

Council Resolution 105-2026 Fiscal Analysis

Introduced: June 1, 2026

Fiscal Manager: Owen Kahn

Legislative Intent: This legislation adopts the Howard County Annual Action Plan for housing and community development services to allow the County to receive federal funding from the Community Development Block Grant and the Home Investment Partnership Program.

ANALYSIS

Fiscal Impact:

This legislation will approve the Annual Action Plan for housing and community development, which is necessary to receive \$1,829,932.24 in federal funding for housing programs. Each year, the County receives grant funding from the United States Department of Housing and Urban Development (HUD) through two programs: The Community Development Block Grant (CDBG) and the Home Investment Partnership Program (HOME). In order to receive the funds for these two programs, the County is required to adopt and submit the Annual Action Plan for housing and community development.

Community Development Block Grant (CDBG)

The County has been awarded \$1,325,855 in CDBG funding. The purpose of the CDBG program is to expand affordable housing opportunities, create jobs, and stabilize neighborhoods. The County uses the funds to make awards to community organizations that are pursuing these goals. The list of awardees can be found beginning on page 1 of the Administration's testimony, and highlights of major awardees include:

- Roger Carter Community Center (\$196,984.96) – Public Facility Support
- Community Action Council (\$150,000.00) – Eviction Prevention
- Rebuilding Together, Howard County (\$200,000) – Year-Round Critical Repair
- Columbia Housing Center (\$120,000) – Housing Counseling Program

\$75,000 of the CDBG grant is used for the administration of the CDBG program and is expended on performing program-related duties, such as financial, environmental, and eligibility reviews.

In 2025, the County closed on a \$5.85 million 20-year HUD Section 108 loan, which allows the County to use a part of their annual grant appropriation to finance affordable housing projects at Ranleigh Court (\$2.89 million) and Waverly Winds (\$2.96 million). These loans were approved by the Council in CB3-2025. Both projects are owned by Enterprise Community Development Inc. \$350,000 of this year's award will be used to begin repaying that loan, and the County will continue to use CDBG funding to finance the loan for the 20 year term.

Home Investment Partnership Program (HOME)

The County has been awarded \$504,077 in HOME funding. The purpose of the HOME program is to support affordable housing. Similar to the CDBG program, the County uses the funds to make awards to community organizations that are pursuing these goals. The list of awardees can be found beginning on page 3 of the Administration’s testimony, and highlights of major awardees include:

- Fello - New Affordable Housing Development (\$281,058.11). The site of the development is still under review, with expected occupancy in 2029.
- Community Housing Development Organization (CHDO) Set Aside (\$75,611.59)
- Enterprise Community Development - Affordable Housing Construction at Fall River Terrace (\$621,321 funded through unused FY2023 and FY2024 funds) on Harpers Farm Road in Columbia.

\$50,407 of the HOME grant is used for the administration of the HOME program.

Included in the \$504,077 award is a required County match of 25%. The County maintains a banked match account with HUD, which was funded by the County in exchange for land donated for the Ellicott City Hilltop housing project (now called Burgess Mill Station Phase, adjacent to the Roger Carter Center). Instead of paying for the land directly, the County used the appraised value of \$6.73 million to be banked for future HOME projects. The fund still had approximately \$5.87 million after last fiscal year’s awards. The 25% match for this legislation will be drawn from that account and not require additional County appropriations.

Budget Implications:

- The revenues from these two grants were approved in the [FY2027 operating budget](#) under the Department of Housing and Community Development.
- There has not been a significant change in the amount of funds received from these two federal programs in the last several fiscal years.

Year	CDBG	HOME
2021	\$1,373,903.00	\$485,257.00
2022	\$1,393,991.00	\$485,257.00
2023	\$1,341,756.00	\$539,623.00
2024	\$1,310,347.00	\$573,996.00
2025	\$1,326,730.00	\$496,689.00
2026	\$1,325,855.00	\$504,077.00

Other Notes:

- The funds will be released to the County at the beginning of the Federal fiscal year, October 1, 2026.