

SWIP Cross Training- CCHA

November 19, 2020



Cecil County Housing Agency

Department of Community Services

Programs and Services

MISSION STATEMENT

- To promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination to eligible low and moderate-income persons and families in Cecil County.

Housing Programs

- Cecil County Housing Agency

- Staff of 7
 - Chief, Supervisor, Inspector, FSS Coordinator, Housing Counselor, Eligibility Specialist, and Program Specialist
- HUD SEMAP (Section Eight Management Assessment Score) 100 out of 100, High Performer Status
- HUD VMS (Voucher Management System) Financial Audit Error rate less than .03%

Housing Programs

- Cecil County Housing Agency
 - Not the Elkton Housing Authority
 - Do not own or manage any rental property in Cecil County
 - Contracts for subsidy payments to private landlords
 - Voucher only Public Housing Agency (PHA)

Housing Programs

● Housing Choice Voucher Program

- Rental subsidy program 100% funded by HUD
- Over 600 voucher families
- The Housing Choice Voucher program is the federal government's major program for assisting low-income families to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments throughout the County.

Housing Programs

○ Housing Choice Voucher Programs

- Income Eligibility 2020

Household Size	Income Limit
1	\$33,850
2	\$38,650
3	\$43,500
4	\$48,300

Housing Programs

● Voucher Program Waiting List

- Open accepting applications
- Open to all applicants
- Application available online
- Approximately 3.5 years wait time
- Preferences prioritize Elderly, Disabled, and Families (2 or more people) who live or work in Cecil County.
- Limited Preference- Domestic Violence Victims

Housing Programs

- Housing Choice Voucher Program
- SAFMR- Small Area Payment Standards
 - Payment Standards by zip code, rather than jurisdiction, designed to increase affordability in desirable areas and decrease affordability in less desirable areas
 - Based on HUD determinations with some local discretion

2021 Cecil SAFMR

ZIP Code	Town	Zone	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
21913	Cecilton	Rural Town	\$684	\$803	\$968	\$1,199	\$ 1,375
21904	Port Deposit	Rural Town	\$684	\$803	\$968	\$1,199	\$ 1,375
21902	Perry Point	West Cecil	\$814	\$1,001	\$1,210	\$1,485	\$ 1,705
21903	Perryville	West Cecil	\$814	\$1,001	\$1,210	\$1,485	\$ 1,705
21911	Rising Sun	West Cecil	\$814	\$1,001	\$1,210	\$1,485	\$ 1,705
21914	Charlestown	West Cecil	\$814	\$1,001	\$1,210	\$1,485	\$ 1,705
21917	Colora	West Cecil	\$814	\$1,001	\$1,210	\$1,485	\$ 1,705
21918	Conowingo	West Cecil	\$814	\$1,001	\$1,210	\$1,485	\$ 1,705
21916	Childs	213 Corridor	\$837	\$1,060	\$1,280	\$1,628	\$ 1,870
21920	Elk Mills	213 Corridor	\$837	\$1,060	\$1,280	\$1,628	\$ 1,870
21921	Elkton	213 Corridor	\$837	\$1,060	\$1,280	\$1,628	\$ 1,870
21915	Chesapeake City	213 Corridor	\$837	\$1,060	\$1,280	\$1,628	\$ 1,870
21912	Warwick	213 Corridor	\$864	\$1,060	\$1,280	\$1,628	\$ 1,870
21919	Earleville	213 Corridor	\$864	\$1,060	\$1,280	\$1,628	\$ 1,870
21930	Georgetown	213 Corridor	\$864	\$1,060	\$1,280	\$1,628	\$ 1,870
21901	North East	Commerce Access	\$864	\$1,200	\$1,419	\$1,771	\$ 2,035

Housing Programs

○ Housing Choice Voucher Program

- Approval of Tenancy
 - Subject to Rent Reasonable test
 - Subject to Tenant Affordability test
 - Subject to Housing Quality Standard Inspection
 - Tenant pays at least 30% of monthly adjusted income toward housing costs
 - Tenant may not pay more than 40% of monthly adjusted income

Housing Programs

○ Housing Choice Voucher Program

- Special Purpose Funding Programs [181 Vouchers]
 - Federal funding awarded by competitive grants
 - Families are referred to CCHA by partnering agencies in Cecil County, which include Dept. of Social Services, Health Dept., and Perry Point VAMC.
 - Families receive case management services from the referring agency

Housing Programs

- **Housing Choice Voucher Program**
 - **Special Purpose Funding Programs**
 - Department of Social Services Family Unification [22]
 - Reuniting Families with Children
 - Youth Aging Out of Foster Care
 - **Health Department & Aging and Disabilities (DCS)**
 - Fair Share Vouchers (Non-elderly disabled adults) [25]
 - Mainstream 5 (non-elderly disabled at risk of homelessness) [39]
 - **Veterans Affairs Supportive Housing (VASH) [95]**

FSS Program

- Family Self-Sufficiency (FSS) is a HUD program that encourages communities to develop local strategies to help voucher families obtain employment that will lead to economic independence, self-sufficiency and homeownership. (Must have voucher)
- Tools and paths to self-sufficiency include education, employment, credit repair, debt repayment, and an escrow savings account.
- HUD performance ranking program placed Cecil 2nd in Maryland
- Highest ever escrow savings paid out: \$26,138

HOUSING COUNSELING SERVICES

- HUD Certified Housing Counseling Agency and HUD Certified Housing Counselor/HECM Counselor
- Pre-purchase housing counseling (Homebuyer Programs)
 - One on one counseling
 - First time homebuyer seminars
 - Held on the third Tuesday of the month or via ZOOM
- Budgeting & credit counseling (Financial Education)
- Mortgage default counseling (Foreclosure Prevention)
 - Preserves about \$7 Million in owner occupied housing each year
- Reverse mortgage counseling (HECM)
- All Housing Counseling services are free for County residents

Community Development Block Grants (CDBG)

- Total of \$1.7 Million in CDBG grants since 2018
 - Economic Development (Phillips Gourmet)
 - Agricultural Expansion and New Jobs
 - Homeless Initiative (Meeting Ground Inc.)
 - Year-round emergency shelter funding
 - Coordinated Entry System for Housing Services (One phone call for help)
 - Expanded Winter Emergency Shelter
 - Street Outreach Program
 - COVID/CARES Act Funding
 - Homelessness Emergency Housing
 - Home Delivered Meals (Seniors)
 - Domestic Violence Emergency Housing
 - Supplemental Food Assistance
 - Emergency Rental Assistance

Community Development Block Grants (CDBG)

- Currently Hiring
- www.ccgov.org
- Funding for Community Development Block Grant Administrator
- One year contractual position with subsequent years contingent on available funding

Community Development

○ Addressing Homelessness

- Targeting Special Purpose Voucher programs to those experiencing homelessness and at risk of homelessness
- Continuum of Care (CoC) lead partner with Cecil County Health Department (CCHD)
 - Contracted with consultant for Homeless Impact Study in 2019
 - Leading Cecil County CoC Merger with Balance of State (MD) CoC, which includes 6 other counties, that will utilize State of Maryland resources, streamline local workflows, and create opportunities for private funding streams

Community Development

◉ Homeless Impact Study

Recommendations:

- Coordinated Entry System (December 2020)
- Expanded Emergency Shelter (June 2020)
- Expanded Rapid Re-Housing (December 2019)
- Clear Pathway from Shelter to Permanent Housing Subsidy (July 2021)
- Improved Case Management Support (2021)

2020 COVID-19 Updates

- COVID-19 Continuity of Government Plan effective April 8, 2020
- Office open by appointment only
- Almost all business conducted remotely
- Drop box available at Cecil County Administration Building
- Reduced office staff and increased telework
- All critical functions maintained 100%
- Most non-critical functions maintained while County Government is open
- Voucher program new admissions limited to Special Purpose Programs only
- Waiting list wait time increasing

2020 COVID-19 Updates

● Multi-Phase Rental Unit Inspections

- 1- Normal (1,000 units per year)
- 2- Elderly and disabled waived/remote
- 3- Full Exterior and Limited Visual Inspection (LVI) of interior
- 4- Remote Inspections

- **Currently in Phase 4 except for life and safety issues and unoccupied units

2020 COVID-19 Updates

- ERAP- Emergency Rental Assistance Program Hotline

410-996-3095

ces@meetingground.org

Cecil County Housing and Community Development

- Cecil County Administration Building
- 200 Chesapeake Blvd, Suite 1800
- Elkton, Maryland 21921
 - 410-996-5245
 - 410-996-5256 (Fax)
 - cecilhousing@ccgov.org
 - www.ccgov.org -> Housing

Cecil County Housing and Community Development

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