

# Department of Housing and Community Development

## MISSION

The Maryland Department of Housing and Community Development (DHCD) works with diverse partners to finance and support affordable homeownership, rental housing, small businesses, and municipal infrastructure projects that change Maryland for the better.

## VISION

All Maryland citizens will have the opportunity to live and prosper in affordable, desirable and secure housing in thriving communities.

## KEY GOALS, OBJECTIVES, AND PERFORMANCE MEASURES

**Goal 1. Expand DHCD loan portfolio in a fiscally sustainable manner to provide Maryland citizens and local communities with quality affordable single family and multifamily housing and strong local economies.**

- Obj. 1.1** Annually provide a minimum of \$400 million in loans to enable at least 2,000 low to moderate income Marylanders to purchase homes (based on the average loan amount of \$193,671 in 2017 with a projected growth rate of 3 to 5 percent) primarily through the Maryland Mortgage Program.
- Obj. 1.2** Annually increase lending for special needs and home rehabilitation based on an average loan size of approximately \$38,000 through the Special Loans program.
- Obj. 1.3** Annually produce new units and preserve existing units of affordable rental housing for families, the disabled, seniors and special needs individuals.
- Obj. 1.4** Annually, assist more than 3,000 single family and 1,640 multifamily households with energy efficiency improvements.
- Obj. 1.5** Maintain lending to municipalities and local governments at \$25 million annually for infrastructure improvements.

Performance Measures	2014 Act.	2015 Act.	2016 Act.	2017 Act.	2018 Act.	2019 Est.	2020 Est.
Number of mortgages financed using DHCD funding	1,429	2,296	3,381	2,140	1,840	2,200	2,600
<b>Total DHCD dollars invested (Maryland Mortgage Program) - millions</b>	<b>\$273</b>	<b>\$444</b>	<b>\$654</b>	<b>\$413</b>	<b>\$378</b>	<b>\$450</b>	<b>\$500</b>
Number of Households Receiving Down Payment Assistance	1,415	2,197	2,896	1,859	1,020	1,925	2,500
Average Down Payment Assistance Per Household	\$5,833	\$6,077	\$5,886	\$5,761	\$5,908	\$5,852	\$5,840
<b>Total Dollars Invested in Down Payment Assistance - millions</b>	<b>\$8.2</b>	<b>\$13.3</b>	<b>\$17.0</b>	<b>\$10.7</b>	<b>\$7.6</b>	<b>\$9.0</b>	<b>\$10.0</b>
Number Special loans closed	216	217	286	268	305	270	300
<b>Total dollars invested (Special Loans) - millions</b>	<b>\$7.8</b>	<b>\$5.4</b>	<b>\$8.9</b>	<b>\$7.2</b>	<b>\$8.0</b>	<b>\$8.0</b>	<b>\$9.0</b>
Number total new rental units produced	631	1,533	1,131	1,600	717	1,936	1,418
Number total rental units preserved	1,776	1,432	3,543	2,654	2,855	3,211	2,907
<sup>1</sup> Total DHCD dollars invested (multifamily) - millions	40	35	59	49	40	59	50
<b>Total Projects cost - millions</b>	<b>\$489.0</b>	<b>\$594.0</b>	<b>\$916.9</b>	<b>\$961.3</b>	<b>\$768.9</b>	<b>\$1,163.2</b>	<b>\$964.5</b>
Number energy assisted (single family)	3,680	3,371	3,602	4,251	3,569	3,865	3,895
Number energy assisted (multifamily)	1,818	2,042	2,152	1,200	4,051	1,717	2,323
<b>Total dollars invested (Energy) - millions</b>	<b>\$34.0</b>	<b>\$25.0</b>	<b>\$23.8</b>	<b>\$31.3</b>	<b>\$36.1</b>	<b>\$27.3</b>	<b>\$31.5</b>

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**Obj. 1.6** Increase business financing from \$5 million per year to \$50 million per year by fiscal year 2019 for small businesses and sustainable communities.

<b>Performance Measures</b>	<b>2014 Act.</b>	<b>2015 Act.</b>	<b>2016 Act.</b>	<b>2017 Act.</b>	<b>2018 Act.</b>	<b>2019 Est.</b>	<b>2020 Est.</b>
Number local governments assisted	4	6	8	6	10	6	10
<b>Total dollars invested (Local Government Infrastructure Financing) - millions</b>	<b>\$21.0</b>	<b>\$39.0</b>	<b>\$18.9</b>	<b>\$25.7</b>	<b>\$39.0</b>	<b>\$38.0</b>	<b>\$40.0</b>
Number small businesses assisted	13	23	54	40	12	50	50
Total number jobs created	318	396	207	396	435	500	500
<b>Total dollars invested - millions</b>	<b>\$2.2</b>	<b>\$3.9</b>	<b>\$5.1</b>	<b>\$8.7</b>	<b>\$14.5</b>	<b>\$50.0</b>	<b>\$50.0</b>

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**Goal 2. Strengthen Maryland's older communities; decrease homelessness, increase stable housing for vulnerable citizens and increase the number of sustainable communities.**

- Obj. 2.1** Annually utilize financial resources to leverage other public and private resources achieving a minimum \$10 match for every \$1 invested through the Community Development Block Grants (CDBG), Community Services Block Grants (CSBG), Homelessness Solutions Programs (HSP), and Home Owners Preserving Equity (HOPE) programs.
- Obj. 2.2** Annually utilize financial resources to leverage other public and private resources achieving a minimum \$5 match for every \$1 invested through the Community Legacy (CL), Strategic Demolition Fund (SDF), Baltimore Regional Neighborhood Initiative (BRNI), and Community Investment Tax Credit (CITC) programs.
- Obj. 2.3** Assist local partners in providing shelter and housing to homeless people and people at risk of homelessness.
- Obj. 2.4** Utilize \$75 million by fiscal year 2019 for strategic demolition of vacant/derelict units.
- Obj. 2.5** Provide homeless individuals with appropriate levels of shelter and shelter services in order to move individuals in crisis to stable housing.

Performance Measures	2014 Act.	2015 Act.	2016 Act.	2017 Act.	2018 Act.	2019 Est.	2020 Est.
Leveraged ratio (CDBG, CSBG, HSP, HOPE)	\$6:1	\$7:1	\$6:1	\$7:1	\$7:1	\$6:1	\$7:1
Total number of people provided with pre-purchase homeownership counseling	N/A	N/A	N/A	N/A	7,339	7,400	7,450
Total number of people provided with foreclosure prevention/mitigation counseling	11,153	10,905	9,034	7,885	2,795	2,775	2,725
Number of new operating projects funded	252	262	291	266	124	215	202
<sup>2</sup> Leveraged ratio (CL, BRNI, SDF, CITC)	\$5.5:1	\$7:1	\$6:1	\$10:1	\$7:1	\$8:1	\$8:1
Total amount leveraged for Division of Neighborhood Revitalization Programs (millions)	\$259	\$320	\$285	\$516	\$417	\$510	\$515
Number of new capital projects funded	118	149	130	184	191	210	212
Total number of new capital and operating projects funded	369	405	414	444	315	425	450
<sup>3</sup> Total number of individuals provided with homelessness services (all types of services)	5,774	7,094	6,996	16,970	19,585	14,625	17,060
<sup>4</sup> Total number of households provided with prevention assistance	N/A	N/A	N/A	2,827	2,621	2,150	2,533
<sup>5</sup> Total number of households exiting to permanent housing	N/A	N/A	4,514	7,823	4,420	7,250	6,498

## NOTES

- <sup>1</sup> In fiscal years 2014 and 2015, DHCD stopped including energy funding in the multifamily totals because the Energy Department began reporting this data separately.
- <sup>2</sup> The inception of BRNI was fiscal year 2014 and the inception of SDF was fiscal year 2013; therefore, historic values do not include data from these programs in prior years.
- <sup>3</sup> For fiscal year 2017 and onward, this metric includes Bureau of Homelessness Services programs formerly under the Department of Human Services (DHS).
- <sup>4</sup> This measure was previously reported by DHS and included data from the Homeless Prevention Program (HPP). It is now reported by DHCD following the transfer of the Bureau of Homeless Services programs from DHS to DHCD but does not include data from the HPP which remained at DHS.
- <sup>5</sup> Prior to fiscal year 2017 this measure was reported by DHS, for fiscal year 2017 onward this metric includes Bureau of Homelessness Services programs formerly under DHS.