

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.

Performance Measures	2016 Act.	2017 Act.	2018 Act.	2019 Act.	2020 Act.	2021 Est.	2022 Est.
Number of mortgages financed using DHCD funding	3,381	2,140	1,840	2,453	4,771	3,250	3,500
Number of Smartbuy mortgages financed using DHCD funding	N/A	N/A	24	164	224	250	250
Total DHCD dollars invested (SmartBuy Maryland Mortgage Program) - millions	N/A	N/A	\$4.7	\$35.2	\$52.6	\$58.7	\$58.7
Total DHCD dollars invested (Maryland Mortgage Program) - millions	\$653.6	\$404.6	\$377.9	\$545.1	\$1,141.0	\$700.0	\$700.0
Total DHCD dollars invested (Disabled Borrowers) - millions	\$2.3	\$1.0	\$2.5	\$3.1	\$5.4	\$2.3	\$2.2
Total DHCD dollars invested (Group Homes) - millions	\$1.3	\$1.2	\$0.3	\$0.5	\$0.8	\$0.8	\$0.7
Number of households receiving down payment assistance	2,896	1,840	1,007	1,399	2,453	2,400	2,500
Number of students receiving down payment assistance	N/A	N/A	23	149	206	215	215
Average down payment assistance per household	\$5,590	\$5,273	\$6,970	\$7,068	\$7,303	\$6,759	\$7,043
Total dollars invested in down payment assistance - millions	\$16.1	\$9.7	\$7.0	\$9.9	\$26.3	\$34.2	\$36.5
Total amount of student debt retired - millions	N/A	N/A	\$0.7	\$4.4	\$6.5	\$6.8	\$6.8
Number of Special Loans closed	286	268	305	162	260	242	221
Total dollars invested (Special Loans) - millions	\$8.9	\$7.2	\$8.4	\$8.4	\$10.9	\$8.0	\$8.0

Department of Housing and Community Development

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

Performance Measures	2016 Act.	2017 Act.	2018 Act.	2019 Act.	2020 Act.	2021 Est.	2022 Est.
Total number of new rental units produced	1,131	1,600	717	2,296	1,923	2,221	2,209
Total number of rental units preserved	3,543	2,654	2,855	1,631	1,119	1,293	1,287
Total DHCD dollars invested (multifamily) - millions	59.0	49.0	40.2	65.9	43.0	49.0	52.0
Total Projects cost - millions	\$916.8	\$978.8	\$768.9	\$1,180.0	\$991.7	\$980.2	\$1,050.6
Number energy assisted (single family)	3,602	4,251	3,569	3,614	3,476	3,553	3,548
Number energy assisted (multifamily)	2,152	1,200	4,051	1,243	1,449	2,248	1,674
Total dollars invested (Energy) - millions	\$23.8	\$31.3	\$36.1	\$22.7	\$24.8	\$30.2	\$35.0
Average loan/grant amount	\$5,050.0	\$5,538.0	\$4,737.0	\$4,678.0	\$5,048.0	\$4,825.0	\$4,850.0

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.

Performance Measures	2016 Act.	2017 Act.	2018 Act.	2019 Act.	2020 Act.	2021 Est.	2022 Est.
Number of local governments assisted	8	6	10	11	7	8	8
Total dollars invested (Local Government Infrastructure Financing) - millions	\$18.9	\$25.7	\$39.0	\$22.7	\$16.8	\$30.0	\$32.0
Number of small businesses assisted	54	40	12	40	12	13	13
Total number of jobs created	207	396	435	226	220	250	250
Total dollars invested - millions	\$5.1	\$8.7	\$14.5	\$5.8	\$10.6	\$15.0	\$15.0

Department of Housing and Community Development

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	2016 Act.	2017 Act.	2018 Act.	2019 Act.	2020 Act.	2021 Est.	2022 Est.
Leveraged ratio (CDBG, CSBG, HSP, HOPE)	\$6:1	\$7:1	\$7:1	\$7:1	\$7:1	\$7:1	\$7:1
Total number of people provided with pre-purchase homeownership counseling	N/A	N/A	7,339	5,027	6,051	6,100	6,100
Total number of people provided with foreclosure prevention/mitigation counseling	9,034	7,885	2,795	2,480	2,985	3,000	3,000
Number of new operating projects funded	291	266	124	222	218	225	235
Leveraged ratio (CL, BRNI, SDF, CITC)	\$6:1	\$10:1	\$7:1	\$7:1	\$7:1	\$7:1	\$7:1
Total amount leveraged for Division of Neighborhood Revitalization Programs (millions)	\$285	\$516	\$417	\$489	\$390	\$432	\$437
Number of new capital projects funded	130	184	191	211	188	197	200
Total number of new capital and operating projects funded	414	444	315	433	406	422	435
¹ Total number of individuals provided with homelessness services (all types of services)	6,996	16,970	19,585	16,318	13,126	16,343	15,262
² Total number of households provided with prevention assistance	N/A	2,827	2,621	1,497	2,315	2,350	2,350
³ Total number of households exiting to permanent housing	4,514	7,823	4,420	3,091	5,111	5,250	5,250

NOTES

¹ For fiscal year 2017 and onward, this metric includes Bureau of Homelessness Services programs formerly under the Department of Human Services (DHS).

² 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.

³ 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.