

# 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 \$500 million in loans to enable at least 2,500 low-to-moderate income Marylanders to purchase homes (based on a 10-year average loan amount of \$201,037 from 2011 to 2021 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	2017 Act.	2018 Act.	2019 Act.	2020 Act.	2021 Act.	2022 Est.	2023 Est.
Number of mortgages financed using DHCD funding	2,140	1,840	2,453	4,771	3,995	4,000	4,000
Total DHCD dollars invested (Maryland Mortgage Program) - millions	N/A	N/A	\$545.1	\$1,141.0	\$1,032.0	\$950.0	\$950.0
Total dollars invested in down payment assistance - millions	N/A	N/A	\$9.9	\$26.3	\$25.0	\$34.2	\$36.5
Number of households receiving down payment assistance	1,840	1,007	1,399	2,453	3,232	4,500	4,800
Average down payment assistance per household	\$5,273	\$6,970	\$7,068	\$7,303	\$7,729	\$7,800	\$7,800
Total DHCD dollars invested (SmartBuy Maryland Mortgage Program) - millions	\$2.6	\$4.7	\$35.2	\$52.6	\$75.2	\$116.7	\$116.7
Number of Smartbuy mortgages financed using DHCD funding	13	24	164	224	291	271	271
Number of students receiving down payment assistance	N/A	N/A	149	206	291	457	457
Total amount of student debt retired - millions	\$0.34	\$0.66	\$4.40	\$6.50	\$83.30	\$7.20	\$7.20
Total DHCD dollars invested (Disabled Borrowers) - millions	\$1.01	\$2.54	\$3.07	\$5.40	\$0.97	\$3.00	\$3.00
Total DHCD dollars invested (Group Homes) - millions	N/A	N/A	\$0.53	\$0.78	\$1.17	\$0.80	\$0.80
Number of Special Loans closed	268	305	162	260	58	242	221
Total dollars invested (Special Loans) - millions	\$7.20	\$8.40	\$8.40	\$10.90	\$5.65	\$8.00	\$8.00

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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>2017 Act.</b>	<b>2018 Act.</b>	<b>2019 Act.</b>	<b>2020 Act.</b>	<b>2021 Act.</b>	<b>2022 Est.</b>	<b>2023 Est.</b>
Total number of new rental units produced	1,600	717	2,296	1,923	1,206	2,221	2,209
Total number of rental units preserved	2,654	2,855	1,631	1,119	1,144	1,293	1,287
Total DHCD dollars invested (multifamily) - millions	49.0	40.2	65.9	43.0	46.2	49.0	52.0
<b>Total Projects cost - millions</b>	<b>\$978.8</b>	<b>\$768.9</b>	<b>\$1,180.0</b>	<b>\$991.7</b>	<b>\$723.5</b>	<b>\$980.2</b>	<b>\$1,050.6</b>
Number energy assisted (single family)	4,251	3,569	3,614	3,476	2,909	3,553	3,548
Total dollars invested (single family energy) - millions	N/A	N/A	N/A	\$19.1	\$16.7	\$30.0	\$30.0
Number energy assisted (multifamily)	1,200	4,051	1,243	1,449	2,634	2,248	2,250
Total dollars invested (multifamily energy) - millions	N/A	N/A	N/A	\$5.8	\$10.9	\$12.0	\$12.0
<b>Total dollars invested (Energy) - millions</b>	<b>\$31.3</b>	<b>\$36.1</b>	<b>\$22.7</b>	<b>\$24.9</b>	<b>\$27.6</b>	<b>\$42.0</b>	<b>\$42.0</b>
<b>Average loan/grant amount</b>	<b>\$5,538</b>	<b>\$4,737</b>	<b>\$4,678</b>	<b>\$5,048</b>	<b>\$6,333</b>	<b>\$8,500</b>	<b>\$8,500</b>

**Obj. 1.6** Increase business financing from \$5 million per year to \$50 million per year by fiscal year 2025 for small businesses and sustainable communities.

<b>Performance Measures</b>	<b>2017 Act.</b>	<b>2018 Act.</b>	<b>2019 Act.</b>	<b>2020 Act.</b>	<b>2021 Act.</b>	<b>2022 Est.</b>	<b>2023 Est.</b>
Number of local governments assisted	6	10	11	7	7	8	8
<b>Total dollars invested (Local Government Infrastructure Financing) - millions</b>	<b>\$25.7</b>	<b>\$39.0</b>	<b>\$22.7</b>	<b>\$16.8</b>	<b>\$23.9</b>	<b>\$30.0</b>	<b>\$32.0</b>
Number of small businesses assisted	40	12	40	12	26	30	30
Total number of jobs created	396	435	226	220	482	500	500
<b>Total dollars invested - millions</b>	<b>\$8.7</b>	<b>\$14.5</b>	<b>\$5.8</b>	<b>\$10.6</b>	<b>\$12.7</b>	<b>\$15.0</b>	<b>\$15.0</b>

**Obj. 1.7** Facilitate the construction of new infrastructure to provide 25,000 unserved homes annually (125,000 total) with access to actual download speeds of at least 20 megabits per second and actual upload speeds of at least 100 megabits per second by the year 2025. Provide 100,000 households with affordable broadband access annually via subsidy or other low cost options.

<b>Performance Measures</b>	<b>2017 Act.</b>	<b>2018 Act.</b>	<b>2019 Act.</b>	<b>2020 Act.</b>	<b>2021 Act.</b>	<b>2022 Est.</b>	<b>2023 Est.</b>
Total Amount Awarded (Broadband) - millions	N/A	N/A	N/A	\$11.6	\$54.6	\$75.0	\$40.0
Number of Broadband applications received (FHC, Fiber, Wireless)	N/A	N/A	N/A	28	73	50	40
Number of Broadband applications approved (FHC, Fiber, Wireless)	N/A	N/A	N/A	28	58	35	30
Number of Jurisdiction served with Broadband service (FHC, Fiber, Wireless)	N/A	N/A	N/A	11	17	18	10
Number of Households assisted with Broadband service (FHC, Fiber, Wireless)	N/A	N/A	N/A	5,614	11,845	41,715	38,285

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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 Maryland Housing Counseling Fund (MHCF) 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 50 to 75 percent of funds from the Seed Program, the National Capital Strategic Economic Development Program (NED), BRNI, SDF, and Creating Opportunities for Renewal and Enterprise (Project CORE) for strategic demolition of vacant units and rehabilitation of neighborhoods.
- Obj. 2.5** Provide homeless individuals with appropriate levels of shelter and shelter services in order to move individuals in crisis to stable housing.

<b>Performance Measures</b>	<b>2017 Act.</b>	<b>2018 Act.</b>	<b>2019 Act.</b>	<b>2020 Act.</b>	<b>2021 Act.</b>	<b>2022 Est.</b>	<b>2023 Est.</b>
Leveraged ratio (CDBG, CSBG, HSP, MHCF)	\$7:1	\$7:1	\$7:1	\$7:1	\$7:1	\$7:1	\$7:1
Total number of people provided with pre-purchase homeownership counseling	N/A	7,339	5,027	6,051	6,293	6,200	6,200
Total number of people provided with foreclosure prevention/mitigation counseling	7,885	2,795	2,480	2,985	1,167	3,000	3,000
Leveraged ratio (CL, BRNI, SDF, CITC, NED, Seed Program)	\$10:1	\$7:1	\$7:1	\$7:1	\$7:1	\$7:1	\$7:1
Total amount leveraged for Division of Neighborhood Revitalization Programs (millions)	\$516	\$417	\$489	\$390	\$848	\$575	\$575
Total Projects cost (Neighborhood Revitalization) - millions	N/A	N/A	N/A	\$474	\$1,180	\$827	\$827
Number of new capital projects funded	184	191	211	188	255	255	255
Number of new operating projects funded	266	124	222	218	296	300	300
Total number of new capital and operating projects funded	450	315	433	406	551	555	555
Total number of individuals provided with homelessness services (all types of services)	16,970	19,585	16,318	13,126	16,343	15,262	16,127
Total number of households provided with prevention assistance	2,827	2,621	1,497	2,315	2,350	2,350	2,350
Total number of households exiting to permanent housing	7,823	4,420	3,091	5,111	5,250	5,250	5,250