

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Hagerstown is receiving \$803,803 from CDBG funds for the FFY 2020 program year. The program year goes from July 1, 2020 through June 30, 2021. Given Federal funding trends, it is difficult to estimate if the City of Hagerstown will experience an increase or decrease in funds. The following represents the City’s anticipated resources for future years:

- FFY 2020 = \$803,803 CDBG Funds + \$256,000 Program Income + \$27,969 in Prior Years' Resources
- FFY 2021 = \$803,803 CDBG Funds + \$150,000 Program Income
- FFY 2022 = \$803,803 CDBG Funds + \$150,000 Program Income
- FFY 2023 = \$803,803 CDBG Funds + \$150,000 Program Income
- FFY 2024 = \$803,803 CDBG Funds + \$150,000 Program Income
- Total = \$4,019,015 CDBG Funds + \$856,000 Program Income + \$27,969 in Prior Year's Resources= \$4,902,984

The accomplishments of these projects/activities will be reported in the FFY 2020 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	803,803	256,000	27,969	1,087,772	3,815,212	Funding had declined over the years, however the last several years have seen small increases. Given this scenario the City estimates it will receive approximately \$953,803 per year for the remainder of the Five Year Consolidated Plan period.

Table 1 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Not Applicable.

Discussion

With limited resources available to address the needs identified in the Five-Year Consolidated Plan, the City works cooperatively with private, public, and non-profit partners to address the identified needs.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HS-1 Housing Rehabilitation	2020	2024	Affordable Housing	Citywide	Housing Strategy	CDBG: \$137,000	Rental units rehabilitated: 5 Household Housing Unit Homeowner Housing Rehabilitated: 15 Household Housing Unit
2	HS-2 Homeownership	2020	2024	Affordable Housing	Citywide	Housing Strategy	CDBG: \$24,500	Direct Financial Assistance to Homebuyers: 7 Households Assisted
3	HS-3 Fair Housing	2020	2024	Affordable Housing	Citywide	Housing Strategy	CDBG: \$0	Other: 1 Other
9	CDS-1 Public Facilities	2020	2024	Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: \$440,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 9500 Persons Assisted Other: 2 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	CDS-2 Public Services	2020	2024	Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: \$188,500	Public service activities other than Low/Moderate Income Housing Benefit: 5555 Persons Assisted Other: 1 Other
12	CDS-4 Neighborhood Revitalization	2020	2024	Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 9000 Persons Assisted Other: 15 Other
15	CDS-7 Code Enforcement	2020	2024	Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: \$34,000	Housing Code Enforcement/Foreclosed Property Care: 400 Household Housing Unit
20	AMS-1 General Administration/Coordination	2020	2024	Non-Housing Community Development	Citywide	Administration, Planning, and Management Strategy	CDBG: \$163,772	Other: 3 Other

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	HS-1 Housing Rehabilitation
	Goal Description	Preserve and upgrade the existing housing stock through programs that assist with rehab and resale of owner and rental housing, including emergency repairs, energy efficiency improvements, and accessibility modifications.

2	Goal Name	HS-2 Homeownership
	Goal Description	Promote homeownership by assisting lower-income homebuyers to purchase a home with down payment and closing cost assistance.
3	Goal Name	HS-3 Fair Housing
	Goal Description	Affirmatively further fair housing choice through education, outreach and housing counseling services.
9	Goal Name	CDS-1 Public Facilities
	Goal Description	Improve public facilities and public infrastructure to foster livable neighborhoods and access to public amenities through rehabilitation, reconstruction, and new construction.
10	Goal Name	CDS-2 Public Services
	Goal Description	Improve and enhance public services that help residents achieve dignity, well-being and self-sufficiency, including programs for youth, the elderly and the disabled throughout the City.
12	Goal Name	CDS-4 Neighborhood Revitalization
	Goal Description	Make strategic investment to improve low-income neighborhoods and other areas exhibiting conditions of slums and blight.
15	Goal Name	CDS-7 Code Enforcement
	Goal Description	Continue a systematic code enforcement program to ensure that the existing housing stock will be decent, safe, and sanitary.
20	Goal Name	AMS-1 General Administration/Coordination
	Goal Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Hagerstown proposes to undertake the following activities with the FY 2020 CDBG and HOME funds:

Projects

#	Project Name
1	Commission on Aging Repair Program
2	Habitat for Humanity Brush with Kindness
3	Residential Single-Family Emergency Repairs
4	Residential Rental Rehabilitation Loans
5	Rental Rehabilitation Administration
6	Single Family Rehabilitation Administration
7	HNDP Down Payment and Settlement Assistance Program
8	Hellane Park Basketball Court Reconstruction
9	Downtown Splash Pad Park and Recreation Construction
10	Handicap Ramps
11	Public Facility Loans
12	Memorial Blvd Intersection Improvements
13	Community Free Clinic
14	Girl's Inc Supper Program
15	REACH Shelter Bridge to Change Program
16	Senior Living Alternatives
17	Together with Families
18	Washington County Community Action Council Financial Literacy
19	Children in Need
20	Goodwill Workforce Development
21	Downtown Emergency Phone Stations
22	Code Administration
23	General Program Administration

Table 3 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

AP-38 Project Summary
Project Summary Information

1	Project Name	Commission on Aging Repair Program
	Target Area	Citywide
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Strategy
	Funding	CDBG: \$18,000
	Description	Funds will be used to undertake various individual actions on single family homes, owned by LMI elderly homeowners, In the City of Hagerstown sites to be determined through application for funds. Activities include: rehabilitation of single family homes owned by LMI elderly home owners who apply to the program. Project carried out by sub-recipient Commission on Aging.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that five low-to-moderate income residential housing units will benefit from the proposed activity.
	Location Description	It is estimated that five low-to-moderate income residential housing units will benefit from the proposed activity.
Planned Activities	The National Objective is Low/Mod Housing (LMH), 570.208(a)(3)(i)(C). The HUD Matrix Code is 14A Rehab; Single-Unit Residential, 570.202.	
2	Project Name	Habitat for Humanity Brush with Kindness
	Target Area	Citywide
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Strategy
	Funding	CDBG: \$18,000
	Description	Funds will be used to undertake various individual actions on single family homes owned by LMI homeowners in the City of Hagerstown. Sites to be determined through application for funds. Activities include: rehabilitation of single family homes owned by LMI homeowners who apply to the program. Project carried out by sub-recipient Habitat for Humanity.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that five low-to-moderate income families will benefit from the proposed activity.
	Location Description	Various locations throughout the City of Hagerstown.
	Planned Activities	The National Objective is Low/Mod Housing (LMH), 570.208(a)(3)(i)(C). The HUD Matrix Code is 14A Rehab; Single-Unit Residential, 570.202.
3	Project Name	Residential Single-Family Emergency Repairs
	Target Area	Citywide
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Strategy
	Funding	CDBG: \$35,000
	Description	Funds will be used to undertake various individual actions on single family homes in the City of Hagerstown. Sites will be determined through application for funds for emergency repairs such as furnaces, water heaters, roof leaks. Activities include: rehabilitation of single family homes owned by LMI home owners who apply to the program for a qualifying repair.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that eight housing units will benefit from this proposed activity.
	Location Description	Individual sites will be selected based on individual applications for funding.
Planned Activities	The National Objective is Low/Mod Housing (LMH), 570.208(a)(3)(i)(C). The HUD Matrix Code is 14A Rehab; Single-Unit Residential, 570.202.	
4	Project Name	Residential Rental Rehabilitation Loans
	Target Area	Citywide
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Strategy
	Funding	CDBG: \$50,000

	Description	Funds will provide loans to rehabilitate low to moderate occupied investment/rental structures.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Funds will provide loans to rehabilitate low to moderate occupied investment/rental structures.
	Location Description	Individual sites will be determined based on applications received for funding. All locations will be within the corporate boundaries of the City of Hagerstown.
	Planned Activities	The National Objective is Low/Mod Housing (LMH), 570.208(a)(3)(i)(C). The HUD Matrix Code is 14B - Rehab; Multi-Unit Residential
5	Project Name	Rental Rehabilitation Administration
	Target Area	Citywide
	Goals Supported	AMS-1 General Administration/Coordination
	Needs Addressed	Administration, Planning, and Management Strategy
	Funding	CDBG: \$2,000
	Description	Funds will be used to support administration expenses incurred for employee costs associated with single family rehabilitation by either CDBG or Maryland DHCD
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable
	Location Description	14 N. Potomac Street, Suite 200A, Hagerstown, MD 21740.
Planned Activities	The National Objective is Low/Mod Housing (LMH), 570.208(a)(3)(i)(C). The HUD Matrix Code is 14H Rehabilitation Administration, 570.202.	
6	Project Name	Single Family Rehabilitation Administration
	Target Area	Citywide
	Goals Supported	AMS-1 General Administration/Coordination

	Needs Addressed	Administration, Planning, and Management Strategy
	Funding	CDBG: \$14,000
	Description	Funds will be used to support administration expenses incurred for employee costs associated with multi-family rehabilitation by either CDBG or Maryland DHCD.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable
	Location Description	14 N. Potomac Street, Suite 200A, Hagerstown, MD 21740.
	Planned Activities	The National Objective is Low/Mod Housing (LMH), 570.208(a)(3). The HUD Matrix Code is 14H Rehabilitation: Administration, 570.202(b)(9).
7	Project Name	HNDP Down Payment and Settlement Assistance Program
	Target Area	Citywide
	Goals Supported	HS-2 Homeownership
	Needs Addressed	Housing Strategy
	Funding	CDBG: \$24,500
	Description	Funds will be used to support a program which provides down payment and settlement assistance to LMI persons purchasing homes.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that seven low-to-moderate income individuals will benefit from the proposed activity.
	Location Description	Various locations throughout the City of Hagerstown
Planned Activities	The National Objective is Low/Mod Housing (LMH), 570.208(a)(3). The HUD Matrix C6ode is 13 Direct Homeownership Assistance, 570.201(n).	
8	Project Name	Hellane Park Basketball Court Reconstruction
	Target Area	Citywide

	Goals Supported	CDS-1 Public Facilities
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$25,000
	Description	Reconstruction and resurfacing Hellane Park Basketball Courts and related improvements.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 6000 individuals will benefit from the proposed activity.
	Location Description	Hellane Park located in the City of Hagerstown.
	Planned Activities	The National Objective is Low/Mod Area, 570.208(a)(1)(i). The HUD Matrix Code is 03F Parks Recreational Facilities, 570.201(c).
9	Project Name	Downtown Splash Pad Park and Recreation Construction
	Target Area	Citywide
	Goals Supported	CDS-1 Public Facilities
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$250,000
	Description	Construction of a splash pad park area near the existing Cultural Trail to provide additional recreation amenities in Downtown Hagerstown.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 3,500 people will benefit from the proposed activity.
	Location Description	Cultural Trail, Hagerstown, MD 21740
Planned Activities	The National Objective is Low/Mod Area, 570.208(a)(1)(i). The HUD Matrix Code is 03F Parks, Recreational Facilities, 570.201(c).	
10	Project Name	Handicap Ramps
	Target Area	Citywide
	Goals Supported	CDS-4 Neighborhood Revitalization

	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$100,000
	Description	Funds will be used to undertake installation of handicap accessible curb ramps at intersections throughout the City of Hagerstown. Specific sites to be determined based on planning needs and neighborhood impact.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 9,000 individuals will benefit from the proposed activity.
	Location Description	Various locations throughout the City of Hagerstown
	Planned Activities	The National Objective is Low/Mod Area, 570.208(a)(1)(i). The HUD Matrix Code is 03L Sidewalks, 570.201(c).
11	Project Name	Public Facility Loans
	Target Area	Citywide
	Goals Supported	CDS-1 Public Facilities
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$95,000
	Description	Funds will be used to undertake improvements and upgrades to public facilities owned by non-profits.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that one facility will benefit from this activity.
	Location Description	This activity will take place in low- and moderate-income areas throughout the City of Hagerstown.
	Planned Activities	The National Objective is Low/Mod Area, 570.208(a)(1)(i). The HUD Matrix Code is 03 Public Facilities and Improvements (General), 570.201(c).
12	Project Name	Memorial Blvd Intersection Improvements

	Target Area	Citywide
	Goals Supported	CDS-1 Public Facilities
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$70,000
	Description	Funds will be used for crosswalk improvements and traffic improvements to enhance pedestrian safety at this intersection.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable
	Location Description	Memorial Blvd & Reynolds Avenue
	Planned Activities	The National Objective is Low/Mod Area, 570.208(a)(1)(i). The HUD Matrix Code is 03K - Street Improvements
13	Project Name	Community Free Clinic
	Target Area	Citywide
	Goals Supported	CDS-2 Public Services
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$48,000
	Description	Funding will be used to provide support to local free clinic by providing laboratory services to residents who have little or no health insurance.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 4800 low-to-moderate income individuals will benefit from the proposed activities.
	Location Description	249 Mill Street, Hagerstown, MD 21740
	Planned Activities	The National Objective is Low/Mod Limited Clientele (LMC), 570.208(a)(2). The HUD Matrix Code is 05M Health Services, 570.201(e).
14	Project Name	Girl's Inc Supper Program
	Target Area	Citywide

	Goals Supported	CDS-2 Public Services
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$10,000
	Description	Funds will be used to support a program which provides nutritional meals for participants of Girls, Inc. This program provides a healthy meal Monday-Thursday to support overall health and development of youth from low/mod income families.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 150 low-to-moderate income children will benefit from the proposed activity
	Location Description	624 Washington Avenue, Hagerstown, MD 21740
	Planned Activities	The National Objective is Low/Mod Limited Clientele (LMC), 570.208(a)(2). The HUD Matrix Code is 05D Youth Services, 570.201(e).
15	Project Name	REACH Shelter Bridge to Change Program
	Target Area	Citywide
	Goals Supported	CDS-2 Public Services
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$20,000
	Description	Funds will be used to support a program operated by the REACH Homeless Shelter that will provide identified homeless individuals employment opportunities to assist with cleaning up specific areas in the City of Hagerstown.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 50 low-to-moderate income individuals will benefit from the proposed activity
	Location Description	140 W. Franklin Street, Hagerstown, MD 21740

	Planned Activities	The National Objective is Low/Mod Limited Clientele (LMC), 570.208(a)(2). The HUD Matrix Code is 05Z Other Public Services Not Listed in 03T and 05A-05Y, 570.201(e).
16	Project Name	Senior Living Alternatives
	Target Area	Citywide
	Goals Supported	CDS-2 Public Services
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$52,000
	Description	Funds will be used to support a program that provides meals and snacks for low/moderate income elderly residents of Holly Place and North Holly Place.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 20 low-to-moderate income elderly individuals will benefit from the proposed activity.
	Location Description	268 S. Potomac Street, Hagerstown, MD 21740.
	Planned Activities	The National Objective is Low/Mod Limited Clientele (LMC), 570.208(a)(2). The HUD Matrix Code is 05A Senior Services, 570.201(e).
17	Project Name	Together with Families
	Target Area	Citywide
	Goals Supported	CDS-2 Public Services
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$7,000
	Description	Funds will be used to provide education and parenting service (through the Washington County Family Center) for low to moderate income expecting parents and low to moderate income parents ages 15-26.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 75 low-to-moderate income individuals will benefit from the proposed activity.
	Location Description	221 McRand Court, Suite 300, Hagerstown, MD 21740.
	Planned Activities	The National Objective is Low/Mod Limited Clientele (LMC), 570.208(a)(2). The HUD Matrix Code is 05 General Public Services, 570.201(e).
18	Project Name	Washington County Community Action Council Financial Literacy
	Target Area	Citywide
	Goals Supported	CDS-2 Public Services
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$5,500
	Description	Funds will be used to support a program operated by Washington County Community Action Council that provides financial capacity counseling to low- to mod- income residents to build financial literacy.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 30 low-to-moderate income individuals will benefit from the proposed activity.
	Location Description	117 Summit Avenue, Hagerstown, MD 21740
	Planned Activities	The National Objective is Low/Mod Limited Clientele (LMC), 570.208(a)(2). The HUD Matrix Code is 05Z Other Public Services Not Listed in 03T and 05A-05Y, 570.201(e).
19	Project Name	Children in Need
	Target Area	Citywide
	Goals Supported	CDS-2 Public Services
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$6,000

	Description	Funds will be used to support a program which provides the necessary clothing and educational supplies to low-income children to enable them to be successful in school.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 400 low-to-moderate income individuals will benefit from the proposed activity.
	Location Description	131 West North Avenue, Hagerstown, MD 21740.
	Planned Activities	The National Objective is Low/Mod Limited Clientele (LMC), 570.208(a)(2). The HUD Matrix Code is 05 General Public Services, 570.201(e).
20	Project Name	Goodwill Workforce Development
	Target Area	Citywide
	Goals Supported	CDS-2 Public Services
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$10,000
	Description	Funds will be used to support a program which provides workforce development, job training, and employment related services for low/moderate income individuals.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 30 low-to-moderate income individuals will benefit from the proposed activity.
	Location Description	200 N. Prospect Street, Hagerstown, MD 21740
	Planned Activities	The National Objective is Low/Mod Limited Clientele (LMC), 570.208(a)(2). The HUD Matrix Code is 05 General Public Services, 570.201(e).
21	Project Name	Downtown Emergency Phone Stations
	Target Area	Citywide
	Goals Supported	CDS-2 Public Services
	Needs Addressed	Community Development Strategy

	Funding	CDBG: \$30,000
	Description	Funds will be used to for installation of emergency call stations in the Downtown area. These call stations improve the safety of the downtown by providing area residents direct access to communicate with the Police Department.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable.
	Location Description	14 N. Potomac Street, Suite 200A, Hagerstown, MD 21740.
	Planned Activities	The National Objective is Low/Mod Area, 570.208(a)(1)(i).
22	Project Name	Code Administration
	Target Area	Citywide
	Goals Supported	CDS-7 Code Enforcement
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$34,000
	Description	Funds support the administrative costs associated with a part-time code inspector to focus on nuisance conditions and vacant structures in the core of the city with all areas of inspection located In low/mod income Census tracts with high code violation rates to increase sustainability of neighborhoods.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 400 low-to-moderate income housing units will benefit from the proposed activity.
	Location Description	Various locations throughout the City of Hagerstown.
	Planned Activities	The National Objective is Low/Mod Area, 570.208(a)(1)(i). 1. The HUD Matrix Code is 15 Code Enforcement, 570.202(c).
23	Project Name	General Program Administration
	Target Area	Citywide

Goals Supported	HS-3 Fair Housing AMS-1 General Administration/Coordination
Needs Addressed	Administration, Planning, and Management Strategy
Funding	CDBG: \$163,022
Description	Funds will be used to support Employee and operating costs associated with the general administration of the CDBG program.
Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	Not Applicable.
Location Description	Community-wide
Planned Activities	14 N. Potomac Street, Suite 200A, Hagerstown, MD 21740.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The information below is a profile of the population, age, and racial/ethnic composition of the City of Hagerstown. This data is from the U.S. Census Bureau American Factfinder website, <http://factfinder.census.gov>. The 2011-2015 American Community Survey 5 Year Estimates were also used to analyze the social, economic, housing, and general demographic characteristics of the City. The 5-year estimates are the most recent data available for the City.

Population:

- Between 1990 and 2015 the population increased by approximately 4,271 persons
- The City population was 40,210
- Male population 19,196
- Female population 21,014

Age:

- Median age in Hagerstown is 33.8 years old
- Youth under age 18 is 26.9% of the population
- Seniors age 60 or over are 16.9% of the population

Race/Ethnicity:

- 71.1% are White
- 18.7% are Black or African American
- 2.7% are Asian
- 1.0% Some Other Race
- 6.1% are Two or More Races
- 6.0% are Hispanic or Latino

Income Profile:

The following is a summary of income statistics for the City of Hagerstown:

At the time of the 2011-2015 American Community Survey, median household income in the City of Hagerstown was \$46,640 which was significantly lower than Washington County (\$66,475) and much lower than the State of Maryland (\$88,092).

- 28.64% of households have earnings received from Social Security income.
- 3.4% of households have earnings received from public assistance.
- 17.6% of households have earnings, received retirement income.

Low/Mod Income Profile:

The low- and moderate-income profile for City of Hagerstown is a measurement of the area's needs. The City of Hagerstown has an overall low- and moderate-income percentage of 57.1%.

Economic Profile:

The following illustrates the economic profile for the City of Hagerstown as of the 2011-2015 American Community Survey:

- Education and HealthCare Services represented 19.5% of those employed
- Retail Trade represented 17.1% of those employed
- Arts, Entertainment, Accommodations represented 13.6% of those employed

The unemployment rate for Hagerstown was 4.8% in January 2020 which higher than the 3.8% rate in December 2019 and significantly lower than the rate of 6.2% in December of 2019 and lower than the long-term rate of 6.8%. The unemployment rate for Washington County was 4.1% in January 2020 which higher than the 3.1% rate in December 2019 and somewhat lower than the rate of 4.8% in December of 2019 and slightly higher than the long- term rate of 6.1%. The unemployment rate for Maryland was 3.3% in January 2020 which was equal to the 3.3% rate in December 2019 and significantly lower than the rate of 4.6% in December of 2019 and lower than the long-term rate of 5.3%. The rates indicate the City and County are very comparable whereas the State as a whole is generally somewhat better

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City works to meet the needs of the community and to affirmatively further fair housing for residents. It is important for the City to engage in community building activities including funding needed improvements in low- and moderate-income areas but also to provide opportunities for residents to live in decent and safe neighborhoods.

Discussion

The City of Hagerstown will allocate its CDBG funds to those geographic areas whose population is over 51% low- and moderate-income. At least 70% of all the City's CDBG funds that are budgeted for activities will principally benefit low- and moderate-income persons. The following guidelines for allocating CDBG funds will be used during the FFY 2020-2024 Five Year Consolidated Plan:

- Public services are activities social service providers perform whose clientele are low- and moderate-income or in certain cases, limited clientele who are presumed to be low- and moderate-income such as the elderly or disabled.
- Public facilities are activities either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or clientele over 51% low- and moderate-income.
- Acquisitions and demolition activities are either located in a low- and moderate-income census area or activities which are eligible by preventing or eliminating slums and blight on a spot basis or area basis.
- Housing activities have income eligibility criteria and are considered direct benefit as the beneficiary must be income eligible. Applicants can be from throughout the City.
- Economic development projects will either be located in a low- and moderate-income census tract/block group: a poverty tract having greater than 20% poverty; be part of a redevelopment plan; or creating jobs where at least 51% of the jobs are available to the low- and moderate-income population.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City will use CDBG funds to rehabilitate housing units to make them decent, safe, sound, and sanitary housing units. The City will also use CDBG funds to assist low- and moderate-income households in the purchase of a home. The one-year goals for affordable housing in the City of Hagerstown for FFY 2020 are the following:

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	25
Special-Needs	0
Total	25

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	25
Acquisition of Existing Units	0
Total	25

Table 6 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of Hagerstown will fund the following housing activities with FFY 2020 CDBG funds:

AP-60 Public Housing – 91.220(h)

Introduction

The Hagerstown Housing Authority serves the City of Hagerstown and its mission is to be committed to providing quality, affordable housing in a safe environment. Through partnerships with our residents and other groups we will provide opportunities for those we serve to become self-sufficient.

The Hagerstown Housing Authority has 14 public housing communities. There are a total of 1,320 housing units of which 1,180 are in the public housing communities. Approximately half of the public housing units are reserved for the elderly.

In addition, the Housing Authority administers 943 Housing Choice Vouchers for low- to moderate-income households for rental units. Included in the total are There are 59 Veterans Assisted Supportive Housing (VASH) Vouchers and 30 Homeless Vouchers in that total.

Actions planned during the next year to address the needs to public housing

The City works with Housing Authority to provide housing for low- and moderate-income residents.

Physical improvement needs of the public housing units are identified by the Housing Authority annually in its Capital Fund Plan. The Housing Authority has also identified housing needs for the Hagerstown community. Given limited CDBG funds the Housing Authority uses its Capital Funds to undertake physical improvements in their communities. The City's CDBG funds are based on first come first served and used to improve and rehabilitate the housing stock in the City.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Resident Services Department actively works with residents to increase involvement with the Housing Authority as well as address needs of residents. The Housing Authority also facilitates Resident Associations and Resident Advisory Boards as a means for residents to provide input and feedback to the Housing Authority.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Hagerstown Housing Authority is rated a high performer and not designated as troubled.

Discussion

The Authority is in the process of razing and redeveloping Noland Village. Of the 250 units at Noland Village the Housing Authority is demolishing 140 units and rehabilitating 110 units to become a mixed

income development. Another site to be called McCleary will become a development that incorporates the 140 units demolished at Noland and will have both rental and homeownership units. These projects are for the benefit of residents and the City.

The City does not allocate CDBG funds for public housing activities. Public Housing residents are encouraged to take control of their lives through initiatives supported by the Housing Authority's Resident Services Department including resident management and home ownership. The Resident Services Department actively works with residents to increase involvement with the Housing Authority by consulting with residents for new and updated policy provisions and development activities. The Resident Services Department also provides counseling and other services to encourage first-time home ownership by eligible low-income households.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Introduction

The Five-Year Consolidated Plan is a consolidated planning document, an application, and a strategic plan for Hagerstown. The following goals and objectives for the City of Hagerstown’s Homeless Strategy have been identified for the five-year period of FFY 2020 through FFY 2024.

- **HMS-1 Continuum of Care:** Collaborate in the development of a CoC delivery system which helps residents who are homeless and persons at-risk of becoming homeless to achieve dignity, well-being, and self-sufficiency by working to end homelessness and creating a viable urban community.
- **HMS-2 Housing Support:** Support programs that help residents to retain their housing and to live independently.

To achieve these goals, the City will continue to work with the Washington County Continuum of Care, the Hagerstown Housing Authority, and various private and non-profit housing developers to address issue of homelessness in the City.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Events below are the types of activities that have been used by the CoC’s Project Committee for outreach.

- Street Outreach Events – held to provide relationship-building and resources sharing for individuals living on the streets or in places not meant for human habitation. Activities include the distribution of water or other supplies, discussion of current needs of unsheltered individuals, and/or networking to address current needs.
- Homeless ID Days – held to assist in obtaining photo identification for homeless individuals. CoC works with the health department and MVA to allow for same day applications. CoC member agencies coordinate transportation, payment for identification documents, and volunteer assistance at MVA, health department and meet-up points to assist clients.
- Homeless Resource Day – held to provide one-stop provision of services for households that are homeless or at risk of homelessness. Households seeking services are guided through area services provider vendor tables by trained volunteers. Applications for many kinds of assistance are provided onsite. The event serves approximately 150 people each year, bringing medical

assistance, employment services, GED programs and more.

Addressing the emergency shelter and transitional housing needs of homeless persons

CoC funded programs using grant funds (which vary from year to year) provide permanent supportive housing to homeless households with disabilities, a shelter plus care project, adult foster care placements, and single room occupancy supportive housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Holistic case management is key to provision of services to address the needs of an individual or household. The ability to link a client to health and human service agencies, work toward increasing their income as well as improving financial skills is invaluable. The Washington County Homeless Coalition has identified the need to assist the chronic homeless in becoming self-sufficient by providing much needed resources. Using services such as Turning Point's Homeless Outreach Program to go to locations where the homeless congregate to provide information on available resources has been found to be a start in moving persons out of chronic homelessness.

Other strategies to assist the chronically homeless include a permanent day resource center at REACH of Washington County as well as permanent supportive housing programs. The programs work with those exiting institutions or support adults with developmental disabilities with adult foster care placement. Programs which provide support mental and physical health disability are important to prevent individuals from becoming homeless.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Representatives of several housing and service providers meet regularly to discuss persons being discharged from institutions and systems of care (e.g., Detention Centers, Long Term Health Care Facilities, etc.). These persons work to develop a plan specific to the person that includes a support system to meet basic living needs (including housing) prior to discharge. The Mental Health Authority, one Washington County's Core Service Agencies, assists adults with mental illnesses who are being

discharged from State Mental Health Institutions or long-term care facilities. Social Workers within the State Prison system develop a plan to ensure that adults leaving correctional facilities have a housing plan in place prior to discharge. The Washington County Department of Social Services assists clients who are aging out of the foster care system with locating housing.

Clients not being released from an institutional facility are screened for program eligibility by the one of the local service providers in the City. The screening process is part of the agency's referral process that has evolved from working clients and other providers to ensure a client's needs are met.

The local Continuum of Care has developed a coordinated system working with the public institutions and other agencies to prevent homelessness. The CoC has increased communication and education between public institutions and service providers regarding services available in the community and the proper agency to refer a client for services. Individual agencies work with the clients and link them to resources to stabilize the client's living and housing situation.

Discussion

Service providers in Hagerstown are generally located in the central business district/downtown area of the community. These providers offer a wide range of services in the community for the homeless as well as low- and moderate-income resident. There remains a need to decentralize these services outside of the downtown including permanent supportive housing for the homeless. This concentration of homeless service downtown does not present an opportunity for residents to live outside of impacted areas.

When reviewing the services and programs that offer assistance to individuals, families and those with chronic disabilities, the City does prioritize housing and supportive services for those who are not homeless but require supportive housing. The elderly population are typically assisted by the Commission of Aging though not exclusively. Services that are available for the general population such as energy assistance are provided by other agencies and senior use those agencies. The City does not provide direct services related to social service activities but support providers with funding through CDBG and General Revenue funds. This includes other special needs services such as housing for persons with HIV/AIDS, foster care programs, mental health disorders, and substance abuse.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City of Hagerstown’s 2020 Analysis of Impediments to Fair Housing Choice has identified five (5) impediments, along with the goals and strategies to address those impediments. Two of these impediments address issues of affordability:

Impediment 2: Need for Decent, Safe, and Affordable Housing Options

There are over 20,000 applicants on the wait list for public housing including Gateway Crossing, Low-rent Elderly Housing, Low-rent Family Housing, and Housing Choice Vouchers. The City of Hagerstown does not have a sufficient supply of housing options that are decent, safe, sound and affordable.

Impediment 3: Need for Senior Housing

Single person households aged 65 and over comprised 1,589 households, or 29.8% of all single person households and waitlists for accessible housing range from 5 to 10 years. Senior only community housing and opportunities to age in place was a need continually mentioned in consultations and in surveys completed by residents. Additional accommodations and special care needs will be necessary for this portion of the City’s population.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City has identified the following actions to address the two Impediments to Fair Housing Choice to address issues of affordability:

Impediment 2: Need for Decent, Safe, and Affordable Housing Options

There are over 20,000 applicants on the wait list for public housing including Gateway Crossing, Low-rent Elderly Housing, Low-rent Family Housing, and Housing Choice Vouchers. The City of Hagerstown does not have a sufficient supply of housing options that are decent, safe, sound and affordable.

Goal: The supply of affordable housing options that are decent, safe, and sound will meet the needs of all households throughout the City of Hagerstown, through new construction and in-fill housing, the rehabilitation of existing occupied structures and vacant buildings, and the development of mixed-income buildings.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A:** Support and encourage both private developers and non-profit housing providers to develop and construct new affordable mixed and middle-income rental housing that would be located throughout the City of Hagerstown.
- **2-B:** Support and encourage the rehabilitation of existing housing units in the City to create decent, safe, and sound rental housing that is affordable to lower income households.
- **2-C:** Continue to promote the Homeownership Program and Down Payment Assistance Program to eligible first-time homebuyers.
- **2-D:** Promote and support the Façade Improvement Program, and Home Rehabilitation Programs to eligible residents.

Impediment 3: Need for Senior Housing Communities

Single person households aged 65 and over comprised 1,589 households, or 29.8% of all single person households and waitlists for accessible housing range from 5 to 10 years. Senior only community housing and opportunities to age in place was a need continually mentioned in consultations and in surveys completed by residents. Additional accommodations and special care needs will be necessary for this portion of the City’s population.

Goal: Increase the number of accessible Senior housing units through new construction and rehabilitation of existing housing units.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A:** Support and encourage both private developers and non-profit housing providers to develop and construct new affordable Senior rental housing.
- **3-B:** Promote programs and services to increase the amount of accessible housing through the rehabilitation and improvement to the existing housing stock by homeowners and landlords by making accessibility improvements.
- **3-C:** Promote programs to assist elderly homeowners in the City to make accessibility improvements to their properties in order for these residents to be age in place by remaining in their homes.
- **3-D:** Support and encourage program development within Senior housing developments to create a sense of community and belonging.

Discussion:

The largest barrier to housing choice in Hagerstown is the high cost of rental and homeowner housing that is decent, safe, and sanitary.

AP-85 Other Actions – 91.220(k)

Introduction:

The City uses the following to address obstacles in meeting underserved needs, fostering affordable housing, reducing lead-based paint hazard, reducing the number of poverty families, developing institutional structure, and enhancing coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

The City and service providers have a good working relationship however, obstacles to meeting underserved need remain. Examples include:

- Population growth creating a housing shortage
- Tight rental housing market and escalating rental rates for very low- and moderate-income residents
- Imbalance in the ratio of homeownership to rental housing
- Aging in-place population

Actions planned to foster and maintain affordable housing

To foster and maintain affordable housing, the City of Hagerstown proposes the following activities:

- **HS-1 Housing Rehabilitation:** Preserve and upgrade the existing housing stock through programs that assist with rehab and resale of owner and rental housing, including emergency repairs, energy efficiency improvements, and accessibility modifications.
- **HS-2 Homeownership:** Promote homeownership by assisting lower-income homebuyers to purchase a home with down payment and closing cost assistance.
- **HS-3 Fair Housing:** Affirmatively further fair housing choice through education, outreach and housing counseling services.
- **HS-4 Anti-Poverty:** Eliminate City neighborhoods with high concentrations of poverty and impacted areas, by de-concentrating assisted housing and services.

Actions planned to reduce lead-based paint hazards

Lead-based paint is generally found in homes built prior to 1978, most of Hagerstown's housing was built prior to 1978, making the incidence of lead-based paint high. A significant portion (61 % to 75%) of dwellings occupied by low- and moderate-income tenants and owners have lead-based paint. Maryland law requires landlords to reduce lead-based paint in their rental properties. Compliance is an issue due to reduction cost.

The City will assist landlords, non-profits, and homeowners with lead-based paint reduction through state grants and rehabilitation loans. The City works with the Maryland Department of Environment and HUD to meet regulations applicable for any available through the City's Homeownership Program.

Actions planned to reduce the number of poverty-level families

According to the 2011-2015 American Community Survey Data, approximately 26.8% of the City of Hagerstown's residents live in poverty, approximately 11.7% of Washington County's residents live in poverty and 9.7% of State residents live in poverty. Female-headed households with children are particularly affected by poverty. The City's goal is to reduce the extent of poverty by 5%, based on actions the City can control and through working with other agencies such as Community Action Council which is the designated anti-poverty agency for the County and City.

The main anti-poverty strategy for the City is to attract a range of businesses and support workforce development including job-training for low- and moderate-income City residents. The City's strategy will also provide supportive services for targeted income residents.

Actions planned to develop institutional structure

Hagerstown/Washington County supports the homeless and at-risk population by working with a well-versed provider network. There is an ever increasing in demand for services due to items such as welfare reform, lack of employment opportunities, increasing cost of housing and reductions in funding.

The CoC is made up of variety of entities including local and State government, elected officials, non-profit organizations, financial institutions, businesses, housing developers, churches, health care providers, neighborhood associations, educators, the media, homeless as well as formerly homeless persons and others. The CoC works to improve the service delivery system by planning, partnerships and efficient program execution. The CoC seeks to develop a seamless and , comprehensive system of services that:

- Prevent and end homelessness
- Support emergency need and provide ongoing supportive needs of the homeless and at-risk populations
- Provide the tools necessary to sustain needs of the homeless and at-risk population
- Permanent self-sufficiency

The Washington County Community Action Council is the lead agency for the Washington County Continuum of Care and provides administrative support for its committees and functions.

Actions planned to enhance coordination between public and private housing and social service agencies

The City of Hagerstown is a participant in the Washington County Continuum of Care (CoC). The CoC is the network for social service providers in the region. It includes as members the housing authority, the health department and a variety of other agencies.

Discussion:

The City will continue to fund home repair programs for primary residential owner-occupied single-family homes in need of rehabilitation to correct code violations, health or safety items. The City will also continue to provide down payment assistance for first-time homebuyers. The City will continue to work with HNBP to provide assistance for first-time homebuyers.

The City's Department of Community and Economic Development (DCED) is responsible for monitoring the Consolidated Plan and Annual Action Plans and maintaining records on the progress toward meeting the goals and the statutory and regulatory compliance of each activity. Timeliness of expenditures is achieved through scheduling activities, drawdown of funds, and budgets which track expenditures. Program modifications are considered if project activities are not able to be completed within the allowable time limits of the grant. The DCED is also responsible for the on-going monitoring of any sub-recipients for similar compliance.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The City of Hagerstown receives an annual allocation of CDBG funds. Since the City receives this federal allocation the questions below have been completed, as they are applicable.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	256,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	256,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Housing Trust Fund (HTF)
Reference 24 CFR 91.220(I)(5)

1. Distribution of Funds

- a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).

- b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.

- c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.

- d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority concentration) in which it will direct assistance during the ensuing program year.

- e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.

f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.

g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.

h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).

i. Describe the jurisdiction's required priority for funding based on the location of existing affordable housing.

j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

2. Does the jurisdiction's application require the applicant to include a description of the eligible activities to be conducted with HTF funds?

3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?

4. **Performance Goals and Benchmarks.** The jurisdiction has met the requirement to provide for performance goals, consistent with the jurisdiction's goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

5. **Rehabilitation Standards.** The jurisdiction must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The jurisdiction's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for

the rehabilitation of housing, enter “N/A”.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

6. Resale or Recapture Guidelines. Below, the jurisdiction must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter “N/A”.

7. HTF Affordable Homeownership Limits. If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter “N/A”.

8. Limited Beneficiaries or Preferences. Describe how the jurisdiction will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter “N/A.”

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.

9. Refinancing of Existing Debt. Enter or attach the jurisdiction’s refinancing guidelines below. The guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction’s refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If

the jurisdiction will not refinance existing debt, enter "N/A."

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Discussion:

In FFY 2020 the City of Hagerstown will receive \$803,803 in CDBG funds and anticipates \$256,000 in program income. The City will reallocate \$27,969 in CDBG funds from prior years. The City will budget \$163,022 (14.9%) for General Program Administration and \$158,500 (14.6%) for Public Services. For the FFY 2020 Program Year, \$924,750 (85.1%) of CDBG funds will be allocated to activities which benefit low- and moderate-income persons. No funds have been allocated for slum and blight removal activities.