

# 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	2015 Act.	2016 Act.	2017 Act.	2018 Act.	2019 Act.	2020 Est.	2021 Est.
Number of mortgages financed using DHCD funding	2,296	3,381	2,140	1,840	2,453	2,485	2,500
Number of Smartbuy mortgages financed using DHCD funding	N/A	N/A	13	24	164	223	250
<b>Total DHCD dollars invested (SmartBuy Maryland Mortgage Program) - millions</b>	<b>N/A</b>	<b>N/A</b>	<b>\$2.6</b>	<b>\$4.7</b>	<b>\$4.4</b>	<b>\$6.0</b>	<b>\$6.0</b>
<b>Total DHCD dollars invested (Maryland Mortgage Program) - millions</b>	<b>\$437.3</b>	<b>\$653.6</b>	<b>\$404.6</b>	<b>\$377.9</b>	<b>\$545.1</b>	<b>\$552.0</b>	<b>\$555.0</b>
<b>Total DHCD dollars invested (Disabled Borrowers and Group Homes) - millions</b>	<b>\$3.4</b>	<b>\$3.6</b>	<b>\$3.8</b>	<b>\$2.8</b>	<b>\$3.6</b>	<b>\$3.6</b>	<b>\$3.6</b>
Number of households receiving down payment assistance	2,197	2,896	1,840	1,007	1,399	1,400	1,450
Number of students receiving down payment assistance	N/A	N/A	13	23	149	223	250
Average down payment assistance per household	\$6,078	\$5,590	\$5,273	\$6,970	\$7,068	\$7,100	\$7,100
<b>Total dollars invested in down payment assistance - millions</b>	<b>\$13.3</b>	<b>\$16.1</b>	<b>\$9.7</b>	<b>\$7.0</b>	<b>\$9.9</b>	<b>\$10.0</b>	<b>\$10.0</b>
Total amount of student debt retired - millions	N/A	N/A	\$0.3	\$0.7	\$4.4	\$6.0	\$6.0
Number of Special Loans closed	217	286	268	305	162	215	215
<b>Total dollars invested (Special Loans) - millions</b>	<b>\$5.4</b>	<b>\$8.9</b>	<b>\$7.2</b>	<b>\$8.4</b>	<b>\$8.4</b>	<b>\$8.5</b>	<b>\$8.5</b>

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**Obj. 1.5** Maintain lending to municipalities and local governments at \$25 million annually for infrastructure improvements.

<b>Performance Measures</b>	<b>2015 Act.</b>	<b>2016 Act.</b>	<b>2017 Act.</b>	<b>2018 Act.</b>	<b>2019 Act.</b>	<b>2020 Est.</b>	<b>2021 Est.</b>
Total number of new rental units produced	1,533	1,131	1,600	717	2,296	2,310	2,308
Total number of rental units preserved	1,432	3,543	2,654	2,855	1,631	1,687	1,689
<sup>1</sup> Total DHCD dollars invested (multifamily) - millions	35	59	49	40	66	52	57
<b>Total Projects cost - millions</b>	<b>\$594.9</b>	<b>\$916.8</b>	<b>\$978.8</b>	<b>\$768.9</b>	<b>\$1,180.0</b>	<b>\$970.0</b>	<b>\$973.0</b>
Number energy assisted (single family)	3,371	3,602	4,251	3,569	3,614	3,920	3,810
Number energy assisted (multifamily)	2,042	2,152	1,200	4,051	1,243	2,165	2,486
<b>Total dollars invested (Energy) - millions</b>	<b>\$25.0</b>	<b>\$23.8</b>	<b>\$31.3</b>	<b>\$36.1</b>	<b>\$22.7</b>	<b>\$29.9</b>	<b>\$29.5</b>
<b>Average loan/grant amount</b>	<b>\$5,729.0</b>	<b>\$5,050.0</b>	<b>\$5,538.0</b>	<b>\$4,737.0</b>	<b>\$4,678.0</b>	<b>\$4,913.7</b>	<b>\$4,925.0</b>

**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>2015 Act.</b>	<b>2016 Act.</b>	<b>2017 Act.</b>	<b>2018 Act.</b>	<b>2019 Act.</b>	<b>2020 Est.</b>	<b>2021 Est.</b>
Number of local governments assisted	6	8	6	10	11	10	11
<b>Total dollars invested (Local Government Infrastructure Financing) - millions</b>	<b>\$39.0</b>	<b>\$18.9</b>	<b>\$25.7</b>	<b>\$39.0</b>	<b>\$22.7</b>	<b>\$23.0</b>	<b>\$25.0</b>
Number of small businesses assisted	23	54	40	12	40	34	32
Total number of jobs created	396	207	396	435	226	401	401
<b>Total dollars invested - millions</b>	<b>\$3.9</b>	<b>\$5.1</b>	<b>\$8.7</b>	<b>\$14.5</b>	<b>\$5.8</b>	<b>\$11.0</b>	<b>\$11.0</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	2015 Act.	2016 Act.	2017 Act.	2018 Act.	2019 Act.	2020 Est.	2021 Est.
Leveraged ratio (CDBG, CSBG, HSP, HOPE)	\$7:1	\$6:1	\$7:1	\$7:1	\$7:1	\$7:1	\$7:1
Total number of people provided with pre-purchase homeownership counseling	N/A	N/A	N/A	7,339	5,027	4,000	4,000
Total number of people provided with foreclosure prevention/mitigation counseling	10,905	9,034	7,885	2,795	2,480	1,900	1,900
Number of new operating projects funded	262	291	266	124	222	233	227
Leveraged ratio (CL, BRNI, SDF, CITC)	\$7:1	\$6:1	\$10:1	\$7:1	\$7:1	\$7:1	\$7:1
Total amount leveraged for Division of Neighborhood Revitalization Programs (millions)	\$320	\$285	\$516	\$417	\$489	\$474	\$460
Number of new capital projects funded	149	130	184	191	211	173	178
Total number of new capital and operating projects funded	405	414	444	315	433	406	405
<sup>2</sup> Total number of individuals provided with homelessness services (all types of services)	7,094	6,996	16,970	19,585	16,318	17,000	17,000
<sup>3</sup> Total number of households provided with prevention assistance	N/A	N/A	2,827	2,621	1,497	1,600	1,600
<sup>4</sup> Total number of households exiting to permanent housing	N/A	4,514	7,823	4,420	3,091	3,200	3,200

## 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> For fiscal year 2017 and onward, this metric includes Bureau of Homelessness Services programs formerly under the Department of Human Services (DHS).

<sup>3</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>4</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.