



Frederick County Three-Year Consolidated Plan Federal Fiscal Years 2025 – 2027

Submitted to the United States Department of Housing and Urban
Development (HUD)

Pursuant to 24 CFR Part 91 – Consolidated Submissions for
Community Planning and Development Programs

Prepared and submitted by:
Frederick County Division of Housing
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On behalf of:
Frederick County, Maryland
The Honorable Jessica Fitzwater
County Executive

Submitted to HUD for review: August 13, 2025

Approved by HUD: September 26, 2025

Executive Summary

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

1. Introduction

The U.S. Department of Housing and Urban Development (HUD) has designated Frederick County, Maryland as an urban county eligible to receive annual entitlement funds under the Community Development Block Grant (CDBG) Program. This allows the County to receive a yearly allocation of federal funds, contingent on compliance with HUD regulations.

CDBG funds help build stronger, more resilient communities by supporting housing, infrastructure, and community development activities. The Consolidated Plan (Con Plan) is a three-year strategic document that identifies local housing and development needs, sets priorities, and outlines how funds will benefit low- and moderate-income residents.

This is Frederick County's first Consolidated Plan, covering Federal Fiscal Years 2025–2027. It includes a Needs Assessment, Market Analysis, Strategic Plan, first-year Annual Action Plan, and Citizen Participation Plan.

The Division of Housing is the lead agency for developing and implementing the plan and is responsible for compliance and reporting through CAPER. The County anticipates receiving \$722,727 annually in CDBG funds and \$3.6 million in Section 108 loan guarantee authority. It does not receive direct HOME, ESG, HOPWA, or NHTF funding.

Eight municipalities—Brunswick, Burkittsville, Emmitsburg, Middletown, Rosemont, Thurmont, Walkersville, and Woodsboro—have formally joined the County's CDBG program as participating Units of General Local Government (UGLGs). Four submitted projects for FY26: Brunswick, Emmitsburg, Thurmont, and Walkersville. Projects were selected based on a fair share formula reflecting local need.

Subrecipient agreements govern project implementation, ensuring reimbursement-based disbursement and regulatory compliance. All activities must meet CDBG national objectives.

Community engagement was central to planning development. Guided by the Citizen Participation Plan, the County used surveys, public meetings, and hearings to gather input. TPMA supported outreach, including a countywide housing survey (1,700+ responses), five public sessions, and a 30-day comment period. Input channels included newspapers, websites, and social media.

Key themes from the engagement process included:

Housing affordability and supply

Eviction prevention

Aging infrastructure

Land use and transportation challenges.

Needs of seniors, families with children, and low-wage workers

Barriers to access and gaps in services

The County's strategic goals include producing and preserving affordable housing, promoting homeownership, expanding partner capacity, and increasing self-sufficiency. FY25 projects focus on infrastructure and housing preservation.

This plan provides a roadmap for using federal resources to improve housing, infrastructure, and opportunities for low- and moderate-income residents in Frederick County.

Frederick County agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government's payment decisions for purposes of section 3729(b)(4) of title 31, United States Code.

Frederick County will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

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

Frederick County's Consolidated Plan identifies key objectives and outcomes to guide the use of Community Development Block Grant (CDBG) funds over the next three years. These priorities were developed through data analysis, stakeholder consultation, and community input. The Plan aligns with the statutory objectives of the CDBG program: to benefit low- and moderate-income (LMI) people, prevent or eliminate slums or blight, and address urgent community needs.

The County's overarching goals focus on expanding affordable housing opportunities, preserving existing housing stock, improving public infrastructure, and supporting public services for vulnerable residents. Activities will be designed to produce measurable outcomes in housing, homelessness prevention, neighborhood revitalization, and economic opportunity.

Housing objectives include rehabilitating and preserving affordable housing, supporting housing stability for LMI households, and expanding access to units through targeted investments.

Outcomes will include increased housing quality, reduced risk of displacement, and improved housing choice for seniors, persons with disabilities, and families at risk of homelessness.

Community development objectives focus on upgrading public facilities and infrastructure in LMI neighborhoods, including improvements to water, sewer, and stormwater systems. These investments will promote health, safety, and climate resilience. The County also seeks to improve ADA accessibility in public spaces to ensure equitable access for all residents.

Public service investments will prioritize essential services such as eviction prevention, food security, youth support, and behavioral health outreach. The County will support nonprofits and community partners delivering these services to underserved populations. Outcomes will include increased housing stability, reduced hardship, and improved well-being for vulnerable residents.

Frederick County will also support planning and program administration to ensure compliance with HUD requirements, facilitate fair housing choice, and strengthen partnerships across jurisdictions. The County affirms its obligation to affirmatively further fair housing through outreach, education, and analysis of barriers.

All funded activities will be tracked through HUD's Integrated Disbursement and Information System (IDIS) and evaluated against performance benchmarks. Frederick County will use HUD's performance measurement framework to document outputs (e.g., housing units rehabilitated, linear feet of infrastructure improved) and outcomes (e.g., improved affordability, accessibility, and sustainability).

Through these objectives and strategies, the County aims to build stronger communities that meet the needs of low- and moderate-income residents while advancing long-term resilience.

3. Evaluation of past performance

N/A. This is Frederick County's first Three-Year Consolidated Plan. It covers Federal Fiscal Years 2025-2027 (County fiscal or program years 2026, 2027 and 2028).

4. Summary of citizen participation process and consultation process

Community engagement and consultation are central to the CDBG planning process. The County's Citizen Participation Plan (CPP) ensures that residents, particularly low- and moderate-income individuals, are meaningfully involved in identifying needs, reviewing priorities, and commenting on proposed changes. If significant amendments to priorities or fund uses are required, the County will follow CPP procedures, including public notice and consultation with residents and stakeholders.

Frederick County engaged in a robust and inclusive consultation process to inform its first Consolidated Plan. The Division of Housing partnered with TPMA, a third-party consultant, to ensure broad stakeholder engagement, particularly focused on residents with low- to- moderate incomes.

To gather meaningful input:

A countywide housing needs survey was distributed online, in paper format, and in person. It received over 1,700 responses.

Public input sessions were held both in-person and online at various times of day to maximize participation. Sessions took place on January 22, January 23, April 9, April 22, and May 7, 2025.

The draft Consolidated Plan was made publicly available for a 30-day review and comment period.

Community members were invited to testify before the County Council at a Public Hearing held on July 1, 2025. Comments from this session were formally recorded and considered in finalizing the plan.

Notices of all engagement opportunities were shared through:

Local newspapers

The Frederick County and Division of Housing websites

Official County social media channels (e.g., Facebook)

5. Summary of public comments

Residents and stakeholders raised a wide range of concerns. Key themes from community input include:

Housing affordability and access

Limited housing supply and development constraints

Eviction prevention and housing stability

Aging infrastructure and complex land use issues

Transportation gaps and accessibility challenges

Needs of specific populations, including seniors, families requiring childcare, and those facing economic hardship

Community perceptions and cultural barriers

Gaps in support services and program availability

Shortcomings in policies, regulations, and available funding

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

N/A. All comments were accepted.

7. Summary

This Consolidated Plan for Frederick County, MD is its first as an entitlement community and as an urban county. It identifies priority needs, sets goals, and guides the use of federal resources to benefit low- and moderate-income residents and underserved neighborhoods. Core components include Needs Assessment, Strategic Plan, and Annual Action Plan. Frederick County's Division of Housing is the lead agency overseeing plan development and implementation. The County followed its Citizen Participation Plan conducting five public input sessions and a public hearing. The County distributed a community survey for which got over 1700 responses. All comments were incorporated into the Plan. No public comments were rejected.

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
CDBG Administrator		Frederick County Division of Housing

Table 1 – Responsible Agencies

Narrative

The Frederick County Division of Housing is responsible for preparing and administering the Consolidated Plan and for ensuring compliance, monitoring, and reporting on CDBG-funded programs. Its mission is to expand affordable housing opportunities for County residents, with a focus on special needs populations, seniors, people with disabilities, and low- to moderate-income households.

The Division manages a broad portfolio of affordable rental and homeownership initiatives, enforces the County's livability code, and presents data on housing needs to the community. It administers County-funded programs such as the Deferred Loan Program, which supports both rental and homeownership development.

The Division's work is organized into two focus areas: Housing Programs and Community Development. These include support for new housing development, preservation of existing units, promotion of first-time homeownership, and oversight of federal and state housing assistance programs.

Rental Assistance Programs

The Division administers three rental programs:

The Housing Choice Voucher Program assists nearly 550 very low-income households.

The Moderate Rehabilitation Voucher Program supports tenants at a 20-unit property in Emmitsburg.

Bell Court Senior Apartments is a County-owned, 28-unit community for low-income seniors.

Home Repair and Rehabilitation

Several programs assist low- and moderate-income homeowners:

The Emergency Housing Rehabilitation Program offers zero-interest deferred loans for emergency and accessibility-related repairs.

The Senior Housing Rehabilitation Grant provides assistance to very low-income homeowners over age 55.

The Maryland Housing Rehabilitation Program, administered on behalf of the state, offers loans and grants for repairs, accessibility modifications, lead abatement, and indoor plumbing upgrades.

Livability Code Enforcement

The County enforces a livability code to ensure minimum property maintenance standards in rental housing, including fire safety systems and tenant protections.

Homebuyer Assistance

The Homebuyer Assistance Program offers down payment and closing cost assistance in the form of deferred, zero-interest loans to first-time low-income buyers who live or work in Frederick County.

Community Development and Incentives

The Division administers grants and loans to support affordable housing development, homelessness prevention, and partnerships with local municipalities. The Housing Initiative Fund combines County, state, and federal funds to address urgent housing needs.

Incentives include:

The MPDU Program requires 12.5% of units in large new developments be affordable or payment in lieu.

The Impact Fee Deferral Program for nonprofit housing providers.

The Deferred Loan Program (DLP), which provides gap financing to developers.

The PILOT Program offers a tax waiver of \$520 per affordable unit.

Homelessness Services

The Division helps fund year-round shelter operations and administers the Homeless Solutions Program, which provides rental assistance, utility support, and housing stabilization through community partners. These efforts are coordinated as the lead agency of the local homelessness coalition.

Together, these programs reflect the County's commitment to building and preserving affordable housing, supporting vulnerable residents, and strengthening communities across Frederick County.

Consolidated Plan Public Contact Information

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Consolidated Plan

FREDERICK COUNTY

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

1. Introduction

The Division of Housing is a leader in affordable and public housing, and homeless services. It serves as the Lead Agency for the Maryland Balance of State Homeless Continuum of Care and is a member of the board and executive committee of the Frederick County Continuum of Care Collaborative, known as FCCCC. We operate the County's Housing Choice Voucher program through a Memorandum of Understanding (MOU) with the State of Maryland's Department of Housing and Community Development (DHCD), which serves as the State's Public Housing Agency. It convenes and supports the Affordable Housing Council.

Frederick County consulted with an extensive list of public and private agencies for the development of its first Consolidated Plan. It used a variety of approaches to consult with all the stakeholders about the plan, get their input about local housing and community development needs and priorities, especially those of residents who are low- to- moderate income. This was especially critical given the rapid and unprecedented growth in the County in the past fifteen years which has created new challenges for both the County and municipalities. The County did extensive outreach to the Units of General Local Government (UGLGS) to develop a unified Con Plan that captures the diverse community development needs of rapidly growing communities in a historically rural county.

The list of public and private agencies consulted includes those that provide assisted housing, health and social services focused on children, the elderly, people with disabilities, HIV/AIDS, and people experiencing homelessness. Included were regionally based organizations that represent families, children and older adults, public agencies that manage flood prone areas, public land and water resources, emergency services, infrastructure, and transportation services. Extensive outreach was conducted to the private sector.

The County also convened a Working Group to consult with throughout the planning process. Group members assisted with synthesizing the data and providing input about needs and priorities from different stakeholder perspectives.

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(l)).

The County enhances coordination between public and assisted housing providers, private and governmental health, mental health, and service agencies in two main ways: 1) through the Affordable Housing Council, and 2) through the Local Management Board. The County established and now maintains the Affordable Housing Council (AHC) which meets monthly to support existing affordable

housing providers in our programs, acts as a representative for affordable housing in existing and new regulations and programs in Frederick County, City of Frederick, and municipal government.

The Local Management Board (LMB), housed within the Division of Family Services, brings together the community and local agencies to address the needs of children, youth, and families. LMB members range from county and community agency representatives, parents, and business leaders. Its key functions are to build local partnerships to coordinate services to eliminate silos and duplication of services, assess community strengths, needs, and gaps, and create a Community Plan. They identify priorities and target resources for the community, design and implement strategies that achieve results for children, youth, and families with a goal of maximizing resources and minimizing duplication of services. The Division of Housing participates in regular meetings, coordinates with members to address the specific needs of the people living in affordable housing, experiencing homelessness or at risk of homelessness. In 2023, the LMB updated their 3-year Community Plan. The Division of Housing most recently participated in the Family Economic Stability Workgroup for that plan.

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 County has a lead role in homeless services through which we coordinate efforts to address the needs of homeless people, particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth, and people at risk of homelessness.

Frederick County's Division of Housing serves as lead agency for local participation in the Maryland Department of Housing and Community Development's Balance of State Continuum of Care. In this capacity, the Division of Housing applies for and manages the State Homeless Solutions Program (HSP) which subgrants state funds to local agencies to provide Rapid Rehousing, Permanent Supportive Housing Case Management, Emergency Shelter, Unaccompanied Youth and Domestic Violence Shelter Services, Street Outreach, and Homelessness Diversion. The County manages the disbursements and monitors compliance for those state funds. Through administration of the HSP grant, the County helps people experiencing homelessness, especially those who are chronically homeless, families with children, veterans, and unaccompanied youth, make the transition to permanent housing and independent living. This includes providing the range of supportive services necessary to shorten episodes of homelessness, facilitate access to affordable housing, and prevent recidivism.

The Division of Housing is a member of the Frederick County Continuum of Care Collaborative (known as the FCCCC) which serves as the local homeless coalition to assess, coordinate and prioritize identifying and meeting local needs. While it is called a continuum of care, and provides a continuum of homeless services, it is not the HUD recognized CoC but rather participates in the Maryland Balance of State CoC. The County serves as the Lead Agency for the State of Maryland's Balance of State Continuum of Care.

The Division of Housing Director serves on the FCCCC executive committee, and the Director of Operations serves on the board of directors. In these roles, the Division coordinates closely with the network of service providers to meet the needs of people experiencing and at risk of homelessness. It is in this collaborative capacity that it works closely with the homeless services providers throughout the county to enhance coordination between public and assisted housing providers, private and governmental health, mental health, and service agencies. The County has a Memorandum of Understanding (MOU) through which it supports local homelessness prevention efforts that serve county residents.

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

Frederick County does not receive direct allocation of ESG funds from the federal government.

The Division of Housing consulted with the FCCCC on identifying local needs and prioritizing goals. It prioritizes local coordination through participation in the leadership of the Frederick County Continuum of Care Collaborative (FCCCC). Through this involvement, it participates in how the FCCCC allocates state Homeless Services Program (HSP) funds awarded through the annual Maryland Department of Housing and Community Development (DHCD) Homeless Solutions Program.

As a member of both the Board of Directors and Executive Committee, the County works collaboratively with FCCCC members in determining how to allocate state funds, develop performance standards and evaluate outcomes. The executive committee and board develop policies and procedures for the administration of HMIS. The FCCCC has a strategic plan that guides its priorities and direction.

FCCCC leadership and members were consulted, invited to participate and provide input into the CDBG consolidated planning process through a variety of means: input sessions, public hearings, working groups and a detailed survey of housing needs.

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	Frederick County Continuum of Care Collaborative
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Publicly Funded Institution/System of Care Other government - State Other government - County Other government - Local Foundation Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Groups and organizations were consulted in a variety of ways, both online and in person to maximize their input and participation. Working and task groups met in person, provided opportunities through social media such as Facebook, and through an online survey that was also available on paper and through walk-in. Several input sessions were hosted in January, April and May both during the day and in the evening, online and in person to accommodate various schedules. Organizations were invited to call or email us with any input or questions throughout the planning process. Language translation and disability accessibility was readily available to reduce any barriers to input. The consultation crystallized our understanding and appreciation for the impact of the growth pressures on housing and infrastructure that resulted in shaping the affordable housing needs, priorities, and recommendations. It clarified resident self sufficiency needs as a priority. It shed light on the priority need and strategy for investment in safe, more accessible and modern public facilities to especially benefit LMI people and areas.</p>
2	Agency/Group/Organization	Frederick County Local Management Board

	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Child Welfare Agency Publicly Funded Institution/System of Care Other government - State Other government - County Other government - Local Civic Leaders Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Groups and organizations were consulted in a variety of ways, both online and in person to maximize their input and participation. Working and task groups met in person, provided opportunities through social media such as Facebook, and through an online survey that was also available on paper and through walk-in. Several input sessions were hosted in January, April and May both during the day and in the evening, online and in person to accommodate various schedules. Organizations were invited to call or email us with any input or questions throughout the planning process. Language translation and disability accessibility was readily available to reduce any barriers to input. The consultation crystallized our understanding and appreciation for the impact of the growth pressures on housing and infrastructure that resulted in shaping the affordable housing needs, priorities, and recommendations. It clarified resident self sufficiency needs as a priority. It shed light on the priority need and strategy for investment in safe, more accessible and modern public facilities to especially benefit LMI people and areas.
3	Agency/Group/Organization	Frederick County Units of Local Government/Municipalities
	Agency/Group/Organization Type	Other government - Local Civic Leaders Business and Civic Leaders Public facilities infrastructure-water, sewer, sidewalks
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Groups and organizations were consulted in a variety of ways, both online and in person to maximize their input and participation. Working and task groups met in person, provided opportunities through social media such as Facebook, and through an online survey that was also available on paper and through walk-in. Several input sessions were hosted in January, April and May both during the day and in the evening, online and in person to accommodate various schedules. Organizations were invited to call or email us with any input or questions throughout the planning process. Language translation and disability accessibility was readily available to reduce any barriers to input. The consultation crystallized our understanding and appreciation for the impact of the growth pressures on housing and infrastructure that resulted in shaping the affordable housing needs, priorities, and recommendations. It clarified resident self sufficiency needs as a priority. It shed light on the priority need and strategy for investment in safe, more accessible and modern public facilities to especially benefit LMI people and areas.
4	Agency/Group/Organization	Frederick County Affordable Housing Council
	Agency/Group/Organization Type	Housing Other government - County Other government - Local Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Groups and organizations were consulted in a variety of ways, both online and in person to maximize their input and participation. Working and task groups met in person, provided opportunities through social media such as Facebook, and through an online survey that was also available on paper and through walk-in. Several input sessions were hosted in January, April and May both during the day and in the evening, online and in person to accommodate various schedules. Organizations were invited to call or email us with any input or questions throughout the planning process. Language translation and disability accessibility was readily available to reduce any barriers to input. The consultation crystallized our understanding and appreciation for the impact of the growth pressures on housing and infrastructure that resulted in shaping the affordable housing needs, priorities, and recommendations. It clarified resident self sufficiency needs as a priority. It shed light on the priority need and strategy for investment in safe, more accessible and modern public facilities to especially benefit LMI people and areas.
5	Agency/Group/Organization	Frederick County Stakeholder and Working Groups
	Agency/Group/Organization Type	Housing Business and Civic Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Groups and organizations were consulted in a variety of ways, both online and in person to maximize their input and participation. Working and task groups met in person, provided opportunities through social media such as Facebook, and through an online survey that was also available on paper and through walk-in. Several input sessions were hosted in January, April and May both during the day and in the evening, online and in person to accommodate various schedules. Organizations were invited to call or email us with any input or questions throughout the planning process. Language translation and disability accessibility was readily available to reduce any barriers to input. The consultation crystallized our understanding and appreciation for the impact of the growth pressures on housing and infrastructure that resulted in shaping the affordable housing needs, priorities, and recommendations. It clarified resident self sufficiency needs as a priority. It shed light on the priority need and strategy for investment in safe, more accessible and modern public facilities to especially benefit LMI people and areas.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

N/A. All relevant stakeholder groups were consulted.

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	Frederick Continuum of Care Collaborative (FCCCC)	As the lead agency for the MD Balance of State CoC, board and executive committee members of the Frederick County Continuum of Care Collaborative, the Division of Housing coordinates and ensures collaboration in homeless services, programs, and policies.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Frederick County, Maryland Minority Business Plan	Frederick County Division of Housing	The Con Plan is consistent with MBP.
Frederick County, Maryland Residential Anti-Displacement	Frederick County Division of Housing	The Con Plan is consistent with RADAP.
Maryland Balance of State Continuum of Care Charter	Maryland Department of Housing and Community Development	As a member of the MD Balance of State CoC, the FCCCC board and executive committee members coordinate and collaborate with homeless services, programs, and policies. Frederick County, through the Division of Housing, operates as the local lead agent.

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(l))

The County enhances coordination between public and assisted housing providers, private and governmental health, mental health, and service agencies are accomplished in four ways: 1) through the Affordable Housing Council; 2) the Local Management Board; 3) the Frederick Continuum of Care Collaborative; and 4) through the direct administration of County programs. It works closely with the state's Department of Housing and Community Development.

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

A compilation of comments received is included in the attachments. The table below summarizes the modes of outreach employed, how we prioritized low- to- moderate income residents, and a summary of responses and comments.

Outreach to citizens inviting their participation took place in five ways with every effort being made to encourage the input of low- to- moderate income residents. Input was available online and in-person. Documents were available online and in paper form in the local library, Division of Housing Office, and County offices. There were multiple means of outreach:

- 1) They were invited to respond to a detailed housing needs survey available online, on paper or in person to ensure accessibility.
- 2) They were invited to participate in at least two input sessions online, one during the day and one in the evening.
- 3) They were invited to attend one of two in-person input sessions held during the day.
- 4) They were provided with the draft plan and given thirty days to review it and comment.
- 5) They were invited to testify in front of the County Council at a public hearing where their comments were recorded for the final plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)

1	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Private sector, local, county, and state governmental entities</p>	N/A	<p>Residents and stakeholders raised a wide range of concerns. Key themes from community input include: Housing affordability and access Limited housing supply and development constraints Eviction prevention and housing stability Aging infrastructure and complex land use issues Transportation gaps and accessibility challenges Needs of specific populations, including seniors, families requiring childcare, and those facing economic hardship Community perceptions and</p>	N/A	
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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)
				cultural barriers Gaps in support services and program availability Shortcomings in policies, regulations, and available funding		

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)
2	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Private sector, local, county, and state governmental entities	N/A	Support for the County's CDBG program	N/A	

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)
3	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Private sector, local, county, and state governmental entities	N/A	N/A Advertisement invited participation in public input sessions, public hearing, and the submission of comments via email, or phone.	N/A	

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)
4	Internet Outreach	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Private sector, local, county, and state governmental entities	N/A	N/A Outreach invited participation in public input sessions, public hearing, and the submission of comments via email, or phone.	N/A	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The needs assessment shows that the greatest area of housing need is for affordable rental housing development and preservation, followed by the need to support safe and stable homeownership, the need to address aging infrastructure in growing communities and the lack of income, education and/or employment opportunities needed for long-term independence among residents of affordable housing.

Specifically, there are:

1. A severe shortage of affordable rental housing – There is a critical need to expand the supply of affordable rental housing for low- and moderate-income households.
2. A need to support safe and stable homeownership – Residents need support to attain and sustain homeownership, particularly in preventing displacement and addressing unsafe housing conditions.
3. Aging infrastructure in growing communities – Many municipalities are facing outdated infrastructure and increasing population demands. Investments are needed in water, sewers, streets, and public facilities.
4. Economic barriers to self-sufficiency – Affordable housing program participants often lack the income, education, or employment opportunities needed for long-term independence.

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

Summary of Housing Needs

Frederick County has experienced tremendous growth in population over the past decade. It is within commuting distance of both Washington, DC and Baltimore and has become a desirable home which has created pressure on market supply. There is a limited supply of affordable units for people living on low fixed incomes such as people who are elderly and/or have disabilities, and for working families with low wages. This results in long commutes and labor shortages. For example, the County has a waiting list of over 3,600 people for the Housing Choice Voucher program and over 200 people who are experiencing homelessness as of the 2024 Point in Time Count. Residents often need to extend the apartment search time when they have a Housing Choice Voucher and may lack the funds to pay for a security deposit and first month's rent needed to move in, especially from shelter. The lack of affordable housing was raised by participants as a top priority in all public input.

The households with the lowest incomes (0-50% of AMI) have the greatest level of need. They have the highest percentage of being cost-burdened, overcrowded, and/or living in substandard conditions, including lack of complete plumbing and/or kitchen facilities. The number of people who are elderly with housing needs is disproportionate. In FY24, 933 people qualified for and received homelessness prevention assistance. The County continues to have a small number of housing units that lack adequate plumbing, bathrooms and kitchens which tend to be occupied by the people with the lowest incomes and tend to be located in the most rural areas.

The growth has put pressure on municipalities to provide infrastructure that supports housing development including water, electricity, transportation, and roads. In communities with the highest concentrations of people with low and moderate incomes, the need for sidewalks, water mains, and ADA ramps, for example, is most pressing as the infrastructure is often old, unsafe, or inadequate to meet local needs.

Demographics	Base Year: 2010	Most Recent Year: 2023	% Change
Population	234,122	293,391	25%
Households	83,964	107,332	28%
Median Income	\$82,133.00	\$114,360.00	39%

Table 5 - Housing Needs Assessment Demographics

Data Source Comments: Data Source: 2006-2010 ACS (Base Year), 2023 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	11,545	11,395	9,645	10,510	51,205
Small Family Households	3,185	4,080	2,650	4,610	29,630
Large Family Households	810	1,150	915	1,295	5,080
Household contains at least one person 62-74 years of age	1,355	1,840	1,845	1,580	7,350
Household contains at least one person age 75 or older	1,925	2,425	1,325	1,185	2,580
Households with one or more children 6 years old or younger	1,575	2,040	1,540	2,195	8,255

Table 6 - Total Households Table

Data Source Comments: Data Source: 2017-2021 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	155	65	40	105	365	40	20	20	10	90
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	75	105	15	45	240	0	70	20	0	90
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	105	80	130	10	325	50	55	20	20	145
Housing cost burden greater than 50% of income (and none of the above problems)	3,860	535	70	25	4,490	2,625	1,390	400	270	4,685

	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
Housing cost burden greater than 30% of income (and none of the above problems)	1,085	2,360	915	315	4,675	1,165	2,145	2,000	1,430	6,740
Zero/negative Income (and none of the above problems)	120	0	0	0	120	185	0	0	0	185

Table 7 – Housing Problems Table

Data Source

Comments:

Data Source: 2011-2015 CHAS

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	5,280	3,145	1,165	500	10,090	3,875	3,685	2,455	1,730	11,745
Having none of four housing problems	830	1,440	2,170	2,170	6,610	1,250	3,125	3,855	6,105	14,335
Household has negative income, but none of the other housing problems	120	0	0	0	120	185	0	0	0	185

Table 8 – Housing Problems 2

Data Source

Comments:

Data Source: 2011-2015 CHAS

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	535	1,215	215	1,965	275	1,015	825	2,115
Large Related	35	230	70	335	20	290	170	480
Elderly	300	350	275	925	810	575	565	1,950
Other	250	700	385	1,335	75	295	450	820
Total need by income	1,120	2,495	945	4,560	1,180	2,175	2,010	5,365

Table 9 – Cost Burden > 30%

Data Source

Comments:

Data Source: 2011-2015 CHAS

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	1,365	215	4	1,584	720	325	190	1,235
Large Related	385	40	15	440	215	275	40	530
Elderly	1,015	235	50	1,300	1,160	675	140	1,975
Other	1,350	120	0	1,470	540	115	45	700
Total need by income	4,115	610	69	4,794	2,635	1,390	415	4,440

Table 10 – Cost Burden > 50%

Data Source

Comments:

Data Source: 2011-2015 CHAS

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	165	140	130	55	490	50	125	30	15	220

	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
Multiple, unrelated family households	0	0	15	0	15	0	0	10	4	14
Other, non-family households	15	40	0	0	55	0	0	0	0	0
Total need by income	180	180	145	55	560	50	125	40	19	234

Table 11 – Crowding Information – 1/2

Data Source

Comments:

Data Source: 2011-2015 CHAS

	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	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source

Comments:

Data Source: 2011-2015 CHAS

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

According to FY24 County data, 467 of the households who applied for and received homelessness prevention services were single heads of households, veterans, or elderly. Demand for and provision of homelessness prevention services indicates the number of individuals in need of housing assistance. Similarly, there are currently 3,633 applicants on the waiting list for Housing Choice Vouchers. Of those, 910 are single.

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.

According to the 2016-2020 CHAS, there are a total of 94,300 people with disabilities, making up 32% of Frederick County's total population. Below is a breakdown of the disabled population in Frederick County:

Hearing or vision difficulty: 9,530 individuals (3.2%)

Cognitive difficulty: 7,825 (2.6%)

Ambulatory difficulty: 10,875 (3.7%)

Self-care or independent living difficulty: 8,570 (2.9%)

In December 2024, the Maryland Court system handled 71 domestic violence cases in Frederick County. Victims and survivors of domestic violence have access to critical wrap-around services through the Continuum of Care and Heartly House, which provides resources such as emergency shelter, counseling, and advocacy to support their safety and recovery.

What are the most common housing problems?

The most common housing problem is the shortage of affordable, available rental housing for families. There is an inadequate supply of housing, especially rental housing for people who have the lowest income, those living at or below 50% of the area's median income.

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

The elderly and families are more affected by these problems. Elderly people comprise nearly one-third of households paying more than half their income for rent. More than half of those who received homelessness prevention assistance in FY24 were families.

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

Families whose income is 80% of AMI or below are most at risk of homelessness. According to 2011-2016 CHAS data, over ten thousand of these households are experiencing Severe Housing Problems: lack of kitchen or complete plumbing, severe overcrowding, and severe cost burden.

The characteristics and needs of low-income individuals and families with children who are at greatest risk of homelessness are that they have extremely low incomes. Their incomes are from paid work that is not enough to cover the cost of housing, transportation, utilities, and healthcare. They are also people who have low fixed incomes such as from social security and disability. In the words of one case manager, "anything financial would help."

They need back rent, transportation assistance, prevention, utility assistance, and help with childcare in the case of parents. The income they have is not enough to meet the cost of living. They also need tenant information and mediation services to help them resolve conflicts with landlords. Those with the lowest incomes need rental assistance, which is why the waiting list for housing choice vouchers is 3,633 people. Renters are more at risk because nonpayment of rent due to being cost-burdened results in

eviction. With the shortage of affordable housing, they are more likely to be unable to find a replacement unit and end up with nowhere to live.

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:

The County uses both census data and demand data to estimate at-risk. The first is the number of people on the waiting list for Housing Choice Vouchers. Currently there are over 3,633 households on that list. According to census data, 24% of households were renters, and 47% of renters had unaffordable housing costs. The County has hired TPMA to conduct an in-depth study of affordable housing needs and gaps in 2025.

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

The characteristics and needs of low-income individuals and families with children who are at greatest risk of homelessness are that they have extremely low incomes, many from paid work that is not enough to cover the cost of housing, transportation, utilities, and healthcare. They are also people who have low fixed incomes from social security and disability.

Discussion

The households described in this section need food, assistance with back rent, transportation, eviction-prevention, utilities, and childcare support for their parents. The income they have is not enough to meet the cost of living. They also need tenant information and mediation services to help them resolve conflicts with landlords. Those with the lowest incomes need rental assistance, which is why the waiting list for housing choice vouchers is 3,633 people. Renters are more at risk because nonpayment of rent due to being cost-burdened results in eviction. With the shortage of affordable housing, they are more likely to be unable to find a replacement unit and end up with nowhere to live. In the words of one case manager, "anything financial would help.

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

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	9,155	2,385	2,385
White	6,030	2,105	2,105
Black / African American	1,630	155	155
Asian	200	14	14
American Indian, Alaska Native	35	0	0
Pacific Islander	0	0	0
Hispanic	1,065	65	65
0	0	0	0

Table 13 - Disproportionately Greater Need 0 - 30% AMI

Data Source Comments:

Data Source: 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	6,830	4,565	0
White	4,700	3,680	0
Black / African American	650	370	0
Asian	280	115	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	10	0

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
Hispanic	1,045	245	0
0	0	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source Comments: Data Source: 2017-2021 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	3,620	6,025	0
White	2,580	4,455	0
Black / African American	425	575	0
Asian	140	135	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	360	650	0
0	0	0	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source Comments:

*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	2,230	8,275	0
White	1,675	6,805	0

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
Black / African American	235	490	0
Asian	85	195	0
American Indian, Alaska Native	4	30	0
Pacific Islander	0	0	0
Hispanic	145	440	0
0	0	0	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source Comments:

Data Source: 2017-2021 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

In Frederick County, 2230 households experience all four housing problems: lack of complete kitchen facilities, lack of complete plumbing facilities, more than one person per room, and cost burden greater than 30%. Nearly 10,000 county residents living on 30%-50% of AMI have one or more housing problems. Of those, 66% are White, 18% are Black, and 12% are Hispanic.

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

HUD defines disproportionately greater need when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level. Severe housing problems include overcrowded households with more than 1.5 people per room, not including bathrooms, porches, foyers, halls, or half-rooms and households with cost burdens of more than 50 percent of income.

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	6,910	4,635	4,635
White	4,520	3,615	3,615
Black / African American	1,295	490	490
Asian	180	40	40
American Indian, Alaska Native	35	0	0
Pacific Islander	0	0	0
Hispanic	695	435	435
0	0	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source Comments: Data Source: 2017-2021 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	2,325	9,075	0

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
White	1,650	6,730	0
Black / African American	195	820	0
Asian	75	325	0
American Indian, Alaska Native	10	10	0
Pacific Islander	0	10	0
Hispanic	345	945	0
Other	0	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source Comments: Data Source: 2017-2021 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	710	3,610	0
White	380	2,584	0
Black / African American	150	543	0
Asian	75	133	0
American Indian, Alaska Native	4	30	0
Pacific Islander	0	30	0
Hispanic	80	538	0
Other	0	0	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source Comments: Data Source: 2017-2021 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	490	10,020	0
White	415	8,065	0
Black / African American	10	715	0
Asian	20	255	0
American Indian, Alaska Native	0	34	0
Pacific Islander	0	0	0
Hispanic	40	550	0
Other	0	0	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source Comments: Data Source: 2017-2021 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

The overall rate of severe housing problems for extremely low-income renters is 12%. All racial and ethnic groups at this income level face a disproportionate rate of severe housing problems: 88% of White residents, 51% of Black/African American residents, all Asian and Native residents, and 32% of those who are Hispanic.

The calculations based on available HUD CHAS data indicate that the overall rate would be 59.8%. White households comprise 55.6%, Black/African American households comprise 72.6%, and Asian households comprise 82.8%.

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:

Disproportionately greater need occurs when households pay more than is affordable based on their income. Affordability is generally considered to be paying about one-third of income on housing.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	57,015	9,970	6,745	300
White	5,105	1,475	1,575	15
Black / African American	2,550	540	290	4
Asian	140	19	49	0
American Indian, Alaska Native	35	0	0	0
Pacific Islander	3,785	1,565	930	25
Hispanic	1,590	350	224	4

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source Comments: Data Source: 2017-2021 CHAS

Discussion:

In Frederick County, 6725 households pay more than half their income for housing. This means they face a severe cost burden and are likely to have to choose between providing utilities, food, and healthcare as they balance the cost of housing. 9970 pay between one third and half their income, making them cost-burdened. This points to the need for more affordable housing.

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?

The calculations based on available HUD CHAS data indicate that the overall rate would be 59.8%. White households comprise 55.6%, Black/African American households comprise 72.6%, and Asian households comprise 82.8%.

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

There are more problems with flooding and stormwater management, cracked, missing or unsafe sidewalks, lack of accessibility to people with mobility challenges such as use of a wheelchair, and lack of access to public transportation.

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

They are generally concentrated in parts of the municipalities of Thurmont, Brunswick, Woodsboro, Walkersville, and Emmitsburg.

NA-35 Public Housing – 91.205(b)

Introduction

Frederick County, outside of the City of Frederick, does not have any public housing. Frederick County administers its Tenant-based and Mod-Rehab Housing Choice Voucher programs under the MD-901 PHA which encompasses multiple counties and cities within the State of Maryland. The pre-filled data in this section includes Frederick County as well as the remainder of the MD-901 PHA.

Totals in Use

	Certificate	Mod-Rehab	Public Housing	Program Type								
				Vouchers			Total	Project - based	Tenant - based	Special Purpose Voucher		
				Veterans Affairs Supportive Housing	Family Unification Program	Disabled *						
# of units vouchers in use	0	59	0	2,052	0	1,973	0	41	38			

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

	Certificate	Mod-Rehab	Public Housing	Program Type								
				Vouchers			Total	Project - based	Tenant - based	Special Purpose Voucher		
				Veterans Affairs Supportive Housing	Family Unification Program	Disabled *						
Average Annual Income	0	8,485	0	13,111	0	13,217	0	0	9,271			

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Tenant - based	Special Purpose Voucher	
				Total	Project - based	Veterans Affairs Supportive Housing		Family Unification Program	
Average length of stay	0	3	0	5	0	5		0	0
Average Household size	0	2	0	2	0	2		0	3
# Homeless at admission	0	4	0	14	0	12		0	2
# of Elderly Program Participants (>62)	0	4	0	321	0	314		0	0
# of Disabled Families	0	5	0	572	0	540		0	1
# of Families requesting accessibility features	0	59	0	2,052	0	1,973		0	41
# 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			Tenant - based	Special Purpose Voucher	
				Total	Project - based	Veterans Affairs Supportive Housing		Family Unification Program	Disabled *
White	0	59	0	1,074	0	1,025	0	31	18

Race	Certificate	Mod-Rehab	Public Housing	Program Type								
				Vouchers			Total	Project - based	Tenant - based	Special Purpose Voucher		
				Veterans Affairs Supportive Housing	Family Unification Program	Disabled *						
Black/African American	0	0	0	964	0	935	0	9	20			
Asian	0	0	0	6	0	5	0	1	0			
American Indian/Alaska Native												
Pacific Islander	0	0	0	2	0	2	0	0	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			Total	Project - based	Tenant - based	Special Purpose Voucher		
				Veterans Affairs Supportive Housing	Family Unification Program	Disabled *						
Hispanic	0	1	0	32	0	26	0	4	2			
Not Hispanic	0	58	0	2,020	0	1,947	0	37	36			

*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:

People on the waiting list have a pressing need for affordable housing. There is no data available on their accessibility needs.

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

Residents on the Housing Choice Voucher waiting list need affordable housing. They often also need security deposits, first and last month's rent, to move in.

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

The needs of these residents are greater than those of the population at large because they lack the financial resources to meet these needs.

Discussion

Frederick County does not have a Housing Authority although it maintains a waiting list for their Housing Choice Voucher program. We are continuing to work to expand affordable housing options to meet this need.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

On January 24, 2024, 250 people were identified as experiencing homelessness in Frederick County.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	20	0	20	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	15	123	0	0	0	0
Chronically Homeless Individuals	60	53	0	0	0	0
Chronically Homeless Families	0	27	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Partially Rural Homeless

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 27 - Homeless Needs Assessment

Data Source Comments:

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

There is no documented rural homelessness in Frederick County. People experiencing homelessness are largely concentrated in the City of Frederick.

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):

N/A. Data is available from the Point in Time (PIT) Counts.

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.

Frederick County has 18,577 renter-occupied households (per the American Community Survey). Based on data about the state of Maryland, we estimate that 26% of county renters or 4,830 family households are extremely low income and therefore cost-burdened and in need of some kind of housing assistance. This would include veterans.

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

The Point In Time count does not provide data about racial and ethnic groups experiencing homelessness.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

On January 24, 2024, a total of 250 people were identified as experiencing homelessness in Frederick County, according to the official PIT count conducted by the Maryland Balance of State Continuum of Care (2024 PIT Count – Frederick County).

70% (approximately 175 individuals) were staying in emergency shelters, including designated cold-weather or overflow shelter facilities.

11% (~28 individuals) were housed in transitional housing, receiving supportive services aimed at stabilizing them and moving toward permanent housing.

19% (about 47 individuals) were experiencing unsheltered homelessness, living in places not meant for habitation—such as on the streets, in encampments, or other outdoor locations

A significant majority (81%) of people experiencing homelessness were in sheltered settings (emergency or transitional), indicating available system capacity to house most individuals.

However, nearly one in five (19%) remained unsheltered, underscoring persistent gaps in outreach or emergency shelter availability.

The unsheltered share reflects ongoing challenges in reaching and housing the most vulnerable households in safe and stable environments.

Though the total number (250) is modest relative to larger jurisdictions, the 19% unsheltered rate highlights continued vulnerability for this population. These results align with broader regional trends showing steady homelessness increases since 2020 and rising unsheltered numbers across the Maryland Balance of State CoC.

Discussion:

Homelessness in Frederick County is largely concentrated in the City of Frederick, which is its own CDBG entitlement community. As noted, the County participates in the Frederick County Continuum of Care Collaborative (FCCCC) to plan, prioritize, fund, and support the network of homeless service providers. The County also serves as the lead agency for the Maryland Balance of State Continuum of Care of which the FCCCC is a member.

Recommendations & Implications

Strengthening emergency shelter access and services, including outreach during extreme weather, remains essential to reduce unsheltered homelessness. Continued investment in transitional housing, rapid re-housing, and diversion services could help move more individuals into permanent housing solutions. Incorporating insights from the PIT count into the Consolidated Plan and Annual Action Plan supports alignment of federal CDBG investments with local housing and continuity of care strategies.

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

Introduction:

The assessment of non-homeless special needs includes the following:

Elderly people (age 62 years and older)

Frail elderly

People with mental, physical, and/or developmental disabilities

People with alcohol or other drug additions

Persons with HIV/AIDS and their households

Victims of domestic violence, dating violence, sexual assault, and stalking

The housing needs of each of these groups were determined by consultation with social service providers and statistical information provided by social services providers.

Describe the characteristics of special needs populations in your community:

Elderly People, defined as individuals aged 65 years and older, represent approximately 15.4% of the City's population, equating to 13,217 people, based on 2023 ACS Data. Of this population:

42.7% (5,648 people) are aged 75 years and older.

31.0% (4,097 people) aged 65 and over live alone.

Frail Elderly are those who are elderly and experience disabilities, including hearing loss, vision difficulties, cognitive challenges, ambulatory limitations, or difficulties with self-help tasks.

Approximately 10.8% of the elderly population, or 1,427 people, are considered frail elderly.

People with disabilities are individuals with mental, physical, or developmental disabilities comprise 32.1% of the County's total population, amounting to 94,300 people according to 2023 ACS Data. These individuals require various levels of support for mobility, communication, and daily living activities.

People with HIV/AIDS and their households make up a small percentage of the overall population. Based on data from the Frederick County Health Department, as of the end of 2020, 470 people in the County were diagnosed with HIV. Key statistics include:

24.0% were aged 40–49 years.

30.9% were aged 50–59 years.

41.7% of cases were African American, and 38.3% were White.

Although the number of cases is relatively small, there remains a pressing need for housing and supportive services for this population.

Victims of domestic violence, intimate partner violence, sexual assault, harassment, stalking, human trafficking, and child abuse remain a consistent concern in Frederick. According to the Frederick Police Department's crime statistics (January–November 2024):

Assault: An average of 131 calls per month.

Human Trafficking: Only 1 incident reported during the 11-month period.

Sex Offenses (Forcible and Non-Forcible): An average of 9 calls per month.

These statistics highlight the need for continued support systems, including emergency shelters, counseling, and legal assistance for victims.

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

The housing and supportive service needs of the populations listed below have been identified through consultation, citizen participation, service requests and the input of service providers through planning efforts.

Elderly People – Accessible housing units plus supportive services, for example, transportation to health services and recreation opportunities.

Frail Elderly – Accessible housing units plus supportive services, for example, transportation to health services and recreation opportunities.

Mentally, Physically Disabled – Accessible housing/permanent supportive housing, using the Housing First model to avoid transitional housing, plus supportive services case management for those suffering from mental illness, substance abuse, or coexisting disorders, education and job training, financial counseling, and access to health care services.

Alcohol and Drug Addiction – Permanent supportive housing, using the Housing First model to avoid transitional housing, plus supportive services case management for those suffering from mental illness, substance abuse, or coexisting disorders, education and job training, financial counseling, and access to health services and substance abuse counseling.

HIV/AIDS – Permanent supportive housing plus supportive services such as case management and continued access to health services and counseling.

Victims of Domestic Violence – Permanent supportive housing, using the Housing First model to avoid transitional housing, plus supportive services such as case management, education and job training, financial counseling, and access to victims counseling.

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

According to Maryland HIV Annual Epidemiological Profiles, approximately 470 people in Frederick County were living with diagnosed HIV at the end of 2020. Non-Hispanic Black residents represent over 40% of those living with HIV, highlighting a significant racial disparity. The majority of people living with diagnosed HIV are males, with a diagnosed rate roughly double that of females. The age group most impacted is 40–49, followed by 30–39. New HIV diagnoses in 2020 were concentrated in Black and White populations, with the highest share among residents aged 30–39. These figures include only diagnosed cases, and do not account for individuals with undiagnosed HIV. Income-level data is not reported in the available surveillance reports for Frederick County.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A. Frederick County is not a participating jurisdiction receiving HOME Partnership Investment Program funding.

Discussion:

Frederick County does not receive an allocation of HOME.

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

Describe the jurisdiction's need for Public Facilities:

The County has identified its most pressing needs for infrastructure growth, improvement, and modernization specific to aging and deteriorating stormwater management, sewage treatment, water mains, green infrastructure, and safe, accessible sidewalks, especially in low- or moderate-income communities. Specifically, they have identified the following as top priorities:

Water Main Replacement - The plan emphasizes the importance of maintaining and upgrading existing water systems. It identifies areas where water infrastructure is aging or inadequate and prioritizes these for replacement or enhancement. This includes provisions for replacing old water mains to ensure reliable service and compliance with health standards.

Sewage Plant Replacement - The plan supports the replacement and upgrading of sewage treatment facilities, especially in areas where existing plants are outdated or insufficient for current demands. It encourages the development of regional treatment plants to serve multiple municipalities efficiently, reducing redundancy and improving service quality.

Green Stormwater Infrastructure - In alignment with the Water Resources Element, the plan promotes the use of green stormwater infrastructure to manage runoff and reduce non-point source pollution. This includes strategies like bio-retention areas, permeable pavements, and vegetated swales, which are particularly beneficial in municipal areas lacking traditional stormwater systems.

Sidewalk Replacement - While the primary focus is on water and sewer infrastructure, the plan acknowledges the interconnectedness of utilities and public amenities. It supports comprehensive infrastructure projects that may include sidewalk replacement, especially when coordinated with underground utility work, to enhance community accessibility and safety.

More broadly, the County has identified the importance of developing and maintaining public facilities to support its growth through the Livable Frederick Master Plan. Key initiatives include:

Capacity Expansion: Enhancing transportation and public infrastructure systems, such as roads, transit, charging stations, rail, bikeways, and schools, to meet current and future demands.

Standardized Designs: Implementing standardized designs for county facilities to accommodate additions, support co-location, and reduce design and construction costs.

Site Optimization: Identifying suitable development sites for public facilities that can accommodate standardized school designs and future expansions.

Focus on Growth Areas concentrated in existing population and business centers, growth areas adjacent to these centers, or strategically selected new centers.

Compact, mixed-use, walkable design consistent with existing community character and located near available or planned transit options is encouraged to ensure efficient use of land and transportation resources and preservation and enhancement of natural systems, open spaces, recreational areas, and historical, cultural, and archeological resources.

Infrastructure needs such as water resources to accommodate population and business expansion in an orderly, efficient, and environmentally sustainable manner.

How were these needs determined?

These needs were determined through the comprehensive planning process which used data, expert, and community input to identify needs, priorities, and proposed solutions to guide future actions and carry out the vision of sustainable county growth and resource management.

Describe the jurisdiction's need for Public Improvements:

The Livable Frederick Master Plan outlines a forward-looking vision for infrastructure investment that aligns with the County's anticipated growth and evolving community needs. As Frederick County experiences sustained population increases and development pressure, the plan identifies critical public improvements required to ensure sustainable, equitable, and livable communities across the County.

Key priorities include investments in transportation infrastructure, where major corridors such as MD 85 and MD 194 require widening, reconstruction, and complete streets enhancements to improve safety and reduce congestion. These roadway improvements are essential for accommodating increasing traffic volumes and supporting multimodal transportation options. At a regional level, congestion along I-70 and I-270 continues to pose a significant challenge, with long-term planning recommending additional capacity and alternatives such as rapid transit.

The County's public transit system, TransIT, also requires expansion, particularly in its paratransit and local shuttle services—to meet the growing needs of seniors, individuals with disabilities, and low-income riders. The Livable Frederick Implementation Report emphasizes the importance of enhancing accessibility and service frequency in underserved areas.

Significant needs also exist in the County's water, sewer, and stormwater infrastructure, particularly in small towns and growing suburban areas where existing systems are aging, undersized, or lacking altogether. The Water Resources Element of Livable Frederick emphasizes the importance of aligning development with adequate water and wastewater capacity and highlights the need for proactive investment in treatment, conveyance, and storage systems to support projected growth. Additionally,

older systems may be vulnerable to infiltration, inflow, and service disruptions, which can impact both housing development and environmental health.

Stormwater management is also a critical concern, especially in areas where impervious surface expansion has increased runoff volumes and pollutant loads. Livable Frederick calls for enhanced green infrastructure, including stream restoration, riparian buffer planting, and upgraded drainage systems to protect water quality. Particular attention is given to watersheds with impaired streams and to communities located within the 100- and 500-year floodplains, where more robust flood mitigation and resilience strategies are needed to reduce long-term risk and preserve natural hydrological functions.

The plan also identifies gaps in pedestrian, bicycle, and trail infrastructure, particularly in key growth areas like the South Frederick Corridors. Expanding sidewalk networks, bike lanes, and greenway connections is critical to advancing Livable Frederick's goals around health, mobility, and neighborhood cohesion.

Finally, the County faces a growing demand for public parks, open spaces, and community facilities, especially in densely populated or rapidly developing areas. Stakeholder feedback emphasized the need for small-scale, accessible green spaces and community gathering areas that enhance quality of life and reflect the plan's vision for inclusive, people-centered public realms.

Together, these public improvement needs reflect Livable Frederick's core themes—Our Community, Our Health, Our Economy, and Our Environment—and guide Frederick County's approach to infrastructure investment in support of a more resilient, connected, and livable future.

How were these needs determined?

Frederick County identified its public improvement needs through a combination of data analysis, infrastructure assessment, stakeholder input, and policy coordination, as outlined in the Livable Frederick Master Plan.

The planning process began with long-range scenario modeling to project future population growth, development patterns, and land use. This analysis revealed pressure points in the County's existing infrastructure systems, particularly in transportation corridors, suburban municipalities, and environmentally sensitive areas. The County used this data to identify where existing systems—such as roads, water and sewer lines, stormwater infrastructure, and public transit—are inadequate to meet projected demand.

Detailed assessments by County departments further evaluated the condition and capacity of infrastructure assets. These assessments highlighted aging and undersized water and sewer systems in smaller towns and rapidly growing areas, stormwater challenges due to impervious surface expansion, and critical transportation chokepoints along MD 85, MD 194, and the I-70/I-270 corridors. Existing

pedestrian and bicycle infrastructure was also found to be insufficient in many areas identified for growth.

Public input played a central role in shaping priorities. Through community surveys, public meetings, and online engagement tools, residents identified key needs such as reducing traffic congestion, expanding sidewalk and trail networks, increasing access to transit, and enhancing water quality and stormwater management. Community members also expressed a desire for more local parks and green spaces, particularly in underserved neighborhoods and new development areas.

The County worked closely with municipalities, regional agencies, and state partners—including the Maryland Department of Transportation (MDOT) and Maryland Department of the Environment (MDE)—to coordinate infrastructure priorities. These entities contributed data, technical evaluations, and planned capital projects to ensure a cohesive approach. The plan was also aligned with state-mandated planning elements, such as the Water Resources Element (WRE), and broader policy goals related to climate resilience, growth management, and environmental protection.

Together, these methods ensured that the public improvement needs reflected in the Livable Frederick Master Plan are grounded in both empirical analysis and community vision. The result is a comprehensive roadmap that links infrastructure investment with sustainable growth, environmental stewardship, and equitable access to resources and opportunities.

Describe the jurisdiction's need for Public Services:

The County recognizes the need for accessible and efficient public services to enhance residents' quality of life. Notable focus areas include:

Health Services: Addressing access to healthy food, prevention of violence, engagement of the senior population, affordable childcare, and services for mental health and substance abuse issues.

Community Engagement: Encouraging community involvement in implementing initiatives related to arts, transportation, open spaces, cultural traditions, business startups, and education.

Mental Health Services: There is a recognized need to improve awareness and accessibility of mental health resources, as well as to combat stigma associated with mental health issues.

Affordable Housing Access: The community faces challenges related to inadequate affordable housing supply, impacting overall well-being and stability.

How were these needs determined?

Community Health Needs Assessments (CHNA): These assessments involve collecting and analyzing health data, conducting surveys, and engaging with the community to identify pressing health concerns and service gaps.

Local Health Improvement Plans (LHIP): Based on CHNA findings, LHIPs are developed to outline strategic actions and collaborations aimed at addressing identified health priorities.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Overall, the Frederick County Housing Market lacks an adequate supply of homes that are affordable to people with low- and- moderate- incomes. While the greatest need is in rental housing, there is also a need to expand opportunities for first time homeowners, and to help people make the needed repairs to maintain their homes.

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

Introduction

Frederick County has experienced significant population growth over the past fifteen years. Due to this growth, there is a shortage of housing units in the County, especially for people with low- to- moderate incomes.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	61,599	57%
1-unit, attached structure	25,479	24%
2-4 units	3,292	3%
5-19 units	3,338	3%
20 or more units	13,235	12%
Mobile Home, boat, RV, van, etc	389	0%
Total	107,332	100%

Table 28 – Residential Properties by Unit Number

Data Source Comments: Data Source: 2023 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	829	3%
1 bedroom	606	1%	6,095	24%
2 bedrooms	42,339	51%	15,698	63%
3 or more bedrooms	39,385	48%	2,398	10%
Total	82,330	100%	25,020	100%

Table 29 – Unit Size by Tenure

Data Source Comments: Data Source: 2023 ACS

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

There are two assisted housing developments in Frederick County outside of those that were developed using the Low-Income Housing Tax Credit shown in the table below. These are:

Bell Court Senior Apartments, owned and operated by Frederick County, provide 28 low rent units for eligible senior, low-income County residents (30% of HUD AMI); located in Woodsboro.

School House Apartments provides 20 units established through the moderate rehab program for low-to- moderate income families; located in Emmitsburg.

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

No units are expected to be lost from the affordable housing inventory.

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

No.

Describe the need for specific types of housing:

The greatest need is affordable rental housing for families, individuals, and seniors.

Discussion

One indicator of the need is the Section 8 waiting list, which has been closed since 2015. When it opened, 7,000 applications were received in one week. A second indicator is that 250 people were counted homeless in January 2024. This is evidence of the need for affordable rental housing. Homeowners are also experiencing distress, especially those who are elderly and living on fixed incomes, those who are in older houses that need repair and/or lack accessibility. Given housing costs, if they sell, it is difficult to find a smaller, more accessible unit to rent or purchase.

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

Introduction

Housing costs have risen dramatically, both rental and homeownership resulting in a shortage of units affordable to households with low- to- moderate incomes.

Cost of Housing

	Base Year: 2010	Most Recent Year: 2023	% Change
Median Home Value	349,500	462,500	32%
Median Contract Rent	1,133	1,719	52%

Table 30 – Cost of Housing

Data Source Comments: Data Source: 2010 ACS (Base Year), 2023 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,065	0.0%
\$500-999	2,890	0.0%
\$1,000-1,499	4,505	0.0%
\$1,500-1,999	7,612	0.0%
\$2,000 or more	7,528	0.0%
Total	23,600	0.0%

Table 31 - Rent Paid

Data Source Comments: Data Source: 2023 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	3,240	No Data
50% HAMFI	2,890	1,715
80% HAMFI	1,635	1,605
100% HAMFI	No Data	2,265
Total	7,765	5,585

Table 32 – Housing Affordability

Data Source Comments: Data Source: 2017-2021 CHASOwner data for 30% HAMFI should be 1475Renter data for 100% HAMFI should be 1870Total renter data of 12,725 and total owner data of 17,920

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	2,012	2,056	2,314	2,893	3,413
High HOME Rent	1,693	1,803	2,045	2,509	2,779
Low HOME Rent	1,353	1,450	1,741	2,011	2,243

Table 33 – Monthly Rent

Data Source Comments: Data Source Comments: HUD Fair Market Rents (HUD.gov)

Is there sufficient housing for households at all income levels?

There is a dire shortage of housing that is both affordable and available to families with low- to-moderate incomes. Salaries have not kept pace with the rising cost of housing as the County has grown. Even families with moderate incomes find securing an affordable home difficult given the shortage of available units. The housing shortage is made harder by lack of transportation between housing and jobs in parts of the County.

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

The County expects housing prices to continue to rise. The County is projected to continue growing given its proximity to Washington, DC. The County is working to expand housing supply at all income levels. Through their “Housing in Frederick County Briefing Book, An Element of the Livable Frederick Comprehensive Plan for Frederick County, Maryland 2024” they lay out a plan to expand housing supply in two sectors: the South Frederick Triangle and Ballenger Creek East. The plan is to allocate 10,000 new homes in these areas. The Division of Housing is simultaneously developing a housing plan to address the affordable supply largely using surplus county land.

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

According to the U.S. Department of Housing and Urban Development (HUD), the Fair Market Rents (FMR) for Frederick County in 2024 are as follows:

1-bedroom: \$2,056

2-bedroom: \$2,314

3-bedroom: \$2,893

4-bedroom: \$3,413

The HOME Investment Partnerships Program sets rent limits to ensure affordability for low-income households. The High HOME Rent Limits for Frederick County in 2024 are:

1-bedroom: \$1,803

2-bedroom: \$2,045

3-bedroom: \$2,509

4-bedroom: \$2,779

These limits are based on 65% of the area's median income and are designed to be affordable for households at or below this income level. Market data indicates that the average rent in Frederick County varies depending on the source:

Zillow reports an average rent of \$2,240.

“RentCafe” lists the average rent as \$1,868.

Apartments.com provides average rents by unit size:

Studio: \$1,448

1-bedroom: \$1,705

2-bedroom: \$1,989

3-bedroom: \$2,355

These figures suggest that there is a gap between market rents and what is considered affordable for low- and moderate-income households.

Discussion

The difference between market rents and affordable housing benchmarks has several implications:

Increased rent burden: Households with incomes at or below the area median may find it challenging to afford market-rate rents, leading to higher rent burdens and potential housing instability.

Limited access to affordable units: The higher market rents may result in a scarcity of units that are affordable, limiting options for low-income renters.

Need for affordable housing: The gap underscores the necessity for subsidized housing programs and incentives for developers to create and preserve affordable housing units.

Policy considerations: Local policymakers may need to consider strategies such as inclusionary zoning, rent control measures, or increased funding for housing assistance programs to address the affordability gap.

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

Introduction

According to the 2023 ACS Data, Frederick County has a total of 111,334 housing units, with 107,332 (96.4%) occupied and 4,002 (3.6%) vacant. The county's housing stock is a combination of older and more recent development, reflecting the area's growth and history:

Older Housing Stock:

10.1% of housing units were built before 1939.

9.8% were constructed between 1940 and 1969.

More Recent Housing Stock:

48.9% of the housing units were built between 1980 and 2009.

Housing units built from 2010 to present account for 19.1% of the total housing stock.

A significant portion of the County's housing stock—35,738 units, was built before 1980, which, if they have not been updated, makes them at risk for lead exposure, outdated systems, and structural deterioration.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Definition of Housing Conditions:

To better assess the overall condition of housing, the Frederick County uses the following classifications:

Selected Housing Condition: This includes factors like overcrowding (more than 1.01 persons per room), lack of a complete kitchen, lack of plumbing facilities or utilities, and cost burden.

Substandard Condition: Housing that fails to meet building code standards or exhibits one of the selected housing conditions mentioned above.

Suitable for Rehabilitation: Properties that require work to meet minimum code standards, but the cost of repairs, combined with the property's existing debt, is less than the fair market value after repairs are made.

Not Suitable for Rehabilitation: Properties where the cost of repairs required to meet minimum code standards exceed the fair market value of the property after rehabilitation.

This assessment helps identify housing in need of repair and sets the groundwork for initiatives aimed at improving the quality and safety of the County's housing stock.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	15,476	22%	11,113	49%
With two selected Conditions	78	0%	798	4%
With three selected Conditions	35	0%	52	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	66,741	93%	13,039	57%
Total	82,330	115%	25,002	110%

Table 34 - Condition of Units

Alternate Data Source Name:

2023 ACS Data for MA-20

Data Source Comments:

Data Source: 2023 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	19,020	27%	5,070	22%
1980-1999	27,500	38%	8,105	36%
1950-1979	13,495	19%	4,580	20%
Before 1950	11,545	16%	4,985	22%
Total	71,560	100%	22,740	100%

Table 35 – Year Unit Built

Alternate Data Source Name:

2023 ACS Data for MA-20

Data Source Comments:

Data Source: 2023 ACS

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	25,040	35%	9,565	42%
Housing Units build before 1980 with children present	2,815	4%	1,710	8%

Table 36 – Risk of Lead-Based Paint

Alternate Data Source Name:

2023 ACS Data for MA-20

Data Source Comments:

Data Source: 2023 ACS (Total Units) 2017-2021 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 37 - Vacant Units

Alternate Data Source Name:

2023 ACS Data for MA-20

Data Source Comments: Data Source: 2017-2021 CHAS Data used

Need for Owner and Rental Rehabilitation

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]

PLAN_SECTION_ID=[1313801000]>

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

Children living in homes built before 1978 are at increased risk due to the potential presence of lead-based paint. There are an estimated 4,525 rental and owner-occupied housing units with children living in them.

Discussion

While there is limited specific quantifiable data available. There are useful estimates provided by county and state public health agencies. The 2023 Frederick County Interim Community Health Assessment indicates that from 2016 to 2020, the percentage of children aged 0–72 months with blood lead levels $\geq 10 \text{ }\mu\text{g/dL}$ remained at or below 0.2% annually. In 2020, Maryland tested 110,158 children aged 0–72 months for lead exposure. Of these, 0.8% had blood lead levels between 5–9 $\mu\text{g/dL}$, and 0.2% had levels $\geq 10 \text{ }\mu\text{g/dL}$. The Frederick County Health Department offers a Lead and Asthma Program providing no-cost in-home assessments and education to reduce lead exposure risks.

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

Introduction

Frederick County does not have a County public housing agency. They administer 607 Housing Choice Vouchers through a Memorandum of Understanding with the Maryland Department of Housing and Community Development. They also have two affordable housing developments noted below with a total of forty-eight units.

Frederick County administers its Tenant-based and Mod-Rehab Housing Choice Voucher programs under the MD-901 PHA which encompasses multiple counties and cities within the State of Maryland. The pre-filled data in this section includes Frederick County as well as the remainder of the MD-901 PHA.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					Vouchers		
				Total	Project -based	Tenant -based	Special Purpose Voucher			Disabled *	
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *		
# of units vouchers available	0	64		2,319	0	2,319	0	0	0	479	
# of accessible units											

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

Table 38 – 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:

N/A, Frederick County, outside of the City of Frederick, does not have any public housing units.

Frederick County administers its Tenant-based and Mod-Rehab Housing Choice Voucher programs under the MD-901 PHA which encompasses multiple counties and cities within the State of Maryland. The pre-filled data in this section includes Frederick County as well as the remainder of the MD-901 PHA.

Public Housing Condition

Public Housing Development	Average Inspection Score
N/A	N/A

Table 39 - Public Housing Condition

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

N/A, Frederick County, outside of the City of Frederick, does not have any public housing units.

Frederick County administers its Tenant-based and Mod-Rehab Housing Choice Voucher programs under the MD-901 PHA which encompasses multiple counties and cities within the State of Maryland. The pre-filled data in this section includes Frederick County as well as the remainder of the MD-901 PHA.

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

N/A, Frederick County, outside of the City of Frederick, does not have any public housing units.

Frederick County administers its Tenant-based and Mod-Rehab Housing Choice Voucher programs under the MD-901 PHA which encompasses multiple counties and cities within the State of Maryland. The pre-filled data in this section includes Frederick County as well as the remainder of the MD-901 PHA.

Discussion:

N/A, Frederick County, outside of the City of Frederick, does not have any public housing units.

Frederick County administers its Tenant-based and Mod-Rehab Housing Choice Voucher programs under the MD-901 PHA which encompasses multiple counties and cities within the State of Maryland. The pre-filled data in this section includes Frederick County as well as the remainder of the MD-901 PHA.

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

Introduction

Frederick County Continuum of Care Collaborative, in partnership with government agencies, private non-profit organizations, and faith-based groups, provides a comprehensive service delivery system to address the needs of individuals and families experiencing homelessness. This system includes a wide array of services, such as:

Emergency Shelters: Offering immediate, short-term housing to individuals and families in crisis.

Transitional Housing: Providing temporary housing with supportive services to help individuals transition to permanent housing.

Homelessness Prevention Programs: Assisting at-risk individuals and families with resources and services to prevent housing loss.

Day Shelters: Offering a safe space for individuals to access basic necessities such as rest, showers, and meals.

Mental Health Care: Delivering mental health counseling, crisis intervention, and ongoing support.

Addiction Treatment Services: Addressing substance use disorders through prevention, intervention, and recovery programs.

Food Banks and Soup Kitchens: Ensuring access to nutritious meals and essential food supplies.

Employment and Job Training Programs: Equipping individuals with skills and resources for workforce readiness and sustained employment.

By leveraging the collective strengths of its partner organizations, the Coalition aims to reduce homelessness, foster stability, and improve quality of life for the community's most vulnerable populations.

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)	85	0	62	3	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	149	0	6	0	0
Veterans	0	0	0	62	0
Unaccompanied Youth	0	0	0	0	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Data Source Comments: HUD 2022 PIT Counts

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

In Frederick County, Maryland, a range of mainstream services—including health, mental health, and employment programs—are integrated to support individuals experiencing homelessness. These services complement targeted homeless assistance initiatives, aiming to provide comprehensive support for vulnerable populations.

The Frederick County Health Department offers adult mental health services, addressing conditions such as anxiety, depression, bipolar disorder, and schizophrenia. These services are accessible to individuals experiencing homelessness, ensuring they receive necessary mental health support.

The Mental Health Association (MHA) of Frederick County operates a 24/7 Walk-In Crisis Care Center. This facility provides immediate behavioral health support without the need for appointments, offering crisis intervention and connections to ongoing care.

Additionally, the federally funded PATH (Projects for Assistance in Transition from Homelessness) Project delivers outreach, case management, and transportation services to individuals who are homeless and have serious mental illnesses. PATH staff collaborate with therapists and psychiatrists to facilitate access to mental health treatment, aiming to assist individuals in transitioning to stable housing.

Frederick County's Workforce Services provides employment assistance, including job-readiness training and placement services. These services are designed to help individuals, including those experiencing homelessness, gain employment and achieve economic stability.

Advocates for Homeless Families offer additional support by providing resources such as transportation assistance and housing advocacy, further enabling individuals to access employment opportunities and maintain stable housing.

The Frederick County Continuum of Care Collaborative plays a pivotal role in coordinating services for the homeless population. This collaborative evaluates the needs of residents experiencing homelessness, advocates for resources, and ensures that services are effectively aligned to meet these needs.

By integrating mainstream services with targeted homeless assistance programs, Frederick County aims to provide a holistic approach to addressing homelessness, focusing on both immediate needs and long-term stability.

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.

Numerous facilities and programs in Frederick County are designed to meet the diverse needs of homeless populations, including chronically homeless individuals, families with children, veterans, and unaccompanied youth. These programs offer specialized services that address the unique challenges of each group:

Advocates for Homeless Families, Inc.:

Provides transitional housing for homeless families.

Operates the Families Forward Rapid Re-Housing Program to help families quickly secure stable housing.

Changed Life Recovery Program (CLRP):

A year-long recovery program for men experiencing homelessness due to addiction, offering structured support and rehabilitation.

Faith House (CLRP):

A 90-day emergency shelter for homeless women and children, focusing on providing safety and stability.

City of Frederick Department of Health and Human Services:

Offers transitional shelter services for homeless families and individuals with physical or medical disabilities.

Heartly House:

Provides emergency shelter for survivors of domestic violence, along with a 24-hour hotline, counseling services, and other critical resources.

Beyond Shelter Frederick:

Operates the Linton Emergency Shelter for homeless adults and the Emergency Family Shelter to provide emergency shelter for families through partnerships with local churches.

Student Homelessness Initiative Partnership (SHIP) of Frederick County:

Supports unaccompanied youth with clothing, food, and funding for extracurricular activities.

Offers emergency shelter when no other options are available.

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

Introduction

The County has identified key priorities for services and facilities that support special needs populations, including the elderly, frail elderly, individuals with disabilities, people with alcohol or substance use disorders, individuals with HIV/AIDS and their households, victims of domestic violence, and public housing residents.

These populations often require a combination of supportive housing and tailored services to enable independent living, prevent homelessness, and reduce the risk of institutionalization. Special attention is given to individuals transitioning from mental health or physical health institutions, as well as other vulnerable groups.

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

Supportive housing combines affordable housing with services tailored to meet the needs of special populations, enabling individuals to maintain stability and independence. Below is an overview of the housing and supportive service needs for identified groups:

Elderly People

Needs: Accessible housing units with age-friendly designs and proximity to essential services.

Supportive Services: Transportation to healthcare facilities, grocery stores, and recreational opportunities; assistance with daily living activities; and social engagement programs.

Frail Elderly

Needs: Accessible housing units with on-site or easily accessible healthcare and personal assistance services.

Supportive Services: Home healthcare, transportation to medical appointments, meal delivery services, and caregiver support.

People with Disabilities (Mental, Physical, Developmental)

Needs: Permanent supportive housing with accessibility features and a Housing First approach to minimize transitional housing.

Supportive Services: Case management through programs such as PATH (Project for Assistance in Transition from Homelessness) and SOAR (SSI/SSDI Outreach, Access, and Recovery) for those with mental health or coexisting disorders.

Access to education, job training, financial counseling, and healthcare services.

Peer support and life skills training.

People with Alcohol or Other Drug Addictions

Needs: Permanent supportive housing using the Housing First model to stabilize housing before addressing addiction recovery.

Supportive Services: Case management and recovery planning through programs like PATH and SOAR.

Substance abuse counseling, group therapy, and peer recovery support.

Employment readiness programs and financial counseling.

People with HIV/AIDS and Their Families

Needs: Permanent supportive housing to ensure housing stability and reduce health risks.

Supportive Services: Comprehensive case management to coordinate care and services.

Ongoing access to medical treatment, mental health counseling, and substance abuse prevention programs.

Nutritional support and social support networks.

Victims of Domestic Violence

Needs: Immediate access to safe, secure housing and long-term permanent supportive housing using a Housing First approach.

Supportive Services:

Case management, safety planning, and advocacy.

Counseling for trauma recovery, legal assistance, and support for children affected by violence.

Education, job training, and financial literacy programs.

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

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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)

The County's plan to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to people who are not homeless but have other special needs is twofold. First, it plans to continue to meet the supportive service needs through the mainstream health and human services systems already in place. Second, the County is pursuing the expansion of affordable rental housing. Specifically, it plans to optimize land resources to promote the creation of new affordable housing through construction on County-owned surplus property, support of outside entities in affordable housing capacity building strategies and analyze policies in place to support preservation of existing affordable housing.

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))

Not Applicable.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

There are three public policies that, while they serve important purposes, also limit affordable housing and residential investment: the Moderately Priced Dwelling Unit law, the Adequate Public Facilities Ordinance (and state law), and Agricultural Preservation.

The Moderately Priced Dwelling Unit ordinance (MPDU) requires construction of moderately priced dwelling units in order to earn bonus density, allowing one unit of bonus density for each unit constructed. While the intent was to increase the supply of affordable homes, the law was amended to allow payment in lieu of building moderately priced dwelling units. These in-lieu payments have helped provide financing for Low Income Housing Tax Credit developments and support other housing programs such as homebuyer assistance deferred loans and housing rehabilitation programs for low- and moderate- income households, which is positive, but they have meant that there have been no intentional mixed income developments that connect people with moderate incomes to communities of opportunity. There is frustration among affordable housing advocates that the law is not working to expand housing opportunities.

Frederick County's Adequate Public Facilities Ordinance (APFO) is a growth management tool designed to ensure that infrastructure such as roads, schools, water, and sewer systems, can support new development. Under the APFO, development projects are evaluated for their impact on public facilities. If these facilities are deemed inadequate, the development may be delayed until necessary improvements are made, or mitigation measures are implemented. While the APFO aims to promote orderly growth, it can inadvertently limit affordable housing development. Affordable housing projects, like other developments, are subject to the same infrastructure adequacy standards. If a proposed affordable housing development is in an area where public facilities are over capacity, it may face delays or additional costs to address these deficiencies, or the development may simply not be allowed. Although Frederick County has programs to defer certain fees for affordable housing, these measures may not fully offset the challenges posed by infrastructure limitations. While the APFO serves to align development with available infrastructure, its stringent requirements can pose obstacles to the timely and cost-effective development of affordable housing in Frederick County.

The Agricultural Land Preservation office administers a variety of local, state, and federal land preservation programs focused on protecting agricultural lands. The preservation programs offered through Frederick County, the State of Maryland, and the federal government, provide many opportunities for the farmers of Frederick County to protect the future of their farmlands and promote natural resource industries. Protecting the agricultural base in the county is a high priority and seen as core to retaining its rural heritage; however, it does limit land available for new housing construction.

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

Introduction

Frederick County's approach to community and economic development focuses on fostering sustainable growth, enhancing quality of life, and building a resilient local economy. This is achieved through strategic land use planning, targeted investment in infrastructure, and the promotion of opportunities that support job creation, workforce development, and an expanded tax base. The vision centers on creating a thriving community for all residents.

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	109	140	0	0	0
Arts, Entertainment, Accommodations	4,125	5,276	15	14	-1
Construction	2,391	2,186	9	6	-3
Education and Health Care Services	5,457	10,238	19	28	9
Finance, Insurance, and Real Estate	1,874	3,439	7	9	2
Information	542	339	2	1	-1
Manufacturing	1,812	1,466	6	4	-2
Other Services	1,422	2,061	5	6	1
Professional, Scientific, Management Services	4,431	4,869	16	13	-3
Public Administration	0	0	0	0	0
Retail Trade	4,178	5,362	15	15	0
Transportation and Warehousing	659	352	2	1	-1
Wholesale Trade	1,041	1,179	4	3	-1
Total	28,041	36,907	--	--	--

Table 41 - Business Activity

Data Source Comments: Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	232,205
Civilian Employed Population 16 years and over	232,205
Unemployment Rate	1.90
Unemployment Rate for Ages 16-24	9.40
Unemployment Rate for Ages 25-65	1.40

Table 42 - Labor Force

Data Source Comments: Data Source: 2023 ACS

Occupations by Sector	Number of People
Management, business and financial	35,787
Farming, fisheries and forestry occupations	584
Service	20,814
Sales and office	27,690
Construction, extraction, maintenance and repair	6,716
Production, transportation and material moving	13,201

Table 43 – Occupations by Sector

Data Source Comments: Data Source: 2023 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	62,852	51%
30-59 Minutes	35,709	29%
60 or More Minutes	24,621	20%
Total	123,182	100%

Table 44 - Travel Time

Data Source Comments: Data Source: 2023 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	6,481	327	2,336

Educational Attainment	In Labor Force			Not in Labor Force
	Civilian Employed	Unemployed		
High school graduate (includes equivalency)	25,333	242		7,761
Some college or Associate's degree	27,907	370		5,533
Bachelor's degree or higher	68,365	861		7,839

Table 45 - Educational Attainment by Employment Status

Data Source Comments: Data Source: 2023 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	276	276	346	673	421
9th to 12th grade, no diploma	932	426	891	1,343	738
High school graduate, GED, or alternative	5,246	3,528	5,004	11,815	6,411
Some college, no degree	3,491	2,989	3,436	6,259	3,059
Associate's degree	1,014	1,699	1,312	2,134	682
Bachelor's degree	1,740	6,494	6,367	8,097	3,677
Graduate or professional degree	0	1,725	5,102	7,324	5,579

Table 46 - Educational Attainment by Age

Data Source Comments: Data Source: 2023 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	31,669
High school graduate (includes equivalency)	53,830
Some college or Associate's degree	59,070
Bachelor's degree	81,787
Graduate or professional degree	100,391

Table 47 – Median Earnings in the Past 12 Months

Data Source Comments: Data Source: 2023 ACS

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

Frederick County's economy is supported by diverse, dynamic employment sectors that drive job creation and growth. The largest sector, Educational Services and Health Care and Social Assistance,

provides 10,238 jobs through public and private schools, healthcare facilities, and human service agencies. Regional hospitals, healthcare networks, public schools, and higher education institutions such as Frederick Community College and Hood College sustain this sector's prominence.

Professional, Scientific, and Management Services ranks second, encompassing biotechnology, research and development, defense contracting, and information technology. Fort Detrick and the Frederick National Laboratory for Cancer Research anchor high-skill bioscience and public health jobs, while the County's biotech corridor and life sciences infrastructure spur continued expansion.

Three additional major sectors follow closely:

- Retail Trade – Serving a growing population and regional shoppers, retail jobs range from small downtown businesses to large chain stores and shopping centers.
- Arts, Entertainment, and Recreation; Accommodation and Food Services – Tourism and hospitality thrive on historic attractions, wineries, breweries, event venues, outdoor destinations, festivals, and arts organizations, bolstered by the County's role as a weekend destination for the Baltimore-Washington metro area.
- Manufacturing and Warehousing/Distribution – Growth in logistics and warehousing, led by employers like Aldi's Distribution Center, complements advanced manufacturing and food production despite declines in traditional manufacturing.

Other notable sectors include:

- Construction – Driven by ongoing residential, commercial, and infrastructure projects, offering middle-income jobs supported by vocational and workforce training in skilled trades.
- Public Administration – Federal, state, and local government offices, including military and public health agencies, provide steady employment.
- Finance, Insurance, and Real Estate (FIRE) – Supports residential and commercial development through local banks, brokers, and financial services.

Frederick County's workforce blends high-skill, high-wage industries such as biotechnology and healthcare with essential services like retail, hospitality, and education. Expanding sectors in distribution, life sciences, and construction reflect ongoing development and population growth. This diversity strengthens economic resilience and underscores the importance of continued investment in workforce training, transportation infrastructure, and housing to meet the needs of a growing labor force.

Describe the workforce and infrastructure needs of the business community:

Frederick County's business community continues to grow and diversify, creating both opportunities and challenges in meeting workforce and infrastructure needs. Addressing these demands is key to sustaining economic vitality, supporting innovation, and ensuring inclusive access to jobs.

Workforce Needs

High-Growth Sectors – The County's biotechnology and life sciences corridor requires a steady pipeline of STEM professionals, including researchers, data scientists, lab technicians, and operations managers. Workforce readiness must match sector expansion.

Healthcare and Education – Healthcare faces critical shortages in nursing, behavioral health, medical technicians, and allied professions. Education demand is also rising from early childhood through post-secondary levels. Strong partnerships with Frederick Community College (FCC) and regional universities are needed to expand training, credentials, and continuing education.

Skilled Trades – Growing demand for licensed workers in HVAC, electrical, plumbing, welding, and construction is fueled by infrastructure, housing, and commercial projects. Strengthening vocational education, apprenticeships, and pre-apprenticeships through FCC, public schools, and employers is essential.

Service and Logistics – Expanding retail, hospitality, and logistics employers, such as Aldi's Distribution Center, require frontline staff, CDL drivers, warehouse technicians, and customer service workers.

Accessible training must reach residents with employment barriers.

Access to Training – A well-distributed network of employment and training centers is needed to connect job seekers with opportunities across industrial parks, biotech hubs, downtown, and suburban job sites, including rural and underserved areas.

Infrastructure Needs

Transportation – Investments in transit and road infrastructure are vital to connect workers to major employment hubs like Fort Detrick, Frederick Memorial Hospital, the I-270 tech corridor, and downtown Frederick. Expanded bus routes, park-and-ride options, and last-mile solutions can cut commute times and improve mobility.

Broadband – Countywide high-speed broadband is critical for business growth, remote work, and training access. Rural gaps limit productivity and opportunities; expanded digital infrastructure supports tech-driven industries.

Commercial/Industrial Space – A shortage of large, development-ready industrial sites limits growth in logistics, warehousing, and manufacturing. Mixed-use zoning, adaptive reuse, and targeted incentives can expand inventory. Upgraded labs and office space are critical for biotech and research sectors.

Utilities/Energy – Reliable water, sewer, and energy systems are needed to support industrial growth, hospital expansions, and data centers. Sustainable energy initiatives—such as green building incentives, solar, and microgrids—can reduce costs and improve environmental outcomes.

Collaborative Solutions

- **Education Partnerships** – Align curricula and credentials with employer needs in biotech, trades, healthcare, and logistics.
- **Public-Private Partnerships** – Share costs for infrastructure upgrades and training facilities.
- **Policy/Incentives** – Use zoning reforms, tax incentives, and expedited permitting to attract investment and jobs in priority sectors.

Frederick County's prosperity will depend on meeting workforce and infrastructure challenges through inclusive, forward-looking strategies.

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.

Frederick County is experiencing strong economic expansion, fueled by planned public and private investments that will shape job creation, business development, and regional competitiveness during the Consolidated Plan period. As a hub for healthcare, biotechnology, logistics, and professional services, the County is positioning itself to attract emerging industries, meet labor force needs, and modernize infrastructure.

Planned Investments and Growth Drivers

Data Centers & AI Infrastructure – Rising demand for AI and cloud computing has led to identifying sites for data centers, bringing high-wage jobs and increasing needs for reliable energy, cybersecurity talent, and telecommunications infrastructure.

Life Sciences & Biotech Expansion – Building on its life sciences cluster anchored by Fort Detrick and private leaders like AstraZeneca, the County anticipates new biotech facilities requiring skilled technical workers and specialized lab space.

Aldi Distribution Center Expansion – This expansion will boost logistics, transportation, and warehouse jobs, spur secondary growth in retail and services, and highlight the need for workforce training, transportation infrastructure, and affordable housing near job centers.

Regional Commercial & Service Sector Growth – Healthcare, education, retail, hospitality, and professional services are expanding, driven by tourism and population growth. These sectors require a mix of entry-, mid-, and credentialed workers supported by training pipelines.

Workforce & Business Support Needs

Attraction & Retention – Competitive wages, housing affordability, transit access, and employer-led training incentives are key to keeping and attracting talent.

Re-Skilling & Upskilling – Automation and tech shifts create demand for middle-skill roles in finance, manufacturing, and healthcare. Frederick Community College and partners are vital in expanding apprenticeships, credentialing, and continuing education aligned to employer needs.

Business Development – Small business growth and entrepreneurship require access to capital, technical assistance, and support for minority- and women-owned firms. Public-private partnerships can help scale operations and expand local hiring.

Infrastructure & Land Use Needs

Transportation – Roadway upgrades, transit expansion, and pedestrian improvements are needed to connect residents with jobs and enhance productivity.

Broadband & Energy – Countywide high-speed internet supports remote work, digital operations, and

education, while data centers and biotech labs require robust, sustainable energy systems. Renewable energy investments can advance environmental and economic goals.

Development-Ready Land & Facilities – Limited industrial/commercial-zoned land constrains growth. Strategic land use, adaptive reuse, and incentives for mixed-use projects are needed to accommodate expanding industries.

Through coordinated planning, investment, and workforce alignment, Frederick County is well-positioned to leverage economic opportunities while addressing the infrastructure and labor needs they generate.

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

Frederick County's workforce reflects the strengths of its economy, anchored by healthcare, education, biotechnology, professional services, logistics, and retail. The County boasts a highly educated population and low unemployment, yet skill gaps remain between current qualifications and evolving industry demands.

Educational Attainment & Workforce Strengths

ACS data shows about 42% of residents 25+ hold a bachelor's degree or higher—above the national average—and nearly 90% have at least a high school diploma. Many also hold associate degrees or industry certifications, especially in healthcare and skilled trades. These credentials align with local sectors:

- Life Sciences – Fort Detrick and the Frederick National Laboratory rely on researchers, lab technicians, and management professionals.
- Healthcare & Education – Frederick Health, Hood College, and Frederick Community College (FCC) require steady pipelines of nurses, technicians, and educators.

Skills Gaps & Mismatches

Middle-Skill Shortages – Positions requiring more than high school but less than a four-year degree—such as HVAC technicians, plumbers, electricians, CNAs, medical assistants, and logistics personnel—are in short supply. Growth in industrial and distribution hubs like the Aldi Distribution Center has increased demand for certified logistics, commercial driving, and equipment operation skills. Data centers and life sciences firms also require specialized certifications.

Digital & Technical Literacy – Technology use is expanding across sectors, requiring digital fluency in both office-based and frontline roles.

Service Sector Turnover – Hospitality, retail, and food service roles often lack advancement pathways; career growth requires additional training for supervisory positions.

Workforce Alignment & Initiatives

- FCC – Offers career and technical education, workforce certifications, and continuing education in healthcare, cybersecurity, manufacturing, and trades, developed with industry partners.

- Frederick County Workforce Services – Provides job matching, coaching, training subsidies, OJT programs, and registered apprenticeships to bridge skills gaps.
- High School Pathways – Expanding dual enrollment, industry credentials, and work-based learning in healthcare, IT, and trades.
- Public-Private Partnerships – Help design employer-driven curricula and increase access to in-demand skills.

Priorities for Action

While the County is well-positioned to support high-skill sectors like life sciences, healthcare, and education, targeted action is needed to:

- Address middle-skill labor shortages.
- Improve digital and technical proficiency.
- Expand workforce access for underserved populations.
- Create advancement pathways in low-wage service industries.

Ongoing collaboration between government, education providers, and employers will be essential to align workforce capabilities with the future needs of Frederick County's economy.

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.

Frederick County supports a diverse range of workforce training initiatives designed to align local talent with emerging job opportunities. These programs, led by Frederick County Workforce Services (FCWS), the Frederick County Workforce Development Board (WDB), Frederick Community College (FCC), and other partners, directly support the County's Consolidated Plan by enhancing economic opportunity and increasing housing stability through career advancement.

Frederick County Workforce Services (FCWS)

FCWS plays a central role in workforce development, offering services for both employers and job seekers:

Assists local businesses—particularly in manufacturing, healthcare, technology, and logistics—with talent pipeline development, recruitment, and retention strategies.

Coordinates sector-based training and supports individual and cohort learning pathways through on-the-job training (OJT), apprenticeships, and short-term work experiences.

Offers job seekers access to career counseling, resume support, job placement, and upskilling tools that respond to real-time labor market demands.

Collaborates with employers, educators, and nonprofits to provide flexible, industry-informed training focused on employer needs and long-term employment.

Supports youth-focused programming, including a summer jobs program and year-round career navigation services, designed to provide early career exposure and workforce engagement.

Partners with Frederick County Public Schools (FCPS) and FCC to implement components of Maryland's "Blueprint for the Future," which integrates work-based learning with high school education.

Frederick Community College (FCC)

FCC is a cornerstone of the County's workforce pipeline, offering:

Industry-aligned credit and non-credit programs in high-demand fields like healthcare, cybersecurity, skilled trades, and advanced manufacturing.

Customized training in response to local employer needs, including fast-track certifications and continuing education.

Close collaboration with FCWS and employers to co-design programs that produce job-ready graduates, ensuring alignment between education and the County's economic development goals.

STEM and Youth Workforce Initiatives

The County prioritizes STEM training across its K–12 and postsecondary systems to prepare students for careers in science and technology.

FCC and FCPS support dual enrollment, internship opportunities, and industry exposure programs that give students hands-on learning and career readiness.

Local initiatives engage young people early and provide structured pathways into key growth industries, particularly biotechnology, healthcare, and IT.

Frederick County Workforce Development Board (WDB)

The WDB guides workforce strategy, funding decisions, and program oversight in partnership with FCWS and other stakeholders:

Aligns training programs with labor market trends and projected industry needs.

Supports high-demand occupational training that emphasizes credential attainment and portable, stackable skills.

Facilitates public-private collaboration to ensure that training and support services are coordinated and outcome-driven.

Higher Education Partnerships

Hood College and Mount St. Mary's University complement workforce efforts by offering industry-specific graduate and continuing education programs, especially in business, STEM, and healthcare fields.

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

Yes

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.

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Discussion

Frederick's workforce is highly educated. Major employers, such as Fort Detrick, Frederick Health, and growing biotechnology firms, attract both local and regional talent. In addition, organizations like the Frederick County Chamber of Commerce and the Downtown Frederick Partnership actively promote Frederick as a desirable place to live, work, and play.

These efforts are bolstered by:

Marketing: Initiatives to highlight Frederick's quality of life, cultural amenities, and economic opportunities help attract businesses and professionals.

Support for Businesses: Programs aimed at reducing barriers for small businesses and fostering innovation strengthen the local economy.

Workforce Development: A well-trained workforce enhances Frederick's reputation as an excellent location for businesses to establish and expand operations.

Frederick's collaboration within the Capital Region ensures that regional economic development strategies are effectively leveraged to benefit the County and contribute to its ongoing growth and prosperity.

MA-50 Needs and Market Analysis Discussion

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

There are a few areas where people with multiple housing problems, which are: living in overcrowded, substandard, and/or cost-burdened situations, tend to concentrate. Excluding the City of Fredrick, which is its own entitlement community, these are largely portions of Brunswick, Thurmont, and Emmitsburg. The low- to- moderate income people living in these areas tend to face similar market challenges: lack of easy access to employment opportunities, lack of access to public transit, limited critical infrastructure including access to broadband, and lesser support systems.

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

There are a few areas where people with multiple housing problems, which are: living in overcrowded, substandard, and/or cost-burdened situations, tend to concentrate. Excluding the City of Fredrick, which is its own entitlement community, these are largely portions of Brunswick, Thurmont, and Emmitsburg. The low- to- moderate income people living in these areas tend to face similar market challenges: lack of easy access to employment opportunities, lack of access to public transit, limited critical infrastructure including access to broadband, and lesser support systems.

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

The County recognizes the need to strengthen these areas and is addressing them through their Livable Frederick Comprehensive Plan which is founded on two principles that stand to benefit these impacted communities: A Jobs-Based Approach to Future Growth Projections and Multi-Modal Accessibility Focus. They have identified and are pursuing three priority areas:

Community: Policies within this vision theme address the underlying physical substrate of our community, composed of the infrastructure, community facilities, housing stock, and cultural and social resources that enable the county to function and prosper.

Health: Policies within this vision theme reflect a holistic attitude toward public health that integrates the influence of the physical environment upon individual behavior, as well as the availability of services.

Our Economy: Policies within this vision theme address the inter-relationship between education, and economic growth, and focus on strengthening our assets while building our capacity for new and innovative approaches.

Are there any community assets in these areas/neighborhoods?

In addition to strategies for growth through County action, these communities have identified assets and are growing their potential. These include Main Street programs to rebuild local commerce and economic opportunities. There are planned and existing expansions of transit. In the more rural parts of the County, there is opportunity within the agricultural industry that provides employment. And there is a growing tourism industry given the County's history.

Are there other strategic opportunities in any of these areas?

In addition to strategies for growth through County action, these communities have identified assets and are growing their potential. These include Main Street programs to rebuild local commerce and economic opportunities. There are planned and existing expansions of transit. In the more rural parts of the County, there is opportunity within the agricultural industry that provides employment. And there is a growing tourism industry given the County's history.

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.

Frederick County is aware that lack of effective broadband access is a problem in many areas of the county. In 2020, Frederick County commissioned a Rural Broadband Study with matching grant funding from the Maryland Rural Broadband Office. This study provides an assessment of broadband needs in the County and identifies potential strategies to address these needs.

Rural Broadband Study Highlights:

Most County residents have broadband access via Comcast, but more rural areas are generally unserved.

Comcast franchise agreement requires service to be provided where there is an average of 20 or more homes per mile per mile from Comcast's existing infrastructure, with some restrictions on long driveways.

Wireless broadband providers claim significant coverage across the County, but landscape and tree cover significantly hinder service in many areas.

State and Federal grants are available that may provide funding for broadband projects in unserved areas.

The county should develop a multi-year strategy, including grant funding, to address rural broadband issues.

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

Frederick County has adopted a Rural Broadband Strategy:

The County has hired CTC Technology and Energy to assist with developing a multi-year rural broadband strategy.

The County plans to work with Comcast and/or other broadband providers to improve broadband access.

The County does not intend to become a broadband provider.

The County is evaluating funding that could be made available to assist with broadband projects.

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

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

Frederick County, Maryland, is experiencing heightened natural hazard risks, as detailed in its 2022 Hazard Mitigation and Climate Adaptation Plan. Key threats include:

Increased Flooding: The county faces more frequent and intense heavy rainfall events, leading to elevated flood risks. Since 1953, nine major storms have resulted in disaster declarations for flooding. Projections indicate that while total annual precipitation may not change significantly, rain events will become less frequent but more intense, exacerbating flood conditions.

Drought Conditions: With precipitation becoming less frequent, the risk of droughts is projected to increase. This trend poses significant challenges for the county's agriculture sector, potentially degrading soil quality and impacting crop yields.

Extreme Heat: The county is projected to experience a rise in extreme heat days. Historically, there have been 2-3 days annually with temperatures reaching 95°F or above. By 2050, this number is expected to increase to 19-26 days per year, and by 2090, to 27-62 days per year. Such increases can lead to greater energy demand and pose health risks, especially for vulnerable populations.

Intensified Winter Storms: Winter storms are becoming more severe. Forecasts suggest that the county may experience 10 to 11 severe winter events each year, up from 6 to 7 in 2017. These storms can disrupt transportation, damage infrastructure, and strain emergency services.

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

Low- and moderate-income (LMI) households in Frederick County are increasingly vulnerable to climate-related risks due to a convergence of economic precarity, physical exposure to environmental hazards, and limited adaptive capacity. According to the Frederick County Climate and Energy Action Plan (CEAP) and related sources, the most vulnerable populations are concentrated in two census tracts in the southeast and central-west portions of the County. These LMI households are more likely to:

Reside in areas prone to flooding and extreme rain events;

Live in older or lower-quality housing stock more susceptible to extreme heat, urban heat island effects, and poor air quality;

Have less financial and physical capacity to recover from disruptions caused by extreme weather events or infrastructure failures.

The intersection of climate vulnerability and economic insecurity means these households face compounded risks. Health threats such as respiratory or heat-related illnesses during hotter summers are amplified in LMI communities. LMI households often lack insurance, savings, or employment flexibility, making recovery slower and more tenuous.

The County's Climate Emergency Mobilization Workgroup (CEMWG) and the 2021 Climate Response and Resilience Report (CRRR) suggests strategies such as land trusts to maintain permanent affordability, renewable energy access for LMI households, and building codes that support flood-resistant housing are being considered to mitigate risks.

Additionally, mapping efforts by Frederick County show how integrating data around transportation, education and income levels with physical risk factors can guide investment.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Three-year Goals to address Priority Needs

This is Frederick County's first Consolidated Plan as an Urban County. They have identified four goals that align programmatic investments from all revenue sources and are designed to meet the most pressing housing needs of the County. The needs were identified through consultation with multiple public and private entities to address the priority housing and community development needs.

The County has established a "fair share" approach to the allocation of resources for the 2025-2027 Consolidated Plan period. This system ensures that municipalities with the highest proportion of low- to-moderate income residents receive the highest available dollars on a consistent basis to meet their housing and community development needs. The County has also assessed the unique role of CDBG funds to meet otherwise unmet needs that improve the livability of the communities when other funds are not available, looking holistically at the best use of scarce available dollars.

Goal: Produce and Preserve Affordable Housing

Objective: Optimize Land Resources - Promote the creation of new affordable housing through construction on County-owned surplus property, support of outside entities in affordable housing capacity building strategies and analyze policies in place to support preservation of existing affordable housing.

Action: Conduct assessments of County-owned property, or support use of third-party property, to determine project feasibility and optimal use of land

Goal: Promote and Preserve Homeownership Stabilization

Objective: Expand and retain citizen access to affordable and safe housing through homebuyer assistance loans and housing rehabilitation loans and grants. Promote the creation and preservation of additional affordable housing options through community partnerships.

Action: Assist first time homebuyers in taking advantage of homebuyer assistance programs; Coordinate home repair projects each year through housing rehabilitation programs

Goal: Build the Community Development Capacity of Nonprofit and Municipal Partners

Objective: Enhance Community Partnerships - Support the work of community nonprofits and County municipalities in their efforts to increase attainable housing and develop communities throughout the County. Provide federal and state funds, along with technical assistance and community education, to a variety of partners to build their capacity.

Action: Seventy-three percent of the County's annual CDBG grant is obligated to municipal partners for local community development projects.

Goal: Increase the Employment and Earnings of Housing Program Participants

Objective: Promote Family Self Sufficiency - Provide resources and promote opportunities within the community related to participant households' goals and needs through case management interactions to increase housing and economic stability among housing program participants.

Action: Refer households to community partners according to needs and goals.

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

Geographic Area

Table 48 - Geographic Priority Areas

1	Area Name:	Town of Thurmont
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Public Facilities
	Identify the neighborhood boundaries for this target area.	Carroll, Lombard, and Walnut Streets
	Include specific housing and commercial characteristics of this target area.	The designated area encompasses Thurmont's historic downtown core, including Main Street and adjacent neighborhoods. This area is characterized by a mix of residential and commercial uses, with a focus on revitalizing the town center, enhancing walkability, and supporting small businesses.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This area was identified through consultation with local government and planning.
2	Identify the needs in this target area.	Broken, deteriorated sidewalks are unsafe and inaccessible to elderly and low-mod residents.
	What are the opportunities for improvement in this target area?	Removal and replacement of deteriorating sidewalks with safe, ADA compliant sidewalks.
	Are there barriers to improvement in this target area?	Yes, funding.
	Area Name:	City of Brunswick
	Area Type:	Local Target area
	Other Target Area Description:	
3	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other

	Other Revital Description:	Public Facilities
	Identify the neighborhood boundaries for this target area.	Phase A is bordered by West J Street and East F Street and Phase 2B, Souder Road to Maple Terrace.
	Include specific housing and commercial characteristics of this target area.	Main pedestrian thoroughfare to important public facilities and commercial areas. High use, critical connections to schools and public facilities.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with public planning and local government helped identify this target area.
	Identify the needs in this target area.	Lack of safe, accessible and ADA compliant sidewalks for elderly, people with disabilities and LMI residents to get to public facilities and services they need.
	What are the opportunities for improvement in this target area?	Construction of sidewalks to make them safe, accessible and ADA compliant for elderly, people with disabilities and low-mod residents to access commerce and services.
	Are there barriers to improvement in this target area?	Yes, funding.
3	Area Name:	Town of Emmitsburg
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Public Facilities
	Identify the neighborhood boundaries for this target area.	North Seton between Provincial Parkway and the Intersection of East and West North Avenues
	Include specific housing and commercial characteristics of this target area.	The segment of North Seton Avenue between Provincial Parkway and the intersection of East and West North Avenues is a residential area characterized by a blend of historic and mid-20th-century homes with 21% rental and remainder owner occupied. This area lies adjacent to the Emmitsburg Historic District.

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with public planning and local government helped identify this target area.
	Identify the needs in this target area.	The area is prone to flooding and needs new green infrastructure combined with new sidewalks to make it safe and passable to LMI residents, elderly and disabled.
	What are the opportunities for improvement in this target area?	Protection against flooding, increased shade and safe, accessible, ADA compliant sidewalks to allow elderly, disabled and LMI residents to get to services and commerce.
	Are there barriers to improvement in this target area?	Yes, funding.
4	Area Name:	Town of Walkersville
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Public Facilities
	Identify the neighborhood boundaries for this target area.	Discovery is located along Maryland Route 194, near the southern border of Walkersville.
	Include specific housing and commercial characteristics of this target area.	Residential area with single families detached and town homes.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with public planning and local government helped identify this target area.
	Identify the needs in this target area.	This area needs updated water infrastructure, which is old and needs repair.
	What are the opportunities for improvement in this target area?	Replacement and modernization of the water main.
	Are there barriers to improvement in this target area?	Yes, funding.

5	Area Name:	Frederick County Unincorporated Areas
	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.	Frederick County's unincorporated areas encompass the entirety of the County outside its 12 incorporated municipalities, including the City of Frederick which has its own entitlement designation.
	Include specific housing and commercial characteristics of this target area.	The designated area encompasses Frederick County's unincorporated towns and adjacent neighborhoods. This area is characterized by a mix of residential and commercial uses including small businesses and agricultural land.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Frederick County consulted with an extensive list of public and private agencies for the development of its first Consolidated Plan. It used a variety of approaches to consult with all the stakeholders about the plan, get their input about local housing and community development needs and priorities, especially those of residents who are low- to- moderate income. This was especially critical given the rapid and unprecedented growth in the County in the past fifteen years which has created new challenges for both the County and municipalities.
	Identify the needs in this target area.	The needs assessment shows that the greatest area of housing need is for affordable rental housing development and preservation, followed by the need to support safe and stable homeownership, the need to address aging infrastructure in growing communities and the lack of income, education and/or employment opportunities needed for long-term independence among residents of affordable housing.

What are the opportunities for improvement in this target area?	Advocate for zoning changes, increased density, small-scale house and reuse of existing buildings.
Are there barriers to improvement in this target area?	Funding, public policies, land availability, zoning regulations.

General Allocation Priorities

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

Frederick County's 2025–2027 Consolidated Plan marks its first as an Urban County and establishes clear priorities for the allocation of housing and community development resources. The County has identified four overarching goals to guide programmatic investments across all funding sources, informed by extensive consultation with public agencies, municipalities, nonprofits, and other stakeholders. These goals reflect the County's most pressing needs and emphasize equitable distribution of resources.

To ensure a fair and strategic use of funds, the County has adopted a "fair share" allocation model that prioritizes municipalities with the highest concentrations of low- to moderate-income residents. This model helps with direct funding to communities with the greatest need and ensures consistent investment over time. In parallel, the County is leveraging the unique role of CDBG funds to support projects that address unmet needs, especially where no other funding sources are available—to enhance livability across communities.

The County's four Consolidated Plan goals are:

1. Produce and Preserve Affordable Housing:

Support new affordable housing development through construction on surplus County-owned land and partnerships with external housing providers. Promote preservation of existing affordable housing through policy review and strategic land use assessments.

2. Promote and Preserve Homeownership Stabilization:

Expand access to safe and affordable housing through homebuyer assistance loans and housing rehabilitation programs. Partner with community organizations to preserve and develop affordable homeownership opportunities.

3. Build the Community Development Capacity of Nonprofit and Municipal Partners:

Strengthen partnerships with municipalities and nonprofits by providing technical assistance, funding, and education to support their efforts in housing and community development. Notably, 73% of the County's annual CDBG funds are dedicated to municipal partners for local development projects.

4. Increase the Employment and Earnings of Housing Program Participants:

Advance economic mobility through case management and service coordination that connects participants with local employment and education resources. These efforts aim to promote long-term housing stability and self-sufficiency.

This strategic approach enables Frederick County to align local capacity, public-private collaboration, and federal funding to address its housing and community development priorities effectively and equitably.

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

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Produce and Preserve Affordable Rental Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth 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 Non-housing Community Development
	Geographic Areas Affected	Frederick County Unincorporated Areas
	Associated Goals	Produce and Preserve Affordable Housing

	Description	Need for new affordable housing through construction on County-owned surplus property, support of outside entities in affordable housing capacity building strategies and analyze policies in place to support preservation of existing affordable housing.
	Basis for Relative Priority	This priority was determined through consultation and community participation processes with public, nonprofit, and private entities and data analysis.
2	Priority Need Name	Promote and Preserve Homeownership Stabilization
	Priority Level	High
	Population	Low Moderate Middle Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth 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 Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Promote and Preserve Homeownership Stabilization

	Description	Homeowners need assistance to maintain their homes, make them safe, affordable, and accessible, especially older adults. There is a lack of access to affordable homeownership, and a lack of supply, especially for first-time buyers.
	Basis for Relative Priority	This priority was determined through consultation and community participation processes with public, nonprofit, and private entities and data analysis.
3	Priority Need Name	Build CD Capacity of Nonprofit and Muni Partners
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth 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 Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Build CD Capacity of Nonprofit and Muni Partners

	Description	Build the Community Development Capacity of Nonprofit and Municipal Partners Faced with growth pressures and aging infrastructure, municipalities have unsafe, incomplete, and inaccessible sidewalks. Water, waste treatment and stormwater systems are antiquated and inadequate to meet current needs, especially for people with disabilities and the elderly.
	Basis for Relative Priority	This priority was determined through consultation with public and private entities, public participation, and data analysis.
4	Priority Need Name	Increase Emplymnt/Earnings of Program Participants
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth 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 Non-housing Community Development

Geographic Areas Affected	
Associated Goals	Increase Emplymnt/Earnings of Program Participants
Description	<p>Increase the Employment and Earnings of Housing Program Participants</p> <p>Residents of affordable housing, housing choice vouchers and homeless housing do not have enough income to meet their needs, support themselves and their families or gain wealth.</p>
Basis for Relative Priority	This priority was determined through consultation and community participation process with public, nonprofit, and private entities and data analysis.

Narrative (Optional)

The County's overarching goals focus on expanding affordable housing opportunities, preserving existing housing stock, improving public infrastructure, and supporting public services for vulnerable residents. Activities will be designed to produce measurable outcomes in housing, homelessness prevention, neighborhood revitalization, and economic opportunity.

Housing objectives include rehabilitating and preserving affordable housing, supporting housing stability for LMI households, and expanding access to units through targeted investments.

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)	Frederick County operates a Housing Choice Voucher program, its only TBRA. It receives no HOME dollars at this time.
TBRA for Non-Homeless Special Needs	Frederick County operates a Housing Choice Voucher program, its only TBRA. It receives no HOME dollars at this time.
New Unit Production	
Rehabilitation	
Acquisition, including preservation	There are no current plans for Frederick County to acquire any housing for preservation purposes.

Table 50 – Influence of Market Conditions

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

Introduction

Community Development Block Grant is a critical and welcome new federal source of funds that will leverage and augment state and county investments in housing and community development.

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	722,727	0	0	722,727	1,444,000	The County anticipates that CDBG allocations will remain relatively stable throughout the three-year Consolidated Plan period.
Other	public - federal	Housing	12,361,955	0	0	12,361,955	24,723,910	Frederick County anticipates that HCV allocations will remain relatively stable throughout the three-year Consolidated Plan period. Frederick County receives all voucher allocations through the Maryland Department of Housing and Community Development PHA MD-901.

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: \$		
Other	public - state	Other	647,162	0	0	647,162	1,294,324	Homelessness Solutions Program (HSP) through Maryland Department of Housing and Community Development. These funds are sub-awarded to service providers in Frederick County. Frederick County anticipates that HSP allocations will remain relatively stable throughout the three-year Consolidated Plan period.
Other	public - local	Housing	3,362,229	0	0	3,362,229	3,724,458	This resource is a one-time deposit into the established County Housing Initiative Fund (HIF). It is not expected to be available in years 2 and 3 of the Consolidated Plan.

Table 51 - 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

The federal funds will expand the range of housing and community development activities the County is able to provide and expand its partnership with the Units of General Local Government (UGLGs). The Division of Housing will leverage its new federal funds with a range of sources including an appropriation from the County, 2.14% of the County's recordation tax revenue, and funds from the Maryland Department

of Housing and Community Development. The federal funds will support planning, administration, and new projects that would not be possible without it. There is currently no match requirement.

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

The County is assessing its available land as a resource for a new affordable housing development called Prospect Center, which will create an estimate of 150 new affordable rental units. They have already issued an RFP for a large multifamily affordable development on this County-owned land.

Discussion

As a new Urban County working with participating municipalities, this federal funding will develop viable communities, provide decent housing and suitable living environments, and expand economic opportunities, principally for low- and moderate-income residents.

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
Frederick County Division of Housing	Government	Planning	Jurisdiction
Frederick County Units of Local Government/Municipalities	Government	neighborhood improvements public facilities	Jurisdiction

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Frederick County conducts the planning, administration, compliance, and reporting for the range of housing and community development programs and services. They directly operate the range of homeownership programs, and the Housing Choice Voucher program through MOU with the MD Department of Housing and Community Development. They manage the senior affordable housing development in the County, Bell Court. And they develop the strategy and implementation for new affordable housing development on County-owned land.

As a new Urban County, they will be partnering with eight UGLGS as subrecipients to plan and carry out projects to enhance the livability of the county, especially people with low and moderate incomes. They work closely with the Maryland Department of Housing and Urban Development (DHCD) to implement housing and community development strategies.

They are a leader in the Frederick County Continuum of Care Collaborative through both the executive committee and board of directors in addressing homelessness, including emergency shelter, transitional housing, and permanent supportive housing services for homeless individuals and families. In this capacity they engage with local non-profit organizations and social service providers to ensure a comprehensive approach to meeting the needs of its low- and moderate-income residents.

Despite coordination and cooperation among local stakeholders, both public and private, the primary gap in the institutional delivery system is the lack of sufficient financial resources for housing programs and supportive services to meet the pressing affordable housing and infrastructure needs of the County facing growth pressures.

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	
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training		X	
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 53 - 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)

Frederick County, in partnership with various local agencies, provides a comprehensive service delivery system to meet the needs of homeless individuals and families, particularly chronically homeless individuals, families with children, veterans and their families, and unaccompanied youth.

The Maryland Department of Health and Mental Hygiene (DHMH) plays a key role by offering referral services and case management to individuals with HIV, ensuring they receive the necessary supportive services to improve their health outcomes and overall well-being.

The Continuum of Care (CoC) is a vital component of the system, offering a variety of housing and shelter options, as well as a range of supportive services designed to help individuals and families transition out of homelessness. These services include emergency shelters, transitional housing, permanent supportive housing, case management, and connections to mental health, substance abuse,

and employment services.

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 service delivery system for homeless and special needs populations in Frederick has several strengths, notably the strong coordination among local housing developers, social service providers, and the CoC. These collaborative efforts ensure that homeless individuals, including veterans and youth, have access to a range of services that support their immediate needs and long-term stability.

However, there are gaps in the system, primarily due to limited funding and resources. The availability of affordable housing options, especially for chronically homeless individuals and families, remains a major challenge. Additionally, specific gaps in service delivery include a shortage of housing options for veterans and unaccompanied youth, as well as the need for more mental health and substance abuse treatment services to support individuals in crisis.

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

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	Produce and Preserve Affordable Housing	2025	2027	Affordable Housing	Frederick County Unincorporated Areas	Produce and Preserve Affordable Rental Housing	Fee in Lieu: \$1,600,000 Housing Initiative Fund: \$750,000 Recordation Tax: \$2,100,000	Rental units constructed: 150 Household Housing Unit Other: 3 Other
2	Promote and Preserve Homeownership Stabilization	2025	2027	Affordable Housing	Frederick County Unincorporated Areas	Promote and Preserve Homeownership Stabilization	Fee in Lieu: \$100,000 Recordation Tax: \$100,000	Homeowner Housing Added: 120 Household Housing Unit Homeowner Housing Rehabilitated: 126 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Build CD Capacity of Nonprofit and Muni Partners	2025	2027	Public Facilities	Town of Thurmont City of Brunswick Town of Emmitsburg Town of Walkersville	Build CD Capacity of Nonprofit and Muni Partners	CDBG: \$1,582,800	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2672 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 71 Households Assisted Rental units rehabilitated: 28 Household Housing Unit
4	Increase Emplymnt/Earnings of Program Participants	2025	2027	Affordable Housing		Increase Emplymnt/Earnings of Program Participants		Other: 250 Other

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Produce and Preserve Affordable Housing
	Goal Description	<p>Optimize Land Resources - Promote the creation of new affordable housing through construction on County-owned surplus property, support of outside entities in affordable housing capacity building strategies and analyze policies in place to support preservation of existing affordable housing.</p> <p>The County will assess County-owned property, or support use of third-party property for project feasibility/optimal use of land. Goal outcome indicator will be based on the number of projects assessed or supported.</p>
2	Goal Name	Promote and Preserve Homeownership Stabilization
	Goal Description	<p>Expand and retain citizen access to affordable and safe housing through homebuyer assistance loans and housing rehabilitation loans and grants. Promote the creation and preservation of additional affordable housing options through community partnerships.</p> <p>The County will assist first time homebuyers in taking advantage of homebuyer assistance programs and coordinate home repair projects through housing rehabilitation programs. Goal outcome indicators will be based on the number of households participating in these programs. These programs are available throughout the entire County, including the City of Frederick. Resources are budgeted from the revolving Housing Initiative Fund revenue, as well as new revenue from MPDU-PIL and recordation tax.</p>
3	Goal Name	Build CD Capacity of Nonprofit and Muni Partners
	Goal Description	<p>Build the Community Development Capacity of Nonprofit and Municipal Partners</p> <p>Enhance Community Partnerships - Support the work of community nonprofits and County municipalities in their efforts to increase attainable housing and develop communities throughout the County. Provide federal and state funds, along with technical assistance and community education, to a variety of partners to build their capacity.</p> <p>Goal outcome indicators are measured by the number of people or households expected to be assisted by the projects located in the participating municipalities/UGLGs.</p>

4	Goal Name	Increase Emplymnt/Earnings of Program Participants
	Goal Description	<p>Increase the Employment and Earnings of Housing Program Participants</p> <p>Promote Family Self Sufficiency - Provide resources and promote opportunities within the community related to participant households' goals and needs through case management interactions to increase housing and economic stability among housing program participants.</p> <p>Housing program participants are located throughout the entirety of Frederick County, including the City of Frederick.</p> <p>Goal outcome indicator will be measured by the number of referrals to community partners according to the needs and goals of program participants.</p>

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)

Frederick County estimates that it will provide affordable housing to 1,113 low-income, low-income, and moderate-income families as defined by HOME.

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, Frederick County, outside of the City of Frederick, does not have any public housing.

Activities to Increase Resident Involvements

N/A, Frederick County, outside of the City of Frederick, does not have any public housing.

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

N/A

Plan to remove the ‘troubled’ designation

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

Barriers to Affordable Housing

There are three public policies that, while they serve important purposes, also limit affordable housing and residential investment: the Moderately Priced Dwelling Unit law, the Adequate Public Facilities Ordinance (and state law), and Agricultural Preservation.

The Moderately Priced Dwelling Unit ordinance (MPDU) requires construction of moderately priced dwelling units in order to earn bonus density, allowing one unit of bonus density for each unit constructed. While the intent was to increase the supply of affordable homes, the law was amended to allow payment in lieu of building moderately priced dwelling units. These in-lieu payments have helped provide financing for Low Income Housing Tax Credit developments and support other housing programs such as homebuyer assistance deferred loans and housing rehabilitation programs for low- and moderate- income households, which is positive, but they have meant that there have been no intentional mixed income developments that connect people with moderate incomes to communities of opportunity. There is frustration among affordable housing advocates that the law is not working to expand housing opportunities.

Frederick County's Adequate Public Facilities Ordinance (APFO) is a growth management tool designed to ensure that infrastructure such as roads, schools, water, and sewer systems, can support new development. Under the APFO, development projects are evaluated for their impact on public facilities. If these facilities are deemed inadequate, the development may be delayed until necessary improvements are made, or mitigation measures are implemented. While the APFO aims to promote orderly growth, it can inadvertently limit affordable housing development. Affordable housing projects, like other developments, are subject to the same infrastructure adequacy standards. If a proposed affordable housing development is in an area where public facilities are over capacity, it may face delays or additional costs to address these deficiencies, or the development may simply not be allowed. Although Frederick County has programs to defer certain fees for affordable housing, these measures may not fully offset the challenges posed by infrastructure limitations. While the APFO serves to align development with available infrastructure, its stringent requirements can pose obstacles to the timely and cost-effective development of affordable housing in Frederick County.

The Agricultural Land Preservation office administers a variety of local, state, and federal land preservation programs focused on protecting agricultural lands. The preservation programs offered through Frederick County, the State of Maryland, and the federal government, provide many opportunities for the farmers of Frederick County to protect the future of their farmlands and promote natural resource industries. Protecting the agricultural base in the county is a high priority and seen as core to retaining its rural heritage; however, it does limit land available for new housing construction.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

SP-60 Homelessness Strategy – 91.215(d)

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

Frederick County, supported by the City of Frederick through its Department of Housing & Human Services (HHS) and the Frederick County Continuum of Care Collaborative, implements a comprehensive outreach strategy designed to locate, engage, and support individuals experiencing homelessness.

HHS outreach teams conduct regular patrols in local shelters, encampments, wooded areas, and other public spaces to locate individuals experiencing homelessness. Their goal is to build trust, inform individuals about available resources, and connect them with housing and social services.

Operated locally with federal funding, the PATH program targets individuals with serious mental illness. PATH outreach workers and case managers engage people who live on streets, in shelters, or in encampments—and provide coordinated transportation, case management services, and connections to mental health care and permanent housing.

The Frederick County Continuum of Care Collaborative (FCCCC), aligned with the Maryland Balance of State CoC, oversees coordinated outreach planning. Through monthly stakeholder meetings, FCCCC assesses gaps, identifies priority populations, and integrates outreach services with emergency shelter, transitional housing, and permanent supportive housing systems.

Outreach strategies also target youth homelessness. Youth REACH MD data show approximately 145 unaccompanied youth were experiencing homelessness across Frederick County (a rate of 1.82 per 1,000 youth aged under 25). Service providers and schools use these figures to prioritize outreach, resource allocation, and youth-specific supports.

The outreach system is reinforced through coordination with local nonprofit providers. The City and County align with agencies like Beyond Shelter (shelter and prevention services) and the local Frederick Rescue Mission, ensuring referrals and shared case management serve clients efficiently. This coordinated web ensures outreach efforts are comprehensive and responsive.

A free weekday van service operated by HHS assists homeless individuals with transportation to healthcare, DSS, and other service providers. This helps remove logistical barriers to accessing both outreach and stabilization resources.

Addressing the emergency and transitional housing needs of homeless persons

Frederick County recognizes that addressing homelessness requires a comprehensive continuum of services, including safe, accessible emergency shelters and transitional housing options. In alignment with federal and state guidance, the County, in partnership with the Frederick County Continuum of

Care Collaborative and local service providers, prioritizes expanding and sustaining shelter capacity while ensuring a pathway to permanent housing.

Emergency shelter is a vital first step for individuals and families in crisis. Frederick County supports year-round emergency shelters operated by nonprofit partners, including Beyond Shelter Frederick. These facilities provide beds, basic services, and case management, with a focus on vulnerable populations such as domestic violence survivors, individuals with disabilities, and seniors. Services include housing navigation, mental health referrals, and connection to income supports.

In response to growing need, Frederick County has expanded shelter access through cold-weather overflow beds, motel placements, and flexible shelter models funded in part by Emergency Solutions Grants (ESG). The 2024 Point-in-Time Count identified 175 individuals in emergency shelters and 28 in transitional housing, affirming the importance of maintaining a robust and responsive shelter network.

Transitional housing serves individuals and families who are not yet ready for permanent housing due to income instability, recovery needs, or life transitions. Frederick County partners with organizations such as Advocates for Homeless Families and Heartly House to provide transitional programs with wraparound services, including life skills, behavioral health support, and employment readiness. These programs are critical for survivors of domestic violence, youth aging out of foster care, and families rebuilding after eviction or displacement.

The County also supports specialized transitional housing initiatives in coordination with state agencies for individuals exiting correctional or institutional settings.

Despite progress, challenges remain. Providers report capacity limits during peak seasons, difficulties in serving people with complex behavioral health needs, and a lack of ADA-accessible shelter options. Transitional programs face high demand, with many participants needing extended support to achieve stability and secure permanent housing.

Frederick County is working to address these gaps by exploring the use of underutilized buildings, increasing case management capacity, and enhancing coordination with behavioral health and housing developers. While the County continues to invest in shelter diversion, rapid rehousing, and permanent supportive housing, low-barrier shelter and transitional housing remain critical to the system's responsiveness.

The Consolidated Plan reflects these priorities by supporting capital improvements, shelter operations, and service delivery for projects that serve low- and moderate-income households. Frederick County's goal is to ensure that every person experiencing homelessness has access to safe shelter and a pathway to permanent housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to

permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Frederick County supports a coordinated, housing-focused system to help individuals and families—especially those who are chronically homeless, families with children, veterans, and unaccompanied youth—transition to permanent housing and independent living. In partnership with the Frederick County Continuum of Care Collaborative (FCCCC), local providers, and regional agencies, the County advances strategies aligned with HUD goals to reduce homelessness and promote housing stability.

A central strategy is the implementation of Coordinated Entry, which assesses individuals and families using a common tool and prioritizes them based on vulnerability. This system includes diversion, shelter, transitional housing, rapid rehousing (RRH), and permanent supportive housing (PSH), allowing clients to be matched with the most appropriate intervention as quickly as possible.

For chronically homeless individuals, the County supports PSH programs offering rental assistance, case management, and wraparound services. These programs prioritize those with the greatest needs and provide long-term support to individuals with disabling conditions and extended histories of homelessness.

Rapid Rehousing (RRH) assists households with moderate service needs by offering time-limited rental subsidies, housing search assistance, and stabilization services. RRH programs aim to reduce time spent on homeless people and promote long-term stability by connecting participants to income support, employment services, and benefits.

Veterans benefit from partnerships with VA programs such as HUD-VASH and Supportive Services for Veteran Families (SSVF). These provide housing assistance, case management, and veteran-specific supports. The County participates in regional veteran homelessness workgroups focused on data sharing, outreach, and case conferencing to ensure coordinated care.

Unaccompanied youth and youth-headed households are supported through partnerships with Youth REACH MD, McKinney-Vento liaisons, and nonprofit providers. Services include crisis housing, youth-centered transitional housing, educational and workforce assistance, and trauma-informed case management. Youth are prioritized for rapid rehousing and transitional opportunities when eligible.

To prevent returns to homelessness, the County emphasizes housing retention strategies, such as post-placement case management, legal services, landlord mediation, and short-term financial assistance. These supports are tailored to ensure stability following housing placement.

The County also works to expand access to affordable units by engaging landlords, supporting housing navigation, and leveraging County-funded programs like the Deferred Loan Program, Housing Initiative Fund, and MPDU incentives. These tools help expand unit supply and reduce barriers to housing access.

Together, these efforts reflect Frederick County's commitment to reducing the length of time individuals and families experience homelessness, increasing placements into permanent housing, and preventing returns to homelessness. The system prioritizes those with the highest needs and uses evidence-based practices to support long-term independence and housing success.

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

Frederick County helps low-income individuals and families—particularly those with extremely low incomes and those exiting publicly funded institutions—avoid homelessness through early intervention, system coordination, and targeted support. This prevention strategy is implemented in partnership with the Frederick County Continuum of Care Collaborative (FCCCC), local nonprofits, and public agencies.

Prevention efforts are coordinated through the County's Coordinated Entry system, which identifies at-risk households and connects them with the appropriate resources. Interventions include:

- Coordinated Assessment using HMIS to reduce barriers and streamline access
- Emergency financial assistance for rent, mortgage, and utility arrears
- Access to income supports, legal aid, identification, and case management
- Housing resource lists and landlord engagement to help secure housing
- Data tracking to evaluate effectiveness and identify service gaps

The County partners with agencies offering emergency rental assistance, financial literacy education, and workforce services. These efforts help stabilize households before eviction occurs, particularly among seniors, persons with disabilities, and working families facing sudden income loss or unexpected expenses.

To prevent homelessness upon discharge, the County works closely with public institutions and systems of care. Discharge planning protocols are in place with local hospitals, mental health facilities, and corrections agencies to connect individuals to housing, transitional programs, or case management before they exit care. Youth aging out of foster care are supported through coordination between McKinney-Vento liaisons, the Department of Juvenile Services, and youth-serving nonprofits to ensure continuity of housing and services.

Victims of domestic violence are prioritized for confidential shelter, legal advocacy, and rehousing support. Case managers work with these households to develop safety and housing stabilization plans, addressing trauma and promoting long-term recovery.

Beyond emergency assistance, the County emphasizes housing retention strategies such as landlord mediation, tenant education, and referrals to employment services. Partnerships with behavioral health providers support households with ongoing mental health or substance use challenges to maintain housing stability.

The County's affordable housing programs—including the Housing Initiative Fund, Deferred Loan Program, and MPDU incentives—complement prevention efforts by increasing the availability of affordable units and reducing rent burden for low-income renters. These tools help ensure long-term affordability and reduce reliance on emergency interventions.

By fostering cross-system collaboration, leveraging data, and targeting resources toward the most vulnerable populations, Frederick County's prevention system works to reduce the number of individuals and families entering homelessness, especially those exiting institutions or reliant on public support. The goal is to ensure that at-risk households remain stably housed and connected to the resources needed to thrive.

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

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

According to the 2023 ACS data, Frederick has 5,990 owner-occupied units and 4,870 renter-occupied units built before 1980. The 2017–2021 CHAS data indicates that these units house 575 children in owner-occupied units and 680 children in renter-occupied units.

To mitigate risks, the Maryland Department of the Environment (MDE) enforces lead-related housing laws through the Lead Rental Registry. This program ensures property owners of pre-1978 residential rental properties:

Register affected properties with MDE in compliance with Maryland State Lead Laws.

Distribute materials about lead-based paint hazards to tenants.

Meet lead paint risk reduction standards and conduct inspections with every change in tenancy, offering liability protection to compliant landlords.

Statewide blood lead testing requirements include:

Mandatory blood lead testing for Medicaid-enrolled children at ages 1 and 2 under EPSDT requirements.

Evidence of screening within 30 days of entering daycare for children from birth to age 6, using either a blood lead test or risk assessment questionnaire.

Mandatory testing of children at 12 and 24 months in at-risk areas.

Medical and public health follow-ups based on CDC guidelines, including "Screening Young Children for Lead Poisoning" and "Managing Elevated Blood-Lead Levels Among Young Children."

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

The County ensures that properties receiving CDBG funds for rehabilitation or homeownership activities comply with lead hazard reduction measures. These include:

Conducting risk assessments, paint testing, lead hazard reduction, and clearance work following federal standards.

Providing occupants and homebuyers with notices regarding LBP evaluations, presumptions, and hazard reduction.

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

Federal lead-based paint regulations (24 CFR Part 35) significantly impact activities funded through CDBG, such as rehabilitation, tenant-based rental assistance, and property acquisition. The County integrates LBP compliance into its housing programs as follows:

Information for Applicants: Homeownership assistance applicants receive information about lead-based paint requirements.

Exemption Determination: Staff determine whether projects are exempt from some or all LBP requirements.

Visual Assessments: Visual assessments are conducted to identify deteriorated paint in units, common areas, exterior surfaces, or soil.

Pre-Occupancy Standards: Certified personnel conduct paint stabilization, and the dwelling must pass a clearance exam before occupancy.

Education for Buyers: Homebuyers receive required LBP pamphlets and notices to ensure awareness of potential hazards.

By adhering to these policies and procedures, Frederick ensures compliance with lead hazard regulations while enhancing the safety and quality of its housing stock. These actions directly address the risk of lead poisoning and provide safer housing options for residents, particularly families with children.

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

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

Frederick County will continue its commitment to addressing the needs of citizens living at or below the poverty level. In collaboration with public agencies and private non-profit organizations, the county will continue to pursue resources and innovative partnerships to support initiatives including:

Development of affordable housing.

Provision of rental assistance.

Homelessness prevention services.

Access to emergency food and shelter.

Availability of job training, employment, transportation, and supportive services.

The County will also promote economic stability by encouraging self-sufficiency and reducing the systemic barriers that perpetuate poverty.

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

Poverty arises when households cannot meet basic needs for food, clothing, and shelter. Income instability is influenced by factors such as housing and healthcare costs, access to education, job opportunities, supportive services, and transportation, as well as the impact of unforeseen crises. Recognizing these interconnected challenges, the County's strategy for reducing poverty aligns with its affordable housing plan through the following approaches:

Providing Affordable Housing

Developing and preserving affordable rental and ownership options to reduce housing cost burdens for low- to moderate-income (LMI) families.

Providing Emergency and Transitional Housing

Supporting programs that assist families and individuals with experiencing housing insecurity, ensuring they have access to shelter and the resources needed to transition to permanent housing.

Providing Assistance for Housing Maintenance

Offering financial assistance and resources to homeowners to help maintain safe and habitable housing, thereby preventing displacement and property degradation.

Providing Assistance to First-Time Homebuyers

Expanding access to homeownership for LMI individuals and families through down payment assistance, financial literacy programs, and homebuyer counseling.

Providing Financial Education and Coaching to LMI Persons

Partnering with local organizations to deliver financial literacy education, credit repair, and coaching services that equip families with the tools to achieve long-term financial stability.

Preventing Homelessness

Supporting case management services, budget counseling, and eviction prevention programs to keep families housed and address crises before they result in homelessness.

Through these strategies, the County aims to reduce the number of poverty-level families and promote opportunity for all residents. By integrating affordable housing initiatives with broader anti-poverty efforts, the County will foster a holistic approach to addressing poverty and its root causes.

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

Frederick County Division of Housing adheres to the standards and procedures outlined in HUD monitoring handbooks, guidelines, and technical assistance publications. These procedures are designed to ensure compliance, efficiency, and timely implementation of projects by all sub-recipients of federal funding.

Key Monitoring Practices

To maintain high levels of efficiency and compliance, the County regularly:

Monitors Expenditures: Using IDIS (Integrated Disbursement and Information System), the County tracks expenditures and available funds to ensure timely use of resources and compliance with HUD-recommended thresholds for uncommitted or unexpended funding.

Performs On-Site and Desk Reviews: Monitoring activities include applicant screening, accounting reviews, and on-site property inspections, particularly for rehabilitation projects.

Provides Technical Assistance: The County ensures sub-recipients receive necessary support to maintain compliance and fulfill program requirements.

Monitoring Activities

The County's monitoring process consists of the following structured activities:

Evaluation of Funding Requests:

Ensures compliance with federal regulations.

Reviews proposed activities for alignment with local and regional plans.

Confirms the applicant's ability to describe activities and provide detailed cost estimates.

Preparation of Grant Agreements:

Clearly defines the scope of work, timelines, reporting requirements, and compliance obligations for sub-recipients.

Pre-Implementation Technical Meetings:

Hosts meetings with grantees to explain rules, regulations, performance standards, and procedures before project implementation.

Scheduled Reporting Requirements:

Establish regular reporting procedures, typically on a monthly basis, for activities with both short- and long-term compliance requirements.

Site Visits and Inspections:

Conducts regular inspections for construction and rehabilitation projects to ensure compliance with federal and local standards.

Periodic Desk Reviews:

Performs regular reviews of sub-recipients' activities, supplemented by site visits as needed.

Annual On-Site Monitoring:

Conducts formal monitoring of all sub-recipient activities at least once annually, typically mid-year, with written reports and required responses from grantees.

Enforcement of Compliance:

Withholds payments from grantees found to be non-compliant with HUD, County, or other applicable regulations until issues are resolved.

Annual Performance Reporting:

Prepares comprehensive reports detailing performance and progress for each program year.

Minority and Women Business Enterprise Participation

For construction projects and activities requiring procurement, the County actively promotes participation from minority-owned and women-owned business enterprises (MBEs/WBEs) through:

Notices in bid solicitations and public advertisements.

Inclusion of contract clauses requiring contractors to provide opportunities for training and employment to MBEs/WBEs, to the greatest extent feasible.

Outreach efforts to minority vendors to encourage participation.

By integrating these monitoring standards and outreach practices, the County ensures accountability and enhances the impact of HUD-funded programs.

Expected Resources

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

Introduction

Community Development Block Grant is a critical and welcome new federal source of funds that will leverage and augment state and county investments in housing and community development.

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	722,727.00	0.00	0.00	722,727.00	1,444,000.00	The County anticipates that CDBG allocations will remain relatively stable throughout the three-year Consolidated Plan period.

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: \$		
Other	public - federal	Housing	12,361,955.00	0.00	0.00	12,361,955.00	24,723,910.00	Frederick County anticipates that HCV allocations will remain relatively stable throughout the three-year Consolidated Plan period. Frederick County receives all voucher allocations through the Maryland Department of Housing and Community Development PHA MD-901.
Other	public - state	Other	647,162.00	0.00	0.00	647,162.00	1,294,324.00	Homelessness Solutions Program (HSP) through Maryland Department of Housing and Community Development. These funds are sub-awarded to service providers in Frederick County. Frederick County anticipates that HSP allocations will remain relatively stable throughout the three-year Consolidated Plan period.

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: \$		
Other	public - local	Housing	3,362,229.00	0.00	0.00	3,362,229.00	3,724,458.00	This resource is a one-time deposit into the established County Housing Initiative Fund (HIF). It is not expected to be available in years 2 and 3 of the Consolidated Plan.

Table 55 - 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

The federal funds will expand the range of housing and community development activities the County is able to provide and expand its partnership with the Units of General Local Government (UGLGs). The Division of Housing will leverage its new federal funds with a range of sources including an appropriation from the County, 2.14% of the County's recordation tax revenue, and funds from the Maryland Department of Housing and Community Development. The federal funds will support planning, administration, and new projects that would not be possible without it. There is currently no match requirement.

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

The County is assessing its available land as a resource for a new affordable housing development called Prospect Center, which will create an estimate of 150 new affordable rental units. They have already issued an RFP for a large multifamily affordable development on this County-owned land.

Discussion

As a new Urban County working with participating municipalities, this federal funding will develop viable communities, provide decent housing and suitable living environments, and expand economic opportunities, principally for low- and moderate-income residents.

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	Produce and Preserve Affordable Housing	2025	2027	Affordable Housing	Frederick County Unincorporated Areas	Produce and Preserve Affordable Rental Housing	CDBG: \$50,000.00 Housing Initiative Fund: \$750,000.00	Rental units rehabilitated: 28 Household Housing Unit Other: 1 Other
2	Promote and Preserve Homeownership Stabilization	2025	2027	Affordable Housing	Town of Thurmont City of Brunswick Town of Emmitsburg Town of Walkersville	Promote and Preserve Homeownership Stabilization	CDBG: \$00 Fee in Lieu: \$100,000.00 Recordation Tax: \$100,000.00	Homeowner Housing Added: 40 Household Housing Unit Homeowner Housing Rehabilitated: 42 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Build CD Capacity of Nonprofit and Muni Partners	2025	2027	Public Facilities	Town of Thurmont City of Brunswick Town of Emmitsburg Town of Walkersville	Build CD Capacity of Nonprofit and Muni Partners	CDBG: \$527,600.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1 Persons Assisted
4	Increase Emplymnt/Earnings of Program Participants	2025	2027	Affordable Housing	Town of Thurmont City of Brunswick Town of Emmitsburg Town of Walkersville	Increase Emplymnt/Earnings of Program Participants	HUD-HCV: \$25,000.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 2 Households Assisted Other: 100 Other

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Produce and Preserve Affordable Housing
	Goal Description	<p>Promote the creation of new affordable housing through construction on County-owned surplus property, support of outside entities in affordable housing capacity building strategies and analyze policies in place to support preservation of existing affordable housing.</p> <p>The County will assess County-owned property, or support use of third-party property for project feasibility/optimal use of land. Goal outcome indicator will be based on the number of projects assessed or supported and preservation of County-owned Bell Court Senior Apartments.</p>
2	Goal Name	Promote and Preserve Homeownership Stabilization
	Goal Description	Expand and retain citizen access to affordable and safe housing through homebuyer assistance loans and housing rehabilitation loans and grants. Promote the creation and preservation of additional affordable housing options through community partnerships.
3	Goal Name	Build CD Capacity of Nonprofit and Muni Partners
	Goal Description	Build the Community Development Capacity of Nonprofit and Municipal Partners
4	Goal Name	Increase Emplymnt/Earnings of Program Participants
	Goal Description	Increase the Employment and Earnings of Housing Program Participants

Projects

AP-35 Projects – 91.220(d)

Introduction

The Action Plan provides details on projects using CDBG funds that address a wide range of community needs, including housing assistance, public services for low-income residents, and homelessness prevention, Rapid Re-housing, and emergency shelter services. Frederick County does not receive HOME or ESG funds therefore the projects address only those being funded with CDBG.

Projects

#	Project Name
1	City of Brunswick North Maple Ave Water & Sewer Design Phase 2A and 2B
2	Town of Emmitsburg Waterline Replacement and Green Street
3	Thurmont Sidewalk Improvement Project
4	Town of Walkersville, Discovery Water Main Replacement Project, Phase I
5	Bell Court Property Preservation, Accessibility and Energy Efficiency Enhancement Initiative
6	CDBG Planning and Administration

Table 57 – Project Information

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

The County is facing tremendous growth pressures which are largely impacting the municipalities where people locate, and which have had limited access to funds to address their community and housing development needs. CDBG is unique in its ability to support the goal of enhanced livability and housing affordability in small municipalities which would not otherwise have access to this resource, but which are experiencing the greatest needs and pressures created by the growth.

The County is using the “fair share” distribution of CDBG funds to the municipalities applying the CDBG allocation formula. Within the municipalities identified water main replacement, stormwater management, and sidewalk replacement as critical public facilities’ needs. They achieve the CDBG national objective of benefiting LMI residents and areas.

AP-38 Project Summary

Project Summary Information

1	Project Name	City of Brunswick North Maple Ave Water & Sewer Design Phase 2A and 2B
	Target Area	City of Brunswick
	Goals Supported	Build CD Capacity of Nonprofit and Muni Partners
	Needs Addressed	Promote and Preserve Homeownership Stabilization
	Funding	CDBG: \$190,582.00
	Description	This will be the design phase which is needed to proceed with any additional work.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	There are 828 residents in the target area of which 70.2% are low- to- moderate income as documented by LMA Block group map.
	Location Description	High priority area of high use, critical connections to schools, public facilities, and businesses.
	Planned Activities	Design of water and sewer line replacement to address leakage, flooding, water quality and contamination.
2	Project Name	Town of Emmitsburg Waterline Replacement and Green Street
	Target Area	Town of Emmitsburg
	Goals Supported	Build CD Capacity of Nonprofit and Muni Partners
	Needs Addressed	Build CD Capacity of Nonprofit and Muni Partners
	Funding	CDBG: \$97,983.00
	Description	North Seton is an important thoroughfare that provides pedestrian access to public facilities and commerce. It is currently unsafe and inaccessible. The project will address this need.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	94 people, 54% of whom are of low- to- moderate income as documented by income survey certified by the Maryland Department of Housing and Community Development on June 5, 2024.
	Location Description	Main road in Emmitsburg that intersects with Main Street to create the historic town square.
	Planned Activities	Waterline replacement
	Project Name	Thurmont Sidewalk Improvement Project

3	Target Area	Town of Thurmont
	Goals Supported	Build CD Capacity of Nonprofit and Muni Partners
	Needs Addressed	Build CD Capacity of Nonprofit and Muni Partners
	Funding	CDBG: \$191,659.00
	Description	Replace deteriorating sidewalks
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	71 residential properties, of which more than 51% are low- to-moderate income as documented by income survey administered by the town.
	Location Description	Heavily traveled by pedestrians and located within close proximity of Thurmont Middle and Elementary Schools.
	Planned Activities	Remove unsafe, inaccessible sidewalks, grades and replace them with new sidewalks.
4	Project Name	Town of Walkersville, Discovery Water Main Replacement Project, Phase I
	Target Area	Town of Walkersville
	Goals Supported	Build CD Capacity of Nonprofit and Muni Partners
	Needs Addressed	Build CD Capacity of Nonprofit and Muni Partners
	Funding	CDBG: \$47,958.00
	Description	Replace aging infrastructure in community with both rental and homeownership largely occupied with people with low- to-moderate incomes.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1,750 people of whom 66.2% are low- to- moderate income.
	Location Description	The Discovery Community in Walkersville is a combination of single-family homes and townhouses including residents that include a mix of moderate to low-income individuals and families.
	Planned Activities	Replacement of water main service. Engineering has been completed.

5	Project Name	Bell Court Property Preservation, Accessibility and Energy Efficiency Enhancement Initiative
	Target Area	Frederick County Unincorporated Areas
	Goals Supported	Produce and Preserve Affordable Housing
	Needs Addressed	Produce and Preserve Affordable Rental Housing
	Funding	CDBG: \$50,000.00
	Description	Comprehensive preservation initiative focused on improving long-term functionality, accessibility and livability of an existing affordable housing property serving low- to- moderate income residents.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	690 West Adams Circle, Woodsboro, MD 21798
	Planned Activities	
6	Project Name	CDBG Planning and Administration
	Target Area	Town of Thurmont City of Brunswick Town of Emmitsburg Town of Walkersville Frederick County Unincorporated Areas
	Goals Supported	Build CD Capacity of Nonprofit and Muni Partners
	Needs Addressed	Build CD Capacity of Nonprofit and Muni Partners
	Funding	CDBG: \$144,545.00
	Description	Administrative and planning costs involved in developing and financially managing the CDBG program in Frederick County
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	Administrative and planning costs involved in developing and financially managing the CDBG program in Frederick County including pre-award costs for the development of the initial Consolidated Plan and Annual Action Plan.
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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

Geographic Distribution

Target Area	Percentage of Funds
Town of Thurmont	30
City of Brunswick	30
Town of Emmitsburg	16
Town of Walkersville	8

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The County used the rationale of greatest need based on the CDBG allocation formula:

Population

Poverty Rate

Overcrowded Housing

Housing Age (pre-1950 housing stock)

Growth Lag (how fast an area is growing relative to national average)

Each factor was weighed, and together they determined how much a locality should get relative to others in the same program countywide. Therefore, the municipalities with:

A high poverty rate

A large population

A large share of older or substandard housing received a higher CDBG formula %, indicating a greater share of need.

Discussion

The County is facing tremendous growth pressures which are largely impacting the municipalities where people relocate, and which have had limited access to federal funding to address their community and

housing development needs. CDBG is unique in its ability to support the goal of enhanced livability and housing affordability in small municipalities which would not otherwise have access to this resource, but which are experiencing the greatest needs and pressures created by the growth.

The County determined that fair share distribution of CDBG to the municipalities was the highest and best use of this source of funds. The municipalities identified the needs and goals for infrastructure: water main replacement, stormwater management through green streets, and sidewalk replacement were identified as critical public facilities' needs. They meet the national objective of community improvement for LMI people and areas.

The County is pursuing a comprehensive housing strategy to address the shortage of affordable rental housing through both preservation and development, the need to preserve and expand affordable homeownership, and to address special needs, homeless housing, and social services. These pressing needs and identified priorities are being funded through other states and local, public, and private sources.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

CDBG will be used by the County to support the property preservation, accessibility and energy efficiency enhancement initiative for Bell Court Apartments, an affordable senior rental development.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	28
Special-Needs	0
Total	28

Table 59 - 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	0
Acquisition of Existing Units	0
Total	0

Table 60 - One Year Goals for Affordable Housing by Support Type

Discussion

Frederick County is allocating the majority of its CDBG funds to four participating UGLGS for public facilities improvements in service of its goal to Build the Community Development Capacity of Nonprofit and Municipal Partners. It dedicates county, state, and other revenue sources to provide, preserve and grow its affordable housing and homeless services.

AP-60 Public Housing – 91.220(h)

Introduction

Frederick County does not have a Public Housing Authority.

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

N/A. Frederick County, outside of the City of Frederick, does not have any public housing.

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

N/A. Frederick County, outside of the City of Frederick, does not have any public housing.

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

N/A

Discussion

N/A. Frederick County, outside of the City of Frederick, does not have any public housing.

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

Introduction

Frederick County is committed to reducing and ending homelessness by reaching out to individuals experiencing homelessness—especially those who are unsheltered—assessing their needs and improving their living conditions. The County’s Division of Housing serves as the lead agency for participation in the Maryland Department of Housing and Community Development’s Balance of State Continuum of Care.

The Division administers the State Homeless Solutions Program (HSP), applying for and managing funds to support Rapid Rehousing, Permanent Supportive Housing case management, Emergency Shelter, Unaccompanied Youth and Domestic Violence Shelter Services, Street Outreach, and Homelessness Diversion. These programs assist people experiencing homelessness, chronically homeless individuals, families with children, veterans, and unaccompanied youth—by providing supportive services that shorten homelessness, facilitate access to affordable housing, and prevent returns to homelessness.

Frederick County is a core member of the Frederick County Continuum of Care Collaborative (FCCCC), serving on its executive committee and board. Founded in 1983 as the Coalition for the Homeless, the FCCCC brings together individuals, government and nonprofit agencies, faith-based organizations, and other stakeholders to address homelessness locally. While not a HUD-recognized Continuum of Care, FCCCC functions as a collaborative leadership body to coordinate strategy, advocacy, and services.

FCCCC is governed by a Board of Directors representing shelter providers, local government, law enforcement, hospitals, crisis response teams, behavioral health agencies, disability advocates, affordable housing developers, school administrators, domestic violence service providers, philanthropic organizations, and people with lived experience of homelessness.

The FCCCC Strategic Plan outlines four primary goals:

- Increase Housing Options
- Prevent Homelessness
- Improve Leadership and Communication
- Improve Services for Homeless People

Each goal includes actionable strategies, and FCCCC members work collaboratively to implement them. Barriers include high housing costs, low incomes, limited funding, and evolving service delivery models.

FCCCC promotes best practices, advocates for housing resources, and raises public awareness about the root causes and solutions to homelessness. It is also working to expand shelter capacity and implement a centralized intake system using the Homeless Management Information System (HMIS), designed to ensure a “no wrong door” approach for service access.

Frederick County contributes to these efforts by providing emergency shelter, transitional and

permanent supportive housing, case management, and access to supportive services. The County also prioritizes prevention, especially for people exiting publicly funded systems such as hospitals, mental health facilities, foster care, and corrections. Partnerships with the Local Management Board and other agencies support coordinated referrals for those receiving assistance from housing, health, employment, education, and youth-serving organizations.

The Division of Housing is also advancing efforts to expand the affordable housing stock. In the first year of this Plan, the County is assessing available surplus land for new development. An RFP has already been issued for the Prospect Center site, which is expected to result in at least 150 new affordable units.

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

Our one-year goals to address homelessness are as follows:

Prevent homelessness by providing eviction prevention assistance to families and individuals at risk of becoming homeless.

Provide outreach to individuals experiencing unsheltered homelessness, assess their needs and connect them with emergency housing and services.

Provide 24-hour emergency shelter to families and individuals experiencing homelessness.

Provide housing case management services to people experiencing homelessness, including temporary and permanent affordable housing.

Provide services to residents of emergency, temporary and long-term affordable housing to help them increase their incomes, preferably through employment, and advance them toward self-sufficiency.

Addressing the emergency shelter and transitional housing needs of homeless persons

Frederick County recognizes that addressing homelessness requires a comprehensive continuum of services, including safe, accessible emergency shelters and transitional housing options. In alignment with federal and state guidance, the County, in partnership with the Frederick County Continuum of Care Collaborative and local service providers, prioritizes expanding and sustaining shelter capacity while ensuring a pathway to permanent housing.

Emergency shelter is a vital first step for individuals and families in crisis. Frederick County supports year-round emergency shelters operated by nonprofit partners, including Beyond Shelter Frederick and the Religious Coalition for Emergency Human Needs. These facilities provide beds, basic services, and

case management, with a focus on vulnerable populations such as domestic violence survivors, individuals with disabilities, and seniors. Services include housing navigation, mental health referrals, and connection to income supports.

In response to growing need, Frederick County has expanded shelter access through cold-weather overflow beds, motel placements, and flexible shelter models funded in part by Emergency Solutions Grants (ESG). The 2024 Point-in-Time Count identified 175 individuals in emergency shelters and 28 in transitional housing, affirming the importance of maintaining a robust and responsive shelter network.

Transitional housing serves individuals and families who are not yet ready for permanent housing due to income instability, recovery needs, or life transitions. Frederick County partners with organizations such as Advocates for Homeless Families and Heartly House to provide transitional programs with wraparound services, including life skills, behavioral health support, and employment readiness. These programs are critical for survivors of domestic violence, youth aging out of foster care, and families rebuilding after eviction or displacement.

The County also supports specialized transitional housing initiatives in coordination with state agencies for individuals exiting correctional or institutional settings.

Despite progress, challenges remain. Providers report capacity limits during peak seasons, difficulties in serving people with complex behavioral health needs, and a lack of ADA-accessible shelter options. Transitional programs face high demand, with many participants needing extended support to achieve stability and secure permanent housing.

Frederick County is working to address these gaps by exploring the use of underutilized buildings, increasing case management capacity, and enhancing coordination with behavioral health and housing developers. While the County continues to invest in shelter diversion, rapid rehousing, and permanent supportive housing, low-barrier shelter and transitional housing remain critical to the system's responsiveness.

The Consolidated Plan reflects these priorities by supporting capital improvements, shelter operations, and service delivery for projects that serve low- and moderate-income households. Frederick County's goal is to ensure that every person experiencing homelessness has access to safe shelter and a pathway to permanent housing.

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

recently homeless from becoming homeless again

Frederick County supports a coordinated, housing-focused system to help individuals and families—especially those who are chronically homeless, families with children, veterans, and unaccompanied youth—transition to permanent housing and independent living. In partnership with the Frederick County Continuum of Care Collaborative (FCCCC), local providers, and regional agencies, the County advances strategies aligned with HUD goals to reduce homelessness and promote housing stability.

A central strategy is the implementation of Coordinated Entry, which assesses individuals and families using a common tool and prioritizes them based on vulnerability. This system includes diversion, shelter, transitional housing, rapid rehousing (RRH), and permanent supportive housing (PSH), allowing clients to be matched with the most appropriate intervention as quickly as possible.

For chronically homeless individuals, the County supports PSH programs offering rental assistance, case management, and wraparound services. These programs prioritize those with the greatest needs and provide long-term support to individuals with disabling conditions and extended histories of homelessness.

Rapid Rehousing (RRH) assists households with moderate service needs by offering time-limited rental subsidies, housing search assistance, and stabilization services. RRH programs aim to reduce time spent on homeless people and promote long-term stability by connecting participants to income support, employment services, and benefits.

Veterans benefit from partnerships with VA programs such as HUD-VASH and Supportive Services for Veteran Families (SSVF). These provide housing assistance, case management, and veteran-specific supports. The County participates in regional veteran homelessness workgroups focused on data sharing, outreach, and case conferencing to ensure coordinated care.

Unaccompanied youth and youth-headed households are supported through partnerships with Youth REACH MD, McKinney-Vento liaisons, and nonprofit providers. Services include crisis housing, youth-centered transitional housing, educational and workforce assistance, and trauma-informed case management. Youth are prioritized for rapid rehousing and transitional opportunities when eligible.

To prevent returns to homelessness, the County emphasizes housing retention strategies, such as post-placement case management, legal services, landlord mediation, and short-term financial assistance. These supports are tailored to ensure stability following housing placement.

The County also works to expand access to affordable units by engaging landlords, supporting housing navigation, and leveraging County-funded programs like the Deferred Loan Program, Housing Initiative Fund, and MPDU incentives. These tools help expand unit supply and reduce barriers to housing access.

Together, these efforts reflect Frederick County's commitment to reducing the length of time individuals

and families experience homelessness, increasing placements into permanent housing, and preventing returns to homelessness. The system prioritizes those with the highest needs and uses evidence-based practices to support long-term independence and housing success.

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

Frederick County helps low-income individuals and families—particularly those with extremely low incomes and those exiting publicly funded institutions—avoid homelessness through early intervention, system coordination, and targeted support. This prevention strategy is implemented in partnership with the Frederick County Continuum of Care Collaborative (FCCCC), local nonprofits, and public agencies.

Prevention efforts are coordinated through the County's Coordinated Entry system, which identifies at-risk households and connects them with the appropriate resources. Interventions include:

- Coordinated Assessment using HMIS to reduce barriers and streamline access
- Emergency financial assistance for rent, mortgage, and utility arrears
- Access to income supports, legal aid, identification, and case management
- Housing resource lists and landlord engagement to help secure housing
- Data tracking to evaluate effectiveness and identify service gaps

The County partners with agencies offering emergency rental assistance, financial literacy education, and workforce services. These efforts help stabilize households before eviction occurs, particularly among seniors, persons with disabilities, and working families facing sudden income loss or unexpected expenses.

To prevent homelessness upon discharge, the County works closely with public institutions and systems of care. Discharge planning protocols are in place with local hospitals, mental health facilities, and corrections agencies to connect individuals to housing, transitional programs, or case management before they exit care. Youth aging out of foster care are supported through coordination between McKinney-Vento liaisons, the Department of Juvenile Services, and youth-serving nonprofits to ensure continuity of housing and services.

Victims of domestic violence are prioritized for confidential shelter, legal advocacy, and rehousing support. Case managers work with these households to develop safety and housing stabilization plans, addressing trauma and promoting long-term recovery.

Beyond emergency assistance, the County emphasizes housing retention strategies such as landlord

mediation, tenant education, and referrals to employment services. Partnerships with behavioral health providers support households with ongoing mental health or substance use challenges to maintain housing stability.

The County's affordable housing programs—including the Housing Initiative Fund, Deferred Loan Program, and MPDU incentives—complement prevention efforts by increasing the availability of affordable units and reducing rent burden for low-income renters. These tools help ensure long-term affordability and reduce reliance on emergency interventions.

By fostering cross-system collaboration, leveraging data, and targeting resources toward the most vulnerable populations, Frederick County's prevention system works to reduce the number of individuals and families entering homelessness, especially those exiting institutions or reliant on public support. The goal is to ensure that at-risk households remain stably housed and connected to the resources needed to thrive.

Discussion

Frederick County will continue to support all the programs, initiatives and efforts described to continue to prevent, reduce and end homelessness.

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

Introduction:

Affordable housing challenges in the County extend beyond affordability alone. Housing must be decent, safe, sanitary, accessible, and affordable to meet the needs of all residents. The 2020 Comprehensive Plan identifies several barriers that must be addressed to maintain and expand the inventory of affordable housing options. These barriers are shaped by public policies, land availability, and zoning regulations, which can create obstacles to affordable housing development:

Limited Availability of Large Land Parcels: The scarcity of large tracts of land suitable for residential development limits the potential for new affordable housing projects.

High Cost of Construction: Rising construction costs, including materials and labor, make it difficult to develop affordable housing units at scale.

Economic Barriers: Limited job opportunities, wage stagnation, and high transportation costs hinder low- and moderate-income individuals and families from improving their financial stability and securing adequate housing.

Limited Public Transportation Access: Inadequate public transit connections to essential services, such as healthcare, childcare, and employment centers, create challenges for households reliant on affordable transportation options.

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

The County is committed to advancing its goal of producing and preserving affordable housing. To that end, it is working to ensure that land resources are optimized for the creation of new affordable housing through construction on County-owned surplus property. In year one, Frederick County is assessing the available land for this use. It has already issued an RFP for the Prospect Center, estimated to produce at least 150 new units of affordable housing once completed.

Additionally, as part of the 2025-2027 Consolidated Plan, in alignment with the 2020 County Comprehensive Plan, the County is committed to mitigating barriers that hinder the development of affordable housing. To address these challenges, it is working to:

Expand Land Use Flexibility: Support zoning modifications that facilitate the development of Accessory Dwelling Units (ADUs) and small-scale housing to increase affordable housing options.

Promote Adaptive Reuse: Encourage the preservation and repurpose of existing buildings into

affordable housing units, leveraging existing infrastructure to maximize housing stock.

Enhance Public-Private Partnerships: Engage with developers, non-profit organizations, and financial institutions to explore innovative funding strategies, such as tax credits and incentives, to support affordable housing initiatives.

Improve Public Transportation Access: Collaborate with regional transportation agencies to enhance transit connectivity between residential areas and essential services.

Reduce Regulatory Barriers: Review and amend land use controls, zoning ordinances, building codes, and fee structures to streamline the approval process for affordable housing projects and reduce development costs.

Discussion:

The County has centered on supporting, preserving, and producing affordable housing, both rental and homeownership, as goals for its work in the coming year and beyond. To that end, it has aligned staffing and resources from all funding sources to advance this goal.

AP-85 Other Actions – 91.220(k)

Introduction:

Frederick County is working to address obstacles to meeting underserved needs, expand affordable housing, reduce poverty levels, enhance institutional structures, and improve coordination between public and private housing and social service agencies. It will prioritize available funds to maximize impact and improve residents' quality of life. Key challenges include:

Shortage of decent, safe, accessible, and affordable homeowner and rental housing.

High rehabilitation costs for aging properties.

An increasing aging-in-place population requiring accessibility improvements.

Low wages in the service and retail job market.

Actions planned to address obstacles to meeting underserved needs

Frederick County is addressing obstacles to underserved needs in a variety of ways. It is expanding affordable housing by using surplus County land and overcoming land use and zoning barriers through incentives. The County is actively promoting coordination of homeless and housing services to maximize the impact and effectiveness of available resources and programs. It has embarked on a year-long, in-depth assessment of county housing needs and strategies to help inform future actions to overcome obstacles to meeting underserved needs.

Actions planned to foster and maintain affordable housing

Frederick County Division of Housing takes comprehensive action to foster and maintain affordable housing. Its mission is to support affordable housing for residents with an emphasis on people with special needs, seniors, individuals with disabilities, and low- to moderate-income workforce households. It supports the development of new affordable units, expands access to homeownership, and maintains the quality of the existing housing stock.

The County administers federal, and state housing programs and enforces the livability code for rental housing. It will also invest CDBG funds to strengthen communities and housing opportunities through

our new Urban County designation, working with eight participating municipalities.

County programs that support affordable housing include:

Homebuyer Assistance Deferred Loans

Housing Rehabilitation Loans and Grants

Affordable Housing Development Incentives

Housing Choice Voucher Program (550 households)

Moderate Rehabilitation Vouchers (20 units)

Ownership and management of Bell Court Senior Apartments (28 units)

Emergency rental assistance and homelessness prevention

Livability Code enforcement to ensure healthy rental conditions.

Rental Assistance:

We operate tenant-based and project-based voucher programs and manage Bell Court, a County-owned senior housing development.

Homeowner Repair Programs:

The Emergency Housing Rehabilitation and Senior Housing Rehabilitation Grant Programs provide deferred loans and grants for urgent repairs and accessibility needs. The Maryland Housing Rehabilitation Program, administered by the County, provides loans and grants to bring homes up to code, address lead paint, improve water/septic systems, and enable seniors to age in place.

Community Development and Financing Tools:

The Housing Initiative Fund pools County, state, and federal resources to support housing development. We offer Impact Fee Deferrals, Deferred Loan Program gap financing, and PILOT agreements (real property tax waivers) to incentivize affordable housing development.

Homebuyer Support:

Down payment and closing cost assistance is available to first-time, low-income buyers who live or work in Frederick County.

Moderately Priced Dwelling Unit (MPDU) Program:

Developments of 25+ units on public water/sewer must provide 12.5% affordable units or pay a fee-in-lieu, set at \$2 per square foot and updated every three years. These funds support affordable housing

production and preservation.

Homeless Housing Grants:

The County partners with Beyond Shelter Frederick to support year-round shelter and administers Homeless Solutions Program funds for rapid rehousing, utility assistance, and housing stability services. These efforts help prevent homelessness and support transitions to permanent housing.

Through coordinated efforts, the County fosters and maintains affordable housing to ensure stability and opportunity for low-income households across Frederick County.

Actions planned to reduce lead-based paint hazards

Frederick adheres to Title 24, Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures and ensures compliance through:

Educating rehabilitation applicants about lead-based paint risks.

Determining project exemptions and applicable lead safety requirements.

Conducting risk assessments, paint testing, and lead hazard reduction as required.

Ensuring rental property owners fulfill ongoing maintenance obligations.

Providing homeownership assistance applicants with lead-based paint information and requiring visual assessments for deteriorated paint prior to occupancy.

Actions planned to reduce the number of poverty-level families

The County will work to reduce the number of poverty-level families through their established goal of increasing the employment and earnings of housing program participants. Specifically, they will promote family self-sufficiency by providing resources and promote opportunities within the community to help participant households through case management to increase economic stability among housing program participants.

Actions planned to develop institutional structure

To strengthen the institutional framework supporting community development, the County is committed to fostering interdepartmental collaboration and expanding partnerships with nonprofit organizations, private entities, and regional agencies. Key actions include:

Capacity Building for Nonprofits and Municipalities: The County will provide technical assistance and

training to CDBG-funded entities to enhance program effectiveness and compliance.

Data-Driven Decision-Making: Strengthening data collection and performance measurement tools to assess program impact and guide strategic investments.

Interagency Collaboration: Enhancing coordination between County departments, housing authorities, and economic development agencies to streamline service delivery and maximize resource utilization.

Policy Development: Updating local policies and procedures to align with federal regulations and best practices in affordable housing, workforce development, and poverty alleviation.

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

The County recognizes the importance of coordinated efforts between public and private stakeholders to effectively address housing and social service needs. To enhance this coordination, it will:

Facilitate Public-Private Partnerships: The County's Director of Operations, Housing and Director Community Development actively engage with public agencies, private developers, nonprofit organizations, and service providers to align efforts and leverage resources for maximum impact.

Strengthen Housing and Service Networks: Convene regular stakeholder meetings, working groups, and forums to foster communication, share best practices, and identify emerging needs.

Expand Affordable Housing Initiatives: Encourage collaboration between housing developers, lenders, and social service agencies to create and preserve affordable housing units while integrating supportive services.

Promote Cross-Sector Solutions: Advocate innovative housing models, such as mixed-income developments and permanent supportive housing, which combine housing stability with essential services like job training, childcare, and healthcare access.

Discussion:

Frederick County is investing CDBG funds to improve public facilities to make them safer and more accessible to people with low- to- moderate incomes, especially those who are elderly and/or have disabilities. These investments focus on connecting these residents with economic and social service opportunities in their communities which have experienced significant pressures due to rapid county growth.

Program Specific Requirements

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

Introduction:

Frederick County expects to receive an annual allocation of Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD). As a HUD-designated urban county entitlement community, the County's Division of Housing administers these funds to address local housing, infrastructure, and community development needs.

In compliance with federal regulations, the following sections outline the County's approach to utilizing CDBG funds.

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
<TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACP] DELETE_TABLE_IF_EMPTY=[YES]>	
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.	70.00%

1. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

Frederick County is committed to ensuring that our use of CDBG funds aligns with HUD's regulatory framework and achieves maximum benefit for low- and moderate-income (LMI) residents. Through strategic planning and targeted investment in affordable rental housing, safe and accessible homeownership, infrastructure and community development initiatives, the County anticipates that CDBG-funded activities will meet or exceed the required overall benefit threshold of 70% to LMI persons.

The County prioritizes projects that expand affordable housing options, improve neighborhood

conditions, and support community and economic opportunity for LMI persons and areas. Ongoing monitoring and evaluation are essential to maintain compliance, promote activities and actions that do not violate any applicable Federal laws and ensure that federal resources are effectively addressing local needs.

Frederick County agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government's payment decisions for purposes of section 3729(b)(4) of title 31, United States Code.

Frederick County will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

Attachments

Citizen Participation Comments

Docusign Envelope ID: A4B1D04B-868C-4D41-BEB9-DCB6D2281F6B



Citizen Participation Plan Frederick County, Maryland Community Development Block Grant (CDBG) Program 2025-2027

Introduction

Frederick County ("the County") is an urban county qualified to participate in the Community Development Block Grant (CDBG) Program, a federal grant administered by the US Department of Housing and Urban Development (HUD). Pursuant to 24 Code of Federal Regulations (CFR), Part 91, Subpart B, the County has prepared a Citizen Participation Plan (CPP) to explain the opportunity of all citizens to participate in processes related to the CDBG program.

The purpose of this CPP is to establish policies and procedures for public participation in identifying housing and community improvement needs and priorities for the CDBG program. It covers the Consolidated Plan (Con Plan), the Annual Action Plan, the Consolidated Annual Performance Evaluation Report (CAPER), and any Substantial Amendments to the Con Plan or Annual Action Plan that may become necessary.

Frederick County values and encourages participation and input from its citizens and community groups, especially those with low and moderate incomes (LMI), those who live in blighted, slum or LMI communities, and areas where CDBG funds may be invested. To develop its Con Plan, the County commits to fully utilizing the citizen participation policies and procedures detailed within this CPP. This includes, but is not limited to, researching and identifying local housing and community development needs and priorities, analyzing the market, engaging and consulting with people and organizations with a particular emphasis on the needs and interests of people with low and moderate incomes.

(a) Applicability and adoption of the Citizen Participation Plan (CPP)

(1) Through this CPP, the County establishes policies and procedures for public participation in identifying housing and community improvement needs and priorities for the CDBG program.

(2) Encouragement of citizen participation

(i) Frederick County values and encourages participation and input from its citizens and community groups, especially those with low and moderate incomes (LMI), those who live in blighted or LMI communities, and areas where funds may be utilized.

- (ii) Through the implementation of this CPP, Frederick County encourages the timely and active participation of local and regional organizations and governmental entities, the homeless Continuums of Care, private industry, business, housing developers, nonprofit, social service, philanthropic, community, disability and faith-based organizations, residents of public and assisted housing developments including any resident advisory boards, resident councils, and resident management corporations.*
 - (iii) Frederick County operates the Housing Choice Voucher program through a Memorandum of Understanding (MOU) with the Maryland Office of Housing and Community Development (MOHCD) which serves as the State's Public Housing Agency and thereby fulfills coordination the coordination role regarding affirmatively furthering fair housing, drug elimination, neighborhood improvement, resident, and service programs.*
 - (iv) Through this CPP the County provides for alternative public involvement techniques and quantitative ways to measure efforts that encourage citizen participation in a shared vision for change in community and neighborhoods, the review of program performance. Specifically, the County uses the internet, virtual public hearings, and input sessions in addition to those held in person, use of email and internet surveys.*

(3) Citizen Comment on the citizen participation plan and amendments

The County will provide an opportunity for citizens to review its contents and submit comments through a public hearing held prior to the vote by the County Council on the plan. The draft CPP will be available online and in hard copy at least thirty days prior to its adoption. It will be available in Spanish, in format accessible to people who are blind or visually impaired and to those who are deaf or hearing impaired.

(4) The County has assessed that seven per cent of the population has Limited English Proficiency (LEP) and is providing all documents in Spanish.

b) Development of the Consolidated Plan. The County's CPP is designed to ensure effective citizen participation in the planning, development, and implementation of proposed CDBG programs and related documents including the Con Plan, the Annual Plan, the CAPER, and any subsequent Substantial Amendments.

(1)

2

- (i) The County will make available HUD-provided data and any supplemental information to be incorporated into the Con Plan with the publication of the draft plans and executive summary at least thirty (30) days prior to the plans' adoption. All comments received will be reflected in the final plan.
- (ii) The County will make available to residents, public agencies, and other interested parties the amount of assistance it expects to receive, the range of activities that may be undertaken, and the estimated amount that will benefit LMI people and communities. No displacement is anticipated, but if there were to be displacement, residents would be provided with adequate notice and a viable, cost-neutral option for their temporary relocation, such as through mobility vouchers. The County recognizes that LMI households rely on informal networks of support to access needed services and strives to manage any displacement with a minimum disruption.
- (iii) The County will make this information available at least thirty days prior to adoption of the plan by the County Council. The County will hold a public hearing during that time and will record all comments for inclusion in the plan.

- (2) The County will publish the proposed Con Plan on its official government website at least thirty days before its adoption. Free hard copies will be available at the County Division of Housing Office at 410 Sagner in Frederick, MD between the hours of 8:00AM and 4:00PM. Drafts will be made available at the public library. Free copies of the draft plan will be available in Spanish, and accessible to people with disabilities including those who are blind or vision impaired, deaf, or hearing impaired. Copies of the executive summary will be made available to residents and service organizations upon request. Notice of the draft plans' availability will be made public on the County's website, through a press release and use of both the Division of Housing and County Facebook pages.
- (3) The County will hold at least one public hearing as well as multiple forums to allow for public input.
- (4) The County will provide thirty calendar days to receive citizen comments on the draft Consolidated Plan.
- (5) The County will consider all comments and views received by the public in writing and orally during the comment period in preparing the final plan. A summary of these comments or views and a summary of those not accepted and the reasons why. Comments will be attached to the final plan.

c. Consolidated plan amendments.

(1) The County will use these criteria to constitute a Substantial Amendment that is subject to a citizen participation process, in accordance with the County's CPP:

- (a) a significant change in its allocation priorities or method of distribution of funds;
- (b) plans to carry out an activity, using funds from any program covered by the Consolidated Plan (including program income, reimbursements, repayment, recaptures, or reallocations from HUD), not previously described in the action plan; or
- (c) a significant change in the purpose, scope, location, or beneficiaries of an activity.

(2) The County will provide at least thirty calendar days for the public to comment on any Substantial Amendment to the Con Plan or Annual Action Plan before submission to HUD. Notice of the proposed Substantial Amendment will be posted on the County's website and made available at the office of the County's Division of Housing, 401 Sagner Avenue in Frederick, MD between 8:00AM and 4:00PM, Monday through Friday. All accessibility and language access provisions established for the adoption of the Con Plan, Annual Action Plan and CAPER will be followed in the case of Substantial Amendment.

(3) The County will consider all comments and views received by the public in writing and orally during the comment period in preparing the final plan. A summary of these comments or views and a summary of those not accepted and the reasons why. Comments will be attached to the final amendment.

(d) Performance reports.

(1) The County will provide citizens with at least fifteen days' notice that the performance report is available for review and comment.

(2) The County shall consider any comments or views of citizens received in writing or orally at public hearings in preparing the performance report. A summary of these comments will be attached to the submission to HUD.

(b) Public hearings.

(1)

(i) Consolidated plan. The County will provide at least two public hearings per year to obtain residents' views and to report proposals and questions, to be conducted, at a minimum, at two different stages of the program year. Together these hearings will focus on addressing the housing and community development needs, proposed activities, strategies of actions for affirmatively furthering fair housing and a review of program performance.

(ii) Minimum number of hearings. At least one of these hearings will be held before the plan is published for comment.

- (2) The County will provide advance notice to citizens for hearing about the subject matter by publishing a notice in The Frederick News-Post, posting on the website, and publishing notice in the County Division of Housing Office at 401 Sagner in Frederick, MD. Notices will also be made available to the public library, to public service and resident organizations involved in homelessness, housing and community development.
- (3) Hearings will be held online both during the day and in evening hours to accommodate citizens, especially LMI residents, those who live in LMI communities, and/or may benefit from CDBG funds. All documents and notices will be made available online on the County's website and in print at the County Division of Housing Office at 401 Sagner in Frederick, MD. All notices are available to people with disabilities including those who are visually impaired or blind, hearing impaired or deaf. Online hearings accommodate people with mobility challenges and those unable to attend in person. Comments will be accepted at hearings and in writing. County staff members are available to assist with any citizen who wishes to comment but needs additional accommodation.
- (4) The County Division of Housing seeks to encourage and facilitate the active participation of people with Limited English Proficiency (LEP) in the identification of housing and community development needs and priorities for both the Con Plan and Annual Action Plan, as well as feedback on the annual Performance Plan (CAPER). To that end, all documents and notices are published in Spanish, which is spoken by seven per cent of the County's population. Additional interpretation services are available upon demand through the County's website, by calling or visiting the County's office. Notice of language accessibility will be included in all documents posted. NEED LAP linked here.

(c) **Meetings.** The County will provide residents with of the community with reasonable and timely access to local meetings, consistent with accessibility and reasonable accommodation requirements in accordance with section 504 of the Rehabilitation Act of 1973 and the regulations at 24CFR part 8; and the Americans with Disabilities Act and the regulations at 28 CFR parts 35 and 36 as applicable. The Division of Housing Office at 401 Sagner, Frederick, MD, where meetings are held is fully accessible to people with disabilities. If and when in-person meetings are held elsewhere, the location will be fully accessible to people with mobility limitations and those with disabilities. Assistive services are made available to people with limited vision and or blindness, hearing impairments and deafness. Every notice includes information about all available accommodation as well as being posted on the County's website. County staff are available daily Monday through Friday from 8:00AM to 4:00PM by phone, email and in person to answer questions, and offer additional assistance upon request. Further, the County works closely with public service organizations who provide

services to people with disabilities should additional accommodation be needed, and to assure that those accessing disabilities services are aware of what is available to them.

(d) **Availability to the public.** The County will make the Consolidated Plan, any Substantial Amendments, Annual Action Plan, and performance report available to the public including the availability in a form accessible to people with disabilities upon request following the protocol detailed in Section (f) Meetings.

(e) **Access to records.** The County will provide residents of the community, public agencies, and other interested parties with reasonable and timely access to information and records relating to their Consolidated Plan and use of assistance under programs covered during the preceding five years. All public records will be posted on the County's website.

(f) **Technical assistance.** The County or its designees will provide technical assistance to groups representative of the LMI people who request it in developing proposals for funding assistance under any of the programs covered by the consolidated plan.

(g) **Complaints.** The County will provide a timely, substantive written response to every written resident complaint within fifteen (15) working days of its receipt. Residents who wish to submit a complaint or grievance may do so by calling or writing: Office of the County Executive (301-600-3190), Winchester Hall, 12 East Church Street, Frederick, MD 21701.

(h) **Use of the citizen participation plan.** The County will follow its Citizen Participation Plan.

The Frederick County, Maryland Citizen Participation Plan is hereby adopted by Frederick County, Maryland County Executive on August 6, 2025.

DocuSigned by:
Vincent Rogers _____
Vincent Rogers
DIRECTOR, DIVISION OF HOUSING
FREDERICK COUNTY

DocuSigned by:
Jessica Fitzwater _____
Jessica Fitzwater
COUNTY EXECUTIVE
FREDERICK COUNTY

8/4/2025



ATTACHMENT
CONSULTATION – LIST OF INDIVIDUAL ORGANIZATIONS

Frederick County Continuum of Care Collaborative (FCCCC)

The Frederick County Continuum of Care Collaborative (FCCCC) is comprised of individuals, government agencies, faith-based organizations, nonprofit and community-based organizations that share a common concern for the needs of Frederick County's residents who are homeless or at risk of homelessness. The Collaborative works to evaluate the needs of our County's residents who are homeless, advocates for resources, and coordinates services to meet these needs. In addition, in partnership with the State of Maryland's Department of Health & Community Development, the Collaborative is a member of the State's Balance of State and serves as the Local Management Board for the FEMA Emergency Food and Shelter Program. The Collaborative has a Board of Directors that includes executives from direct shelter services, as well as others representing groups or organizations. It includes all the homeless serving organizations and local governmental entities that provide housing and services to people at risk of and experiencing homelessness; emergency management, disability and veteran services.

Advocates for Homeless Families	Goodwill
The Salvation Army	Mental Health Association
Frederick County Housing and Community Development	United Way of Frederick County
Frederick County Public Schools	Habitat for Humanity
City of Frederick Police Department	St. Katharine Drexel Catholic Church
Frederick Rescue Mission	Frederick County Department of Aging
Faith House	On Our Own
Frederick Community Action Agency	Religious Coalition for Emergency Human Needs
Mental Health Management Agency	Student Homelessness Initiative
Friends for Neighborhood Progress	Partnership (SHIP)
Community Foundation of Frederick County	St. John's Roman Catholic Church
	Gale Recovery

Interfaith Housing Alliance
St John the Evangelist Catholic Church
Potomac Case Management
Calvary/Centennial United Methodist
Church Co-op Parish

Health Care is a Human Right
Frederick County Executive
Peace & Social Justice Ministry
The Frederick Center

Local Management Board

Frederick County

Mandated by the State of Maryland, the Local Management Board provides guidance to the Division of Family Services to govern, allocates resources, monitors, and evaluates family programs and services in the County with a goal of maximizing resources and minimizing duplication of services. The LMB consists of 17 voting members. Nine (9) members are required which reflect the agency representatives within the State's Children's Cabinet and eight (8) members represent private citizens, County, State, and non-profit agencies. The Division of Housing serves as a committee member. Required members serving on the board are either senior representatives or department leaders for the following agencies:

Frederick County Department of Social Services	Frederick County Family Partnership
Frederick County Public Schools	Frederick County Division of Family Services
Frederick County Department of Juvenile Services	Frederick County Finance
Frederick County Health Department	Local Behavioral Health Authority
Private citizens, County, State, and non-profit agencies representatives are appointed by the County from the following areas, but are not limited to:	
Civic or neighborhood organizations	Parents/Consumers/Youth
Colleges	Parks and Recreation
Community Agencies	Private providers of employment and/or vocational training
Early Childhood Education	Religious or faith-based
Libraries	representatives
General Public	
Law Enforcement	

Units of Local Government (UGLGs)

Municipalities participating in the Frederick County Urban County entitlement community for CDBG.

Village of Burkittsville Government	Town of Thurmont Government
City of Brunswick Government	Village of Rosemont Government
Town of Emmitsburg Government	Town of Walkersville Government
Town of Middletown Government	Town of Woodsboro Government

Affordable Housing Council

Frederick County

The Affordable Housing Council (AHC) supports existing affordable housing providers in their programs; acts as a representative for affordable housing in both existing and new regulations and programs in Frederick County, City of Frederick, and municipal government; encourages, assists, or creates new affordable housing programs and/or support groups; and presents the affordable housing message and current conditions and future needs to the community. Also administers its deferred loan program, which is

funded by Frederick County Government to support the increase of affordable housing, both rental and homeownership, in the county.

Mary Ellen Mitchell - Chair	Hugh Gordon
Michael Hatfield - Vice-chair	Sandra Hofmeister
Gary Bennett - Secretary	Joyce Kwamena-Poh
Eric Anderson	Dan Patrell
Nia Condrey	Tommy Skaggs
Terez Dorsey	Irvin Solano
Teresa Dowd	
The Honorable Kavonté Duckett - County Council Member Liaison	
The Honorable Derek Shackelford - City of Frederick Board of Alderman Liaison	

Stakeholder and Working Groups

Convened by the Frederick County Division of Housing, this diverse and representative group is helping the county gain a deeper understanding of their housing needs and prioritize strategies to grow the housing supply. Its work complements and augments the consolidated planning process.

Name	Organization
Ann Ryan	Frederick Housing Solutions Task Force
Annette Breiling	Frederick County Human Relations Commission
Barbara Brookmyer	Frederick County Health Department
Bruce Zavos	Zavos Architecture + Design
Carleah Summers	Andrea's House
Casey Beins	Frederick County Chamber of Commerce
Chris McDonald	Golden Mile Alliance
Corby Fowler	The Arc of Frederick County
Daniel Severn	Rebuilding Together
Dave Ziedelis	Visit Frederick
Deborah Bisenieks	Seton Center
Deborah Carpenter	Frederick County Planning
Ellen West	League of Women Voters
Eric Anderson	Habitat for Humanity of Frederick County
Eric Louers-Phillips	Frederick County Public Schools
Heather Kirby	Frederick Health
Janet Flippo	Housing Authority of the City of Frederick
Joan Arnold	Apropos Housing
Katie Scire	Hearty House
Kelly Free	Frederick County Health
Krista Zodet	Advocates for the Aging
Lara Fritts	Frederick County Economic Development
Leslie Schultz	SOAR Frederick
Malcolm Furgol	Coalition for a Healthier Frederick County
Marci Corea	Coalition for a Healthier Frederick County

Maria D. Herrera	Spanish Speaking Community of Maryland, Inc.
Mary Lynn Hinde	Trauma Responsive Frederick
Mayor Frank Allen Davis, Jr.	Emmitsburg Town Government
Mayor Michael O'Connor	Frederick City Government
Melanie Phillips Cox	Advocates for the Aging
Melissa Muntz	SHIP of Frederick County
Michelle Day	Frederick County Economic Development Workforce Services
Mike Wilkins	Frederick County Planning
Neil Donnelly	On Our Own
Nia Condrey	Purpose One Realty
Niki Falzone	Platoon 22
Pat Rosensteel	Local Management Board Co-Chair
Sharon Stromberg	Frederick Housing Solutions Task Force
Suzanne Salichs	Centro Hispano de Frederick
Tonya Amedon	Housing Authority of the City of Frederick



Frederick County Government
County Executive Jessica Fitzwater

FOR IMMEDIATE RELEASE:
APRIL 16, 2025

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Public Invited to Provide Input on Housing Priorities in Frederick County

Take an Online Survey or Attend a Virtual Meeting to Share Feedback

FREDERICK, Md. - Members of the public are invited to provide input on housing priorities in Frederick County through an online survey and upcoming virtual meetings hosted by the Division of Housing. The survey will be open from April 16 to May 16, 2025. The virtual meetings will be held on Tuesday, April 22 at 12:00 p.m. and 5:30 p.m.

The 5-minute survey aims to collect feedback about housing challenges and opportunities across Frederick County. Community members can provide input on housing priorities, day-to-day challenges, and preferred housing types. Results of the survey will help guide housing initiatives, including how to best use new Community Development Block Grant funds – a key tool to improve housing, support local services, and strengthen communities.

- To take the survey, visit www.FrederickCountyMD.gov/HousingStrategicPlan.
- Paper copies of the survey are also available in senior centers, libraries, and at the Frederick County Division of Housing located at 401 Sagner Avenue in Frederick.

The upcoming virtual meetings on April 22 are another opportunity for the public to share feedback on housing needs and community services. Feedback from the two sessions will help guide the 2026 Consolidated Plan for the Community Development Block Grant program. Registration is not required to attend a meeting.

- For more information or to join a meeting, visit www.FrederickCountyMD.gov/Housing.

Through the online survey and virtual meetings, the Division of Housing aims to gather a variety of perspectives and lived experiences to create a plan that addresses the needs of the community. For more information about the strategic planning process, please contact Ben Helkowski at bhelkowski@tpma-inc.com.

###

Contact: [Susan Brown](#)
Director of Community Development
Division of Housing
301-600-3530

Frederick County, Maryland does not discriminate on the basis of race, color, religion, national origin, sex, age, marital status, disability, familial status, gender identity, sexual orientation, or source of income.

Sent on behalf of Frederick County, MD by PublicInput
2409 Crabtree Blvd, Suite 107, Raleigh, NC 27604

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Frederick County
Division of Housing

WE WANT TO HEAR FROM YOU

The Frederick County Division of Housing invites you to share your voice! We're hosting two **virtual** community input sessions to learn more about what you think our County needs when it comes to housing and community services. Your feedback will help guide our **2026 Consolidated Plan for the Community Development Block Grant (CDBG)** program — a key tool to improve housing, support local services, and strengthen our communities. Join us online for one of these virtual sessions. No registration needed.



TUESDAY, APRIL 22 AT 12:00 PM



TUESDAY, APRIL 22 AT 5:30 PM

Get the meeting info and more at:

WWW.FREDERICKCOUNTYMD.GOV/HOUSING

To request language interpretation or disability accommodations, please contact Susan Brown at SBrown@FrederickCountyMD.gov.



ATTACHMENT

Frederick County Consolidated Plan 2025-2027

Citizen Participation

Summary of Comments

Community Input on Housing and Related Needs

April 9 and 10, 2025 in person
April 22, 2025, at noon and 5:00PM online
May 7, 2025, at noon online

Comprehensive List of Housing, Community Development, and Infrastructure Challenges

1. Housing Affordability and Access

- Rents are rising faster than wages, leaving many families unable to afford stable housing.
- Families are forced to live in hotels, cars, or face eviction due to high housing costs.
- There is a severe shortage of truly affordable housing for individuals, couples, families, and seniors.
- Families with Housing Choice Vouchers often cannot use them due to lack of available units, and many vouchers are returned unused.
- Corporate ownership of rental housing contributes to rent increases, with no regulations limiting hikes.
- Affordable housing options are lacking for various life stages and income levels.
- There is insufficient diversity in housing types (e.g., small, and large homes) to meet community needs.

2. Housing Supply and Development Barriers

- Too few incentives exist for developers to build affordable housing instead of market-rate units.
- MPDU (Moderately Priced Dwelling Unit) programs are limited, and construction often does not focus on building equity or wealth.
- Developers can bypass affordable housing requirements through PILOT (Payment in Lieu of Taxes) agreements.
- Zoning regulations limit where housing can be built, restricting flexibility and supply.
- Lack of capital and financing, particularly at the state level, limits land acquisition and infrastructure development for affordable housing.
- Available building sites are scarce, and there is no consistent pipeline to expand the housing supply.
- Public-private-nonprofit partnerships are underutilized despite their potential to support viable housing projects.

- The housing development process is lengthy, complicated, and unbalanced, delaying much-needed construction.

3. Eviction Prevention and Housing Stability

- Emergency rental assistance is delayed, difficult to access, and has decreased from \$1,000 to \$500 per household.
- Funds often run out before families can receive help, and prevention is frequently too late to be effective.
- Families need faster, simpler access to housing stability support.
- Mediation programs are needed to resolve conflicts between tenants and landlords early.

4. Infrastructure and Land Use Challenges

- There is no comprehensive, coordinated strategy for infrastructure to support housing development.
- Planning and permitting processes are inefficient, slow, and create barriers to innovation.
- The land use and development timeline are unbalanced and not aligned with housing needs.
- Political volatility leads to inconsistent policy direction and unstable funding sources.
- Sustainable, predictable funding for infrastructure and development is lacking.

5. Transportation and Accessibility

- Inadequate, disconnected, and unsafe transportation systems prevent residents from accessing jobs, childcare, services, and housing.
- There is an urgent need for a connected multimodal transit network, including safe access to the metro, bus, and Amtrak.
- Traffic congestion further limits mobility in high-growth areas.
- Transportation gaps contribute to housing and employment instability, especially for lower-income residents.

6. Childcare, Economic Mobility, and Seniors

- There is a critical shortage of affordable childcare, particularly for infants pre-K.
- Many families want to work but cannot be due to lack of childcare and reliable transportation.
- Limited access to credit-building programs leaves many residents with low or no credit, impeding housing access and economic mobility.
- Transitional programs to help renters become homeowners are lacking.
- Seniors, particularly those with lower-middle incomes, lack affordable housing options.

7. Community Perceptions and Cultural Barriers

- NIMBY (Not in My Backyard) attitudes around the county block affordable housing developments.
- Public understanding of affordable housing education, and outreach is needed to dispel myths and build support.
- There is a broader resistance to community growth and change, which impedes progress on housing initiatives.

8. Support Services and Program Gaps

- Wraparound services, including mental health and family support, are insufficient or inaccessible for those in need.
- Many successful housing and support programs lack the funding to expand or scale.
- Better integration of housing with other community support systems is necessary for long-term stability.

9. Policy, Regulation, and Funding Gaps

- The development process is hindered by outdated regulations and unclear policies.
- There is a lack of rent control or other regulations to prevent unsustainable rent increases.
- Long-term, sustainable funding strategies are absent, undermining housing security.
- Existing planning efforts do not fully incorporate equity, flexibility, or community needs.



Frederick County Housing Survey

Frederick County is conducting an **Affordable Housing Study and 10-Year Strategic Plan** to better understand housing challenges and opportunities in our community. We are also determining how to best use new **Community Development Block Grant (CDBG) funds** awarded to the County to improve housing and the local economy, particularly for low- and moderate-income residents.

We need your input to help guide these efforts! This survey is a key part of the public participation process for both the Affordable Housing Study and the CDBG funds. **Your feedback will help us identify the most pressing housing and community needs in Frederick County.**

The survey takes just a few minutes, and every response makes a difference. Please share it with others so we can hear from as many people as possible! Help is available to people who have Limited English Proficiency, a disability, low literacy, or lack of access to the Internet. Just call 301-600-3530 or stop by the Division of Housing, 401 Sagner Avenue, Frederick, MD.

Thank you for participating in this important survey!

Please return completed surveys to:

Frederick County Division of Housing
401 Sagner Avenue,
Frederick, MD, 21701



1. Where do you currently live?

- Adamstown
- Ballenger Creek
- Bartonsville
- Braddock Heights
- City of Brunswick
- Buckeystown
- Village of Burkittsville
- Town of Emmitsburg
- City of Frederick
- Green Valley
- Jefferson
- Lake Linganore
- Libertytown
- Town of Middletown
- Monrovia
- Town of Mount Airy
- Town of Myersville
- Town of New Market
- Point of Rocks
- Village of Rosemont
- Sabillasville
- Spring Ridge
- Town of Thurmont
- Urbana
- Town of Walkersville
- Town of Woodsboro
- I do not live in Frederick County
- Other location in Frederick County: _____

2. What is your zip code? _____

3. How long have you lived in Frederick County?

- Less than 1 year
- 1-5 years
- 6-10 years
- More than 10 years
- I do not live in Frederick County

4. Which of the following best describes your employment status?

- Employed full-time
- Employed part-time
- Business owner
- Not employed
- Retired
- Other: _____



If you are not employed or retired, please skip to Question 7.

5. Which of the following best describes the industry you work in?

<input type="checkbox"/> Accommodation and food services	<input type="checkbox"/> Manufacturing
<input type="checkbox"/> Arts, entertainment, and recreation	<input type="checkbox"/> Natural resources and mining (e.g., agriculture, forestry, fishing, mining, quarrying)
<input type="checkbox"/> Construction	<input type="checkbox"/> Professional and business services (legal services, accounting, engineering services, advertising services, scientific research, consulting services, administrative services, waste management)
<input type="checkbox"/> Education	<input type="checkbox"/> Retail
<input type="checkbox"/> Financial activities (e.g., finance, insurance, real estate)	<input type="checkbox"/> Transportation and warehousing (transportation of passengers and cargo; warehousing and storage for goods)
<input type="checkbox"/> Government (local, state, or federal)	<input type="checkbox"/> Utilities
<input type="checkbox"/> Health care and social assistance	<input type="checkbox"/> Wholesale
<input type="checkbox"/> Information (e.g., publishing, motion picture and sound record, broadcasting, telecommunications, data processing)	
<input type="checkbox"/> If you are not sure, please describe your industry in one sentence or less:	

6. On a typical day, how long is your commute (one-way) to work?

<input type="checkbox"/> 0 minutes: I work from home/remotely	<input type="checkbox"/> 30 to 44 minutes
<input type="checkbox"/> 1 to 14 minutes	<input type="checkbox"/> 45 to 59 minutes
<input type="checkbox"/> 15 to 29 minutes	<input type="checkbox"/> 60 minutes or more

7. Do you currently own or rent your home?

<input type="checkbox"/> Own	
<input type="checkbox"/> Rent	
<input type="checkbox"/> Other: _____	



8. If you were able to find housing that fits your needs in your price range, would you prefer to be a homeowner or a renter?

- Homeowner
- Renter
- Either
- I'm not sure

9. What type of housing do you currently live in?

- Single-family **detached** home
- Single-family **attached** home (townhomes, rowhouses)
- Accessory dwelling unit (independent, self-contained dwelling unit located within a single-family dwelling or an accessory structure, or built as a separate accessory structure)
- Unit in duplex, triplex, or quadplex building (2 – 4 unit building)
- Unit in low-rise building (1 – 3 stories)
- Unit in mid-rise building (4 – 6 stories)
- Unit in high-rise building (7+ stories)
- Condominium
- Co-housing (individual housing units that also have a separate dedicated common unit for community meals and gatherings)
- Tiny home
- Mobile home
- Other: _____

10. About how much do you spend per month on housing costs?

Housing costs can include mortgage payments, rent, utilities, homeowners'/renters' insurance, and/or property taxes.

<input type="checkbox"/> Less than \$500	<input type="checkbox"/> \$2,000 to \$2,499
<input type="checkbox"/> \$500 to \$749	<input type="checkbox"/> \$2,500 to \$2,999
<input type="checkbox"/> \$750 to \$999	<input type="checkbox"/> \$3,000 to \$3,499
<input type="checkbox"/> \$1,000 to \$1,249	<input type="checkbox"/> \$3,500 or more
<input type="checkbox"/> \$1,250 to \$1,499	<input type="checkbox"/> I don't know
<input type="checkbox"/> \$1,500 to \$1,999	



11. Which of the following best describes your ability to afford your current housing costs?

- I cannot afford my housing costs right now (at risk of having to leave my home in the next three months).
- I struggle to afford my housing costs.
- I can afford my housing costs, but only with a roommate or shared housing.
- My housing costs are within my budget.
- I could afford to pay more for housing if I needed to.
- I'm not sure.

12. Have you had to move in the past five (5) years because you could no longer afford your housing?

- No, I have not moved due to housing costs.
- Yes, I moved **within** Frederick County.
- Yes, I moved **to** Frederick County.
- Yes, I **lived** in Frederick County and had to **move out of** Frederick County.
- Other: _____

13. In the last month, have you had concerns about the condition or quality of your housing?

- Yes
- No

If you have not had concerns about the condition or quality of your housing in the last month, please skip to Question 15.

14. What issues, if any, have you experienced in the last month? Please select all that apply.

<input type="checkbox"/> Mold or mildew	<input type="checkbox"/> Insufficient space for your household size
<input type="checkbox"/> Inadequate heating or cooling	<input type="checkbox"/> Lack of accessibility
<input type="checkbox"/> Problems with pests	<input type="checkbox"/> Oven or stove not working
<input type="checkbox"/> Electrical issues	<input type="checkbox"/> Smoke detectors missing or not working
<input type="checkbox"/> Structural issues (e.g., cracks, foundation problems)	
<input type="checkbox"/> Other: _____	



15. When selecting a home, which location-related factors are most important to you? Please select up to three (3).

- Age-restricted community
- Proximity to family and friends
- Proximity to parks/green space
- Proximity to public transportation
- Proximity to shopping/groceries
- Proximity to work/school
- Quality of local schools
- Sense of safety
- Other: _____

16. When selecting a home, which housing-specific factors are most important to you? Please select up to three (3).

- Price/affordability of housing
- Type of housing
- Quality of housing
- Number of bedrooms
- ADA accessibility
- Low maintenance housing
- Having a yard
- Being part of a homeowners/condominium association
- Other: _____



17. What type of housing would you prefer to live in, if it were available and you could afford it? Please select all that apply.

- Single-family **detached** home
- Single-family **attached** home (townhomes, rowhouses)
- Accessory dwelling unit (independent, self-contained dwelling unit located within a single-family dwelling or an accessory structure, or built as a separate accessory structure)
- Unit in duplex, triplex, or quadplex building (2 – 4 unit building)
- Unit in low-rise building (1 – 3 stories)
- Unit in mid-rise building (4 – 6 stories)
- Unit in high-rise building (7+ stories)
- Condominium
- Co-housing (individual housing units that also have a separate dedicated common unit for community meals and gatherings)
- Tiny home
- Mobile home
- Other: _____

18. What are the primary barriers preventing you from living in your preferred housing type? Please select all that apply.

- I live in my preferred housing type.
- There are not enough homes of the type I want.
- The housing market is too competitive.
- The type of home I want is too expensive.
- I cannot get a loan or financing.
- I cannot afford upfront costs (e.g., down payment, security deposit).
- I need to improve my credit.
- I have an eviction on my record.
- I don't have the right documents or ID.
- I'm not sure.
- Other: _____

**19. In your opinion, are there enough housing options in the County for:**

Renters	Yes	No	I don't know
Homeowners	Yes	No	I don't know
Households with lower incomes (<\$75,000)	Yes	No	I don't know
Households with middle incomes (\$75,000 - \$230,000)	Yes	No	I don't know
Households with higher incomes (>\$230,000)	Yes	No	I don't know
Young adults (ages 18-25)	Yes	No	I don't know
Seniors (ages 65+) seeking age-restricted housing	Yes	No	I don't know
Young families	Yes	No	I don't know
Multigenerational families	Yes	No	I don't know
People with disabilities	Yes	No	I don't know
People looking to downsize	Yes	No	I don't know
People in need of assisted living	Yes	No	I don't know
People in need of emergency, transitional, or rehabilitative housing	Yes	No	I don't know



Please indicate your level of support for committing government resources (such as policy changes, staff time, and funding) towards the following initiatives:

20. Support for existing and prospective homeowners (e.g. home repairs, Accessory Dwelling Unit provisions, down payment assistance, housing counseling)

<input type="checkbox"/>					
Strongly oppose	Oppose	Neutral	Support	Strongly support	I don't know

21. Support for renters (e.g. security deposit assistance, expanded tenant protections, landlord training and education)

<input type="checkbox"/>					
Strongly oppose	Oppose	Neutral	Support	Strongly support	I don't know

22. Support for people transitioning out of homelessness (case management, emergency shelters, transitional shelters, permanent supportive housing, affordable housing)

<input type="checkbox"/>					
Strongly oppose	Oppose	Neutral	Support	Strongly support	I don't know

23. Programs to incentivize and/or require developers to supply or preserve affordable housing units (e.g. financing, reduced fees, inclusionary zoning, moderately priced dwelling unit program)

<input type="checkbox"/>					
Strongly oppose	Oppose	Neutral	Support	Strongly support	I don't know

24. Programs to encourage small apartment buildings such as quadplexes, townhomes, or small format housing, sometimes referred to as "missing middle" housing (e.g., allowing for these housing types in more residential areas or streamlining permitting or land use requirements to reduce development costs)

<input type="checkbox"/>					
Strongly oppose	Oppose	Neutral	Support	Strongly support	I don't know



25. Programs that improve housing conditions and quality (e.g. housing rehabilitation grants, code enforcement, landlord training programs)

<input type="checkbox"/>					
Strongly oppose	Oppose	Neutral	Support	Strongly support	I don't know

26. Programs that add new units to the housing supply in areas with existing infrastructure (e.g. incentives for development close to transit, employment, grocery, schools, and other services; allowing duplexes and quadplexes by right)

<input type="checkbox"/>					
Strongly oppose	Oppose	Neutral	Support	Strongly support	I don't know

27. Programs that add new units to the housing supply throughout the County, including areas without existing infrastructure

<input type="checkbox"/>					
Strongly oppose	Oppose	Neutral	Support	Strongly support	I don't know

28. Would you support allocating additional revenue to support the production and preservation of affordable housing units in Frederick County through the Housing Initiative Fund (e.g. increasing percentage of recordation tax, rental registration fee for landlords)?

- Yes
- No
- I don't know

29. Please explain your response to the previous question.

If you do not live in Frederick County, please skip to Question 33.



30. Please select your level of agreement with the following statement: I believe I will have to move of Frederick County in the next five (5) years because I will no longer be able to afford my housing.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree

31. Are you planning to move from your current home in the next five (5) years?

- No plans to move
- Planning to move **out of** Frederick County
- Planning to move **within** Frederick County

32. Why are you planning to move out of Frederick County?

- I am not planning on moving out of Frederick County.
- Limited access to public transportation in Frederick County
- Availability of jobs in Frederick County
- Commute time
- Cost of home or renters insurance
- Cost to buy a home in Frederick County
- Cost to rent a home in Frederick County
- Available housing options in Frederick do not meet housing needs
- Lack of senior-friendly housing (65+) in Frederick County
- Distance to amenities or services within Frederick County
- High property taxes in Frederick County
- Lack of ADA-accessible housing in Frederick County
- Other: _____



Note: All personal information collected in this survey will remain anonymous. These questions will help researchers determine the representativeness of survey results.

33. Which of the following best describes your annual household income (including all income earners who contribute to housing costs):

<input type="checkbox"/> Less than \$25,000	<input type="checkbox"/> \$100,000 to \$149,999
<input type="checkbox"/> \$25,000 to \$34,999	<input type="checkbox"/> \$150,000 to \$199,999
<input type="checkbox"/> \$35,000 to \$49,999	<input type="checkbox"/> \$200,000 to \$249,999
<input type="checkbox"/> \$50,000 to \$74,999	<input type="checkbox"/> \$250,000 or more
<input type="checkbox"/> \$75,000 to \$99,999	

34. Which of the following best describes your age?

<input type="checkbox"/> 18 to 24 years	<input type="checkbox"/> 55 to 64 years
<input type="checkbox"/> 25 to 34 years	<input type="checkbox"/> 65 to 74 years
<input type="checkbox"/> 35 to 44 years	<input type="checkbox"/> 75 years and over
<input type="checkbox"/> 45 to 54 years	

35. What is your race or ethnicity? Please select all that apply.

<input type="checkbox"/> American Indian or Alaska Native	<input type="checkbox"/> Hispanic or Latino
<input type="checkbox"/> Asian	<input type="checkbox"/> Native Hawaiian or Other Pacific Islander
<input type="checkbox"/> Black or African American	<input type="checkbox"/> White or Caucasian
<input type="checkbox"/> Prefer to self-identify: _____	

36. What is your gender?

<input type="checkbox"/> Man	
<input type="checkbox"/> Woman	
<input type="checkbox"/> Nonbinary	
<input type="checkbox"/> Prefer to self-identify: _____	

37. Do you have a disability?

<input type="checkbox"/> Yes	<input type="checkbox"/> No
------------------------------	-----------------------------



38. Are there children (<18) living in your home?

Yes No

39. Are there non-senior adults (18-64) living in your home?

Yes No

40. Are there senior adults (65+) living in your home?

Yes No

Thank you for sharing your input!

Completed surveys can be returned to:

**Frederick County Division of Housing
401 Sagner Avenue,
Frederick, MD, 21701**

Page 13 of 13

Frederick County Working Group - Meeting #2



Presentation Overview

- 1 Project Updates and Road Ahead
- 2 Stakeholder Workshop Findings
- 3 Public Opinion Survey Dashboard
- 4 Group Interview
- 5 Closing Comments



Project Updates

Completed:

- Preliminary Research and Current State Assessment
- Community Input Meetings
- Stakeholder Workshops
- Public Opinion Survey

In Process:

- Housing Demand Model and Workforce Affordability Analysis
- Group Interviews
- Program and Policy Analysis

Road Ahead:

- Compile Key Findings
- Strategic Planning Meeting with Working Group
- Community Open House
- Final Report



Public Opinion Survey

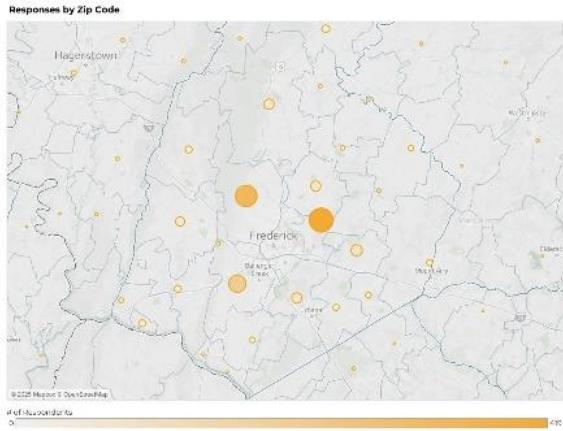


Public Opinion Dashboard

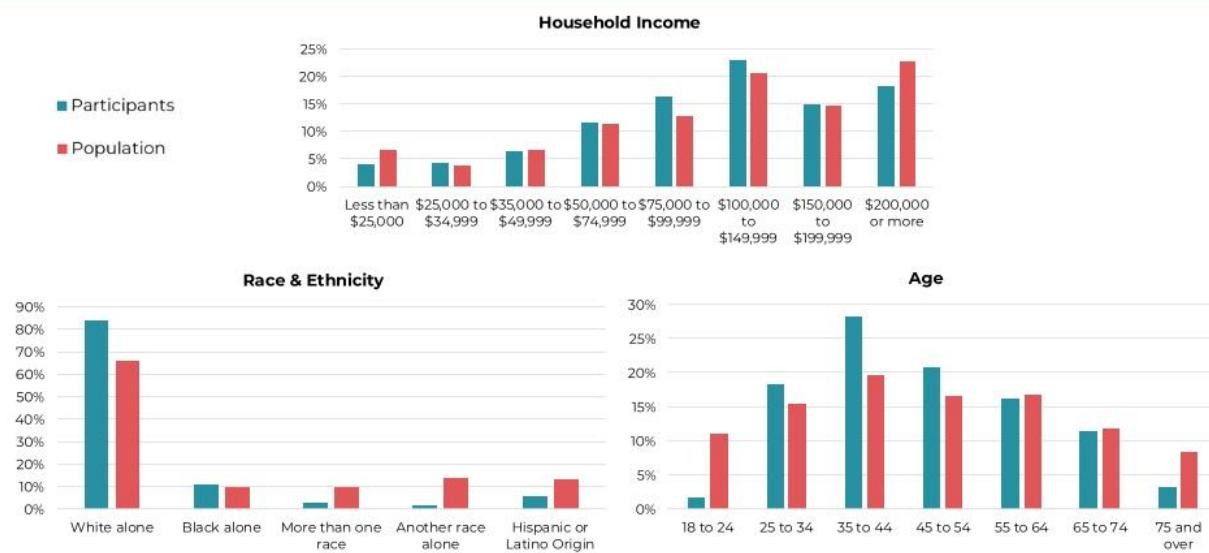
1,704 responses

93.4% residents

6.6% non-residents



Public Opinion Key Highlights



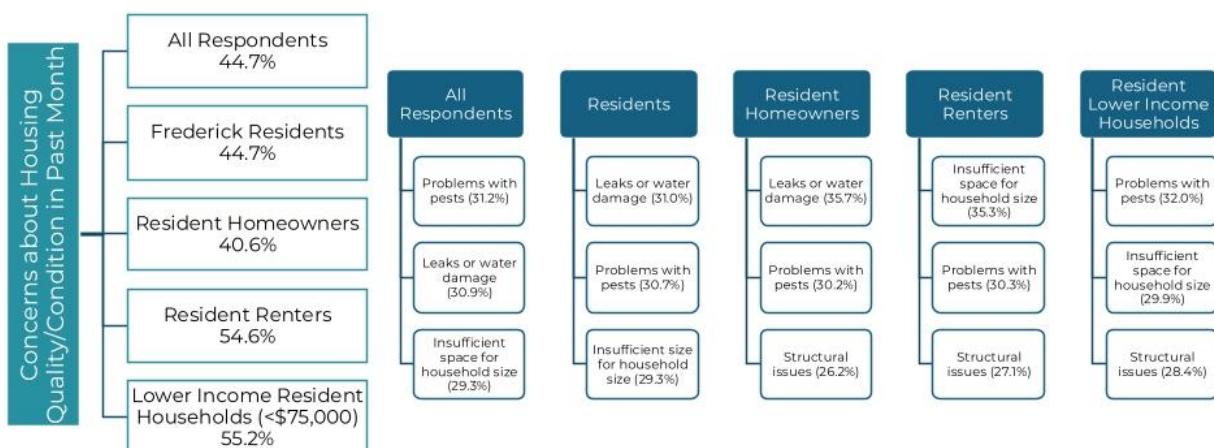
Public Opinion Key Highlights

Ability to Afford Housing Costs



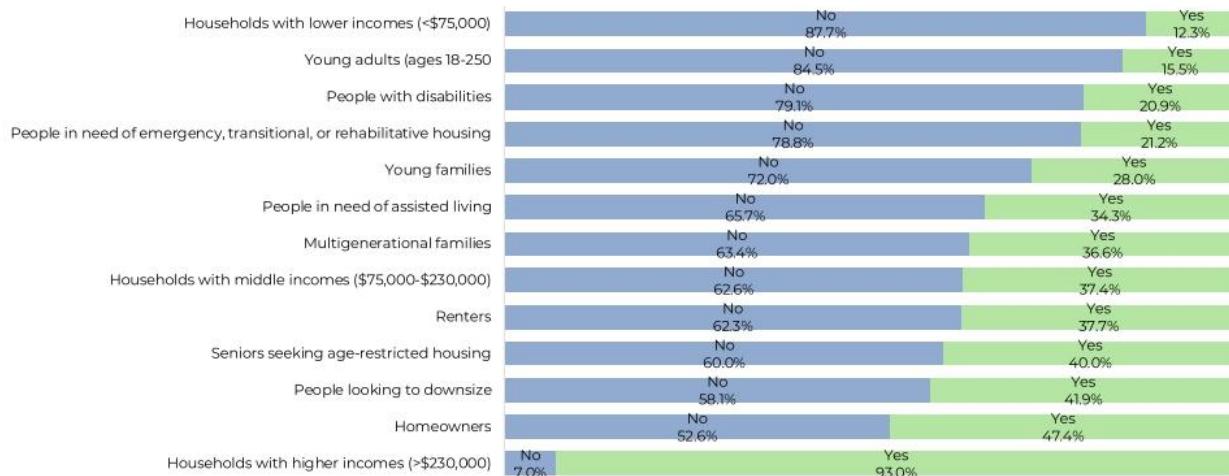
- I cannot afford my housing costs right now (at risk of having to leave my home in the next three months).
- I struggle to afford my housing costs.
- I can afford my housing costs but only with a roommate or shared housing.
- My housing costs are within my budget.
- I could afford to pay more for housing if I needed to.

Public Opinion Key Highlights



Public Opinion Key Highlights

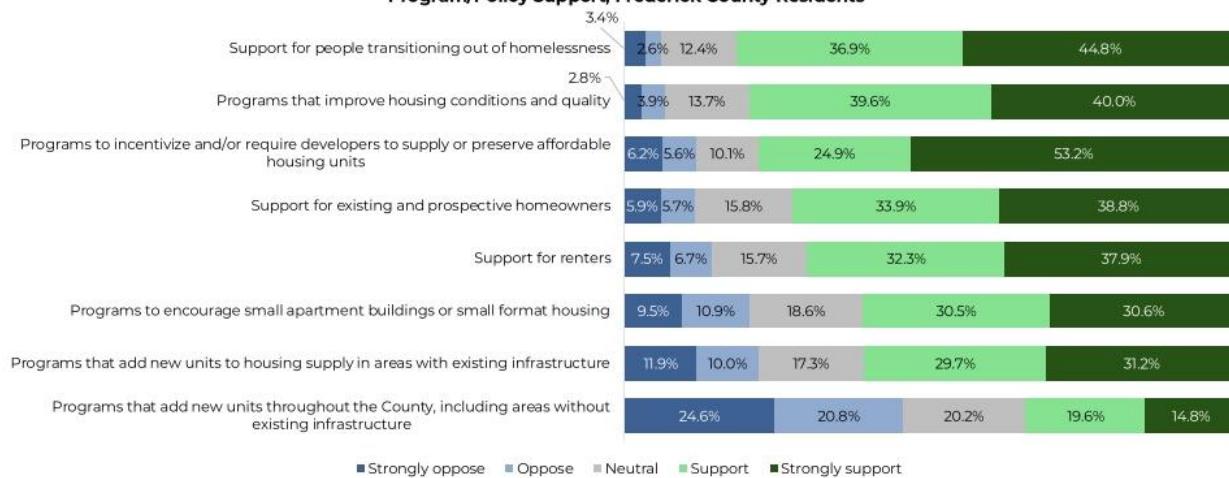
In your opinion, are there enough housing options in the County for:



*Limited to responses from Frederick County residents.

Public Opinion Key Highlights

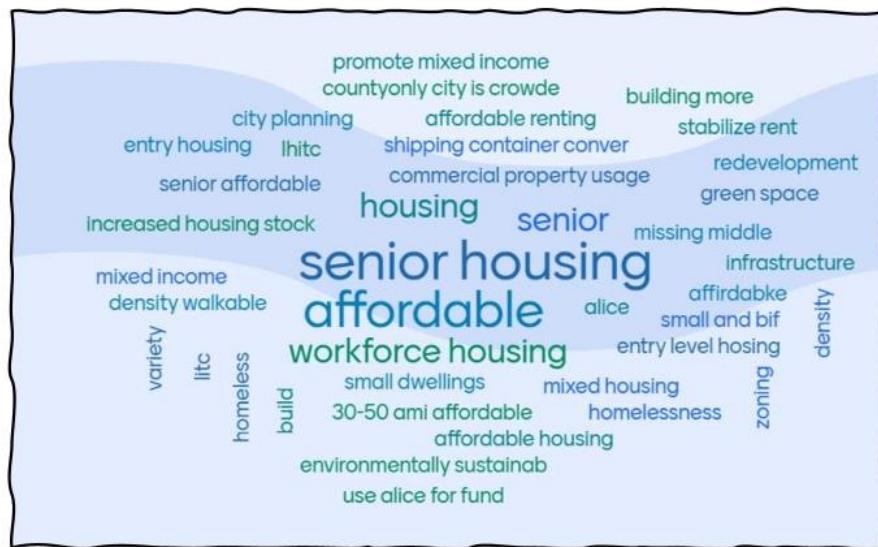
Program/Policy Support, Frederick County Residents



Stakeholder Workshop Findings



Early Input and Findings



Challenges

Coordination and Capacity Building

- Coordination among County, City, and Citizen Housing Efforts
- Public Education Around the Importance of Housing Efforts and Housing Supply
- Public-Private Partnerships
- Alignment of Financial Planning Among Governments
- Awareness of Local, Regional, State and Federal Resources

Capital Resources

- Dedicated and Sustainable Funding from Public and Private Organizations
- Funding for Assistance Programs*
- Location of County and Proximity to DC Area Costs
- Available Land for Affordable Housing
- Low Housing Inventory and Low Vacancy Rates
- Limited Options for Renters

Policies and Programs

- Flexibility of Zoning and Density Considerations
- Developer Incentives; Beyond Multifamily
- Processes Creating Obstacles for Developers
- MPDU and PIL
- Other Programs
 - First Time Homebuyers, Rent to Own, Public Service Occupations, Rental Regulations, Rental Protections, Aging in Place

Infrastructure

- Lack of Public Transportation
- Overcrowding in Schools
- Specific Funding for Infrastructure Expansion
- Lack of Smaller Housing Options
- Explosive Growth Putting a Strain on Public Resources
- Low Utilization of Mixed-Use Development Opportunities

Goals/Strategies

Coordination and Capacity Building

- Work with developers to diversify housing
- Public education outreach campaign to dispel myths, educate politicians, and reduce organized opposition
- Establish a more flexible housing authority and implement procedures to increase voucher utilization
- Facilitate a collaborative process to streamline processes and regulations
- Increase financial literacy and homebuyer education programming

Capital Resources

- Increase residential land from 8% to 9%
- Increase developer incentives, particularly to create more affordable units and implement more creative strategies
- Align funding to create a consistent funding stream
- Lobby for more state financing
- Outline a map of funding sources and secure more sustainable sources

Policies and Programs

- Edit the MPDU program to increase development of moderately priced units and increase resident equity
 - No opt out option for MPDU
- Limit corporate ownership of rental units
- Place a cap on rental price increases YoY
- Revise zoning requirements to favor diverse housing options
- Identify and streamline inefficiencies
- Increase programs that transition residents to homeownership

Infrastructure

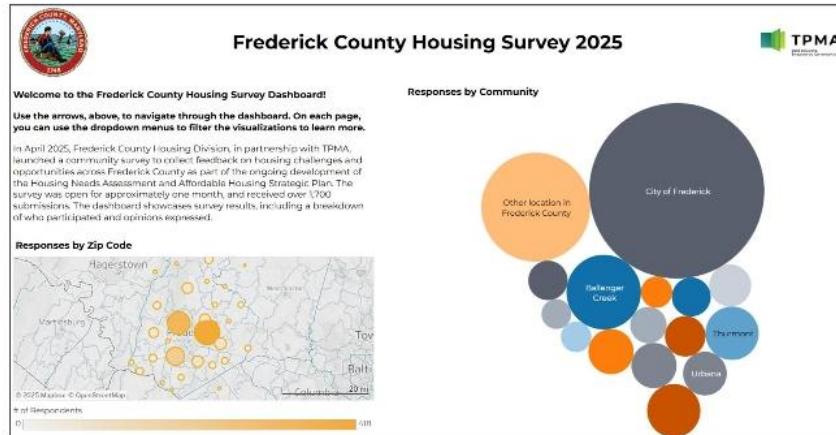
- Develop more diverse transportation options within current infrastructure and near developments and focus on multimodal transportation
- Map and grid target areas for (re)development and infrastructure investments
- Increase supply of affordable childcare
- Increase awareness of resources for basic needs



Group Interview

Public Opinion Dashboard

Frederick County Tableau Dashboard



Next Steps and Closing

August 21st Working Group Meeting

Closing Thoughts



Questions and Answers

Brown, Susan

From: Division of Housing <hmorris@frederickcountymd.gov>
Sent: Wednesday, June 18, 2025 9:29 AM
To: Brown, Susan
Subject: Frederick County Announces Draft of Community Development Block Grant Consolidated Plan and 2025 Annual Action Plan

[EXTERNAL EMAIL]



Frederick County Government
County Executive Jessica Fitzwater

FOR IMMEDIATE RELEASE:
JUNE 18, 2025

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[Portuguese \(Portugal, Brazil\) / Português](#) | [Romanian / Română](#) | [Russian / Русский](#) |
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Frederick County Announces Draft of Community Development Block Grant Consolidated Plan and 2025 Annual Action Plan

Public Invited to Review and Provide Feedback by July 14, 2025

FREDERICK, Md. - Members of the public are invited to review and comment on Frederick County's first Community Development Block Grant Consolidated Plan covering Federal Fiscal Years 2025-2027, along with the 2025 Annual Action Plan.

Last year, the U.S. Department of Housing and Urban Development designated Frederick County as an urban county eligible to receive yearly federal funds through the Community Development Block Grant Program. These funds help make communities stronger by supporting housing, local services, and other community projects. The Consolidated Plan is a three-year plan that outlines a strategy to address housing and community development needs, sets goals, and explains how the funds will be used to help low- and moderate-income residents.

The public comment period will remain open through the close of business on **Monday, July 14, 2025**. Residents are encouraged to review the draft plans and provide their feedback.

An in-person and virtual public hearing will be held by the County Council on **Tuesday, July 1, 2025, at 5:30 p.m. in the First Floor Hearing Room of Winchester Hall, 12 East Church Street in Frederick, MD**. The purpose of the hearing is to gather the public's feedback on the proposed plans. Members of the public will be given an opportunity to voice their opinions, with each speaker allotted three minutes to provide comments.

To view the draft plan, visit www.FrederickCountyMD.gov/Housing. For more information or to submit comments, please contact Susan Brown, Director of Operations – Community Programs, Division of Housing, by phone at 301-600-3530 or via email at SBrown@FrederickCountyMD.gov.

###

Contact: [Susan Brown](#)
Director of Operations - Community Programs
Division of Housing
301-600-3530

Frederick County, Maryland does not discriminate on the basis of race, color, religion, national origin, sex, age, marital status, disability, familial status, gender identity, sexual orientation, or source of income.

Sent on behalf of Frederick County, MD by PublicInput
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The Frederick News-Post

AFFIDAVIT OF PUBLICATION

See Proof on Next Page

State of Florida, County of Orange, ss:

Edmar Corachia, being first duly sworn, deposes and says: That (s)he is a duly authorized signatory of Column Software, PBC, duly authorized agent of Frederick News-Post, a newspaper printed and published in the City of Frederick, County of Frederick, State of Maryland, and that this affidavit is Page 1 of 2 with the full text of the sworn-to notice set forth on the pages that follow, and that the attachment hereto contains the correct copy of what was published in said legal newspaper in consecutive issues on the following dates:

PUBLICATION DATES:

Jun. 14, 2025

NOTICE ID: 5ExGmlkKDndLuPNEAr8qA

NOTICE NAME: Public Hearing Notice - CDBG Con Plan

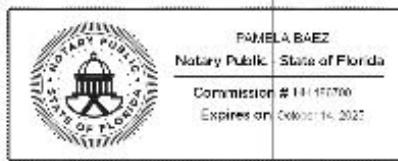
Publication Fee: 508.20

Edmar Corachia

(Signed)

VERIFICATION

State of Florida
County of Orange



Subscribed in my presence and sworn to before me on this: 06/17/2025

P. Baez

Notary Public
Notarized remotely online using communication technology via Proof.

Public Hearing Notice - CDBG Con Plan - Page 1 of 2

**NOTICE OF PUBLIC HEARING AND DISPLAY OF
THE DRAFT 2025-2027 CONSOLIDATED PLAN AND
2025 ANNUAL ACTION PLAN FOR THE COUNTY
OF FREDERICK, MARYLAND**

Re: To Consider the Proposed Frederick County Community Development Block Grant (CDBG) Consolidated Plan Covering Federal Fiscal Years 2025 through 2027

The County Council ("Council") of Frederick County, Maryland, will conduct an in-person and virtual public hearing on **Tuesday, July 1, 2025**, at 5:30 p.m. (or soon thereafter), in the First Floor Hearing Room, Winchester Hall, 12 East Church Street, Frederick, Maryland, to obtain the views of residents on the proposed Frederick County CDBG Consolidated Plan Covering Federal Fiscal Years 2025 through 2027 to be submitted to the United States Department of Housing and Urban Development (HUD). The County will receive CDBG funds as an entitlement community. The Consolidated Plan outlines efforts to improve housing, support local services, and strengthen our communities.

NOTICE IS HERE GIVEN that the draft 2025-2027 Consolidated Plan and 2025 Annual Action Plan will be available for a 30-day public review beginning on June 13, 2025. All referenced documents will be available for review on the County's website (<http://frederickcountymd.gov/6366/Housing>). The comment period will close at close of business on July 14, 2025. A Resolution to approve the proposed Frederick County Community Development Block Grant Consolidated Plan Covering Federal Fiscal Years 2025 through 2027 including any citizen participation comments will be presented for approval by the County Council at the regularly scheduled meeting on July 15, 2025, beginning at 5:30 p.m. (or soon thereafter).

For more information, contact Susan Brown, Director of Operations-Community Programs, Frederick County Division of Housing, 401 Sagner Avenue, Frederick, Maryland 21701, 301-600-3530 or sbrown@frederickcountymd.gov

Members of the public will be given an opportunity to be heard at the public hearing. Each speaker will have three (3) minutes to provide comments.

The Council will utilize a web portal that can be found at www.FrederickCountyMD.gov/CouncilMeetings which will allow the public to participate in Council meetings. Individuals can watch the live public hearing via FCG TV (Channel 19), send written comments to councilmembers@frederickcountymd.gov, or use the toll-free number listed below to listen, speak live or leave voice mail messages that will be forwarded to the Council Members. The portal also uses built-in translation services so those for whom English is not their native language can leave comments or read responses in more than 100 languages.

The public is reminded that all comments, both written and oral, will be made part of the public record. Voice mail messages and callers should include your name and address at the beginning of your comment. The toll-free number is 855-925-2801, provide the meeting code 8365, and press '2' to leave a voice mail message or press '3' to enter a muted queue to speak live during the public comment portion of the meeting. Messages will be transcribed and forwarded to the Council Members.

Members of the public comments will be given three (3) minutes per speaker.

Persons requiring special accommodations for this public hearing are requested to contact the County Council's Office at 301-600-1135 (TTY: Use Maryland Relay to make the necessary arrangements no later than three (3) business days prior to the hearing.

Frederick County Government does not discriminate on the basis of race, color, religion, national origin, sex, age, marital status, disability, familial status, gender identity, sexual orientation, or source of income.

**BY ORDER OF THE
COUNTY COUNCIL**

Brad W. Young, President
June 14, 2025

THE EFFECTIVE DATE OF THIS RESOLUTION IS July 15, 2025

RESOLUTION NO. 25-27

RESOLUTION OF
THE COUNTY COUNCIL,
OF FREDERICK COUNTY, MARYLAND

RE: Consolidated Plan for the Frederick County Community Development Block Grant Program

RECITALS

WHEREAS, Frederick County, Maryland has been designated an urban county eligible to receive annual entitlement funds under the Community Development Block Grant (CDBG) program; and

WHEREAS, Frederick County, Maryland is required to develop and submit a three-year Consolidated Plan Covering Fiscal Years 2025-2027 (July 1, 2025 – June 30, 2028); and

WHEREAS, Frederick County, Maryland is required to develop and submit an Annual Action Plan for Fiscal Year 2025 (July 1, 2025 – June 30, 2026); and

WHEREAS, Frederick County, Maryland is required to submit a Citizen Participation Plan; and

WHEREAS, Frederick County, Maryland is required to submit a Consolidated Annual Performance and Evaluation Report (CAPER) within 90 days each program year end date; and

WHEREAS, the County Council for Frederick County, Maryland held the required public hearing for community comment on the proposed Consolidated Plan, Annual Action Plan, and Citizen Participation Plan on July 1, 2025; and

WHEREAS, the County Council for Frederick County, Maryland understands and acknowledges that Frederick County, Maryland will be responsible for completion of grant activities and any corrective actions including the repayment of funds, if necessary;

RESOLUTION

NOW, THEREFORE, BE IT RESOLVED, that the County Council of Frederick County, Maryland approves the three-year Consolidated Plan Covering Federal Fiscal Years 2025-2027 (July 1, 2025 – June 30, 2028), Annual Action Plan, and Citizen Participation Plan; and

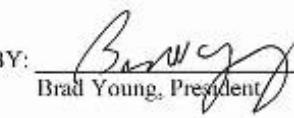
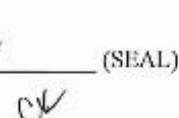
BE IT FURTHER RESOLVED, that the County Executive of Frederick County, Maryland is authorized and empowered to execute any and all documents required for the submission of the Consolidated Plan, Annual Action Plan, and Citizen Participation Plan.

The undersigned hereby certifies that this Resolution was approved and adopted on the 15th day of July, 2025.

ATTEST:

COUNTY COUNCIL
FREDERICK COUNTY, MARYLAND


Ragen Cherney
Council Chief of Staff

BY: 
Brad Young, President  (SEAL)



FREDERICK COUNTY GOVERNMENT
DIVISION OF HOUSING

Jessica Fitzwater
County Executive

Vincent Rogers, Division Director

FREDERICK COUNTY, MARYLAND

FAIR HOUSING AND EQUAL OPPORTUNITY PLAN

As a recipient of federal Community Development Block Grant funds from the United States Department of Housing and Urban Development (HUD) received as an entitlement community, Frederick County, Maryland, or its successor(s), complies with all federal statutes, regulations and Executive Orders relating to civil rights, fair housing, non-discrimination and equal opportunity. The County's compliance is not specific to the federally funded project or activity. Frederick County, Maryland ensures that its administrative practices, policies and laws meet the intent of the applicable state and federal statutes, regulations and Executive Orders.

Therefore, Frederick County, Maryland commits to create an environment for its residents where no one is excluded from participation or benefit due to their race, color, national origin, ethnicity, gender, disability, familial status, marital status, age or religion. The denial of rights based on any of these protected classes is detrimental to the health, safety and welfare of the residents and constitutes an unjust denial or deprivation of such inalienable rights which is within the power and the proper responsibility of government to prevent.

Fair Housing

In accordance with the federal Civil Rights Act of 1968 (as amended), the federal Housing and Community Development Act of 1974 (as amended), and the Fair Housing Act of 1988, Frederick County, Maryland will promote through fair, orderly and lawful procedures, the opportunity for each person to obtain housing of such person's choice in this community without regard to race, color, national origin, ethnicity, gender, disability, familial status, marital status, age or religion.

To the best of its ability, Frederick County, Maryland will promote and encourage fair housing choice for all its residents. Frederick County, Maryland's administrative practices, policies and laws will attempt to prohibit:

- Discrimination in the Sale or Rental of Housing
- Discrimination in Housing Financing
- Discrimination in Providing Brokerage Services
- Unlawful Intimidation

The County will accept complaints from any resident that feels that they have been discriminated against in relation to their housing choice. The County will make an initial investigation and refer the complaint to the state or the federal housing departments.

Frederick County: Rich History, Bright Future
401 Sagner Avenue, Frederick, MD 21701 • 301-600-1061 • Fax 301-600-3585
www.FrederickCountyMD.gov

The County Code of Frederick County, Maryland prohibits discrimination in housing based on race, color, religion, national origin, sex, age, marital status or disability is made unlawful, as is discrimination based on familial status or source of income. The Frederick County Human Relations Department investigates complaints of unlawful housing discrimination under the County Code.

For housing projects developed or assisted with federal funds, Frederick County, Maryland will ensure that its subrecipients and developers will comply with statutes, regulations and Executive Orders.

Equal Opportunity

In accordance with the federal Civil Rights Act of 1964 (as amended), no person in Frederick County shall be excluded from participation in, denied benefits of, or subjected to, discrimination under any program or activity receiving federal financial assistance.

Frederick County, Maryland will ensure that it will not discriminate in its procurement practices. Frederick County, Maryland procurement policies allow for open and competitive bidding concerning all procured goods and services. When applicable, Frederick County, Maryland will solicit bids from minority women owned businesses.

Affirmative Action Strategy

It is the policy of Frederick County, Maryland not to discriminate against any employee or any applicant for employment because of race, color, national origin, ethnicity, gender, disability, familial status, marital status, age or religion. Frederick County, Maryland will take affirmative action to ensure that this policy includes but is not limited to the following: recruitment and employment, promotion, demotion, transfer, compensation, selection for training, layoff and termination. Additionally, Frederick County, Maryland will ensure that our contractors and subcontractors will not discriminate against any employee or applicant for employment.

Affirmatively Furthering Fair Housing

Frederick County, Maryland commits to affirmatively further fair housing in our community. Our programs will be administered in accordance with our efforts to provide a range of fair housing choices to our residents.

To the extent possible, Frederick County, Maryland or its designated departments and/or agents will undertake one or more of the following activities on an annual basis:

- Adopt a Fair Housing Proclamation and celebrate the month of April as Fair Housing Month.

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www.FrederickCountyMD.gov

- Develop and distribute a fair housing brochure informing residents of their rights under state and federal laws and made available to the public when visiting the County Division of Housing and Human Relations Department; it will also be posted on the County web site.
- Review local zoning laws and building codes to determine if they impact fair housing choice.
- Review sales and rental practices in our community to determine if their practices are discriminatory.
- Conduct a survey to assess public attitude about fair housing and housing discrimination
- Conduct a survey to assess housing needs.
- Sponsor or participate in an annual workshop on fair housing.
- Provide housing counseling or referral to appropriate agency to minority and non-English speaking residents as needed to help them find housing outside areas of concentration.

Excessive Force

The National Affordable Housing Act (NAHA) of 1990 (as amended) requires recipients of federal Community Development Block Grant funds through the United States Department of Housing and Urban Development to protect individuals engaging in non-violent civil rights demonstrations. To that end, Frederick County, Maryland is required to develop and maintain 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 nonviolent civil rights demonstrations.

Frederick County, Maryland maintains a police department for the safety of its residents. Frederick County, Maryland prohibits the use of excessive force by employees of the police department against anyone engaged in non-violent civil rights demonstrations. This is more defined in the County's Policy on Prohibition on the Use of Excessive Force by Law Enforcement Agencies against Any Individuals Engaged in Non-Violent Civil Rights Demonstrations (Resolution 09-10, effective May 28, 2009).

Limited English Proficiency

Frederick County, Maryland recognizes that, as its population increases, its population now includes persons from other countries whose primary language is not English. To that end, Frederick County, Maryland will make efforts to identify various populations and to provide information to them in a language they understand.

Personnel Policies

Frederick County Maryland personnel policies are in compliance with all federal and state equal opportunity requirements. They are updated to ensure compliance as requirements change.

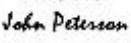
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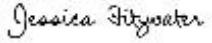
Specifically, employees are notified of their rights, responsibilities and requirements of their specific jobs and as a representative of Frederick County, Maryland. The personnel policies provide information on compensation, leave, termination, grievances, benefits, sexual harassment, and employee reviews. The personnel policy also provides information about conflict-of-interest provisions related to contracting and procurement.

A full copy of the personnel policies may be obtained at Winchester Hall, 12 East Church Street, Frederick, MD 21701, during normal business hours.

This Fair Housing and Equal Opportunity Plan was adopted by Frederick County Executive Jessica Fitzwater on August 6, 2025. It is effective for a 3-year period until August 6, 2028.

FREDERICK COUNTY, MARYLAND

DocSigned by:

John Peterson
JOHN PETERSON
CHIEF ADMINISTRATIVE OFFICER

DocSigned by:

Jessica Fitzwater
JESSICA FITZWATER
COUNTY EXECUTIVE

8/4/2025


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FREDERICK COUNTY GOVERNMENT
DIVISION OF HOUSING

Jessica Fitzwater
County Executive

Vincent Rogers, Division Director

FREDERICK COUNTY, MARYLAND

MINORITY BUSINESS PLAN

As a recipient of federal Community Development Block Grant (CDBG) funds through the United States Department of Housing and Urban Development, and received as an urban county, Frederick County, Maryland, an entitlement community, is committed to making good faith efforts to contract with Minority Business Enterprises (MBE) and Women Business Enterprises (WBE) for goods and services utilizing CDBG funds when so stipulated in the grant documents.

An MBE or WBE is a business enterprise that is at least 50% owned by a minority or a woman. For publicly owned MBEs or WBEs, at least 51% of the stock must be owned by minority group members or women.

Frederick County, Maryland will make good faith efforts to contract with MBEs and WBEs for goods and services using CDBG funds. These efforts will include:

- Developing and maintaining a list of qualified MBEs and WBEs
- Assuring that small businesses and MBEs and WBEs are solicited for appropriate contract opportunities
- Establishing a delivery system which will encourage participation by MBEs and WBEs
- Encouraging contractors to subcontract with MBEs and WBEs

Frederick County, Maryland will document its efforts to satisfy the requirements of this Minority Business Plan and will maintain these records in the CDBG files.

This Minority Business Plan is adopted by Frederick County Executive Jessica Fitzwater on August 6, 2025, and shall remain in effect for a 3-year period until August 6, 2028.

FREDERICK COUNTY, MARYLAND

DocSigned by:

John Peterson
JOHN PETERSON
CHIEF ADMINISTRATIVE OFFICER

DocSigned by:

Jessica Fitzwater
JESSICA FITZWATER
COUNTY EXECUTIVE

8/4/2025

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FREDERICK COUNTY GOVERNMENT
DIVISION OF HOUSING

Jessica Fitzwater
County Executive

Vincent Rogers, Division Director

FREDERICK COUNTY, MARYLAND

RESIDENTIAL ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE PLAN

Frederick County, Maryland will take every preventable action to minimize the involuntary displacement of persons or businesses when using federal funds received from the Community Development Block Grant funds as a source of funding in our projects. In the event that displacement occurs, Frederick County, Maryland hereby agrees to comply with all requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 ("URA"), as amended, as described in 49 CFR Part 24; and with the Housing and Community Development Act of 1974 ("HCD Act of 1974"), as amended, as described in 24 CFR Part 42.

RELOCATION

Frederick County, Maryland will provide relocation assistance as required under the URA to all persons or businesses displaced as a direct result of assisted activities. They shall be provided relocation benefits which, at a minimum, include:

- Relocation assistance planning and advisory services;
- Moving expenses;
- Referral to comparable replacement unit; and
- Replacement housing payments for 42 months.

Low and moderate income households displaced by the acquisition or demolition of housing or by the conversion or rehabilitation of low and moderate income dwellings to another use are entitled to additional benefits under the requirements of 24 CFR 42.350. These additional benefits include:

- Security deposits and credit checks;
- Referral to comparable replacement unit; and
- Replacement housing payments for 60 months.

Additionally, low and moderate income tenants are also eligible for:

- Referral to at least one suitable, decent, safe and sanitary replacement dwelling unit. The Director of the Frederick County Division of Housing shall advise tenants of their rights under the Federal Fair Housing Act, 42 U.S.C. §§ 3601—3619, and of replacement housing opportunities in such a manner that, wherever feasible, they will have a choice between relocation within their neighborhood and other neighborhoods; and

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- Each person must be offered rental assistance equal to 60 times the amount necessary to reduce the monthly rent and estimated average monthly cost of utilities for a replacement dwelling (comparable replacement dwelling or decent, safe, and sanitary replacement dwelling to which the person relocates, whichever costs less) to the "Total Tenant Payment." All or a portion of this assistance may be offered through a certificate or voucher for rental assistance (if available) provided under Section 8 of the United States Housing Act of 1937, 42 U.S.C. § 1437f.

In addition, in consideration of the financial assistance received from the Maryland CDBG Program, particularly when such assistance is used for acquisition, rehabilitation, demolition, or conversion which results in temporary relocation, Frederick County, Maryland agrees to assist either the temporarily displaced residential or business tenant or owner occupant during the time they are displaced. Those receiving temporary relocations shall receive at a minimum:

- Interim living costs;
- Relocation assistance planning and advisory services;
- Reasonable moving expenses; and
- Rental Assistance (if moving to more expensive unit).

ONE FOR ONE REPLACEMENT HOUSING

In the event that low and moderate income dwelling units are demolished or converted to a use other than as low/moderate income housing, will replace all units that were occupied or were vacant but deemed occupiable as required under Section 104(d) of the HCD Act of 1974, as amended.

All replaced housing will be provided within three (3) years of the commencement of the demolition or rehabilitation relating to conversion. Before obligating or expending funds that will directly result in such demolition or conversion, the Director of the Division of Housing will make public and submit to HUD the following information in writing:

- A description of the proposed assisted activity;
- The location on a map and number of dwelling units by size (number of bedrooms) that will be demolished or converted to use other than as low/moderate income dwelling units as a direct result of the assisted activity;
- A time schedule for the commencement and completion of the demolition or conversion;
- The general location on a map and approximate number of dwellings units by size (number of bedrooms) that will be provided as replacement dwelling units;

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E. The source of funding and a time schedule for the provision of replacement dwelling units; and

F. The basis for concluding that each replacement dwelling unit will remain a low/moderate income dwelling for at least ten (10) years from the date of initial occupancy.

GENERAL POLICIES

1. Frederick County, Maryland will take every preventable action to minimize the involuntary displacements of persons or businesses during the implementation of our CDBG funded projects. Examples of actions that may be taken include:

- Stage rehabilitation of assisted housing to allow tenants to remain during and after rehabilitation, working with empty buildings or groups of empty units first, so they can be rehabilitated first, and tenants moved in before rehabilitation of occupied units or buildings is begun.
- Establish temporary relocation facilities in order to house families whose displacement will be of short duration, so they can move back to their neighborhoods after rehabilitation or new construction.
- Provide counseling to assist homeowners and renters to understand the range of assistance that may be available to help them in staying in the area being revitalized.

2. Frederick County, Maryland may enter into a written agreement with a subrecipient, or the owner of the assisted property, under which either may pay all or part of the cost of the required relocation assistance.

3. Frederick County, Maryland understands the cost of relocation assistance and other benefits shall be paid from CDBG funds or such other funds as may be available from any source including the jurisdiction's general fund.

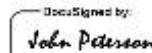
4. Frederick County, Maryland will refer owners and/or tenants to HUD if there is a disagreement with the determination that these requirements do not apply to an acquisition or a displacement.

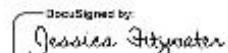
5. Frederick County, Maryland will prepare a specific Relocation Plan in the event that funding is requested for a project where it is known that displacement will occur.

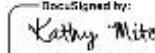
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This Residential Anti-Displacement and Relocation Assistance Plan was adopted by County Executive Jessica Fitzwater on August 6, 2025. It is effective for a 3-year period until August 6, 2028.

FREDERICK COUNTY, MARYLAND


John Peterson
JOHN PETERSON
CHIEF ADMINISTRATIVE OFFICER


Jessica Fitzwater
JESSICA FITZWATER
COUNTY EXECUTIVE


Kathy Mite
8/4/2025

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FREDERICK COUNTY GOVERNMENT
DIVISION OF HOUSING

Jessica Fitzwater
County Executive

Vincent Rogers, Division Director

FREDERICK COUNTY, MARYLAND

HUD SECTION 3 PLAN

As an urban county, and entitlement recipient of federal Community Development Block Grant (CDBG) funds through the United States Department of Housing and Urban Development (HUD), Frederick County, Maryland complies with Section 3 of the Housing and Urban Development Act of 1968 (as amended) (the Act).

Section 3 of the Act requires Frederick County, Maryland to ensure, to the greatest extent possible and consistent with existing federal, state and local laws and regulations, that employment and contracting opportunities are provided to low and very low-income persons. Section 3 applies to all contracts awarded that exceed One Hundred Thousand Dollars (\$100,000) utilizing CDBG funds when so stipulated in the grant documents.

A Section 3 Person is a low or very low-income person (individual) who:

- resides in Frederick County; and
- resides in public housing funded by the federal government; or
- receives housing assistance from the federal government; or
- resides in a household where the total household income is less than 50% of the area median income for Frederick County using income limits provided by HUD.

A Section 3 Business is defined as:

- a business that is 51% or more owned by Section 3 Persons; or
- a business in which 30% of the permanent, full-time employees are currently Section 3 Persons or within three years of the date of first employment were Section 3 Persons; or
- a business that commits to subcontracting over 25% of the total contract award to businesses that meet the definition of a Section 3 Business as described above.

Frederick County, Maryland will, to the greatest extent feasible, comply with Section 3 requirements when awarding contracts for construction, non-construction, materials, and supplies in excess of One Hundred Thousand Dollars (\$100,000.00).

Frederick County, Maryland will take the following steps when Section 3 applies:

1. Develop bid and solicitation documents which will identify Section 3 requirements and include the Section 3 Hiring Estimate Form which will be submitted with bids.
2. Advertise RFP/RFQ which will include the following statement, "Federal Section 3 hiring requirements apply to this project."
3. Notify the local housing authority, county housing office, job training services, and other related agencies of federally funded projects that may result in hiring in the near future.
4. Require bid submittals from Section 3 Businesses or from businesses using Section 3 Business subcontractors to include a Section 3 Business Certification form.
5. Insert the Section 3 Clause in the selected contractor's contract and include specific language to detail contractor's Section 3 intent related to new hires and/or using Section 3 Businesses as subcontractors.

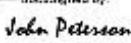
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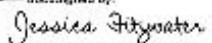
6. At pre-construction conferences, explain Section 3 requirements including the certification process prior to hiring. Provide contractors with Section 3 Self-Certification Forms to use when accepting applications for employment.
7. Require contractors to submit a list of all current employees who will work on the project.
8. Review and approve Section 3 Self-Certification Form submitted by the contractor before a hire is made.
9. Review payroll records to document the participation of Section 3 hire(s) on the project.
10. Review payroll records to document the participation of Section 3 Business employees on the project.
11. At the completion of the work under the contract, complete CDBG Section 3 Tracking Form which documents Section 3 compliance.

Frederick County, Maryland will document its efforts to satisfy the requirements of this Resolution and will maintain these records in the CDBG files.

This HUD Section 3 Plan was adopted by Frederick County Executive Jessica Fitzwater on August 6, 2025, and shall remain in effect for a 3-year period until August 6, 2028.

FREDERICK COUNTY, MARYLAND

DocSigned by:

John Peterson
JOHN PETERSON
CHIEF ADMINISTRATIVE OFFICER

DocSigned by:

Jessica Fitzwater
JESSICA FITZWATER
COUNTY EXECUTIVE

8/4/2025


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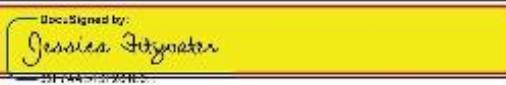
Grantee SF-424's and Certification(s)

Docusign Envelope ID: A4B1D04B-868C-4D41-BEB9-DCB6D2281F6B

OMB Number: 4040-0004
Expiration Date: 11/30/2025

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 appropriate letter(s): <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C * Other (Specify): <input type="text"/>	
* 3. Date Received: <input type="text"/>	4. Applicant Identifier: <input type="text"/>		
5a. Federal Entity Identifier: <input type="text"/>	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: <input type="text"/> Frederick County, MD			
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text"/> 52-6000943		* c. UEI: <input type="text"/> K9VMLKYJNYP7	
d. Address:			
* Street1: <input type="text"/> 12 E Church St.	Street2: <input type="text"/>		
* City: <input type="text"/> Frederick	County/Parish: <input type="text"/>		
* State: <input type="text"/> MD: Maryland	Province: <input type="text"/>		
* Country: <input type="text"/> USA: UNITED STATES			
* Zip / Postal Code: <input type="text"/> 21701-5447			
e. Organizational Unit:			
Department Name: <input type="text"/>	Division Name: <input type="text"/> Housing		
f. Name and contact information of person to be contacted on matters involving this application:			
Prefix: <input type="text"/>	* First Name: <input type="text"/> Susan	Middle Name: <input type="text"/>	
* Last Name: <input type="text"/> Brown	Suffix: <input type="text"/>		
Title: <input type="text"/> Director of Community Programs			
Organizational Affiliation: <input type="text"/>			
* Telephone Number: <input type="text"/> 301-600-3530		Fax Number: <input type="text"/>	
* Email: <input type="text"/> SBrown@FrederickCountyMD.gov			

Application for Federal Assistance SF-424			
* 9. Type of Applicant 1: Select Applicant Type:			
<input type="text" value="B: County 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:			
<input type="text" value="US Department of Housing and Urban Development"/>			
11. Assistance Listing Number:			
<input type="text" value="14.218"/>			
Assistance Listing Title: <input type="text" value="Community Development Block Grants / Entitlement Grants"/>			
* 12. Funding Opportunity Number: <input type="text"/>			
* Title: <input type="text"/>			
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"/> <input type="button" value="View Attachment"/>			
* 15. Descriptive Title of Applicant's Project: <input type="text" value="Consolidated Plan for Years 2025, 2026, and 2027
Frederick County, MD, Community Development Block Grants"/>			
Attach supporting documents as specified in agency instructions. <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>			

Application for Federal Assistance SF-424			
16. Congressional Districts Of:			
* a. Applicant	MD-006		
* b. Program/Project			
MD-006			
Attach an additional list of Program/Project Congressional Districts if needed.			
<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>			
17. Proposed Project:			
* a. Start Date:	10/01/2025		
* b. End Date: 09/30/2026			
18. Estimated Funding (\$):			
* a. Federal	722,727.00		
* b. Applicant			
* c. State			
* d. Local			
* e. Other	0.00		
* f. Program Income	0.00		
* g. TOTAL	722,727.00		
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?			
<input checked="" type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on 07/30/2025.			
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.			
<input 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="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>			
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 this list, is contained in the announcement or agency specific instructions.			
Authorized Representative:			
Prefix:	Honorable	* First Name:	Jessica
Middle Name:			
* Last Name:	Fitzwater		
Suffix:			
* Title:	County Executive		
* Telephone Number:	301-600-3190	Fax Number:	
* Email:	CountyExecutive@FrederickCountyMD.gov		
* Signature of Authorized Representative:			* Date Signed: 8/6/2025

8/4/2025

**Applicant and Recipient
Assurances and Certifications**U.S. Department of Housing
and Urban DevelopmentOMB Number: 2501-0044
Expiration Date: 2/28/2027**Instructions for the HUD 424-B Assurances and Certifications**

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant: [Insert below the Name and title of the Authorized Representative, name of Organization and the date of signature]:

*Authorized Representative Name:

Jessica Fitzwater

*Title: County Executive

*Applicant/Recipient Organization:

Fredrick County, MD

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.

2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000(d)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant

will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.106 as applicable.

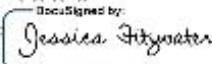
6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.

7. 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) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.

8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct. **WARNING:** Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802; 24 CFR §28.10(b)(1)(iii)).

* Signature: 
137445-172942

* Date: (mm/dd/yyyy): 8/6/2025

8/4/2025

Form HUD 424-B (1/27/2023)



FREDERICK COUNTY GOVERNMENT
DIVISION OF HOUSING

Jessica Fitzwater
County Executive

Vincent Rogers, Division Director

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

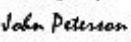
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

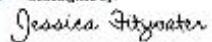
Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

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 75.

FREDERICK COUNTY, MARYLAND

DocSigned by:

John Peterson
JOHN PETERSON
CHIEF ADMINISTRATIVE OFFICER

DocSigned by:

Jessica Fitzwater
JESSICA FITZWATER
COUNTY EXECUTIVE
8/4/2025


Frederick County: Rich History, Bright Future
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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) 2025, 2026 and 2027, 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

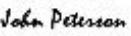
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

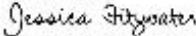
Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

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.

FREDERICK COUNTY, MARYLAND

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COUNTY EXECUTIVE

8/4/2025

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JW

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Public Reporting Burden Statement: The public reporting burden for this collection of information is estimated to average 0.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Comments regarding the accuracy of this burden estimate and any suggestions for reducing this burden can be sent to: U.S. Department of Housing and Urban Development, Office of the Chief Data Officer, R. 451 7th St SW, Room 4176, Washington, DC 20410-5000. **Do not send completed HUD 424-B forms to this address.** This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a valid OMB control number. The Department of Housing and Urban Development is authorized to collect this information under the authority cited in the Notice of Funding Opportunity for this grant program. The information collected provides assurances and certifications for legal requirements related to the administration of this grant program. HUD will use this information to ensure compliance of its grantees. This information is required to obtain the benefit sought in the grant program. This information will not be held confidential and may be made available to the public in accordance with the Freedom of Information Act (5 U.S.C. §552).

Appendix - Alternate/Local Data Sources

1	Data Source Name 2023 ACS Data for MA-20
	List the name of the organization or individual who originated the data set. U.S. Census Bureau
	Provide a brief summary of the data set. Alternate data set created using 2023 ACS data pulled from data.census.gov to allow input of missing default data in MA-20 tables.
	What was the purpose for developing this data set? Alternate data set created using 2023 ACS data pulled from data.census.gov to allow input of missing default data in MA-20 tables.
	Provide the year (and optionally month, or month and day) for when the data was collected. 2023
	Briefly describe the methodology for the data collection. Alternate data set created using 2023 ACS data pulled from data.census.gov to allow input of missing default data in MA-20 tables.
	Describe the total population from which the sample was taken. Alternate data set created using 2023 ACS data pulled from data.census.gov to allow input of missing default data in MA-20 tables.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Alternate data set created using 2023 ACS data pulled from data.census.gov to allow input of missing default data in MA-20 tables.