type of Applicant 1: Select Applicant Type: | | |
| <input type="radio"/> City or Township Government | | |
| Type of Applicant 2: Select Applicant Type: | | |
| <input type="text"/> | | |
| Type of Applicant 3: Select Applicant Type: | | |
| <input type="text"/> | | |
| * Other (specify): | | |
| <input type="text"/> | | |
| * 10. Name of Federal Agency: | | |
| Department of Housing and Urban Development (HUD) | | |
| 11. Catalog of Federal Domestic Assistance Number: | | |
| 14-218 | | |
| CFDA Title: | | |
| Community Development Block Grant (CDBG) - Entitlement Grant | | |
| * 12. Funding Opportunity Number: | | |
| | | |
| * Title: | | |
| | | |
| 13. Competition Identification Number: | | |
| <input type="text"/> | | |
| Title: | | |
| <input type="text"/> | | |
| 14. Areas Affected by Project (Cities, Counties, States, etc.): | | |
| <input type="text"/> | <input type="button" value="Add Attachment"/> | <input type="button" value="Delete Attachment"/> |
| * 15. Descriptive Title of Applicant's Project: | | |
| Programs and activities that support low income residents and communities. | | |
| Attach supporting documents as specified in agency instructions. | | |
| <input type="button" value="Add Attachments"/> | <input type="button" value="Delete Attachment"/> | <input type="button" value="View Attachments"/> |

| Application for Federal Assistance SF-424 | |
|---|--|
| 16. Congressional Districts Of: | |
| *a. Applicant: 6 | *b. Program/Project: 6 |
| Attach an additional list of Program/Project Congressional Districts if needed. | |
| <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Cancel"/> <input type="button" value="Remove"/> | |
| 17. Proposed Project: | |
| *a. Start Date: 07/01/2023 | *b. End Date: 06/30/2024 |
| 18. Estimated Funding (\$): | |
| *a. Federal: | 464,995.00 |
| *b. Applicant: | |
| *c. State: | |
| *d. Local: | |
| *e. Other: | |
| *f. Program Income: | 50,000.00 |
| *g. TOTAL: | 514,995.00 |
| *19. Is Application Subject to Review By State Under Executive Order 12372 Process? | |
| <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on: <input type="text"/> | |
| <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. | |
| <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372. | |
| *20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) | |
| <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | |
| If "Yes", provide explanation and attach | |
| <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Cancel"/> <input type="button" value="Remove"/> | |
| 21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001) | |
| <input checked="" type="checkbox"/> ** I AGREE | |
| ** The list of certifications and assurances or an internet site where you may obtain the list, is contained in the announcement or agency specific instructions. | |
| Authorized Representative: | |
| Prefix: MS. | * First Name: Tanisha |
| Middle Name: <input type="text"/> | |
| * Last Name: Briley | |
| Suffix: <input type="text"/> | |
| * Title: City Manager | |
| * Telephone Number: 240-805-1091 | Fax Number: <input type="text"/> |
| * Email: tanisha.briley@gaitthersburgmd.gov | |
| * Signature of Authorized Representative: | * Date Signed: May 12, 2023 5:26 AM EDT |
|  | |

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4140-0133
Expiration Date: 02/28/2025

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

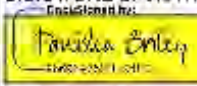
1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1979 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 800, Supp. F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107) which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§529 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 cc-3) as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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Standard Form 424D (Rev. 7-97)
Prescribed by GWS Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a-276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11880; (d) evaluation of flood hazards in floodplains in accordance with EO 11888; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protocol (h) components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties) and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§466a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1986 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 108(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

| | |
|--|--------------------------|
| SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL | TITLE |
|  Pamela Entley City Manager | City Manager |
| APPLICANT ORGANIZATION | DATE SUBMITTED |
| City of Gaithersburg | May 12, 2023 5:26 AM EDT |

GF-243 (Rev. 7-97) Back

CERTIFICATIONS

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.

Uniform Relocation Act and 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, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

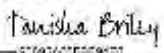
Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

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 paragraph 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 Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.

Executed by

 Signature of Authorized Official

May 12, 2023 | 5:26 AM EDT
 Date

City Manager
 Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

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

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been 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 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 CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having 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 (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2023 [a period specified by the grantee of one, two, or three specific consecutive program years], 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.

In addition, 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.

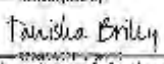
Excessive Force -- It has adopted and is enforcing:

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 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint – Its activities 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.

DocuSigned by:

Signature of Authorized Official

May 12, 2023 | 5:26 AM EDT
Date

City Manager
Title

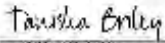
Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

DocuSigned by:

Signature of Authorized Official

May 12, 2023 | 5:26 AM EDT
Date

City Manager
Title

Emergency Solutions Grants Certifications

The Emergency Solutions Grants Program recipient certifies that:

Major rehabilitation/conversion/renovation – If an emergency shelter’s rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the recipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the recipient serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The recipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for these individuals.

Matching Funds – The recipient will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The recipient has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

Discharge Policy – The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

DocuSigned by:
Paula Briley
Signature of Authorized Official

May 12, 2023 | 5:26 AM EDT
Date

City Manager
Title

Housing Opportunities for Persons With AIDS Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the consolidated plan:

1. For a period of not less than 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility.
2. For a period of not less than 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

DocuSigned by:

Tarisha Bentley

Signature of Authorized Official

May 12, 2023 | 5:26 AM EDT

Date

City Manager

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

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, U.S. 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.

RESOLUTION NO. R-15-23

RESOLUTION OF THE MAYOR AND CITY COUNCIL AUTHORIZING
THE CITY MANAGER TO SUBMIT THE CONSOLIDATED PLAN AND
FEDERAL FISCAL YEAR 2023 (FFY 23) COMMUNITY DEVELOPMENT
BLOCK GRANT (CDBG) ACTION PLAN

WHEREAS, as an entitlement grantee, the City receives an annual CDBG award from the U.S. Department of Housing and Urban Development (HUD); and

WHEREAS, as an entitlement grantee, the City is required to prepare and submit a Consolidated Plan that covers a five-year period from July 1, 2023 to June 30, 2028 and includes the FFY 23 Action Plan; and

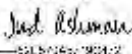
WHEREAS, HUD has announced that the City will receive \$464,995 in FFY 23 funds to meet the national objectives established by statute to support low and moderate income households and communities; and

WHEREAS, HUD also requires public participation as part of the process to decide how these funds are identified and expended, and requires a grantee to submit an Action Plan in conformance with its Consolidated Plan prior to receipt of funds; and

WHEREAS, the Mayor and City Council believe it is in the best interest of the City to fund the proposed projects for the upcoming fiscal year:

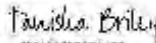
NOW, THEREFORE, BE IT RESOLVED by the Mayor and City Council, that the City Manager be and is hereby authorized to enter into contracts with HUD to fund approved projects under the FFY 23 CDBG grants.

ADOPTED by the City Council this 1st day of May, 2023

Resigned by:


JUD ASHMAN, MAYOR and
President of the Council

THIS IS TO CERTIFY, that the foregoing Resolution was adopted by the City Council in public meeting assembled on the 1st day of May, 2023.

Resigned by:


Tanisha R. Briley, City Manager

Appendix - Alternate/Local Data Sources

| | |
|----------|---|
| 1 | <p>Data Source Name</p> <p>American Community Survey 2016</p> |
| | <p>List the name of the organization or individual who originated the data set.</p> <p>Updated 2016 ACS.</p> |
| | <p>Provide a brief summary of the data set.</p> <p>Updated 2016 ACS.</p> |
| | <p>What was the purpose for developing this data set?</p> <p>Updated 2016 ACS.</p> |
| | <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>Updated 2016 ACS.</p> |
| | <p>Briefly describe the methodology for the data collection.</p> <p>Updated 2016 ACS.</p> |
| | <p>Describe the total population from which the sample was taken.</p> <p>Updated 2016 ACS.</p> |
| | <p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Updated 2016 ACS.</p> |