

Executive Summary

CONSOLIDATED PLAN 2005-2010 THE CITY OF FREDERICK, MARYLAND

**THIS IS A SUMMARY OF STRATEGIC AND ACTION PLAN ELEMENTS OF THE
CONSOLIDATED PLAN 2005-2010**

ADOPTED MAY 5, 2005

**DEPARTMENT OF PLANNING AND COMMUNITY DEVELOPMENT
CITY HALL 101 NORTH COURT STREET
FREDERICK, MARYLAND 21701**

Executive Summary
2005-2010 Consolidated Plan
Strategic Plan Element
April 3, 2005

Introduction

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

The geographic area covered by this Plan is the City of Frederick Maryland, an entitlement community receiving funds from HUD under the Community Development Block Grant program. It is important to note however that many of the actors who will help to realize Plan objectives are agencies or organizations which operate on a County wide or large geographic area.

The City of Frederick Department of Planning and Community Development is the lead agency responsible for the preparation of the Consolidated Plan. The Frederick Community Action Agency is the City department that provides a wide variety of services for low-income persons, including the homeless and persons in transition from homelessness. Much of the information in the Consolidated Plan with respect to these issues and concerns has been provided by FCAA.

This is Frederick's third Consolidated Plan and will update the prior Plan covering 2000-2005. This new Plan will address program years 2005 to 2010. Frederick employs a program year of July 1st to June 30th.

Part I of this document is the Needs Assessment and Strategic Plan element that sets forth Objectives and five year Targets for action in four broad areas of concern--Housing, Homelessness, Special Needs Populations, and Non-Housing Community Development. It includes a Housing Market Analysis and discusses the inter-jurisdictional structure and coordination of activities needed for the City to carry out its Housing and Community Development activities.

Part II of this document is an Annual Action Plan for 2005. It describes the activities to be undertaken during the next program year, specifically the CDBG funded projects for 2005, and other actions to meet community needs for affordable housing and poverty reduction. Each year a new Action Plan will be developed to program funds for activities that are aimed at addressing Strategic Plan objectives.

The primary focus is Frederick City's Community Development Block Grant (CDBG) Program however every effort has been made to look at community needs comprehensively and to consider the many resources and many actors, public and private, who play a role in improving the lives and neighborhoods of low and moderate-income persons within the City.

Overall Goals for Community Development

Frederick's Consolidated Plan advances the following basic statutory goals of HUD's community planning and development programs.

Decent Housing:

- assisting homeless persons to obtain affordable housing;
- assisting persons at risk of becoming homeless;
- retention of affordable housing stock;
- increase the availability of affordable permanent housing in standard condition to low income and moderate income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability;
- increasing the supply of supportive housing, which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence; and
- providing affordable housing that is accessible to job opportunities.

A Suitable Living Environment:

- improving the safety and livability of neighborhoods;
- increasing access to quality public and private facilities and services;
- reducing the isolation of income groups within areas through spatial de-concentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods;
- restoring and preserving properties of special historic, architectural, or aesthetic value; and
- conservation of energy resources.

Expanded Economic Opportunities:

- job creation and retention;
- establishment, stabilization and expansion of small businesses (including micro-businesses);
- the provision of public services concerned with employment;
- the provision of jobs to low income persons living in areas affected by those programs and activities, or jobs resulting from carrying out activities under programs covered by the Plan;
- availability of mortgage financing for low income persons at reasonable rates using non-discriminatory lending practices;

- access to capital and credit for development activities that promote the long-term economic and social viability of the community; and
- empowerment and self-sufficiency for low income persons to reduce generational poverty in federally assisted housing and public housing.

Summary of Needs Analysis

The inventory data and the prioritization of needs contained in this Consolidated Plan update the analysis that was the foundation of the prior Consolidated Plan covering 2000-2005. There have been some adjustments to relative priority based upon a new look at statistical data and 2005 consultation with implementing agencies and organizations. The Planning and Community Development Department and the staff of the Frederick Community Action Agency undertook this re-evaluation covering the four broad categories addressed by this Plan. The priority of needs were discussed and adjustments were made as the result of a public meeting conducted at the Frederick Community Action Agency on March 15, 2005.

Strategic Plan Priority of Needs

Frederick's first priority need is housing for very low to moderate - income persons.

Frederick City will give highest relative priority to rehabilitation of existing dwellings, second to programs to promote ownership and finally a lower relative priority to development of new dwellings or facilities such as a Single Room Occupancy (SRO) facility.

Frederick's second priority need is Non-housing Community Development

Highest relative priority within this category is improved public infrastructure within areas of low or moderate income. The second relative priority is rehabilitation or development of new community facilities such as child care and youth centers. Third relative priority is economic development programs such as microenterprise development, a Community Outreach Partnership Center and projects that involve nonresidential historic preservation leading to job creation for low or moderate-income persons.

Frederick's third priority need is the homeless (housing and services/facilities).

Highest relative priority for homeless housing is rehabilitation or development of transitional housing with supportive services for families with children by entities participating in the Continuum of Care. Second homeless housing priority is programs to

promote ownership of permanent housing by Continuum of Care Program participants who are "ownership ready".

Highest non-housing homeless priority is the services and facilities operated by the Frederick Community Action Agency. Second, homeless non-housing homeless priority is expansion of support services or facilities by others participating in the Continuum of Care.

Frederick's fourth priority need is Special Needs Populations (housing and services/facilities).

Highest relative priority within this category is rehabilitation or development of transitional housing with supportive services. Second relative priority is direct homeownership assistance to "ownership ready" special needs person's supportive services. Highest non-housing special needs populations priority is rehabilitation or development of non-housing facilities serving youth, providing childcare, serving persons with addictions, family support service centers and health care facilities.

The basis for assigning priorities among these four categories and the relative priorities within categories are as follows.

The selection of housing as highest priority of need reflects a consensus of the participants in the consultations for this Plan that affordable housing is the key ingredient necessary to address almost all other needs of lower income clients. Lack of affordable housing for all income levels and age groups has been well documented by prior plans and studies specifically the September 2004 City of Frederick Comprehensive Plan and the Housing Market Analysis and Housing Needs Assessment undertaken for this 2005-2010 Consolidated Plan.

The first relative priority for housing, rehabilitation, recognizes that often the older structures are the more affordable ones and rehabilitation is a relatively simple means of improving the affordable housing stock without lengthy, difficult and often controversial land acquisition, site approval process. The second relative priority, direct homeownership assistance, responds to the great difficulty that new owners have finding affordable ownership units in Frederick's very high priced and competitive housing market. This need extend from the n very low to the middle-income ranges. Third relative priority, City acquisition /rehab / and resale projects, furthers dual objectives of affordable housing and blight removal. Lower priorities for new affordable rental projects for the low income and a possible SRO reflect Comprehensive Plan recommendations. This lower relative priority acknowledges the complexity of these types of projects where multiple funding sources are essential.

Non-housing Community Development is the next highest need after housing because limited CDBG funding can be utilized to maximum advantage. Dollars invested in neighborhood infrastructure and facilities will be repaid many times over by private investments and renewal. Dollars invested in economic empowerment of lower income

individuals will bring new vitality to neighborhoods and the community at large. There are many opportunities for leveraging other funding to address this category via the State of Maryland Community Legacy and Priority Places Programs, Main Street Programs, Fannie Mae Foundation and Federal Home Loan Bank of Atlanta are untapped funding options, which may also be available to meet needs in this area.

The first relative priority of need for Non-housing Community Development, public infrastructure in areas of low or moderate income, continues a long established focus on neighborhood enhancements to promote vitality and diversity. Second relative priority, rehabilitate or develop new service facilities were needed, recognized the desire to provide accessible, safe and conveniently located facilities. Third relative priority, economic development programs and job creation projects with historic preservation / adaptive reuse, reflects a consensus among participants in the consultations and needs assessment process.

Homeless needs are the third priority among the four broad categories addressed in this Consolidated Plan but that does not diminish their importance and in fact reflects very favorably on the Continuum of Care planning and grant application process by the Frederick County Coalition for the Homeless. In this area there is a great deal of agency /organization coordination and additional resources have been successfully secured for programs and facilities. Clearly there are still gaps in meeting the needs of the homeless and additional programs and resources are needed.

The relative priority of homeless housing needs, both transitional and permanent housing reflect the general housing priorities for both rehabilitation and ownership expressed for housing above. The relative priority of need for Homeless services reflects the Gaps analysis done for the 2004 Continuum of Care Plan. FCAA is the top priority for limited CDBG services dollar in recognition of the fact they are a proven provider of homeless services.

Special Need Populations housing and services and facilities are the fourth among the broad categories of need. This prioritization reflects the results of consultations and the FCAA staff's research into the wide range of existing facilities and services - governmental and non-profit. Frederick City is the County seat and headquarters location for governmental service providers and many non -profits. There are many service centers and facilities throughout the City or just beyond the City limits but yet there are still unmet needs with childcare centers, health clinics, a detoxification center and West-end community center being specifically mentioned during consultations.

The relative priority of need for the Special Needs populations reflects input reviewed during consultations that housing for both non-profit entities and clients directly via ownership was a key to success. The relative ranking of services and facilities reflects a general consensus of providers and City staff who participated in the needs assessment and consultation process for this Plan.

Over the years Frederick City has strived to achieve a balance in our actions to meet community needs. The above priorities and relative priorities within categories will provide guidance but are not intended to preclude the City or our partners from taking advantage of opportunities when they arise be it a property that becomes available, a new funding source, or a new state or federal program opportunity.

Five- year Plan Specific Objectives – Housing

Housing Priority #1A. Rehabilitation of owner occupied housing for the very low to moderate income homeowner. Citywide.

Specific Objectives

- *CDBG "Operation Rehab" by Planning Community Development - 6 units per year.
- *Md DHCD funded Lead Hazard Reduction / STAR rehabs by Dept of Community Development - 8 per year.
- *CDBG funded Water Conservation Program operated by FCAA -200 units per year.
- * FCAA/ Maryland Affordable Housing Council rehabilitations -20 per year.
- * FCAA/Weatherizations -55 per year (city).
- *FCAA/Federal Lead Hazard Reduction program -25 per year (city).

Housing Priority #1B. Rehabilitation of rental and transitional housing for the very low to low income persons. Citywide.

Specific Objectives

- *Md DHCD funded Lead Hazard Reduction / STAR rehabs by Dept of Community Development - 6 per year.

Housing Priority #2. Direct homeownership assistance such as Sold on Fredrick II or other similar programs to assist very low to moderate-income persons with the purchase of affordable housing for owner occupancy. Citywide.

Specific Objectives

- *CDBG Sold on Frederick II second mortgages - 5 in year 1.
- * DHCD HOME (ADDI) second mortgages - 5 per year beginning in year 2.
- *CDBG Settlement Grants for Housing Authority clients - 5 in 2005.

Housing Priority #3. City acquisition of blighted property for rehabilitation and resale to low to moderate owner occupants. Citywide.

Specific Objectives

*CDBG and Md Lead Hazard Reduction Grant funded - 1 per year.

Priority #4A. New rental housing affordable for persons of very low or low income .Citywide however it is important that affordable units be located within a mixed income project so as to not negatively impact the neighborhood.

Specific Objectives

*Housing Authority HOPE VI replacement units

- year 1- 0 units
- year 2 - 28 units
- year 3 - 50 units
- year 4 - 34 units
- year 5 -69 units

*Low Income Housing Tax Credit and or Md DHCD bond funding units - There are no specific projects proposed at this time. Private sector projects are possible in any given year should DHCD funding be secured.

Housing Priority #4B. New housing affordable for purchase by persons of very low or low income. Citywide.

Specific Objectives

*Housing Authority HOPE VI replacement units

- year 1- 0 units
- year 2 - 7units
- year 3 - 11units
- year 4 - 11 units
- year 5 - 0units

Housing Priority #5. Development of Single Room Occupancy (SRO) housing serving primarily very low-income individuals. Citywide locations should be considered provided they are appropriately zoned.

Specific Objectives

*At this time there are no specific projects proposed for this anticipated need. However a private non-profit project is possible during the five year planning period once a project sponsor secures funding.

Five- year Plan Specific Objectives – Non -Housing Community Development

Non-housing Community Development Priority #1. Improvements to public infrastructure such as streets sidewalks and alleys, parks, utilities, within areas of primarily low and moderate-income households are Frederick’s highest priority non-housing community development need.

Short term Specific Objectives

*Establish the Tax Increment Financing (TIF) improvement district for the planned North Market Street Rehabilitation (HOPE VI)

Longer term Specific Objectives

*Identify realistic and achievable projects for neighborhood enhancement relying on the Community Legacy Neighborhood plans and other resources such as the Downtown Frederick Partnership, Neighborhood Advisory Councils, and Capital Improvement Program

Non-housing Community Development Priority # 2. Rehabilitation and or the development of community facilities such as childcare, youth or seniors centers are Frederick’s second highest priority non–housing community development need.

Short term Specific Objectives

*Complete phase II rehabilitation, sound baffles, at the CAYS Burck Street Youth Center - year 1.

*Construct the planned multi purpose Community Center in conjunction with the North Market Street Rehabilitation (HOPE VI).

Longer term Specific Objectives

*Specific sites and partner organizations will be identified as opportunities arise and match funding is secured. The low to moderate income neighborhoods in the US 40 corridor on Frederick’s west side have been identified as a area of particular need.

Non-housing Community Development Priority # 3. Providing assistance to microenterprises in the form of training, counseling and access to capital (direct loan or loan guarantee programs) is Frederick's third highest priority non-housing community development need. Citywide.

Short term Specific Objectives

- * Continue to promote the CDBG funded Microenterprise Loan Program - year 1.
- *Set up a business development education and mentoring program for microenterprises and/or those planning to start a micro enterprise - year 1.

Longer term Specific Objectives.

- *Secure additional funding for microenterprise programs via competitive grants from US Treasury (CDFI Program), Small Business Administration, Federal Home Loan Bank of Atlanta, or other resources.

Non-housing Community Development Priority #4. Expanded access to services particularly job training and skills development programs via a Community Outreach Partnership Center is Frederick's fourth highest non-housing community development need. Citywide.

Short term and longer term Specific Objectives

- *Undertake a cooperative effort with Frederick Community College to develop a Community Outreach Partnership Center that will focus on Economic Empowerment and Neighborhood Revitalization and Community Organization. HUD COPC grant funding is to be applied for in year 1. Implementation in years 2- 5.

Non-housing Community Development Priority #5. Historic preservation and adaptive reuse of non-residential property for neighborhood serving job creation is Frederick's fifth highest non-housing community development priority.

Short term and longer term Specific Objectives

- *At this time there are no specific projects or programs proposed. However, opportunities to realize this priority will themselves in the future. Each will be evaluated on its merits but as a general rule emphasis should be placed on areas of primarily low and moderate-income households.

Five- year Plan Specific Objectives – Homeless

Frederick's need for housing for homeless individual and families are derived from the Continuum of Care (COC) planning process.

Homeless Housing Priority # 1. The rehabilitation and or development of affordable housing, particularly transitional housing with supportive services for families with children participating in programs included in the Continuum of Care are Frederick's highest priority homeless housing need. Citywide.

Specific Objectives

*Assist private non profits to rehabilitate and remove lead hazards within transitional housing working with the Md DHCD lead grant and STAR/ MHRP , water conservation and or weatherization or FLHRP- 3 per year.

Homeless Housing Priority #2 Direct homeownership assistance to facilitate the purchase of affordable housing for homeless program participants is Frederick's second highest priority homeless/housing need. Citywide.

Specific Objectives

*Secure additional funding , possibly ADDI funds from Maryland DHCD to expand Frederick's second mortgage program and target loans to persons participating in a COC organization's homeless assistance program - 4 per year beginning in year 2.

The COC outlines the many homeless services and facilities provided by governmental agencies and private non-profit organizations. The continuation of current levels of service and the rehabilitation of existing facilities is a high priority. The expansion of services or the provision of new facilities should be undertaken as funds become available. Citywide.

Homeless Services /Facilities Priority #1. The continuation of the homeless services and the operation of the transitional housing facilities by the Frederick Community Action Agency are Frederick's highest priority homeless services and facilities needs and should be the primary focus of limited CDBG funding available for public services.

Specific Objectives

*FCAA will be given highest priority for CDBG services dollars to provide homeless services/operate transitional housing facilities.

Homeless Services/Facilities Priority #2. The expansion of support services or development of new facilities for homeless subpopulations should be guided by the community based COC planning processes undertaken annually. New facilities, which

leverage funding and address gaps identified in the COC are Frederick's second highest homeless services and facilities need.

Specific Objectives

*The following are recommended in the Continuum of Care plan but at this time there is no specific schedule nor designated funding source for these facilities.

- Emergency and transitional housing for persons with mental illness
- Subsidized inpatient detoxification
- Rehabilitation services for dually diagnosed clients
- Residential crisis services for persons in need of supervised care

Five- year Plan Specific Objectives – Special Needs Populations (Non-homeless)

Non-homeless Special Needs Populations Priority #1. The rehabilitation and/or development of affordable housing, particularly transitional housing with supportive services are Frederick's highest priority special populations housing need. Citywide.

Specific Objectives

*Assist private non profits to rehabilitate and remove lead hazards within transitional housing working with the Md DHCD lead grant and STAR/ MHRP, water conservation, and/or weatherization or FLHRP - 3 per year.

*Assist private non profits develop new transitional housing using CDBG for gap financing - 2 during the planning period.

Non-homeless Special Needs Populations Priority #2 Direct homeownership assistance to facilitate the purchase of affordable housing is Frederick's second highest priority special populations housing need. Citywide.

Specific Objectives

* Secure additional funding, possibly ADDI or the Home Loan Bank of Atlanta, for a homeownership assistance program targeted to persons with disabilities.

Non-homeless Special Needs Populations Priority #3. Rehabilitation or development of public facilities that serve a particular special needs group such as a senior center, childcare or youth center, treatment center for persons recovering from addictions, or family support services centers are Frederick's highest need for non housing special populations facilities. Such facilities should be located in locations convenient for the clients they will serve and need not be located within areas of low or moderate income. As

locations are considered the the needs of clients and the neighborhood should be balanced.

Specific Objectives

*Completion of Phase II rehabilitation of the Burck Street youth center .

* A residential safe haven for low-income or homeless individuals recovering for addictions has been identified as a need by the Frederick County Drug and Alcohol Abuse Council but a specific site, timetable, or funding sources have not yet been determined.

* Head Start centers in the Hillcrest and Monocacy School areas are needed but at this time a location and funding have not yet been determined.

*Other facilities will be needed in the future as the City grows and changes but at this time there are no concrete projects proposed.

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2005-2010 Consolidated Plan
2005 Action Plan Element
April 3, 2005

Overview

The process for the preparation, review, and comment and the adoption of the five year Consolidated Plan and each Annual Action Plan is set forth in the Citizen Participation Plan adopted by the Mayor and Board of Aldermen January 20th, 2005.

The process for the development of the 2005 Action Plan began with a solicitation for proposals mailed to groups on the community contacts list and made available to the general public via a new paper legal notice and web a page posting in late February 2005. For all proposals for CDBG funding a mandatory preproposal screening meeting was required. After all proposals were submitted there were two public meetings to review them (March 29 and 30) with City Staff and the ad hoc advisors making the decision on funding of the proposals.

2005 Grant Year Specific Objectives – Housing

Housing Priority #1A. Rehabilitation of owner occupied housing for the very low to moderate income homeowner. Citywide.

Specific Objectives 2005

- *CDBG "Operation Rehab" by Planning Community Development - 6 units
- *Md DHCD funded Lead Hazard Reduction /STAR rehabs by Dept of Community Development - 8 units.
- *CDBG funded Water Conservation Program operated by FCAA - 200 units/year
- * FCAA/ Maryland Affordable Housing Council rehabilitations - 20 units/year
- * FCA /Weatherizations - 5 units/year (city)
- *FCAA/ Federal Lead Hazard Reduction program - 25 units/year (city)

Housing Priority #1B. Rehabilitation of rental and transitional housing for the very low to low income homeowner. Citywide.

Specific Objectives 2005

*Md DHCD funded Lead Hazard Reduction / STAR rehabs by Dept of Community Development - 6 units

Housing Priority #2. Direct homeownership assistance such as Sold on Frederick II or other similar programs to assist very low to moderate-income persons with the purchase of affordable housing for owner occupancy. Citywide.

Specific Objectives 2005

*CDBG Sold on Frederick II second mortgages - 5 per year.

*CDBG Settlement Grants for Housing Authority clients - 5 in 2005.

Housing Priority #3. City acquisition of blighted property for rehabilitation and resale to low to moderate owner occupants. Citywide.

Specific Objectives 2005-- Use resale proceeds from 114 Ice Street for rehab of 527 N Market St, sell 527 N Market St, use proceeds for acquisition of fifth property, location to be determined.

Priority #4A. New rental housing affordable for persons of very low or low income .Citywide however it is important that affordable units be located within a mixed income project so as to not negatively impact the neighborhood.

Specific Objectives 2005--Housing Authority HOPE VI replacement units will be under development but none to be completed.

Housing Priority #4B. New housing affordable for purchase by persons of very low or low income .Citywide

Specific Objectives 2005--Housing Authority HOPE VI replacement units will be under development but none to be completed.

Housing Priority #5. Development of Single Room Occupancy (SRO) housing serving primarily very low-income individuals. Citywide locations should be considered provided they are appropriately zoned.

Specific Objectives 2005 --At this time there are no specific projects proposed for this anticipated need.

2005 Grant Year Specific Objectives – Non-housing Community Development

Non-housing Community Development Priority #1. Improvements to public infrastructure such as streets sidewalks and alleys, parks, utilities, within areas of primarily low and moderate- income households are Frederick's highest priority non-housing community development need.

Short term Specific Objectives

*Establish the Tax Increment Financing (TIF) improvement district for the planned North Market Street Rehabilitation (HOPE VI).

Longer term Specific Objectives

*Identify realistic and achievable projects for neighborhood enhancement relying on the Community Legacy Neighborhood plans and other resources such as the Downtown Frederick Partnership, Neighborhood Advisory Councils, and Capital Improvement Program

Non-housing Community Development Priority # 2. Rehabilitation and or the development of community facilities such as childcare, youth, or senior centers are Frederick's second highest priority non –housing community development need.

Short term Specific Objectives

*Complete phase II rehabilitation, sound baffles, at the CAYS Burck Street Youth Center - year 1.

*Construct the planned multipurpose Community Center in conjunction with the North Market Street Rehabilitation (HOPE VI).

Longer term Specific Objectives

*Specific sites and partner organizations will be identified as opportunities arise and match funding is secured. The low to moderate income neighborhoods in the US 40 corridor on Frederick's west side have been identified as a area of particular need.

Non-housing Community Development Priority # 3. Providing assistance to micro enterprises in the form of training, counseling and access to capital (direct loan or loan guarantee programs) is Frederick's third highest priority non-housing community development need. Citywide.

Short term Specific Objectives

- * Continue to promote the CDBG funded Microenterprise Loan Program - year 1.
- *Set up a business development education and mentoring program for micro enterprises and or those planning to start a microenterprise - year 1.

Longer term Specific Objectives

- *Secure additional funding for microenterprise programs via competitive grants from US Treasury (CDFI Program), Small Business Administration, Federal Home Loan Bank of Atlanta or other sources.

Non-housing Community Development Priority #4. Expanded access to services particularly job training and skills development programs via a Community Outreach Partnership Center is Frederick's fourth highest non-housing community development need. Citywide.

Short term and longer term Specific Objectives

- *Undertake a cooperative effort with Frederick Community College to develop a Community Outreach Partnership Center that will focus on Economic Empowerment and Neighborhood Revitalization and Community Organization. HUD COPC grant funding is to be applied for in year 1. Implementation in years 2- 5.

Non-housing Community Development Priority #5. Historic preservation and adaptive reuse of non-residential property for neighborhood serving job creation is Frederick's fifth highest non-housing community development priority.

Short term and longer term Specific Objectives

- *At this time there are no specific projects or programs proposed. However opportunities to realize this priority will themselves in the future. Each will be evaluated on its merits but as a general rule emphasis should be placed on areas of primarily low and moderate-income households.

2005 Grant Year Specific Objectives – Homeless

The City of Frederick will continue to work within the Frederick County coalition for the Homeless Continuum of Care (COC) which has been a very successful vehicle for addressing homelessness and priority needs of the homeless.

2. The Strategy to end chronic homelessness is set forth in the 2004 COC Plan includes:

- Develop, expand, and operate housing first models that place the chronically homeless directly from the streets to permanent supportive housing with appropriate services.
- Develop, expand, and operate transitional housing programs.
- Develop, expand, and operate below market rate rental housing and minimize or reduce service expectations.
- Develop, expand, and operate shelters and supportive housing that offer low demand or harm reduction conditions.
- Develop, expand, and operate homeless outreach services

2005 Grant Year Specific Objectives – Special Needs Populations (Non-homeless)

Special Needs Populations Priority #1. The rehabilitation and or development of affordable housing, particularly transitional housing with supportive services are Frederick's highest priority special populations housing need. Citywide.

Specific Objectives

*Assist private non profits to rehabilitate and remove lead hazards within transitional housing working with the Md DHCD lead grant and STAR/ MHRP, water conservation and or weatherization or FLHRP - 3 during the year.

2. CDBG funds will be used to complete Phase II of the Community Action / Youth Services Burck Street center.

Way Station Inc has secured HUD Section 811 funding for a acquisition for rehabilitation on West South Street. CDBG funding for rehabilitation is also proposed for that project. At this time the City is not aware of other major funding earmarked for new projects.

2005 Action Plan- Description of Projects

2005-01 General Program Administration (subject to 20% cap)

The City of Frederick, Department of Community Development

Staff cost and office expenses for planning, record keeping and reporting, environmental review and program compliance monitoring

\$101,000 CDBG Admin

Eligible Activity: 24 CFR Part 91

National Objective: Benefit Low Income Persons

Consolidated Plan: N/A

2005-02 Fair Housing

The City of Frederick, Department of Community Development

5% of cost for Housing Specialist and funding for supplies, etc. for Fair Housing Commission.

\$2,300 CDBG

Eligible Activity: 21D Fair Housing Activities

National Objective: N/A

Consolidated Plan: N/A

2005-03 Homeownership Program

The City of Frederick, Department of Community Development

5% of Housing Program Financial Specialist expenses and supplies.

\$2,930 CDBG

Eligible Activity: Homeownership assistance 570.204

National Objective: Benefit Low/Moderate Income Persons via Housing

Consolidated Plan: Housing Priority #2, "direct homeownership assistance".

2005-04 Rehabilitation Program Administration

The City of Frederick, Department of Community Development

Staff expenses for the administration of CDBG funded and MD DHCD (STAR, MHRP, LHRP) funded rehabilitations

\$116,710 CDBG

Eligible Activity: Rehabilitation Administration 570.202

National Objective: Benefit Low/Moderate Income Persons via Housing

Consolidated Plan: Housing Priority 1A and 1B.

2005-05 Operation Rehab

The City of Frederick, Department of Community Development

CDBG funds go to direct loans for rehab to income eligible (60 % of MFI) owners - see 2005-04 for program admin costs.

\$150,000 (\$100,000 from 2005 and \$50,000 carryover from 2004.)

Eligible Activity: Rehab; Single Unit Residential 570.202
National Objective: Benefit Low & Moderate Income persons via Housing
Consolidated Plan: Housing Priority 1A, “rehabilitation of owner occupies housing for low-to-moderate income homeowner.”

2005-06 Acquisition for Rehab

City of Frederick, department of Community Development.
Rehabilitate the fourth property acquired under this program at 527 N Market Street.
\$139,648

Eligible Activity: Acquisition for rehab 570.202
National Objective: Benefit Low/Moderate Income Persons via Housing
Consolidated Plan: Housing Priority #3, “City acquisition of blighted property for rehabilitation and resale to low-to-moderate income occupants.”

2005-07 Gale House, Inc. new HVAC at 336 N Market Street

Gale House, Inc.
Loan of \$20,000 due on sale of property to Gale Houses, Inc for new HVAC at 336 N Market Street.
\$20,000 loan due upon sale of property

Eligible Activity: Public facilities and improvements 570.201(c)
National Objective: Benefit Limited Clientele, persons with addictions
Consolidated Plan: Special Needs Objective #1, rehabilitation or development of transitional housing.

2005-08 Water Conservation retrofit program (single-family)

Frederick Community Action Agency
Various Locations
Frederick Community Action Agency will continue the citywide water conservation program making water saving retrofits to homes.
\$15,000 CDBG, fee for service

Eligible Activity: Rehab single-family residential ; 570.202
National Objective: Benefit Low/Moderate Income Persons via Housing
Consolidated Plan: Housing needs #1A.

2005-09 Water Conservation retrofit program (multi-family)

Frederick Community Action Agency
Various Locations
Frederick Community Action Agency will continue the citywide water conservation program making water saving retrofits to homes.
\$15,000 CDBG, fee for service

Eligible Activity: Rehab multi-family residential; 570.202
National Objective: Benefit Low/Moderate Income Persons via Housing
Consolidated Plan: Housing needs #1A.

2005-10 Homeless services and facility operations by FCAA

Frederick Community Action Agency

100 S. Market Street

FCAA will provide homeless services and operate Transitional Shelter and Apartments.

\$76,000 from CDBG

Eligible Activity: Operating costs of Homeless programs / Public Services (general) 570.201(e).

National Objective: Benefit Limited Clientele, Homeless.

Consolidated Plan: Homeless Services/Facilities priority #1.

2005-11 Rehab /Lead Hazard Reduction at 240 West South Street

Way Station, Inc. (Woodland Homes)

240 W South Street

CDBG portion of rehab of home for the mentally ill will address lead hazard reduction.

\$24,750 CDBG

Eligible Activity: Public Facilities and improvements 570.201(C)

National Objective: Benefit Low/Moderate Income Persons- Limited Clientele, Mentally Ill

Consolidated Plan: Special Needs Priority #1, rehabilitation of affordable housing for special needs persons.

2005-12 Microenterprise Capacity Development by WEB

Women Entrepreneurs of Baltimore

100 South Market Street

This education and mentoring program will help provide clients for CDBG funded microenterprise loan program.

\$37,000 CDBG fee-for-service; \$10,000 from other sources

Eligible Activity: Micro-enterprise assistance

National Objective: Benefit Limited Clientele, persons seeking to establish a microenterprise.

Consolidated Plan: Non-housing community development priority #3.