Marc Elrich
County Executive

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Director, Department of Housing and Community Affairs

Five-Year Consolidated Plan

County Fiscal Years 2027-2031
Federal Fiscal Years 2026 – 2030

Annual Action Plan

County Fiscal Year 2027
Federal Fiscal Year 2026
July 1, 2026, to June 30, 2027

Any Questions or Comments should be directed to:
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The TTY number (for the hearing impaired) is 711
Information is available in alternate formats upon request.

EQUAL HOUSING OPPORTUNITY

Montgomery County is committed to foster the letter and spirit of Equal Housing Opportunity.

Contents

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The United States Department of Housing and Urban Development (HUD) requires that all jurisdictions entitled to receive funding under the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with Aids (HOPWA) programs develop a Consolidated Plan for community development no less than every five years, and an Action Plan every year. Developing the plan is a collaborative process that relies on community input and provides an opportunity for strategic planning to ensure that actions taken at the local level are coordinated and comprehensively address priority housing and community development needs. An Action Plan is required annually to provide specific information on how the funds awarded will be used to meet the priority needs identified in the Consolidated Plan, and annual evaluation and performance reports are prepared to track progress and measure accomplishments.

This is a five-year Consolidated Plan covering the period July 1, 2026 through June 30, 2031, and along with the annual Action Plan, serves as Montgomery County's application for CDBG, HOME and ESG funds for County Fiscal Year 206 (July 1, 2026 – June 30, 2027). The Department of Housing and Community Affairs (DHCA) is the lead agency responsible for the submission of the Consolidated Plan to HUD. The City of Gaithersburg is eligible to receive funds directly from HUD, so it prepares its own Consolidated Plan. The cities of Rockville and Takoma Park receive funding through the County but determine locally how CDBG funds will be used in their jurisdictions.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Montgomery County's Consolidated Plan includes four goals developed based on the data analysis included in the Needs Assessment as well as feedback from public consultation:

1. Provide Affordable and Supportive Housing Opportunities
2. Address Homelessness
3. Assist Low-Moderate Income Households Through Support Services
4. Support Public Improvements and Facilities

The County's goal to *Provide Affordable and Supportive Housing Opportunities* will be met through its commitment to invest in preservation and production of affordable housing units that reduce the number of households experiencing housing cost burden. These investments include housing rehabilitation activities that eliminate code violations and make other necessary improvements, including accessibility and energy conservation improvements, and through the construction, acquisition, and / or rehabilitation of housing for low- and moderate-income households, in cooperation with CHDOs, the private sector, non-profits and / or the Montgomery County Housing Opportunities Commission (HOC).

The County will *Address Homelessness* through commitments that strive to make homelessness rare, brief, and non-recurring. These efforts will involve an integrated set of support and services to provide immediate access to shelter and support for rehousing. The County supports a continuum of care approach to achieving these goals, working through public and private service delivery to maintain and expand capacity for the necessary housing and services.

The County will *Assist Low-Moderate Income Households Through Support Services* through partnerships with community organizations that provide services to households in need. Assisted services may include youth education and enrichment, physical and mental health, housing transition services, transportation services, fair housing services, and other basic needs.

The County's goal to *Support Public Improvements and Facilities* addresses needs related to a community's physical aspects that impact quality of life. This goal supports needs such as those related to water/sewer systems, emergency response networks, sidewalks/trail Improvements, road improvements, and lighting, as well as facility needs like parks and recreation centers.

3. Evaluation of past performance

Montgomery County advanced a wide range of initiatives to address housing affordability, neighborhood revitalization, and services for vulnerable populations over the previous Five-Year Consolidated Plan period. The County used CDBG, HOME, and ESG funds to support high-impact projects that preserved and expanded affordable housing, improved community infrastructure, and delivered essential services to low- and moderate-income (LMI) residents. Details on the use of funds and outcomes can be found in the County's Consolidated Annual Performance and Evaluation Reports on the County's website.

4. Summary of citizen participation process and consultation process

Montgomery County is committed to making local government open, accessible, and responsive to its residents. Montgomery County's formal Citizen Participation Plan (Appendix A of this Plan), which ensures that the U.S. Department of Housing and Urban Development's (HUD) requirements for the Consolidated Plan are being met, is only one component of Montgomery County's extensive and ongoing efforts to provide meaningful opportunities for all County residents to fully participate in their government. The Citizen Participation Plan is reviewed and updated by DHCA staff as needed to reflect changes that enhance outreach and participation.

In the development of the Consolidated Plan, DHCA staff consulted with numerous County agencies, nonprofit and for-profit stakeholders, public housing authorities, and community residents. Additionally, throughout the year, there are ongoing planning processes involving the Interagency Commission on

Homelessness, which serves as the governing body for the Continuum of Care, and hearings and town hall meetings conducted by the County Executive and County Council, all of which inform the development of the Consolidated Plan.

5. Summary of public comments

TO BE COMPLETED AFTER PUBLIC COMMENT PERIOD

6. Summary of comments or views not accepted and the reasons for not accepting them

TO BE COMPLETED AFTER PUBLIC COMMENT PERIOD

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for the administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	MONTGOMERY COUNTY	Housing and Community Affairs
HOME Administrator	MONTGOMERY COUNTY	Housing and Community Affairs
ESG Administrator	MONTGOMERY COUNTY	Health and Human Services

Table 1 – Responsible Agencies

Narrative

DHCA is the lead agency for preparing the Consolidated Plan and is responsible for the administration of the CDBG and HOME programs. The CDBG program funds activities that primarily benefit low- and moderate-income (LMI) residents of the community and is used for a wide range of community development activities, such as housing rehabilitation loans, code enforcement, neighborhood revitalization projects, and social services provided by nonprofit organizations. The HOME program funds loans for the creation and preservation of affordable housing.

The Montgomery County Department of Health and Human Services (DHHS), under a Memorandum of Understanding with the Department of Housing and Community Affairs, administers the Emergency Solutions Grant and is responsible for carrying out the proposed activities. The ESG program funds will be used for Rapid Re-Housing activities, including Relocation Assistance and Rental Assistance to help stabilize households experiencing homelessness. ESG funds will also support the Homeless Management Information System (HMIS).

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Montgomery County enhances coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies through formal interagency partnerships, joint planning, and coordinated service delivery systems. The Department of Housing and Community Affairs (DHCA) works closely with the Housing Opportunities Commission of Montgomery County and Rockville Housing Enterprises, as well as nonprofit housing developers and service providers, to align housing resources with supportive services for low- and moderate-income households and residents with special needs.

The Montgomery County Department of Health and Human Services (HHS) serves as the Lead Agency and Collaborative Applicant for the County's Continuum of Care (CoC). In this role, HHS coordinates homeless system planning and operations, implements the Coordinated Entry System, conducts the annual Point-in-Time and Housing Inventory Counts, and applies for and distributes federal homeless assistance funding. Through these activities, HHS facilitates collaboration among housing providers and a broad network of health, behavioral health, and social service agencies providing housing and support services to individuals experiencing homelessness throughout the County.

In addition, Montgomery County funds dozens of nonprofit organizations annually through competitive grant programs that support education, workforce development, mental health services, youth development, and other essential services targeted to low-income residents, seniors, and individuals with disabilities or limited English proficiency. In 2023, the County established a $1 million Community Projects Fund to support small, emerging, and volunteer-led organizations. These grants further strengthen coordination at the neighborhood level by funding activities such as language access services, senior employment assistance, after-school tutoring, and youth mentorship, helping ensure that housing investments are complemented by accessible and culturally responsive services.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Montgomery County plays an integral role in the Montgomery County Continuum of Care (CoC) and its coordinated efforts to prevent and end homelessness. The CoC operates as a public-private partnership that includes state and local government agencies, nonprofit service providers, landlords, and other community stakeholders engaged in addressing homelessness across the County. Through this collaboration, Montgomery County works to ensure that homelessness is rare, brief, and non-recurring by supporting a comprehensive continuum of housing and services.

The CoC provides a full range of interventions, including outreach and engagement, diversion and rapid exit, emergency and transitional shelter, rapid rehousing, permanent supportive housing, and permanent housing with supportive services. These housing interventions are complemented by homelessness prevention strategies such as emergency financial assistance, shallow rent subsidies, and utility and energy assistance to help households at risk of homelessness remain stably housed.

The Interagency Commission on Homelessness (ICH) serves as the CoC's governing board and provides strategic oversight of system-wide planning and coordination. The ICH oversees the CoC's 2026- 2028 Strategic Plan, which is guided by the following five core values that guide the Strategic Plan efforts and six key strategies:

Values

1. Using a Person-Centered Approach
2. Providing Quality Services for the Whole Community
3. Collaborating Across the Entire Continuum of Care
4. Making Data- and Results-Based Decisions
5. Seeking Continuous Change and Improvement

Strategies

1. Address Gaps in Services Across the System
2. Build and Support Strong and Adaptable Programs
3. Build and Support Affordable Housing Solutions across the Homeless Continuum
4. Coordinate Effectively Across Other Systems of Care
5. Increase and Diversify Funding
6. Educate and Advocate for Change

The ICH includes broad representation from County departments and partner agencies, including the Department of Health and Human Services (Services to End and Prevent Homelessness), the Department of Housing and Community Affairs, the Department of Corrections and Rehabilitation, the Police Department, Montgomery County Public Schools, the Public Housing Authority, and the Office of the County Executive. Membership also includes nonprofit service providers and community representatives, ensuring coordinated decision-making across housing, health, behavioral health, education, and justice systems.

Montgomery County has achieved significant progress over the past decade, including ending homelessness among Veterans in 2015 and achieving substantial reductions in chronic homelessness by 2019. While homelessness has generally increased in recent years due to economic disruptions and public health challenges, the County remains committed to renewed, targeted strategies to address these trends. Current efforts prioritize youth, Veterans, and families with children, while continuing sustained investments in permanent housing solutions for single adults and individuals experiencing chronic homelessness. This targeted approach strengthens system responsiveness to populations with distinct needs while maintaining a comprehensive commitment to ending homelessness for all residents.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Montgomery County is the sole recipient of Emergency Solutions Grant (ESG) funds within the Montgomery County Continuum of Care (CoC) geographic area. The Montgomery County Department of Health and Human Services (DHHS) administers ESG funds through a Memorandum of Understanding with the Department of Housing and Community Affairs (DHCA). As the CoC Collaborative Applicant, DHHS is responsible for coordinating ESG-funded activities with the broader CoC system and ensuring alignment with CoC priorities and strategies.

In consultation with the CoC, DHHS regularly assesses system gaps and unmet needs to determine how ESG funds can best enhance and complement existing homeless assistance programs. ESG funding allocations and the design of Rapid Re-Housing activities were developed based on recommendations from CoC stakeholders and approved by the CoC Governing Board. This consultative process ensures that ESG funds are fully integrated into the CoC’s coordinated response to homelessness and support system-wide goals.

DHHS evaluates ESG program performance annually and reports outcomes to the CoC Governing Board. Performance standards and outcome measures are aligned with HUD requirements and the CoC’s Strategic Plan to End Homelessness, ensuring a consistent, data-driven approach to program evaluation and continuous system improvement.

The County’s Homeless Management Information System (HMIS) is administered by DHHS and serves as the primary data system for homeless service coordination and performance monitoring. All service providers receiving County, state, or federal homeless assistance funding are required to enter client-level data into HMIS, and all organizations with a principal mission of serving individuals experiencing homelessness are invited to participate, regardless of funding source.

HMIS is used to support the CoC’s Coordinated Entry System, including the generation of the Coordinated Prioritization List, a by-name list of single adults experiencing homelessness. Access to the Coordinated Prioritization List is restricted to HMIS Database Administrators and the Coordinated Entry System Manager, who hold the highest HMIS license levels. The CoC applies HUD-required HMIS data privacy and security standards, as outlined in the HMIS Data and Technical Standards, to all Coordinated Entry and prioritization activities.

The administration and use of HMIS are governed by multiple CoC-adopted policies and procedures, including the CoC Governance Charter (reviewed and approved annually by the Interagency Commission on Homelessness), the Coordinated Entry Policies and Procedures, Agency Participation Agreements, the CoC User Agreement, and the HMIS Policies and Procedures Manual. These documents collectively define governance structures, user responsibilities, data access, reporting protocols, and system security requirements. Additionally, all HMIS users are required to complete annual data security and privacy training.

Prior to collecting participant information through the Coordinated Entry System, staff must obtain informed consent to store and share participant data or confirm that valid consent is already on file. Participation in services is not denied if a participant declines consent to share personally identifiable information, unless such data collection is required by federal statute as a condition of program participation. In these cases, non-personally identifiable information may be recorded using pseudonyms to preserve data integrity for system planning and reporting purposes.

1	**Agency/Group/Organization**	**Montgomery County Connects Program**
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Non-housing Community Development Strategy Other- Broadband
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in a one-on-one stakeholder interview and provided input relating to Broadband needs. For anticipated outcomes, see narrative below.
2	**Agency/Group/Organization**	**Equal Rights Center**
	Agency/Group/Organization Type	Service-Fair Housing Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in a one-on-one stakeholder interview and provided input relating to Fair Housing needs. For anticipated outcomes, see narrative below.
3	**Agency/Group/Organization**	**Mobile Medical Care**
	Agency/Group/Organization Type	Health Agency Services-Health Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in a one-on-one stakeholder interview and provided input relating to general health-related needs. For anticipated outcomes, see narrative below.
4	**Agency/Group/Organization**	**Montgomery County Business Center**
	Agency/Group/Organization Type	Other government – County Services-Employment Business Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Non-housing Community Development Strategy Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in a one-on-one stakeholder interview and provided input relating to economic development needs. For anticipated outcomes, see narrative below.
5	**Agency/Group/Organization**	**Montgomery County Office of Emergency Management and Homeland Security**
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in a one-on-one stakeholder interview and provided input relating to hazard mitigation needs. The organization also completed the stakeholder survey. For anticipated outcomes, see narrative below.
6	**Agency/Group/Organization**	**Montgomery County Services to End and Prevent Homelessness**
	Agency/Group/Organization Type	Other government – County Services-Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-homeless Special Needs Non-housing Community Development Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization attended and provided input at an in-person community meeting on the topic of Community Services, and provided a statement at a Public Hearing on Community Development needs. For anticipated outcomes, see narrative below.
7	**Agency/Group/Organization**	**Montgomery County Department of Health and Human Services**
	Agency/Group/Organization Type	Other government – County Health Agency Child Welfare Agency Services-Children Services-Elderly Persons Services-Health Services-Homeless Services-Persons with HIV/AIDS Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization completed the stakeholder survey, attended an in-person community meeting, and provided input relating to Housing needs. For anticipated outcomes, see narrative below.
8	**Agency/Group/Organization**	**The African Community Center of the DC-Metro (ACC-DC)**
	Agency/Group/Organization Type	Housing Services-Children Services-Education Services-Employment Services-Health Other- Refugee Resettlement Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes	The organization attended an in-person community meeting and provided input relating to Housing

	of the consultation or areas for improved coordination?	needs. For anticipated outcomes, see narrative below.
9	**Agency/Group/Organization**	**Montgomery Housing Partnership**
	Agency/Group/Organization Type	Housing Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-Homeless Special Needs Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization attended an in-person community meeting and provided input relating to infrastructure and economic development needs, and provided a statement at a Public Hearing on Community Development needs. For anticipated outcomes, see narrative below.
10	**Agency/Group/Organization**	**Prathertown Community Development Corporation**
	Agency/Group/Organization Type	Housing Services-Education Services-Elderly Persons Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-Homeless Special Needs Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization attended an in-person community meeting and provided input relating to infrastructure and economic development needs. For anticipated outcomes, see narrative below.
11	**Agency/Group/Organization**	**City of Rockville Housing and Community Development**
	Agency/Group/Organization Type	Other government – Local Services-Children Services-Health Services-Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization attended a virtual community meeting and provided input relating to general community needs. For anticipated outcomes, see narrative below.
1 2	**Agency/Group/Organization**	**We Do Seva Inc.**
	Agency/Group/Organization Type	Services-Children Services-Education Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization attended a virtual community meeting and provided input relating to general community needs. For anticipated outcomes, see narrative below.
1 3	**Agency/Group/Organization**	**MoCo STEM For Kids**
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization attended a virtual community meeting and provided input relating to general community needs. For anticipated outcomes, see narrative below.
1 4	**Agency/Group/Organization**	**Montgomery County Coalition for the Homeless**
	Agency/Group/Organization Type	Housing Services-Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted	The organization attended a virtual community meeting and provided input relating to general

	and what are the anticipated outcomes of the consultation or areas for improved coordination?	community needs. For anticipated outcomes, see narrative below.
15	**Agency/Group/Organization**	**IMPACT Silver Spring**
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy Non-Homeless Special Needs Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization completed the stakeholder survey and attended a virtual community meeting and provided input relating to general community needs. For anticipated outcomes, see narrative below.
16	**Agency/Group/Organization**	**Montgomery County Aging and Disability Services**
	Agency/Group/Organization Type	Other government – County Services-Elderly Persons Services-Health Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization provided a statement at a Public Hearing on Community Development needs. For anticipated outcomes, see narrative below.
17	**Agency/Group/Organization**	**Rockville Housing Enterprises**
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Needs – Veterans Anti-poverty Strategy Non-Homeless Special Needs Non-housing Community Development Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization participated in a one-on-one stakeholder interview and provided input relating to public housing needs. For anticipated outcomes, see narrative below.
1 8	**Agency/Group/Organization**	**Ethiopian Community Development Council-Enterprise Development Group (ECDC-EDG)**
	Agency/Group/Organization Type	Services-Employment Community Development Financial Institution (CDFI)
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization completed the stakeholder survey. For anticipated outcomes, see narrative below.
1 9	**Agency/Group/Organization**	**Ayuda**
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-Persons with Disabilities Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization completed the stakeholder survey, participated in a one-on-one stakeholder interview, and provided input relating to priority needs. For anticipated outcomes, see narrative below.
20	**Agency/Group/Organization**	**Housing Opportunities Commission of Montgomery County**
	Agency/Group/Organization Type	PHA Housing Other- Housing Finance Agency (HFA)
	What section of the Plan was addressed by Consultation?	Public Housing Needs Housing Need Assessment Homelessness Strategy

		Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization submitted written feedback and participated in a one-on-one stakeholder interview, providing input relating to public housing needs. For anticipated outcomes, see narrative below.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summarize citizen participation process and how it impacted goal-setting

Montgomery County is committed to ensuring that local government is open, accessible, and responsive to residents. The County's formal Citizen Participation Plan (included as Appendix A of this Consolidated Plan) outlines the process for meeting the U.S. Department of Housing and Urban Development (HUD) requirements. However, this plan represents only one component of the County's broader and ongoing efforts to provide meaningful and inclusive opportunities for public engagement. The Citizen Participation Plan is reviewed and updated by DHCA staff as needed to reflect enhancements in outreach strategies and community engagement practices.

To inform the development of the Consolidated Plan, DHCA staff conducted one-on-one interviews with six community stakeholders, including representatives from County departments and divisions, as well as local nonprofit organizations. These consultations addressed a wide range of topic areas, including fair housing, broadband access, economic development, homelessness, and hazard mitigation.

Stakeholders identified priority needs, highlighted gaps in services and funding, and shared emerging trends and relevant data. This input provided valuable, on-the-ground insight into current community conditions and challenges. The feedback directly informed the County's strategic priorities by helping DHCA refine goals, adjust funding allocations, and align resources with the most pressing needs identified by residents and service providers.

In addition to stakeholder interviews, DHCA hosted three in-person community meetings on February 3, 2026, each focused on a specific topic area: housing needs; infrastructure and economic development; and community services. Fifty-four people registered to attend the sessions. To ensure broader accessibility, a virtual community meeting was held via Zoom on February 11, 2026, for residents unable to attend in person. Invitations were distributed via email to community stakeholders, posted to the DHCA website and social media page in English and Spanish, published in the County Executive newsletter, as well as two special addition newsletters sent out by the Office of Grants Management and the Grants Management Team at DHCA. During these meetings, participants engaged in an interactive prioritization exercise in which they voted on the County's most pressing community needs. Across the three in-person sessions, the development of new affordable rental units emerged as the top priority, followed by homelessness assistance and prevention, and job creation. These results provided clear direction for refining funding priorities and shaping the goals outlined in this Consolidated Plan.

To receive broader community input, DHCA distributed two electronic needs surveys—one targeted to residents and another targeted to non-profits and other community stakeholders. Both versions were available in English and Spanish from February 27 until March 29, 2026. The resident survey garnered 56 total responses, and the stakeholder survey garnered 24 responses. All responses were submitted in English.

For the resident survey, drew predominantly female respondents (80%) who cohabitated with one other person (39%) and had no children under the age of 18 in their household (78%). The largest income group represented earned more than $100,000 annually (42%), though 30 percent declined to disclose this information. Roughly half of respondents identified as white (48%) and fell between the ages of 31 and 61 (52%). Most were homeowners (74%) who lived in the County for more than 10 years (73%). Notably, 30 percent of respondents disclosed that they, or someone in their household, had a disability, 20 percent reported that they identified with the LGBTQ+ community, and 16 percent were veterans.

When asked about housing, 80 percent of respondents said affordable housing needs have increased over the past five years, while five percent felt needs have stayed the same. New affordable homeownership units ranked as the top housing need, followed by new affordable rental units and financial assistance, including loans, for low- and moderate-income homebuyers. When asked what housing types are most needed in the County, the majority selected housing near transportation (28%), followed by rental apartments (22%) and single-family homes (19%).

On homelessness, 76 percent of respondents felt that needs have increased over the past five years, and 18 percent believed they have stayed the same. Respondents expressed strong support for case management and homelessness diversion, as well as mental health services, trauma-informed care, and compassionate enforcement for individuals experiencing homelessness. One respondent captured a common sentiment: “Homelessness is a complex, multifaceted state, and it requires compassion and trauma-informed expertise, not police enforcement."

Among physical infrastructure priorities, sidewalks and streetscape improvements ranked highest. For economic development, job creation, and small-business loans for low- and moderate-income owners were the top needs. In the planning category, economic development and energy conservation received the highest ratings.

For service needs, residents ranked mental health care as the top priority, followed closely by services for abused and neglected children, transportation, and crime prevention.

The stakeholder survey drew 23 representatives from at least eight organizations, most of which focused on human services and social welfare (24%) and provided services countywide (63%).

Nearly all stakeholders agreed that affordable housing needs have increased over the past five years (87%), with the remaining 14 percent believing needs have stayed the same. New affordable homeownership units, supportive housing, and rental subsidies ranked as the top housing priorities. When asked what housing types are most needed in the County, the majority selected housing near transportation (24%), followed by rental apartments (22%).

On homelessness, 83 percent of stakeholders said needs have increased over the past five years, and 13 percent felt they had stayed the same. Homelessness prevention and mental health services were rated the highest priorities within that category, followed closely by case management.

For community services, stakeholders identified mental health care, services for abused and neglected children, services for people with special needs, and homelessness services as the most critical needs. Health clinics and community centers ranked highest in public infrastructure and facilities, while job creation and nonprofit capacity building led the economic development category. For planning activities, stakeholders prioritized economic development and environmental studies above other options.

Collectively, the stakeholder consultations, community meetings, and the survey strengthened the County's understanding of community priorities and ensured that the Consolidated Plan's goals reflect both quantitative data and direct community input.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing (October 7, 2025)	Public	Statements provided by 3 organization representatives	Top needs identified: • New affordable, accessible housing units • Homelessness assistance and prevention • Food assistance • Senior Services (caregiver respite, assisted living subsidies)	N/A	
2	In-Person Community Meeting: Housing Needs (February 3, 2026)	Non-targeted/broad community	5 individuals attended	Top 3 needs identified: • New affordable rental units • Supportive housing • Homelessness assistance & prevention Other themes included: • Strong focus on housing quality and accessibility, including ADA units, in-unit laundry, pest control, and location suitability • Deep discussion of mental health access, transportation barriers, and homelessness	N/A	

				• Emphasis on community data gaps and the importance of lived experience alongside Census and HUD data		
3	In-Person Community Meeting: Infrastructure & Economic Development (February 3, 2026)	Non-targeted/broad community	2 individuals attended	Themes included: • Highlighted predevelopment barriers for affordable housing, especially for smaller-scale projects • Interest in leveraging faith-based and nonprofit-owned properties • Innovative models such as workforce housing tied to community services (e.g., nurses housed within communities) • Continued focus on youth education, neighborhood cleanup, and aging-in-place supports	N/A	
4	In-Person Community Meeting: Community Services (February 3, 2026)	Non-targeted/broad community	1 individual attended	Themes included: • Strong emphasis on housing preservation and rent increases tied to property upgrades • Discussion of voucher challenges, including landlord participation and tenant support • Focus on youth (including homeless youth), life skills education, and special needs accommodations	N/A	

				• Continued concern about abrupt loss of benefits and lack of financial education during transitions		
5	Virtual Community Meeting: General Community Needs (February 11, 2026)	Non-targeted/broad community	10 individuals attended	Top 3 needs identified: • Rental subsidies • New affordable rental housing • Supportive housing	N/A	
6	Stakeholder Interviews (February-March 2026)	Nonprofits/for-profits, concerned citizens	Representatives from 8 organizations interviewed	Themes included: • Concern about shortage of affordable housing driven by restrictive single-family zoning, insufficient financing/ subsidies, and limited land for development • Anxiety about federal budget cuts and policy changes • Need to strengthen and enforce language access standards across all County-funded services, facilities, and transit systems • Expressed need for youth and immigrant workforce programs • Growing demand for primary care, behavioral health services, and wraparound support (housing, food, legal aid)	N/A	

				• Discussion about flooding as the County's primary hazard, posing disproportionate risks to vulnerable communities		
7	Electronic Needs Survey (February 27-March 29, 2026)	Residents, concerned citizens	55 responses received	Top needs identified: • New affordable homeownership units • Case management for individuals experiencing homelessness • Sidewalks • Job creation • Economic development and energy conservation planning • Mental health services	N/A	
8	Electronic Needs Survey (February 27-March 29, 2026)	Nonprofits/for-profits	23 responses received	Top needs identified: • New affordable homeownership units • Homelessness prevention services • Mental health services • Health clinics • Job creation • Economic development planning	N/A	
9	Public Hearing (April 7, 2026)	Public	TBD	TBD	N/A	

10	Public Hearing (April 8, 2026)	Public	TBD	TBD	N/A	
11	Public Hearing (April 9, 2026)	Public	TBD	TBD	N/A	
12	Public Comment Period	Public	TBD	TBD	N/A	

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment evaluates housing and community development needs in Montgomery County using HUD CHAS data (2018–2022), 2019–2023 American Community Survey (ACS) data, Homeless Management Information System (HMIS) data, and locally available planning and program information. The assessment examines housing needs by income level, tenure, household type, race and ethnicity, and special needs populations, consistent with the requirements of 24 CFR 91.205.

Key findings indicate that housing affordability is the biggest housing need in Montgomery County. Although the County has sufficient housing units overall, a substantial share of households, especially renters, experience housing cost burden, severe housing cost burden, and overcrowding. These conditions are most common among low-income households, families with children, seniors, persons with disabilities, and single-person households.

The Needs Assessment also identifies racial and ethnic disparities in housing outcomes. Black/African American, Hispanic, and American Indian/Alaska Native households experience higher rates of housing problems and housing cost burden than the jurisdiction as a whole, with several income categories meeting HUD's definition of disproportionate greater need. These disparities are geographically concentrated in central and southeastern portions of the County.

In addition to housing affordability challenges, the assessment identifies non-housing community development needs related to public facilities, public improvements, and public services, particularly in areas with higher concentrations of low- and moderate-income households.

The Needs Assessment includes the following sections:

- **Housing Needs Assessment:** data on population, income level, number and type of households, and housing problems. For the purpose of this section, housing problems are defined as:
  - Lack of complete kitchen facilities.
  - Lack of complete plumbing facilities.
  - Cost burden: the allocation of more than 30% of gross household income toward housing costs. For renters, housing costs include rent paid by the tenant plus utilities; for owners, housing costs include mortgage payments, taxes, insurance, and utilities. This section includes data on severe cost burden, as well, which is paying more than 50% of gross household income on housing costs.

- Overcrowding: more than one person per room, not including bathrooms, porches, foyers, halls, or half-room.

- **Disproportionately Greater Need:** when the members of a racial or ethnic group at a given income level experience housing problems (as defined above) at a greater rate (10% or more) than the income level for the jurisdiction as a whole.
- **Public Housing:** information on the number and type of public housing units and the characteristics of residents is presented. For the purpose of this section, "public housing" includes traditional public housing units subsidized by annual contribution contracts (ACC) and former public housing units that have been converted to "affordable housing" under the Rental Assistance Demonstration (RAD) program. Data on voucher programs is provided, as well.
- **Homeless Needs Assessment:** the nature and extent of homelessness in Montgomery County using data from the Homeless Management Information System (HMIS).
- **Non-Homeless Special Needs Assessment:** housing needs for persons who are not homeless but require supportive services are presented. These populations include the elderly, frail elderly, persons with disabilities, and persons with alcohol or other drug addictions. Data used to assess these needs is appropriately cited.
- **Non-Housing Community Development Needs:** non-housing community development needs (i.e., public facilities, public improvements, and public services) is based on input from consultations/community input and local plans and reports.

Maps Used in the Needs Assessment

- To provide the most current representation of needs in Montgomery County, where available, GIS Maps created through PolicyMap are used to support the data tables. All maps are based on 2019-2023 ACS data.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

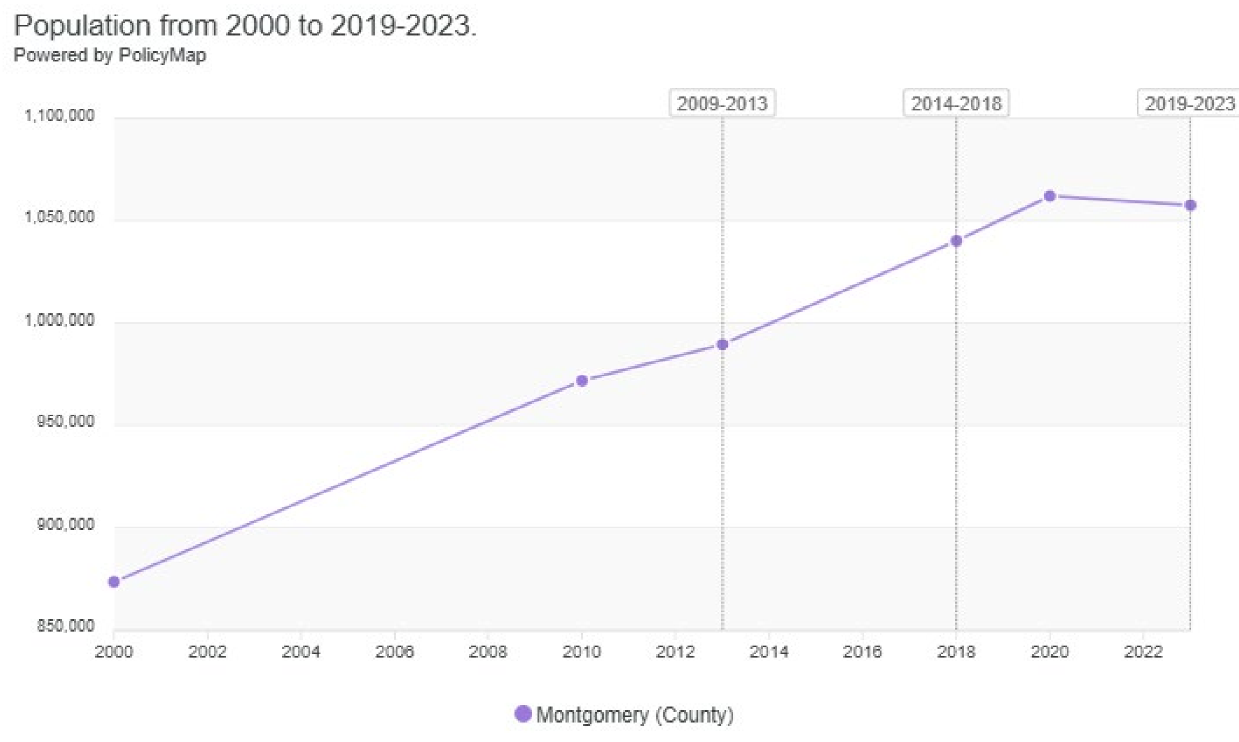
Between 2019 and 2023, Montgomery County experienced slight population and household growth. As shown in Table 5, the County's population increased by approximately 1.4% between 2019 and 2023, rising from 1,043,530 to 1,057,586 residents. Chart 3.1, however, shows that while the population increased overall during this period, a slight decline has been observed in recent years. During this same period, between 2019 and 2023, Table 5 shows that the number of households grew by 4.6%.

Median household income increased by 18.3% during the same period, which was a rate greater than the increase in median contract rents (14.8%) but lower than the increase in median home sale values (26.9%). Rising housing costs continue to make homeownership unaffordable for many residents, and rents remain unaffordable for many low- and moderate-income households. As discussed later in this plan, nearly half of all renters in the County experience housing cost burden with lower-income households facing the greatest challenges.

While median household income grew slightly faster than median contract rent over this period, home values grew nearly 50% faster than incomes, highlighting a gap that has made homeownership increasingly out of reach for low- and moderate-income households, particularly those earning less than 80% of AMI. Rapidly rising rents have consumed a growing share of income for the County's lowest-income renters, leaving them with less capacity to absorb unexpected expenses and increasing their vulnerability to housing instability.

Map 3.1 indicates that households with varying median incomes are unevenly distributed across the County. Census tracts with lower median household incomes are concentrated in central and southeastern areas of the County, overlapping with areas that also show higher rates of renter households, older housing units, and higher cost burden (as discussed throughout this plan). These demographic and market conditions contribute to disproportionate housing needs and instability among specific household types and income groups.

Chart 3.1
Population from 2000 to 2019-2023
PolicyMap
2000 Census and 2019-2023 ACS

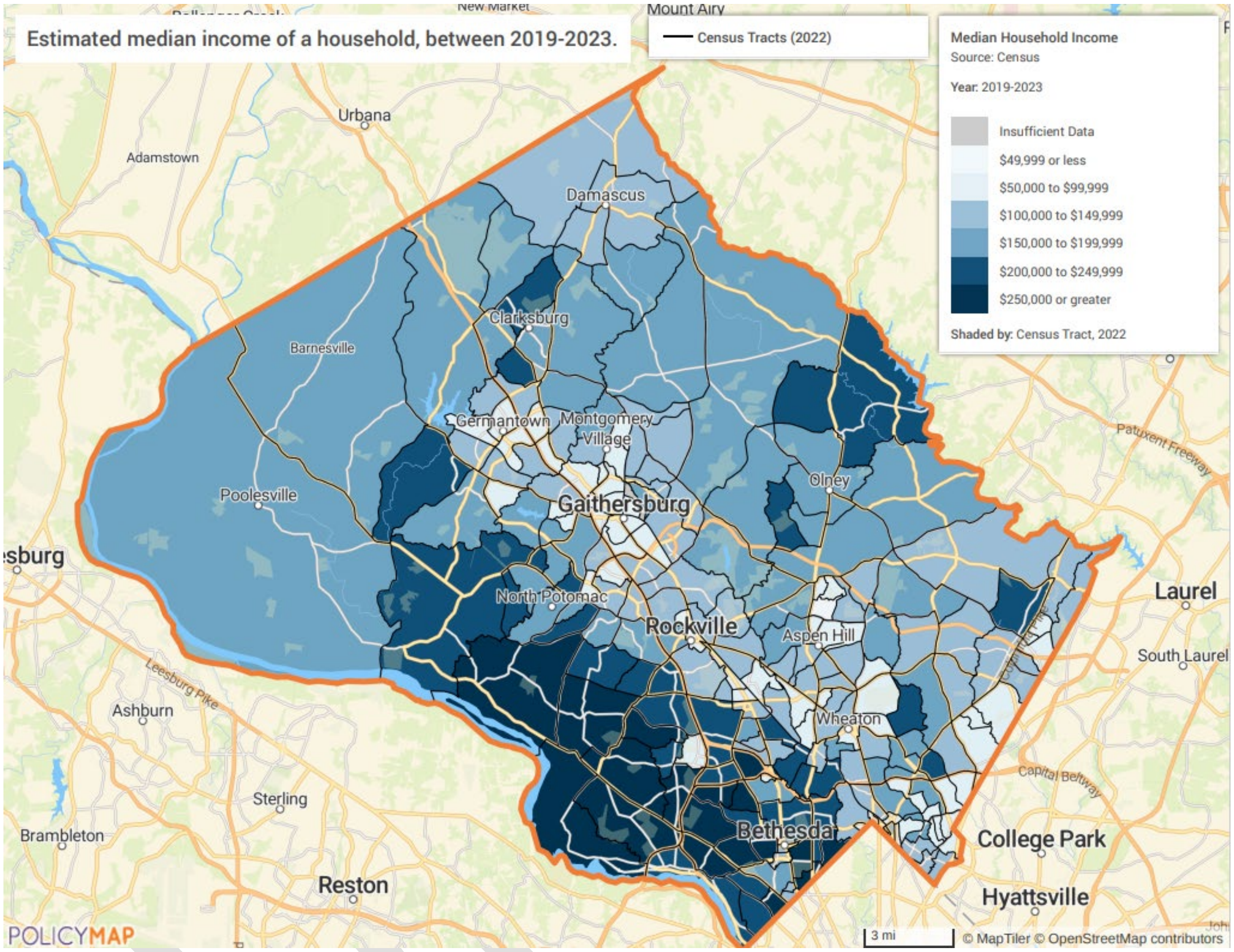


Demographics	Base Year: 2019	Most Recent Year: 2023	% Change
Population	1,043,530	1,057,586	1.4%
Households	370,950	387,881	4.6%
Median Income	$108,820	$128,733	18.3%

Table 2 - Housing Needs Assessment Demographics

Data Source: 2015-2019 ACS, 2019-2023 ACS

Map 3.1
Median Household Income
PolicyMap
2019-2023 ACS



Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	48,555	38,840	28,725	33,690	235,475
Small Family Households	14,640	15,005	11,420	13,725	118,245
Large Family Households	4,050	4,295	3,620	3,615	21,270
Household contains at least one person 62-74 years of age	11,955	8,125	6,185	7,725	59,210
Household contains at least one person age 75 or older	9,625	5,795	3,930	4,430	24,335
Households with one or more children 6 years old or younger	7,675	7,690	4,810	4,815	34,245

Table 3 - Total Households Table

Data Source: 2018-2022 CHAS

HUD defines low to moderate income as households earning up to 80% HAMFI. As shown in Table 6, approximately 48,555 households in Montgomery County earn between 0-30% of HAMFI, 38,840 households earn between 30-50% of HAMFI, and 28,725 households earn between 50-80% of HAMFI. Combined, these households represent the low- to moderate- income households in the jurisdiction by HUD's definition and constitute about 30% of all households. Small-family households make up the largest share of households across all income levels, while large-family households have the highest concentration in households earning over 100% of HAMFI. Table 6 also shows that older adults are more likely to live in households earning more than 100% of HAMFI; however, the second highest concentration is in households earning less than 30% of HAMFI. Approximately 11,955 households earning 0-30% of HAMFI include at least one person aged 62-74, while 9,625 households earning 0-30% of HAMFI include at least one person aged 75 or older. Households with children aged six years or younger are also more prevalent in the highest income households; however, over 15,000 households earning less than 50% of HAMFI have one or more children present.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	380	225	4	65	674	315	80	110	70	575
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,155	900	450	340	2,845	70	75	25	110	280
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,565	1,735	860	615	4,775	290	565	365	345	1,565
Housing cost burden greater than 50% of income (and none of the above problems)	19,445	6,625	675	430	27,175	11,090	5,570	2,115	1,455	20,230

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Housing cost burden greater than 30% of income (and none of the above problems)	2,480	9,710	7,720	4,755	24,665	2,665	5,330	4,865	5,310	18,170
Zero/ negative Income (and none of the above problems)	21,925	16,335	8,395	5,185	51,840	13,755	10,900	6,980	6,765	38,400

Table 4 – Housing Problems Table

Data Source: 2018-2022 CHAS

Severe housing problems, defined as lacking complete kitchen or plumbing facilities, experiencing severe overcrowding, or paying more than 50% of income towards housing, are found most often in the lowest-income renter households. As shown in Table 7, for all income levels, housing cost burden is the most significant concern, followed by overcrowding; however, more renter households experience housing problems than owner households. Among renter households, lower-income households represent the largest share of households experiencing housing problems. Approximately 24,665 renter households experience a housing cost burden greater than 30% of income without any other housing problems, compared to approximately 18,170 owner households. Of these cost-burdened renter households, nearly 81% are low- to moderate-income, earning less than 80% of HAMFI. Housing cost burden is most prevalent among renter households earning between 0-50% of AMI, and about 73% of severely cost-burdened households (i.e., households spending more than 50% of their income on housing costs) are households earning less than 30% of HAMFI. These households are at the greatest risk of housing instability or displacement. Zero or negative-income households are particularly vulnerable. Table 7 shows that an estimated 51,840 renter households report zero or negative income while experiencing no other housing problems, representing over 57% of all households in this category.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					**Owner**				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	25,020	19,190	9,715	6,205	60,130	14,435	11,610	7,480	7,290	40,815
Having none of four housing problems	4,030	2,230	4,230	8,070	18,560	1,960	5,810	7,290	12,125	27,185
Household has negative income, but none of the other housing problems	1,940	0	0	0	1,940	1,170	0	0	0	1,170

Table 5 – Housing Problems 2

Data Source: 2018-2022 CHAS

As shown in Table 8, approximately 60,130 renter households experience one or more severe housing problems, compared to approximately 40,815 owner households. Households earning between 0-50% AMI are most affected.

3. Cost Burden > 30%

	Renter				**Owner**			
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**Total**
NUMBER OF HOUSEHOLDS								
Small Related	9,325	7,500	3,355	20,180	3,480	4,225	2,620	10,325
Large Related	2,480	2,125	560	5,165	1,010	1,125	1,115	3,250
Elderly	6,565	3,125	1,115	10,805	7,775	4,355	2,515	14,645
Other	6,000	5,050	3,565	14,615	2,045	1,590	870	4,505

	Renter				Owner			
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**Total**
Total need by income	24,370	17,800	8,595	50,765	14,310	11,295	7,120	32,725

Table 6 – Cost Burden > 30%

Data Source: 2019-2022 CHAS

As shown in Table 9, approximately 50,765 renter households and 32,725 owner households experience housing cost burden greater than 30%. Small-related households account for the largest share of renter cost burden, followed by other households and elderly households. Among owner households, elderly households are the most affected group experiencing cost burden.

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**Total**
NUMBER OF HOUSEHOLDS								
Small Related	8,305	2,590	155	11,050	2,900	2,200	725	5,825
Large Related	2,260	720	65	3,045	860	365	160	1,385
Elderly	5,560	1,685	230	7,475	6,000	2,200	915	9,115
Other	5,615	2,115	250	7,980	1,765	925	325	3,015
Total need by income	21,740	7,110	700	29,550	11,525	5,690	2,125	19,340

Table 7 – Cost Burden > 50%

Data Source: 2018-2022 CHAS

Severe cost burden disproportionately impacts renter households, especially those earning less than 30% of AMI. Approximately 21,740 renter households earning less than 30 percent of AMI pay more than half of their income toward housing. Elderly renters and small-related renter households are particularly affected, highlighting the relationship between fixed incomes and rising housing costs.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single-family households	14,980	12,540	7,665	7,340	42,525	7,810	9,615	9,535	12,505	39,465
Multiple, unrelated family households	500	630	470	365	1,965	500	645	665	1,315	3,125
Other, non-family households	15,510	8,250	5,815	6,570	36,145	9,260	7,160	4,575	5,595	26,590
Total need by income	30,990	21,420	13,950	14,275	80,635	17,570	17,420	14,775	19,415	69,180

Table 8 – Crowding Information – 1/2

Data Source: 2018-2022 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	6,060	5,610	2,890	2,075	1,615	2,080	1,920	2,740

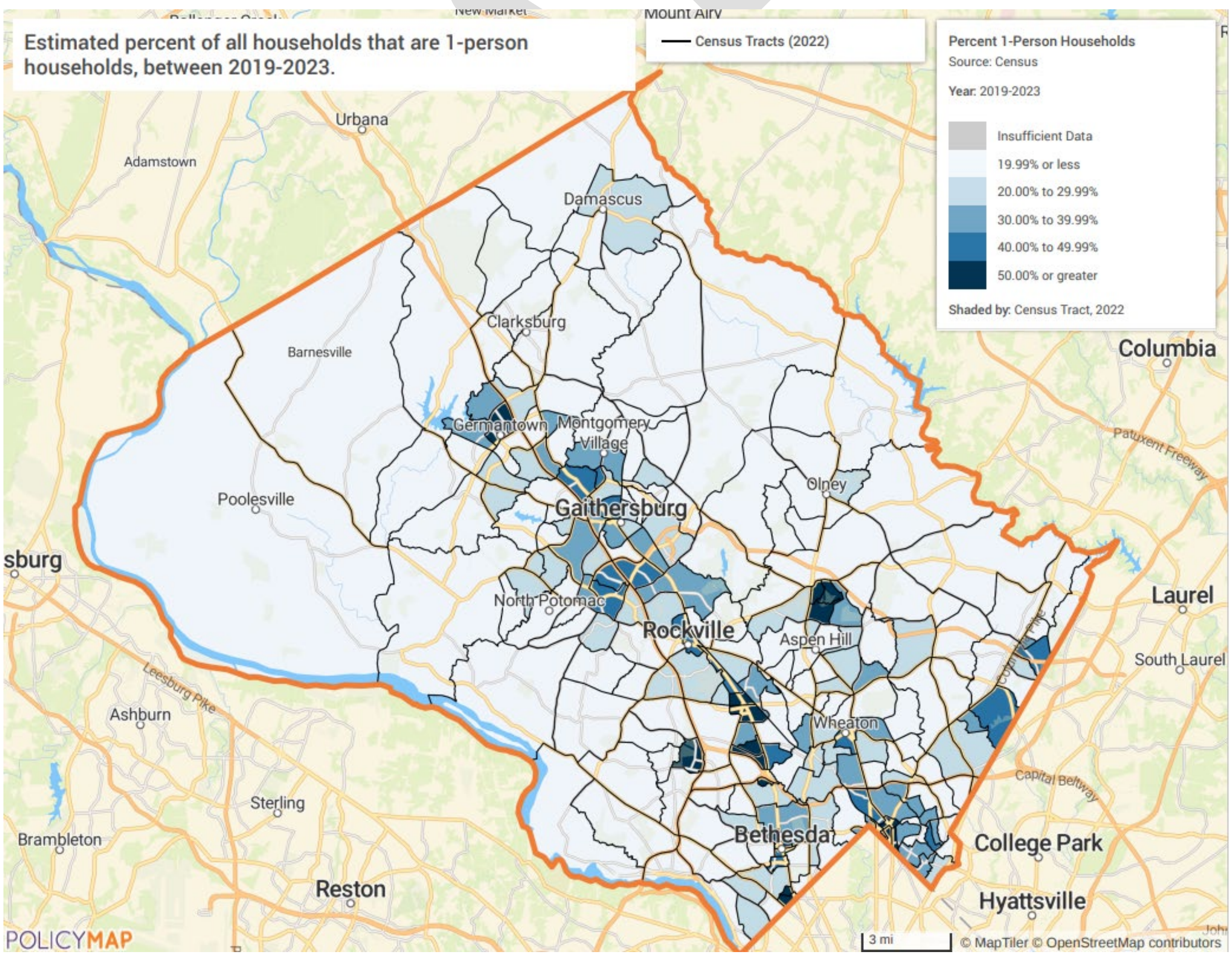
Table 9 – Crowding Information – 2/2

Overcrowding is a present housing problem in Montgomery County, with renter households being most affected. As shown in Table 11, approximately 80,635 renter households and 69,180 owner households experience crowding. Over 82% of renter households experiencing overcrowding are low- to moderate-income, earning less than 80% of AMI, while about 72% of owner overcrowded households are low- to moderate-income. Single-family households are the most affected household type for both renters and owners, while multiple, unrelated-family households are more prevalent among owners than renters. Table 12 shows that more than 14,000 low- to moderate-income renter households with children present experience overcrowding.

Describe the number and type of single-person households in need of housing assistance.

According to 2019-2023 ACS data, 25.5% of households in Montgomery County are single-person households. Renters are more likely than homeowners to live in single-person households. Single-person households are more likely than larger households to experience housing affordability challenges, especially at lower income levels. Individuals living alone must cover the full cost of housing with a single income, making them more vulnerable to cost burden. Seniors living alone and persons with disabilities are especially at risk due to fixed or limited incomes. Map 3.2 shows that single-person households are primarily concentrated in central and southeastern areas of the County. These areas also tend to have higher rates of renter households and lower median incomes. These patterns highlight the need for affordable efficiency and one-bedroom housing units, rental assistance, and supportive housing options for individuals living alone, especially seniors, persons with disabilities, and low-income renters.

Map 3.2
Percent of Single Person Households
PolicyMap
2019-2023 ACS

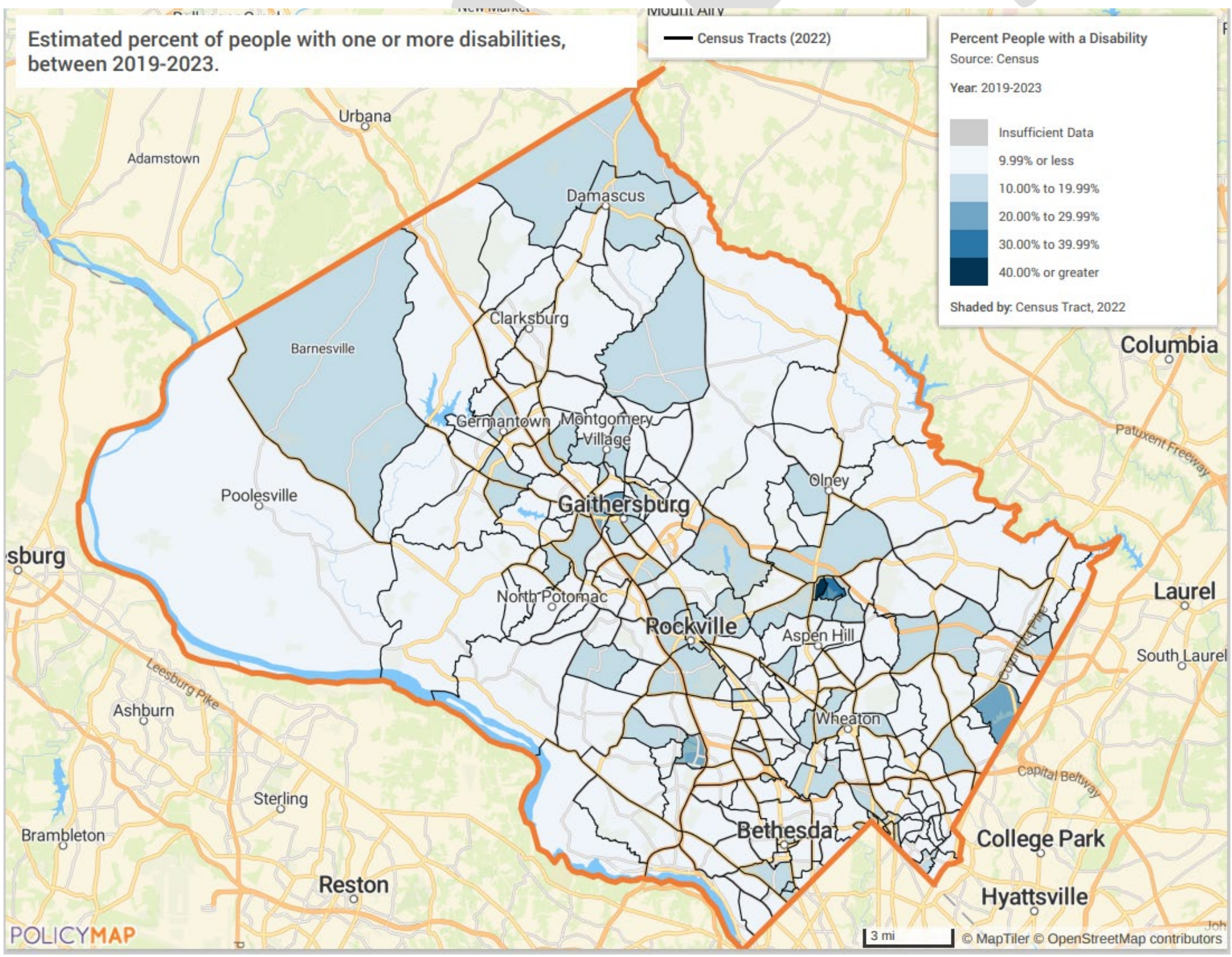


Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

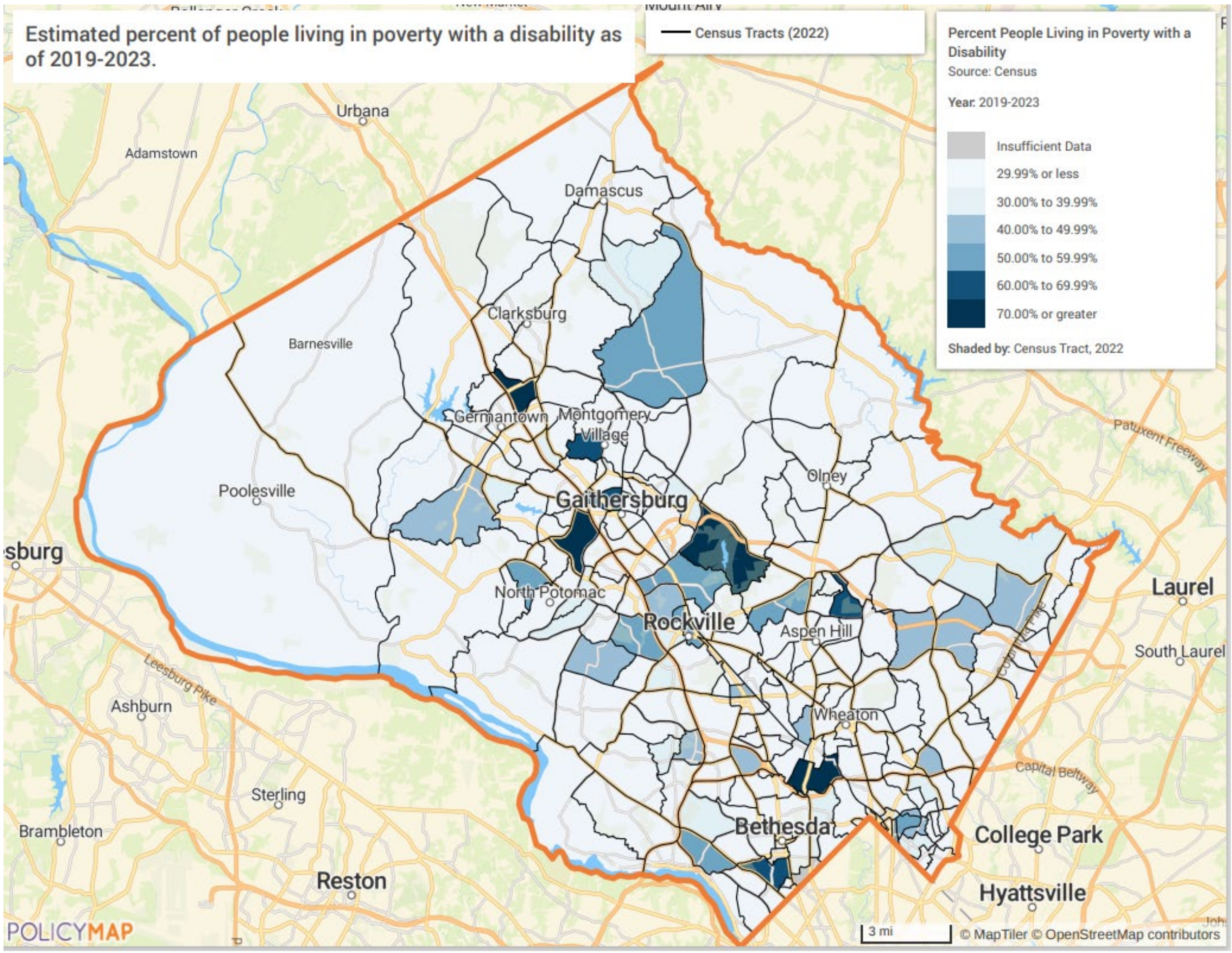
Persons with Disabilities

2019-2023 ACS estimates suggest that 9.1% of residents in Montgomery were living with a disability. Persons with disabilities are more likely to have fixed or limited incomes and may require housing that is both affordable and physically accessible. As shown in Map 3.3, higher concentrations of residents with disabilities are found in census tracts in the County's central and southeastern portions. In addition, 17.5% of residents are living in poverty with a disability. Map 3.4 shows that tracts with higher percentages of this type of resident are similarly concentrated in the County's central and southeastern areas, indicating a need for deeply affordable, accessible housing options in these areas.

Map 3.3
Percent of People with Disabilities
PolicyMap
2019-2023 ACS



Map 3.4
Percent of People Living in Poverty With a Disability
PolicyMap
2019-2023 ACS



Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

Individuals experiencing domestic violence, dating violence, sexual assault, or stalking are at risk of housing instability, especially when survivors must leave their homes to escape unsafe situations. In Montgomery County, this population needs housing assistance, including emergency shelter, transitional housing, and long-term supportive housing options that prioritize safety.

Statewide data from the Maryland Network Against Domestic Violence (MNADV) indicates that on a single day in September 2024, 1,229 victims were served across Maryland, including 615 adults and children who accessed emergency shelter, transitional housing, hotels, or other housing, and 614 who received non-residential supportive services such as housing advocacy, legal assistance, counseling, and transportation. Notably, 255 service requests went unmet statewide, with approximately 22% of those related to housing.

At the local level, Montgomery County data further illustrate the scale and characteristics of need. The Victim Services Advisory Board (VSAB) FY 2024 Annual Report documents ongoing demand for victim services related to domestic violence, sexual assault, and stalking, including requests for emergency shelter placement, safety-focused housing navigation, and rental assistance to support survivors in relocating or remaining safely housed. The report notes that survivors frequently present with co-occurring needs, including low or no income, limited access to credit, childcare responsibilities, and trauma-related barriers that complicate housing stability.

The Montgomery County Family Justice Center (FJC) and the Domestic Violence Coordinating Council (DVCC) similarly report sustained levels of domestic violence-related service utilization. The DVCC 2025 Annual Report highlights continued coordination among law enforcement, courts, housing providers, and service agencies to address survivor safety and housing needs, while noting constraints in shelter availability and affordable housing options for survivors seeking to exit abusive situations.

Law enforcement data reinforce these findings. The Montgomery County Police Department (MCPD) 2024 Annual Report on Crime and Safety documents thousands of calls for service related to domestic violence incidents countywide, reflecting both the prevalence of domestic violence and the ongoing need for crisis response and post-crisis housing interventions. Survivors involved in police responses often require immediate access to safe, alternative housing to avoid continued exposure to violence.

According to Ayuda’s 2024 Impact Report, Ayuda served 3,109 low-income immigrants from 84 countries in 33 languages across the DC–Maryland–Virginia region, with Montgomery County and Prince George’s County as its primary Maryland service areas. Of Ayuda’s clients in 2024, 29% had experienced sexual assault, domestic violence, or family violence, and 11% had experienced human trafficking. These are populations with acute housing instability risks compounded by immigration status, language barriers, and financial dependence on abusers. The Montgomery County Family Justice Center (FJC), a multi-agency center providing free legal, advocacy, and social services to domestic violence survivors in any language without appointment, served more than 1,900 families in 2024 through its LifeLine programs. Despite this, the Montgomery County Government Domestic Violence Coordinating Council’s (DVCC) 2025 Annual Report found that only approximately 25% of Protective Order petitioners appeared with legal representation at their Final Protective Order hearings. This highlights a gap that Ayuda and the DVCC are actively working to address through expanded partnership with DVS Legal Services, Volunteer Legal Advocates, and House of Ruth Maryland. Stakeholder consultation with Ayuda further identified shelter access gaps for men and gender nonconforming individuals fleeing abuse, growing avoidance of formal shelter systems among undocumented immigrants due to immigration enforcement fear intensifying since early 2025, litigation abuse (repeated court filings used as a control mechanism) as a documented and growing trend, and standby guardianship planning for immigrant parents at risk of detention as an emerging need with no established service infrastructure in the County.

Local nonprofit providers, including House of Ruth Maryland, report serving survivors who are disproportionately low-income, female-headed households, and families with children. House of Ruth's 2024 Annual Report emphasizes the critical role of transitional and permanent supportive housing in enabling survivors to achieve long-term safety and economic stability, while also noting unmet demand for housing resources due to funding and capacity limitations

This data indicates that victims of domestic violence and related crimes in Montgomery County include individuals and families with children, predominantly renter households, and survivors with low incomes. Many require immediate emergency shelter, while others need longer-term rental assistance or supportive housing to prevent homelessness, reduce repeat victimization, and support recovery.

What are the most common housing problems?

The most common housing problems are housing cost burden, severe housing cost burden, and overcrowding. These problems disproportionately impact renter households and lower-income populations.

Housing cost burden is the most prevalent housing problem in the County. According to Table 7, approximately 24,665 renter households experience housing cost burden while facing no other housing problems, compared to approximately 18,170 owner households. Cost burden is most concentrated among renter households earning below 50% of AMI. Further, Table 7 shows that approximately 27,175 renter households experience severe housing cost burden without any other housing problems, compared to 20,230 owner households. Severe housing cost burden is heavily concentrated among renters earning between 0-50% of AMI. Based on Table 10, 28,850 renter households earning below 50 percent of AMI experience a severe housing cost burden.

Table 7 indicates that approximately 2,845 renter households experience severe overcrowding (more than 1.5 persons per room), compared to only 280 owner households. Additionally, Table 7 shows that approximately 4,775 renter households experience moderate overcrowding (1.01–1.5 persons per room), compared to 1,565 owner households. Overcrowding is most prevalent among renter households earning below 50% of AMI, reflecting limited access to affordable, family-sized housing units.

Are any populations/household types more affected than others by these problems?

Based on 2019-2023 ACS data and 2018-2022 CHAS data shown in the tables above, housing cost burden, severe housing cost burden, and overcrowding disproportionately affect renter households, households with incomes below 50% of AMI, single-person households, households with children, seniors, and persons with disabilities.

As shown in Table 7, renter households are most affected by a housing cost burden exceeding 30%. Approximately 24,665 renter households experience a cost burden greater than 30% with no other housing problems, compared to 18,170 owner households. This shows that about 58% of households experiencing cost burden are renters. Renter households earning 0-50% of AMI are most affected, making up 79% of cost-burdened renters in this category.

Renter households are also most affected by severe housing cost burden (i.e., paying more than 50% of income toward housing). Table 10 shows that approximately 29,550 renter households experience severe housing cost burden, compared to 19,240 owner households. This shows that about 60% of households experiencing a severe housing cost burden are renters. Among renter households experiencing severe housing cost burden, about 73% earn between 0-30% of AMI, indicating higher vulnerability.

Overcrowding also disproportionately affects renter households. Table 11 shows that approximately 80,635 renter households experience crowding, compared to 69,180 owner households. This shows that about 54% of all households experiencing overcrowding are renter households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Low-income households with children, especially those earning between 0-30% of AMI, have a higher risk of homelessness. As shown in Table 6, 7,675 households earning between 0-30% HAMFI have children present, accounting for 16% of all households in this income group. Cost burden and overcrowding are the most common housing problems among households with children. Table 9 shows that about 24,370 renter households earning between 0-30% of AMI experience housing cost burden greater than 30%, and Table 11 shows that about 30,990 renter households earning between 0-30% AMI experience overcrowding. Table 12 shows that of those 30,990 renter households earning between 0-30% of AMI who experience overcrowding, about 6,060 are households with children present.

Families with children have higher costs related to childcare, food, healthcare, and transportation. As housing costs continue to rise, low-income families with children may have less ability to adapt, resulting in a higher risk of housing instability. Housing needs include deeply affordable rental housing options, family-sized housing, eviction-prevention assistance, and short-term rental subsidies.

Formerly homeless individuals and families receiving Rapid Re-Housing (RRH) assistance are at risk of returning to homelessness as they near the termination of assistance. Households with children, persons with disabilities, and elderly persons are especially vulnerable due to fixed or limited income, limited options for employment, or ongoing service needs. To prevent a return to homelessness as assistance ends, RRH participants may require access to deeply affordable permanent housing, long-term rental assistance, and continued supportive services.

Stakeholder consultation with Rockville Housing Enterprises (RHE) and Mobile Medical Care further highlighted the data indicating that households at imminent risk of homelessness in the County. RHE identified a substantial “gray area” population, which includes households that are not yet unsheltered but are living in unstable situations, including doubling up with family or friends, staying without a lease in someone’s home, or cycling in and out of the emergency shelter system. RHE is actively expanding a transitional housing pathway for this population, placing households exiting shelters into tax credit properties restricted to 30% of AMI, serving as a stepping stone toward longer-term housing stability. Mobile Medical Care similarly identified a population in an “in between stage,” often couch-surfing, who access care through the Montgomery Cares safety net program and frequently present with co-occurring behavioral health needs that complicate stable housing.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Extremely low-income households with a severe housing cost burden are more likely to lose their homes in the event of loss of employment, health issues, or other unexpected expenses. Unemployment and underemployment have been among the primary reasons for families losing their homes. Cost burden is by far the most common housing problem and threatens housing stability.

Stakeholder consultation identified several additional housing characteristics and systemic conditions linked to the elevated risk of homelessness in the County. The Equal Rights Center (ERC), which has conducted 130 fair housing tests in the County since 2024, identified source-of-income discrimination as a prevalent and destabilizing housing market characteristic. Landlords who refuse Housing Choice Vouchers and other types of tenant-based vouchers impose discriminatory income verification requirements, such as requiring proof of income equal to three times the full contract rent rather than the tenant’s share, or apply inconsistent credit and screening criteria that effectively block voucher holders from accessing and retaining stable housing. ERC also documented patterns of discrimination based on disability and familial status. Although source-of-income discrimination has been illegal in Montgomery County for many years, enforcement remains limited, and renters’ awareness of rights is low.

The type of housing subsidy a household holds is also a predictor of instability risk. RHE noted that households in Low Income Housing Tax Credit (LIHTC) properties or other properties with project-based subsidies have significantly fewer protections than voucher holders. A household evicted from a tax credit unit loses its housing with no portable subsidy to fall back on, while an evicted tenant-based voucher holder retains the voucher. This means that a single destabilizing event, such as job loss, medical expense, or family disruption, is more likely to result in homelessness for tax credit property or other project-based subsidy residents. Insufficient case management was also identified as a characteristic that amplifies instability risk. RHE noted that its client services unit currently operates with a single staff person due to funding and turnover constraints, limiting proactive support for tenants with disabilities, youth aging out of foster care, and others transitioning from shelter.

Discussion

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD regulations (24 CFR § 91.305(b)(2)) require jurisdictions to assess whether any racial or ethnic group experiences a disproportionately greater need for housing assistance compared to all households within the same income category. HUD defines a "disproportionately greater need" as a situation in which the percentage of households in a racial or ethnic group experiencing one or more housing problems exceeds the percentage for all households in that income group by 10% or more.

Housing problems include:

1. Lack of complete kitchen facilities,
2. Lack of complete plumbing facilities,
3. Overcrowding (more than one person per room), and
4. Housing cost burden >30%

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	39,455	8,405	0
White	12,625	2,950	0
Black / African American	11,375	1,985	0
Asian	5,295	2,030	0
American Indian, Alaska Native	180	0	0
Pacific Islander	0	0	0
Hispanic	8,400	1,145	0

Table 10 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2019-2022 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	30,800	8,040	0
White	9,440	3,620	0
Black / African American	8,195	1,505	0
Asian	3,600	1,145	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	8,335	1,490	0

Table 11 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2018-2022 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	17,195	11,520	0
White	6,195	4,095	0
Black / African American	4,620	2,430	0
Asian	1,700	1,650	0
American Indian, Alaska Native	39	45	0
Pacific Islander	15	0	0
Hispanic	4,000	2,970	0

Table 12 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2018-2022 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13,495	20,195	0
White	5,400	7,700	0
Black / African American	2,945	4,735	0
Asian	1,635	2,750	0
American Indian, Alaska Native	0	55	0
Pacific Islander	0	0	0
Hispanic	2,965	3,980	0

Table 13 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2018-2022 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

0-30% of AMI

As shown in Table 13, based on 2018-2022 CHAS data, 82.4% of households in this income group experience housing problems. American Indian/Alaska Native households in this income group experience housing problems at a rate of 100%, which is about 17.6% higher than the jurisdiction rate and therefore experience a disproportionately greater housing need. However, it is important to note that this group had a small sample size and should be interpreted with caution. Black/African American (85.1%) and Hispanic (88%) households experience housing rates higher than the jurisdiction as a whole, though these rates do not exceed the jurisdictional rate by 10% and therefore do not meet HUD's threshold for disproportionately greater need.

30-50% of AMI

As shown in Table 14, based on 2018-2022 CHAS data, 79.3% of households in this income group experience housing problems. American Indian/Alaska Native households in this income group experience housing problems at a rate of 100%, which is about 22.7% higher than the jurisdiction rate and therefore experience a disproportionately greater housing need. However, it is important to note that this group had a small sample size and should be interpreted with caution. Black/African American (84.5%) and Hispanic (84.8%) households experience housing rates higher than the jurisdiction as a whole, though these rates do not exceed the jurisdictional rate by 10% and therefore do not meet HUD's threshold for disproportionately greater need.

<u>50-80% of AMI</u>

As shown in Table 15, 59.9% of all households in this income group experience housing problems. Pacific Islander households in this income group experience housing problems at a rate of 100%, which is about 40.1% higher than the jurisdiction rate and therefore experience a disproportionately greater housing need. However, it is important to note that this group had a small sample size and should be interpreted with caution. Black/African American (65.5%) households experience housing rates higher than the jurisdiction as a whole, though these rates do not exceed the jurisdictional rate by 10% and therefore do not meet HUD’s threshold for disproportionately greater need.

<u>80-100% of AMI</u>

As shown in Table 16, 40.1% of all households in this income group experience housing problems. Housing problem rates by racial and ethnic group are as follows: White (41.2%), Hispanic (42.7%), Black/African American (38.8%), and Asian (37.3%). American Indian/Alaska Native households reported no housing problems in this income band, and no Pacific Islander households were recorded. There are no racial or ethnic groups experiencing housing problems at a rate of 10 percentage points or more above the jurisdictional rate, and therefore no group meets HUD’s threshold for disproportionately greater need.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines severe housing problems as households experiencing one or more of the following conditions: lack of complete kitchen facilities, lack of complete plumbing facilities, overcrowding (more than 1.5 persons per room), or housing cost burden greater than 50 percent. A racial or ethnic group is considered to have a disproportionately greater need if the share of households experiencing severe housing problems exceeds the jurisdiction-wide rate for the same income group by 10% or more.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	34,310	14,245	0
White	10,795	4,840	0
Black / African American	10,165	3,235	0
Asian	4,390	3,245	0
American Indian, Alaska Native	120	65	0
Pacific Islander	0	0	0
Hispanic	7,395	2,420	0

Table 14 – Severe Housing Problems 0 - 30% AMI

Data Source: 2018-2022 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	15,765	23,070	0
White	5,325	7,730	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	4,130	5,570	0
Asian	1,840	2,905	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	3,895	5,930	0

Table 15 – Severe Housing Problems 30 - 50% AMI

Data Source: 2018-2022 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,615	24,110	0
White	1,620	8,670	0
Black / African American	975	6,080	0
Asian	500	2,845	0
American Indian, Alaska Native	0	84	0
Pacific Islander	0	15	0
Hispanic	1,350	5,625	0

Table 16 – Severe Housing Problems 50 - 80% AMI

Data Source: 2018-2022 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,430	30,265	0
White	1,350	11,745	0
Black / African American	470	7,205	0
Asian	450	3,935	0
American Indian, Alaska Native	0	55	0
Pacific Islander	0	0	0
Hispanic	975	5,970	0

Table 17 – Severe Housing Problems 80 - 100% AMI

Data Source: 2018-2022 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

0-30% of AMI

As shown in Table 17, based on 2018-2022 CHAS data, 70.7% of households in this income group experience severe housing problems. There are no racial or ethnic groups disproportionately impacted by experiencing a severe housing rate of 10 percentage points or more than the jurisdiction. Black/African American (75.9%) and Hispanic (75.3%) households experience severe housing problems at rates higher than the jurisdiction as a whole; however, these rates do not exceed the jurisdictional rate by 10% and therefore do not meet HUD’s threshold for disproportionately greater need.

30-50% of AMI

As shown in Table 18, 40.6% of households in this income group experience severe housing problems. There are no racial or ethnic groups disproportionately impacted by experiencing severe housing problems at a rate of 10 percentage points or more than the jurisdiction.

50-80% of AMI

As shown in Table 19, 16.1% of households in this income group experience severe housing problems. There are no racial or ethnic groups disproportionately impacted by experiencing severe housing problems at a rate of 10 percentage points or more than the jurisdiction.

<u>80-100% of AMI</u>

As shown in Table 20, 10.2% of households in this income group experience severe housing problems. There are no racial or ethnic groups disproportionately impacted by experiencing severe housing problems at rate of 10 percentage points or more than the jurisdiction.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

HUD regulations (24 CFR § 91.205(b)(2)) require jurisdictions to assess whether any racial or ethnic group experiences a disproportionately greater housing cost burden compared to the jurisdiction as a whole. Housing cost burden is defined as households paying more than 30 percent of income toward housing costs, with severe cost burden defined as households paying more than 50 percent of income toward housing costs.

This section evaluates housing cost burden by race and ethnicity in Montgomery County using 2018-2022 Comprehensive Housing Affordability Strategy (CHAS) data. A racial or ethnic group is considered to have a disproportionately greater need if the share of households experiencing housing cost burden (30–50 percent and greater than 50 percent of income) exceeds the jurisdiction-wide rate by 10 percentage points or more, consistent with HUD guidance.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	267,320	61,745	52,970	3,250
White	144,400	23,550	19,775	910
Black / African American	39,970	14,090	14,000	895
Asian	40,450	8,195	6,480	725
American Indian, Alaska Native	290	140	120	0
Pacific Islander	195	55	0	0
Hispanic	31,985	13,640	10,235	595
Other	10,030	2,075	2,360	125

Table 18 – Greater Need: Housing Cost Burdens AMI

Data Source: 2018-2022 CHAS

Discussion:

<u>Combined Housing Cost Burden (30% or more of Income)</u>

As shown in Table 21, approximately 30% of households in Montgomery County experience housing cost burden, defined as paying more than 30% of income toward housing costs. A disproportionately greater need exists when a group experiences housing cost burden at a rate of 10% or more than the jurisdiction. There are three racial or ethnic groups that experience disproportionately greater housing cost burden overall. Black/African American households (41.3%), Hispanic households (42.7%), and American Indian/Alaska Native households (47.3%) experience housing cost burden at a rate that meets the threshold for disproportionately greater need. Findings related to American Indian/Alaska Native households should be interpreted with caution due to the relatively small number of households in this category.

Households Not Cost Burdened (30% or less income)

As shown in Table 21, approximately 69.4% of households pay 30% or less of their income toward housing costs and are therefore not considered cost burdened. White (76.6%), Asian (72.4%), and Pacific Islander (78.0%) households are not cost burdened at rates above the jurisdictional average. Black/African American (58.0%) and Hispanic (56.7%) households have the lowest rates of housing affordability among racial and ethnic groups, meaning a higher share of these households are affected by cost burden.

Cost Burdened Households (30-50% of Income)

As shown in Table 21, based on 2018-2022 CHAS data, approximately 16.2% of households are cost burdened, paying between 30-50% of household income toward housing costs. There are no racial or ethnic groups that experience cost burden (30-50%) at a rate of 10% or higher than the 16.2% jurisdiction rate. Black/African American households (20.7%), Hispanic households (24.4%), and American Indian/Alaska Native households (25.5%) experience higher rates of cost burden than the jurisdiction as a whole; however, none exceed HUD's threshold for disproportionately greater need.

Severely Cost Burdened Households (50% or more of Income)

Approximately 13.9% of households in Montgomery County experience severe housing cost burden, defined as paying more than 50% of household income toward housing costs. There are no racial or ethnic groups that experience cost burden (30-50%) at a rate of 10% or higher than the 13.9% jurisdiction rate. Black/African American households (20.7%) and Hispanic households (18.3%) experience severe housing cost burden at rates higher than the jurisdiction-wide average, though these rates due not exceed HUD's threshold for disproportionately greater need. American Indian/Alaska Native households (21.8%) experience severe housing cost burden at the highest rate among all racial and ethnic groups; however, this rate does not exceed HUD's threshold and should also be interpreted with caution due to the small number of households in this category.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The following summary reflects findings from the analyses of housing problems, severe housing problems, and housing cost burden presented in NA-15, NA-20, and NA-25.

<u>0-30% of AMI</u>

- Housing Problems: American Indian/Alaska Native households in this income category are disproportionately affected by housing problems.

<u>30-50% of AMI</u>

- Housing problems: American Indian/Alaska Native households in this income category are disproportionately affected by housing problems.

<u>50-80% of AMI</u>

- Housing problems: Pacific Islander households in this income category are disproportionately affected by housing problems.

<u>Housing Cost Burden</u>

- Black/African American, Hispanic, and American Indian/Alaska Native experience disproportionately greater housing cost burden when cost-burdened and severely cost-burdened households are evaluated in combination.

If they have needs not identified above, what are those needs?

Although not always meeting HUD's formal threshold for disproportionately greater need within individual income bands, several racial and ethnic groups experience consistently elevated rates of housing problems, severe housing problems, cost burden, and severe housing cost burden, indicating heightened vulnerability to housing instability, displacement, and homelessness.

Stakeholder consultation with the Equal Rights Center (ERC) provided direct evidence of racially patterned housing needs. ERC has conducted 130 fair housing tests in Montgomery County since 2024 and found that source-of-income discrimination, primarily refusal to accept Housing Choice Vouchers, short-term housing subsidies, or other tenant-based subsidies, is the most prevalent form of housing discrimination currently documented in the County. This pattern has direct racial equity implications: over 60% of Housing Choice Voucher holders in Montgomery County are Black. When source-of-income discrimination operates at scale, it limits Black households' access to housing in neighborhoods of their choice and reinforces the geographic concentrations of housing cost burden and housing problem rates documented in NA-15, NA-20, and NA-25.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

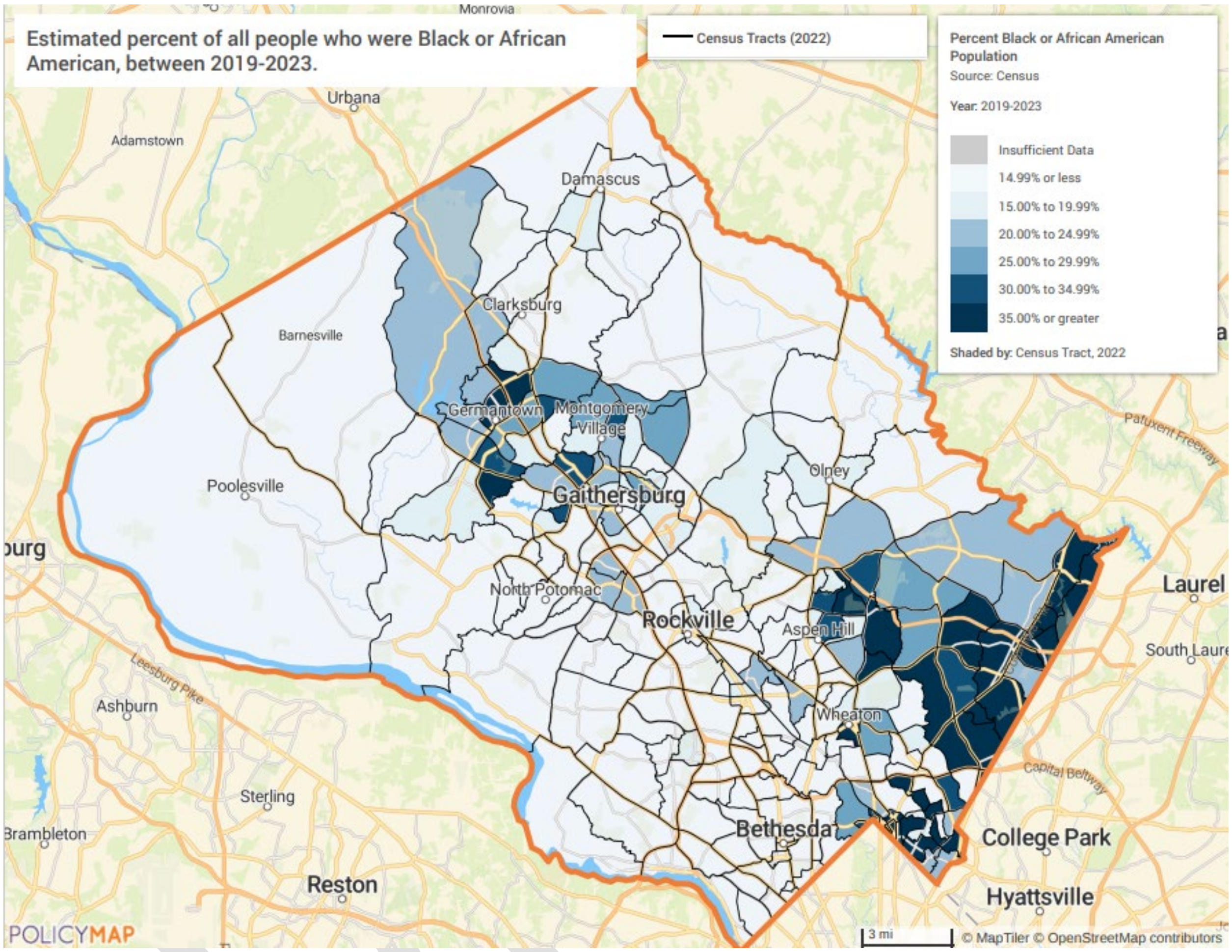
Yes, spatial analysis of racial and ethnic composition and renter housing cost burden indicates that households experiencing disproportionately greater housing cost burden are concentrated in specific geographic areas of Montgomery County, rather than being evenly distributed across the County. This analysis is based on 2019-2023 ACS data, mapped using PolicyMap at the census tract level.

Map 3.5, showing the concentrations of the Black or African American population, and Map 3.6, showing the concentrations of the Hispanic or Latino population, show that these households are concentrated primarily in central and southeastern portions of the County, including areas such as Silver Spring, Wheaton, Aspen Hill, White Oak, and parts of Gaithersburg. These same areas also exhibit higher rates of renter housing cost burden, as shown in Map 3.7, which illustrates the concentrations of renters who are cost burdened.

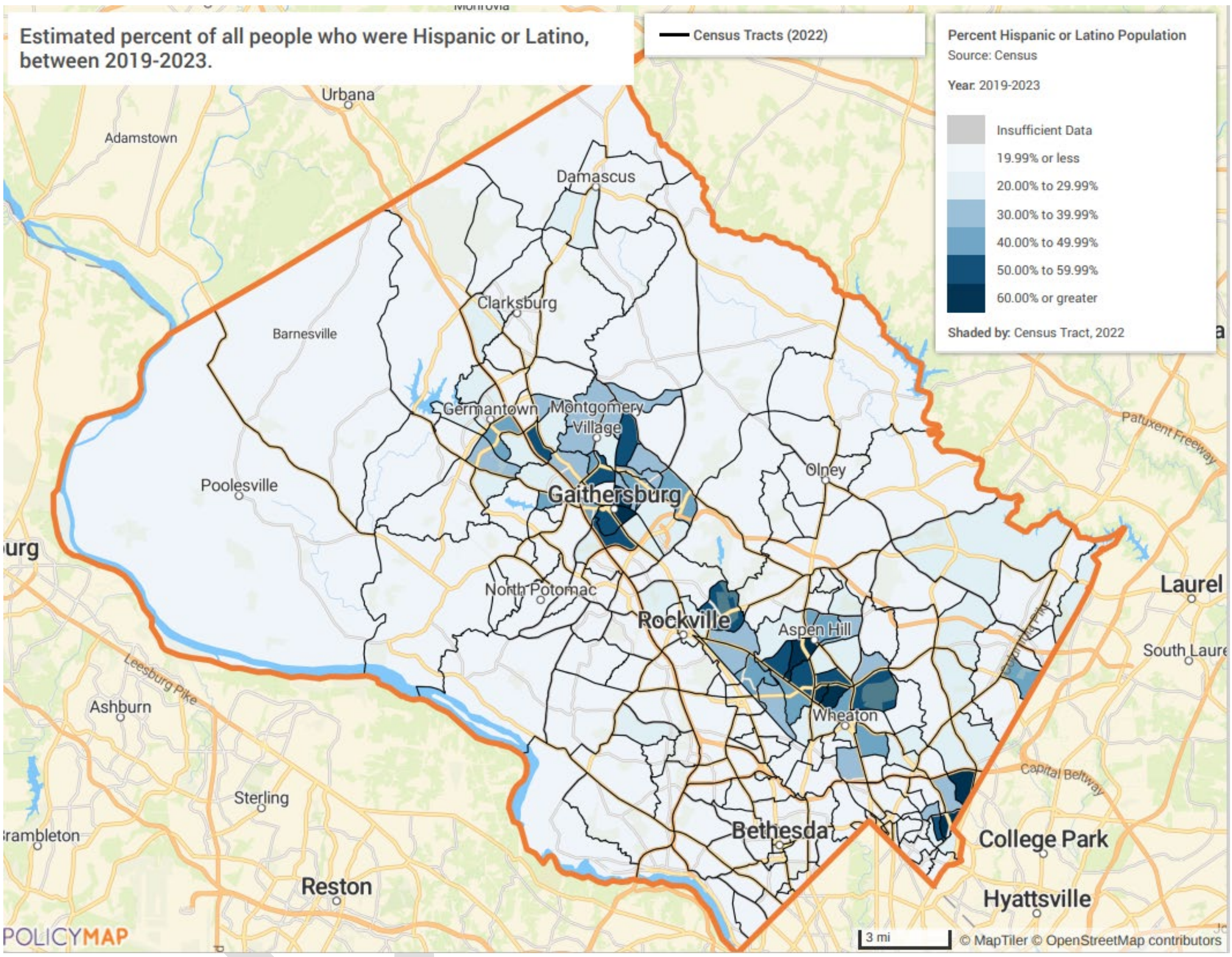
These patterns are consistent with the County's comprehensive planning framework, Thrive Montgomery 2050, which identifies central and eastern portions of Montgomery County as areas with higher renter concentrations, lower median household incomes, and increased vulnerability to displacement, particularly near major transit corridors and activity centers. Thrive 2050 further notes that long-standing patterns of housing cost escalation, limited supply of affordable rental housing, and proximity to employment and transit have contributed to uneven affordability outcomes across the County, disproportionately affecting communities of color.

American Indian/Alaska Native households also experience elevated housing cost burden at the countywide level. However, these households represent a very small share of the County's population and are not concentrated in a single neighborhood or area, limiting the usefulness of tract-level spatial analysis for this group.

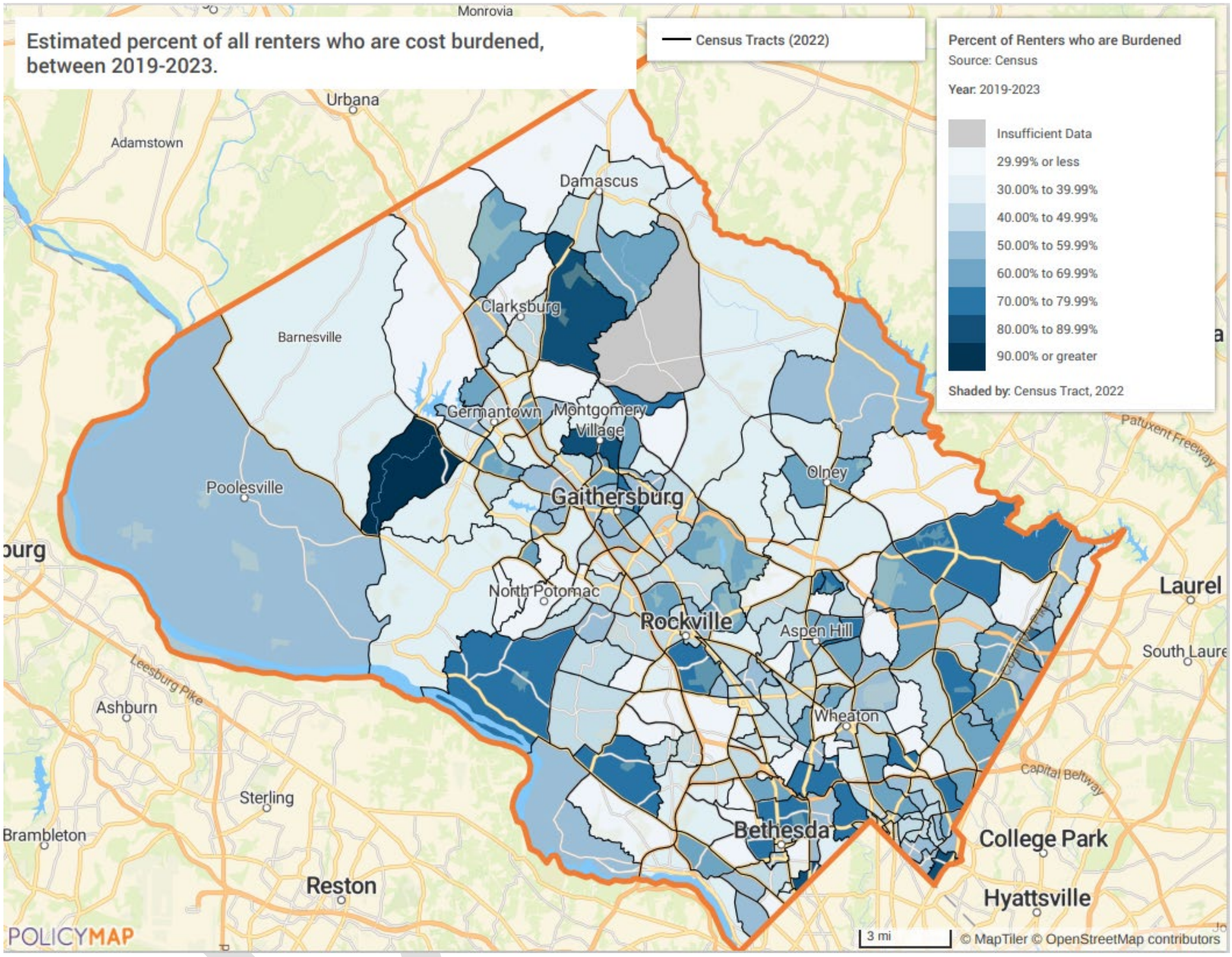
Map 3.5
Percent of People who were Black or African American
PolicyMap
2019-2023 ACS



Map 3.6
Percent of People who were Hispanic or Latino
PolicyMap
2019-2023 ACS



Map 3.7
Percent of Cost Burdened Renters
PolicyMap
2019-2023 ACS



NA-35 Public Housing – 91.205(b)

Introduction

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	32	1,603	6,384	0	6,101	59	46	156

Table 19 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	5	0	1	4	0
# of Elderly Program Participants (>62)	0	5	639	1,256	0	1,233	11	4
# of Disabled Families	0	3	153	1,403	0	1,224	25	10

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project -based	Tenant -based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	32	1,603	6,384	0	6,101	59	46
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 20 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	11	449	1,727	0	1,628	17	16	59
Black/African American	0	16	917	4,276	0	4,104	42	27	89
Asian	0	3	231	325	0	316	0	1	7
American Indian/Alaska Native	0	1	4	46	0	44	0	1	1
Pacific Islander	0	1	2	10	0	9	0	1	0

Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 21 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	7	244	723	0	693	3	10	11
Not Hispanic	0	25	1,359	5,661	0	5,408	56	36	145

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 22 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Public housing residents and Housing Choice Voucher holders with disabilities have significant unmet needs for accessible units and reasonable accommodation. As shown in Table 23, 1,403 disabled families are enrolled across all HUD-assisted programs administered in Montgomery County. ACS data show that ambulatory disabilities are the most common disability type among residents aged 65 or older, followed by independent living difficulties (as discussed in NA-45), both of which require units with physical accessibility features such as roll-in showers, wider doorways, grab bars, and accessible parking. Applicants on waiting lists for public housing and voucher programs who require accessible units face additional barriers. The supply of accessible units in the County's assisted inventory is limited, and applicants with disabilities may wait significantly longer than the general population for a unit that meets their accessibility needs. Stakeholder consultation with the Equal Rights Center (ERC) documented that many housing providers subject to Section 504 of the Rehabilitation Act are unaware that the cost of structural modifications must be taken by the provider rather than the tenant, which is a compliance gap that results in disabled tenants being denied legally required accommodations or being improperly charged for them.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate needs of public housing residents and Housing Choice Voucher holders in Montgomery County include: access to affordable, appropriately sized units in neighborhoods with access to transit, employment, and services, particularly larger bedroom units for family-sized households, which are in shortest supply in the assisted inventory; stable energy costs, as rapidly rising utility expenses consume a growing share of the fixed and very low incomes of assisted households; case management and supportive services for high-need tenants, including persons with disabilities, elderly residents, and youth aging out of foster care, who require proactive support to maintain housing stability; preservation of existing public housing stock from physical deterioration, as deferred maintenance reduces habitability and places additional burdens on residents; and improved access to reasonable accommodations for residents with disabilities, including physical modifications, accessible parking, and assistance animal policies, which ERC testing indicates are frequently and improperly denied.

How do these needs compare to the housing needs of the population at large

The housing needs of public housing residents and Housing Choice Voucher holders are substantially greater than those of the general County population. According to HUD's Picture of Subsidized Households (PIC) data, the average annual household income of Housing Opportunities Commission (HOC) Housing Choice Voucher holders is approximately $23,201, which is approximately 19% of the County's Area Median Income, compared to a countywide median household income of $128,733 (Table 5). Assisted households are disproportionately headed by women of color and persons with disabilities: 84% of HOC HCV program households have a minority head of household (HUD PIC data), and 21.8% of public housing households include a disabled family member (Table 23). These households face significantly higher rates of severe cost burden, overcrowding, and housing instability than the County population as a whole, and have far fewer financial resources to navigate housing market disruptions, meet security deposit requirements, or access units in higher-opportunity neighborhoods where SOI discrimination may limit voucher usability.

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Interagency Commission on Homelessness (ICH) was established by the Montgomery County Council in 2014 and began its work in 2015 to promote efforts to end and prevent homelessness in Montgomery County. The mission of the ICH is to: promote a community-wide goal to end and prevent homelessness, develop and implement a strategic plan, educate the community about homelessness, promote partnerships to improve the County's ability to prevent and end homelessness, monitor programs that are components of the Continuum of Care, make recommendations to the County Executive and County Council to improve the Continuum of Care, and establish procedures for effective coordination of the Continuum of Care.

The ICH has also been designated as the Governing Board of the Continuum of Care (CoC). The CoC is Montgomery County's local homeless program planning network. It is a public-private partnership that includes County and other government agencies, non-profit service providers, landlords, and others who have a role in preventing and ending homelessness. The purpose of the CoC is to coordinate the implementation of a housing and service system within the Montgomery County CoC geographic area that meets the needs of individuals and families experiencing or at-risk of homelessness. The Montgomery County CoC provides a full continuum of housing services to homeless persons, including: outreach and engagement, emergency and transitional shelter, rapid re-housing, permanent supportive housing, and prevention strategies.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	396	0	1450	756	129	152

Persons in Households with Only Children	0	0	0	0	0	N/A
Persons in Households with Only Adults	595	153	3073	844	352	125
Chronically Homeless Individuals	69	31	146	37	20	699
Chronically Homeless Families	4	0	12	5	5	195
Veterans	27	5	63	31	29	213
Unaccompanied Child	0	0	3	3	0	N/A
Persons with HIV	4	1	18	9	5	2

Table 27 - Homeless Needs Assessment

Data Source Comments: The average length of time homeless in FY2023 was approximately 144 days.

Indicate if the homeless population is:	Partially Rural Homeless

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0

Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 28 - Homeless Needs Assessment

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

During PIT 2024 Count, Montgomery County CoC identified xx individuals experiencing homelessness in the upcounty area, which would be considered “rural.”

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Between 2019 and 2023, the average length of time homeless increased by more than 48 percent, rising from 97 to 144 days for all individuals experiencing homelessness. This is accompanied by a nearly 20 percent increase in the number of persons who become homeless for the first time between 2022 and 2023.

Nature and Extent of Homelessness: (Optional)

Race:			Sheltered:	Unsheltered (optional)
White			125	23
Black or African American		579	80	
Asian			36	5
American Indian or Alaska Native			14	0
Pacific Islander			2	0
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**		
Hispanic		221	38	
Not Hispanic		770	115	

Data Source Comments: Multiple Races (Non-Hispanic): 14 - Sheltered and 0 Unsheltered

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The 2024 Point-in-Time Count (PIT) identified 103 families with children, representing 251 children and 3 veteran families. Of these 251 children, seven were part of households headed by parenting youth aged 18 to 24. No children were identified as unsheltered, and only four individuals within families with children were experiencing chronic homelessness.

Also in 2024, the CoC assessed 205 families through Coordinated Entry, with 60 percent identified as needing Rapid Rehousing and 27 percent as needing Permanent Supportive Housing. Across the 422 families served through Montgomery County's Coordinated Entry System, Emergency Shelter, Safe Havens, or Transitional Housing, 87 percent were headed by a single female, and 64 percent of heads of household identified as Black or African American.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Montgomery County continues to experience significant racial disparities in homelessness. Black or African American individuals are disproportionately represented within the homeless continuum, accounting for nearly 58% of people experiencing homelessness, despite representing only 22% of the County’s overall population. In contrast, White and Asian residents are substantially underrepresented in the homeless population relative to their share of the general population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Montgomery County conducted its annual one-day census of persons experiencing homelessness in January 2024. The count identified a total of 1,144 individuals experiencing homelessness, of whom 65% were in households without children, and 35% were persons in households with children. Among all individuals counted, 87% were living in emergency or transitional housing, while 13% were unsheltered. All families with children identified during the count were residing in emergency or transitional shelter, and no unsheltered families were identified.

Among individuals experiencing homelessness, 29% reported chronic substance abuse and/or serious mental illness, w 14% reported a physical disability, and 6% reported a chronic health condition. Twelve percent of all individuals indicated that domestic violence contributed to their homelessness. Veterans accounted for fewer than 3% of the homeless population. Nine percent met the criteria for chronic homelessness, defined as a person who has a disabling condition and experiences homelessness continuously for at least 12 months or on four or more occasions over a three-year period. Individuals experiencing chronic homelessness were significantly more likely to be unsheltered compared to the broader homeless population.

Discussion:

Montgomery County's annual Point-In-Time (PIT) Count survey was conducted on January 24, 2024. A total of 1,144 homeless persons were counted that day, representing a 28% increase from the previous year and a 77% increase over the past five years. There was a 104% increase in the number of unsheltered individuals, from 75 in 2019 to 153 in 2024. While these year-over-year and recent trends appear substantial, it is important to note that the total number of individuals counted during the PIT has increased by only 4% since 2015 and by less than 1% since 2011, indicating relative long-term stability in the overall homeless population.

The observed increase in homelessness within the last five years may be attributed to a combination of rising housing costs and broader economic pressures. Rapid increases in rental rates, coupled with limited growth in affordable housing supply, have outpaced wage growth for many low- and moderate-income households. At the same time, higher inflation and the rising cost of necessities, such as food, transportation, childcare, utilities, and healthcare, have reduced household purchasing power and left many households unable to deal with unexpected expenses. Many households exiting the COVID-19 pandemic also accumulated significant rental arrearages, making it extremely difficult to stabilize their housing.

The erosion of safety-net resources has further contributed to housing instability. Reductions in benefits such as SNAP and utility assistance have left many households with fewer resources available to cover rent and other housing costs, increasing the likelihood of arrearages and eviction. In addition, domestic violence remains a major driver of homelessness in the County. The County is seeing an increasing number of families with particularly vulnerable heads of household and minor children entering the homelessness response system. Together, these factors have significantly increased the risk of housing instability and displacement and have made it more difficult for households to exit the homeless services system quickly.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section assesses the housing and supportive service needs of non-homeless populations with special needs in Montgomery County, including elderly persons, persons with disabilities, persons with mental illness, persons with HIV/AIDS and their families, victims of domestic violence, and other populations requiring supportive housing or services. The assessment draws on data from the U.S. Census Bureau's American Community Survey (ACS), Maryland state agencies, County administrative data, and local planning and health initiatives to identify key needs, service gaps, and populations at heightened risk of housing instability.

Describe the characteristics of special needs populations in your community:

Persons with special needs include the elderly and frail elderly, persons with severe mental illness, developmentally disabled, physically disabled, veterans, persons with alcohol/other drug addictions, victims of domestic violence, and persons living with HIV/AIDS. Many of these households have very low incomes.

Persons with Physical or Developmental Disabilities

2019-2023 ACS data suggests that 94,983 people, or 9.1% of the County's population, were living with a disability. A disability is defined as a physical or mental impairment that substantially limits one or more major life activities. Disability prevalence increases significantly with age, with higher rates among residents aged 65 or older. About 26% of those aged 65 or older in Montgomery County were living with a disability. Ambulatory disabilities are the highest disability type for those aged 65 or older, followed by independent living difficulties (because of a physical, mental, or emotional limitation, having difficulty doing errands alone, such as visiting a doctor's office or shopping). Households that include a person with a disability are more likely to have limited incomes and rely on fixed incomes, increasing vulnerability to housing affordability challenges.

Data from HUD's *Picture of Subsidized Households* indicates that persons with disabilities comprise a notable share of households receiving federal assistance in Montgomery County. Across major HUD-assisted housing programs, including Housing Choice Vouchers, public housing, and project-based Section 8, available data show that between approximately 8% and 20% of persons living in assisted households report having a disability. Disability prevalence is higher among senior-headed assisted households than among non-senior assisted households.

Elderly and frail elderly

According to 2019-2023 ACS estimates, 16.6% of Montgomery County residents are aged 65 or older, and 26.2% of those aged 65 or older were living with a disability. Seniors are more likely to live on fixed or limited incomes and to experience physical, cognitive, or mobility impairments that affect their housing stability and service needs.

Persons with mental health conditions

Households affected by mental health conditions are also more likely to overlap with other special needs populations, including persons with disabilities and extremely low-income households, increasing exposure to housing affordability challenges and instability.

Alcohol/drug addictions

Individuals with alcohol or other drug addictions frequently overlap with other special needs populations, including persons with mental health conditions and persons with disabilities, increasing their vulnerability to housing instability even when they are not currently experiencing homelessness.

Victims of domestic violence

Victims of domestic violence include survivors of intimate partner violence, dating violence, sexual assault, and stalking. Survivors may include individuals, families with children, seniors, and persons with disabilities, and many experience housing instability related to safety concerns, financial control by an abuser, and disrupted employment or income.

Veterans

2019-2023 ACS data estimates that 4.2% of the County's population is veterans.

Veteran households may also overlap with other special needs populations, including seniors, persons with disabilities, and persons with mental health or substance use conditions, compounding vulnerability to housing affordability challenges even when homelessness is not present.

HIV/AIDS

According to the Maryland Department of Health HIV Surveillance Dashboard, there were 3,931 people living with diagnosed HIV in Montgomery County in 2024, an 8% increase from 3,631 in 2015. Non-Hispanic Black residents account for 63% pf people living with diagnosed HIV, and Hispanic residents account for 18%, while non-Hispanic White residents represent 12% of the population. Males account for 61% of people living with diagnosed HIV, and females for 39%. By age, the largest shares are adults aged 45-54 (26%) and 55-64 (25%), reflecting an aging population living with HIV. In 2024, there were 114 new HIV diagnoses in the County, a 24% decrease from 2015, with the 25-34 age group (31%) and 13-24 age group (23%) accounting for the largest shares of new diagnoses. Of new diagnoses in 2024, 61% were non-Hispanic Black and 30% were Hispanic, while 67% were male and 33% were female. In 2024, 19% of new diagnoses were Stage 3 (AIDS) at time of diagnoses, a 20% improvement from 2015, though still indicating late diagnosis for nearly one in five newly diagnosed residents. Viral suppression at 6 months was achieved by only 39% of newly diagnosed residents in 2024. Montgomery County Department of Health and Human Services (DDHS) operates a dedicated HIV program providing medical treatment and psychosocial support to County residents who are uninsured or uninsured and living below 500% of the federal poverty level, funded primarily through Ryan White grants Parts A and B.

More than three-quarters of patients in the County's HIV program are foreign-born, primarily from Africa and Central America. The most common languages spoken by program patients are English, Spanish, French, and Amharic.

What are the housing and supportive service needs of these populations and how are these needs determined?

<u>Persons with Physical or Developmental Disabilities</u>

Persons with disabilities in Montgomery County face housing needs related to affordability, accessibility, and long-term housing stability. These needs include access to deeply affordable housing options, units with physical accessibility features, and housing located near transit, healthcare, and community services. Elevated rates of housing cost burden among households with disabilities limit housing choice and increase the risk of housing instability. Supportive service needs for this population include case management, in-home supports, transportation assistance, healthcare coordination, and assistance navigating housing and other systems.

Montgomery County DHHS Aging and Disability Services emphasizes community-based supports, aging in place, and service coordination as core strategies to support persons with disabilities, particularly seniors, in maintaining stable housing and avoiding unnecessary institutionalization. State-level policy guidance from the Maryland Department of Disabilities similarly highlights the importance of affordable, accessible housing paired with coordinated supportive services to promote independent living for persons with disabilities.

<u>Elderly and frail elderly</u>

Elderly and frail elderly have distinct housing and supportive needs, including housing affordability, accessible housing units, proximity and reliable transportation to healthcare and essential services, and coordinated supportive services that enable seniors to safely age in place. Montgomery County DHHS Aging and Disability Services emphasizes aging in place, service coordination, and in-home supports as core strategies to meet the needs of seniors and frail elderly individuals

Stakeholder consultation identified digital access and healthcare access as growing, under-addressed service needs for elderly residents, particularly those in affordable and publicly assisted housing. Montgomery Connects, the County's digital equity program with operations at Housing Opportunities Commission (HOC) properties, found that while computers have been distributed to senior households countywide, only approximately 10% of seniors who received devices participated in available digital literacy training. This is not because digital skills are already high, but because there are no staff dedicated to promoting and scheduling training at the property level. As seniors increasingly need digital access to complete Medicaid and benefits applications, use telehealth services, and pay bills online, the gap between device ownership and functional digital literacy represents a growing barrier to independent living. No dedicated funding stream for senior-specific digital training currently exists.

Mobile Medical Care, a Federally Qualified Health Center (FQHC) serving Montgomery County for over 56 years, identified primary care access as a significant unmet need for seniors in independent and senior housing settings. The organization developed a mobile primary care initiative to rotate visits among at least 10 senior living sites across the county. Despite documented need, sign-ups have been lower than anticipated. Providers attributed hesitancy among seniors to the need to observe services in action before committing. Mobile Care noted that supplemental funding to support initial demonstration visits would help build trust and participation. Seniors enrolled in Medicaid and Medicare are a particularly strong fit for this service model, as their eligibility has already been determined, reducing documentation barriers. Transportation limitations mean that in-place service delivery at senior housing sites is increasingly the appropriate primary care model for this population.

<u>Persons with mental health conditions</u>

Persons with mental health conditions in Montgomery County have housing needs that extend beyond affordability alone and often require housing paired with supportive services to maintain long-term stability. These needs include access to deeply affordable rental housing, permanent supportive housing models, and housing options that allow for flexible service delivery.

Local service system priorities identified by Montgomery County DHHS Behavioral Health Services emphasize the importance of stable housing as a foundation for effective treatment and recovery. Program frameworks highlight ongoing demand for permanent supportive housing, rental assistance paired with case management, and coordinated behavioral health services to support individuals living independently in the community. State-level guidance from the Maryland Department of Health Behavioral Health Administration similarly emphasizes housing stability as a critical component of mental health recovery and community integration.

<u>Alcohol/drug addictions</u>

Persons with alcohol or other drug addictions have housing needs that are closely tied to the availability of supportive services. Stable, affordable housing is a critical component of recovery and harm reduction, particularly for individuals transitioning from treatment, detoxification, or other intensive services. Housing needs for this population include access to deeply affordable rental housing and supportive housing models.

Local service system priorities identified by Montgomery County DHHS Behavioral Health Services emphasize the importance of housing stability as a foundation for substance use recovery. Program frameworks and service delivery models highlight ongoing demand for housing paired with supportive services, including case management, peer support, and coordination with treatment providers. State-level guidance from the Maryland Department of Health Behavioral Health Administration similarly emphasizes community-based treatment and recovery supports, including access to stable housing, as essential components of effective substance use disorder interventions.

<u>Victims of domestic violence</u>

Victims of domestic violence have immediate and longer-term housing needs centered on safety, confidentiality, and affordability. Short-term needs often include access to emergency shelter and confidential transitional housing, while longer-term needs include stable, affordable permanent housing that allows survivors to remain safely housed without ongoing dependence on crisis systems. Supportive service needs for this population include trauma-informed counseling, legal assistance, safety planning, case management, and assistance navigating housing and other public systems.

Ayuda's 2024 Impact Report provides additional context for the housing and service needs of immigrant DV survivors in the region. In 2024, Ayuda's social services team provided holistic, culturally-specific case management to 721 survivors and trauma-informed therapy to 44 survivors, while distributing over $228,000 in financial assistance, 12,800 pounds of food, and 21,400 diapers to 253 families. Ayuda's Domestic Violence and Family Law team provided legal representation in 56 family law and protective order cases and secured 14 civil protection orders, serving a population for whom legal representation is otherwise nearly inaccessible. Ayuda's language access program delivered 12,554 language services in 2024, including 9,032 telephonic interpretations and 2,444 in-person interpretations by locally trained interpreters, serving providers in 33 languages. The top languages accessed by providers serving Ayuda's clients were Spanish, Amharic, French, Dari, Arabic, Mandarin, Vietnamese, American Sign Language, Haitian Creole, and Russian, reflecting the linguistic diversity of Montgomery County's immigrant DV survivor population. These figures underscore that housing stability, safety, and service access for this population require not only affordable units but also language-concordant services, culturally appropriate case management, and legal representation that the private market cannot supply.

Veterans

Veterans in Montgomery County have housing needs related to affordability, accessibility, and housing stability, particularly for those with service-connected disabilities or limited incomes. These needs include access to affordable rental housing, accessible units, and housing options located near healthcare, transit, and supportive services.

HIV/AIDS

Montgomery County DHHS's HIV program provides a comprehensive array of services to address the housing and supportive service needs of people living with HIV, including medical treatment, medical and non-medical case management, long- and short-term rental assistance, food cards, and transportation assistance. Despite these resources, affordable housing remains the most critical unmet need of this population. The primary barriers to housing are income levels, credit history, and immigration status. Many residents struggle to achieve incomes that meet landlord income requirements for housing approval, even when rental assistance is available. Additionally, assistance programs themselves are increasingly difficult to apply to for undocumented residents, as more apartment complexes now require documentation of immigration status as part of the application process. Undocumented residents are not eligible for Medicaid, and the cost of co-pays and deductibles under commercial health insurance presents an additional financial barrier that compounds housing instability. Other significant barriers include navigating the healthcare system, language access, and health literacy, all of which are amplified for the County program's predominantly foreign-born population. The County's HIV program serves residents in 33 languages, highlighting the need for in-language case management and healthcare navigation services to ensure effective care delivery for this population.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the Maryland Department of Health's HIV Surveillance Dashboard, 3,931 people were living with diagnosed HIV in Montgomery County as of 2024. This is consistent with, though slightly lower than, the 4,203 figure reported by AIDSVu using 2023 CDC National HIV Surveillance data. This difference likely reflects data vintage and methodology. Non-Hispanic Black residents account for 63% of people living with diagnosed HIV and 61% of new diagnoses in 2024, while Hispanic residents represent 18% of the diagnosed population and 30% of new diagnoses, underscoring persistent and disproportionate racial and ethnic disparities. Viral suppression among people living with diagnosed HIV improved substantially from 53% in 2015 to 68% in 2024 (a 28% improvement), and retention in HIV care reached 75% in 2024. However, viral suppression rates among newly diagnosed residents remain low at 39% at six months, with particularly low suppression among those aged 45–54 (19%) and 55–64 (18%), which are age groups that represent the largest share of people living with HIV in the County. A critical epidemiological finding shared by DHHS is that the average person in the County's HIV program lived with HIV for 8.4 years before being diagnosed, and many diagnoses occur in emergency departments when residents become seriously ill. DHHS has recommended that the County implement opt-out HIV testing in emergency departments and medical offices, a strategy that would meaningfully reduce late diagnosis, accelerate entry into care, and improve long-term housing and health outcomes for people living with HIV. New diagnoses in Montgomery County have trended downward from 150 in 2015 to 114 in 2024 (−24%), and the proportion of new diagnoses that were already Stage 3 (AIDS) has declined from 24% to 19% over the same period. These are positive trends that reflect improved prevention and linkage-to-care efforts.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The County does not intend to use HOME for Tenant-Based Rental Assistance.

Discussion: N/A

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Montgomery County's public facility needs are driven by population growth, an aging building inventory, and evolving service demands, particularly for schools, senior and disability-serving facilities, parks, and general government buildings. The FY25–30 Capital Improvements Program (CIP) identifies significant Countywide facility investment needs, with major allocations for Montgomery County Public Schools, County government facilities, Montgomery College, and parks and recreation. Ongoing facility needs include modernizing aging structures, improving accessibility, expanding capacity in high-growth areas, and enhancing climate resilience in public buildings.

Stakeholder consultation identified additional public facility needs at affordable housing properties. The Housing Opportunities Commission of Montgomery County (HOC) identified a growing need for energy efficiency improvements at its properties, including energy retrofits, solar and microgrid installations, resiliency hub development, and EV charging infrastructure. Rapidly rising energy costs are a primary driver. HOC cited a current project to install a resiliency hub at one of its properties, with a total cost of approximately $1 million and approximately $400,000 in gap financing needed. HOC also expressed interest in using CDBG funds to support operating expenses at affordable communities, including resident services programming and facility staffing such as lifeguards at properties with pools, reflecting the broader role affordable housing communities play as service and amenity hubs for low-income residents.

How were these needs determined?

Public facility needs were identified through the County's FY25–30 CIP process, Montgomery County's facility management and asset planning, school system capital planning (MCPS CIP), parks and recreation planning, stakeholder feedback, and County-adopted long-range plans such as Thrive Montgomery 2050 and the Hazard Mitigation Plan.

Describe the jurisdiction's need for Public Improvements:

Public improvement needs in Montgomery County focus on transportation safety, multimodal infrastructure, utility systems, and climate resilience. Transportation safety is a major priority, as identified in the Vision Zero 2030 Action Plan, which documents that a small share of roadways accounts for a disproportionate number of serious and fatal crashes. Public improvements are also needed to support transit-oriented growth, improve pedestrian and bicycle infrastructure, address stormwater and flood risks, and maintain reliable water and sewer systems. Climate adaptation and hazard mitigation planning further inform infrastructure priorities, particularly in areas vulnerable to heat, flooding, and severe weather.

Stakeholder consultation identified specific public improvement needs at and around affordable housing properties. HOC identified off-site infrastructure improvements as a critical funding gap for affordable development: utility connections, road improvements, and transportation infrastructure required to support development projects but not covered by affordable housing financing tools. HOC cited over $1 million in offsite transportation improvement costs at its Hillandale development as an example of costs for which CDBG funding could provide meaningful support.

Rockville Housing Enterprises (RHE) identified stormwater infrastructure as a public-safety need at its affordable housing properties. Montgomery County's aging stormwater system is increasingly strained by larger and more frequent storm events. For example, RHE's Scarborough Square property also experiences runoff from an adjacent Montgomery College parking lot that is not adequately managed. Stormwater infrastructure gaps directly create safety risks for low-income residents at affordable housing sites.

The 2024 Montgomery County Hazard Mitigation Plan (HMP) provides additional geographic context for infrastructure needs. The HMP's Community Profile incorporated an analysis using the federal Climate and Economic Justice Screening Tool (CEJST), which identified that the most vulnerable census tracts in Montgomery County are largely clustered in the central region along the I-270 corridor and in the south-southeastern portion of the County near the borders with the District of Columbia and Prince George's County. These are the same areas that show the highest concentrations of renter households, housing cost burden, and communities of color identified throughout this Needs Assessment. Targeting public infrastructure investments, including stormwater, transportation safety, and utility improvements, in these tracts aligns hazard mitigation priorities with housing equity and community development goals.

RHE also identified expanded access to renewable energy as a public improvement priority. RHE recently executed a community solar agreement providing bill credits to public housing residents through state incentives, offering 15–25% credits depending on project type. Expanded access to community solar and on-site renewable energy infrastructure was identified as a beneficial investment that reduces energy cost burden for low-income households and improves long-term operating sustainability for affordable housing providers.

How were these needs determined?

Public improvement needs were identified through County-adopted transportation plans (Vision Zero 2030 Action Plan, Vision Zero FY26 Work Plan, Complete Streets Design Guide, and the Master Plan of Highways and Transitways), the FY25–30 CIP, the Comprehensive Water Supply and Sewerage Systems Plan, the Climate Action Plan Annual Report, the County's Hazard Mitigation Plan, and stakeholder feedback.

Describe the jurisdiction's need for Public Services:

Montgomery County has ongoing public service needs related to aging and disability services, traffic safety education and enforcement, emergency preparedness, and climate and resilience programming. Demand for services supporting older adults and persons with disabilities continues to grow, as reflected in County Health and Human Services budget and performance reporting. Public services are also needed to support Vision Zero education and outreach, community engagement around safety and climate initiatives, and preparedness and response activities identified in hazard mitigation and emergency management planning.

Stakeholder consultation also identified specific gaps in public services. Rockville Housing Enterprises (RHE) identified childcare as a critical and significantly unmet public service need, particularly for families in tax credit and affordable housing properties. Informal and unlicensed childcare arrangements are common because affordable licensed options are very limited near affordable housing sites. RHE noted that the County nonprofit childcare program, which operates out of unused school buildings, is well-regarded but limited to approximately 7–8 locations countywide. Expanding this model was identified as a high-priority investment. Inadequate childcare directly constrains parents' ability to enter or sustain employment, making it a foundational factor in economic mobility and housing stability for low-income families.

Mobile Medical Care underscored the need for sustained public healthcare capacity for low-income residents served through the Montgomery Cares safety net program. The organization described a narrowing of what it can provide due to rising costs, including specialty referrals, in-kind lab supplies, and medications, thereby reducing the scope of care available to uninsured and underinsured patients. Mobile Care emphasized the importance of maintaining a funding environment that allows safety net providers to serve all residents without documentation status barriers, consistent with the County's longstanding approach. These services directly support housing stability for the most vulnerable households in the County.

How were these needs determined?

Public service needs were determined through County operating budget and performance measures (including Aging and Disability Services), Vision Zero program planning and work plans, County climate action reporting, stakeholder feedback, and emergency management and hazard mitigation planning conducted by Montgomery County departments.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Housing Market Analysis (MA) evaluates current housing market conditions in Montgomery County, including the supply, type, condition, cost, and affordability of housing, as required under 24 CFR 91.210. The analysis relies primarily on 2019–2023 American Community Survey (ACS) data, supplemented by 2018–2022 HUD CHAS data, HUD Fair Market Rents (FMRs), HOME rent limits, and other federal, state, and local data sources.

The analysis shows that Montgomery County's housing stock is dominated by single-family homes, while renter households are concentrated in multifamily buildings located primarily in central and southeastern areas of the County. Renter-occupied units are generally smaller, with a limited supply of family-sized rental units, contributing to overcrowding and affordability challenges for families with children.

Housing costs have increased substantially in recent years. Between 2019 and 2023, median home values increased significantly, and rents rose faster than inflation for many households. Although median household income has increased, it has not kept pace with rising housing costs for many residents, especially renters and households on fixed or limited incomes. As a result, housing cost burden is widespread, with nearly half of renter households paying more than 30 percent of their income toward housing costs.

The analysis also identifies significant preservation risks within the assisted housing stock. A substantial number of federally assisted units are projected to reach the end of their affordability restrictions in the coming years, increasing the risk of displacement without proactive preservation strategies.

Overall, the Housing Market Analysis demonstrates that while Montgomery County remains a strong and desirable housing market, affordability constraints, limited supply of deeply affordable and family-sized rental units, and risks to existing affordable housing stock present ongoing challenges.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

This section provides an overview of housing market conditions in Montgomery County, including the number, type, and tenure of housing units, as well as an assessment of the availability of housing to meet the needs of current and future residents. The analysis is based primarily on 2019-2023 American Community Survey (ACS) data.

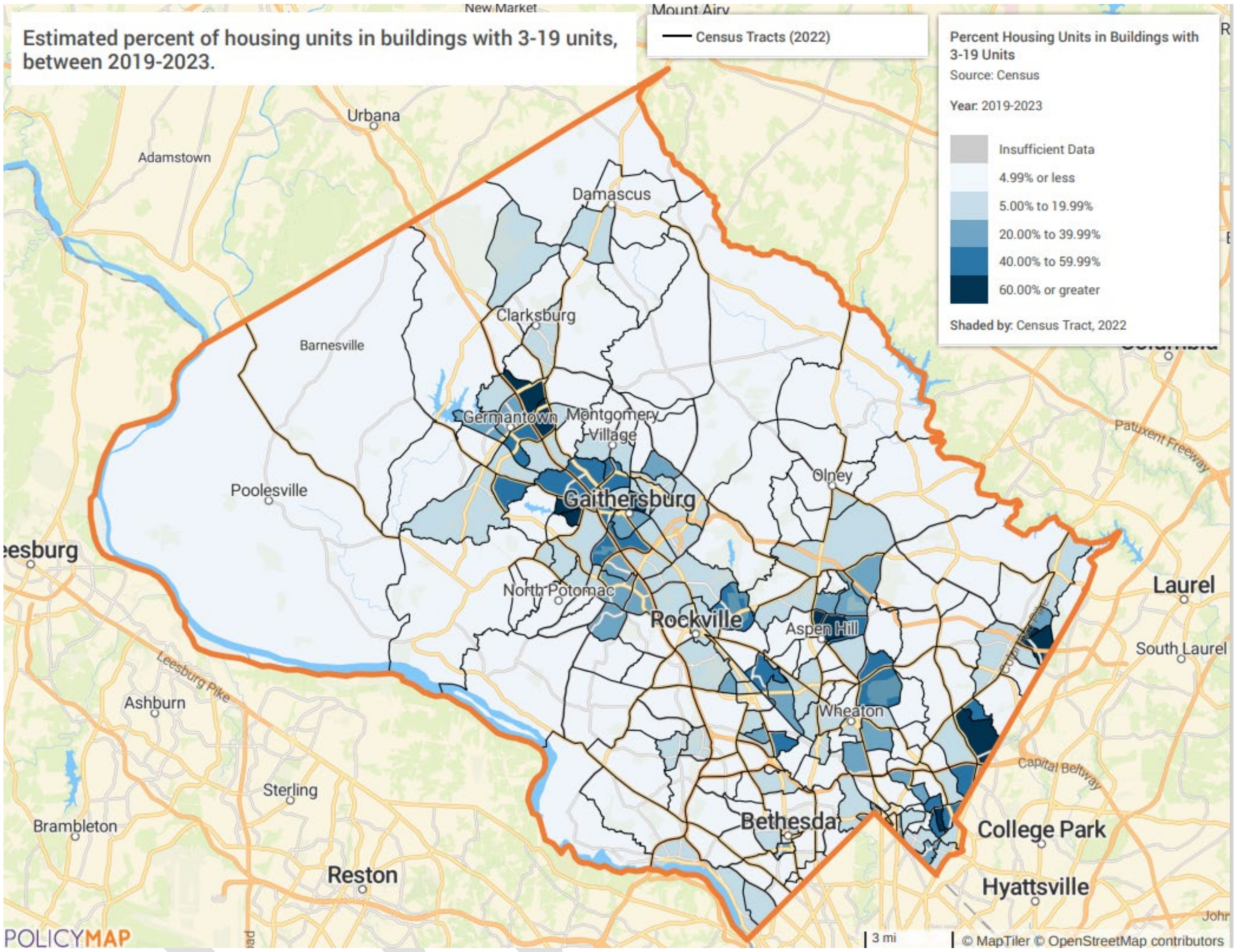
All residential properties by number of units

Property Type	Number	%
1-unit detached structure	189,730	46.8%
1-unit, attached structure	72,212	17.8%
2-4 units	8,569	2.1%
5-19 units	53,678	13.2%
20 or more units	80,055	19.8%
Mobile Home, boat, RV, van, etc	883	0.2%
Total	***405,127***	***100%***

Table 23 – Residential Properties by Unit Number

Data Source: 2019-2023 ACS

Map 4.1
Estimated Percent of Housing Units in Small Multi-Family Buildings
PolicyMap
2019-2023 ACS



According to the 2019-2023 ACS, Montgomery County had 405,127 housing units in 2023. As shown in Table 31, the majority of the County's housing stock is single-family structures. Approximately 64.6% of the County's housing stock consists of single-unit structures, including 46.8% that are single-unit detached and 17.8% that are single-unit attached. 15.3% of housing units are smaller multifamily structures (2-19 units), while 19.8% of housing units are in multifamily buildings (20 or more units). Mobile homes, RVs, and boats represent less than 1% of the County's total housing stock.

The high percentage of single-family housing contributes to limited housing options for renters, smaller households, and lower-income residents. While a significant percentage of larger multifamily buildings exist, there are comparatively fewer units that are located in duplexes and small multifamily properties (3-19 units), which can provide more cost-effective ownership and rental opportunities. As shown in Map 4.1, housing units in small multifamily buildings are concentrated primarily in central and southeastern portions of the County, particularly in more urban areas. Large areas of the County, especially in lower-density residential areas, contain a much lower percentage of small multifamily structures.

Unit Size by Tenure

	Owners		Renters	
	Number	**%**	**Number**	**%**
No bedroom	1,145	0.5%	9,425	7.0%
1 bedroom	6,649	2.6%	41,293	30.7%
2 bedrooms	30,177	11.9%	49,978	37.2%
3 or more bedrooms	215,477	85.0%	33,737	25.1%
Total	***253,448***	***100%***	***134,433***	***100%***

Table 24 – Unit Size by Tenure

Data Source: 2019-2023 ACS

Map 4.2
Percent of Renter Households
PolicyMap
2019-2023 ACS

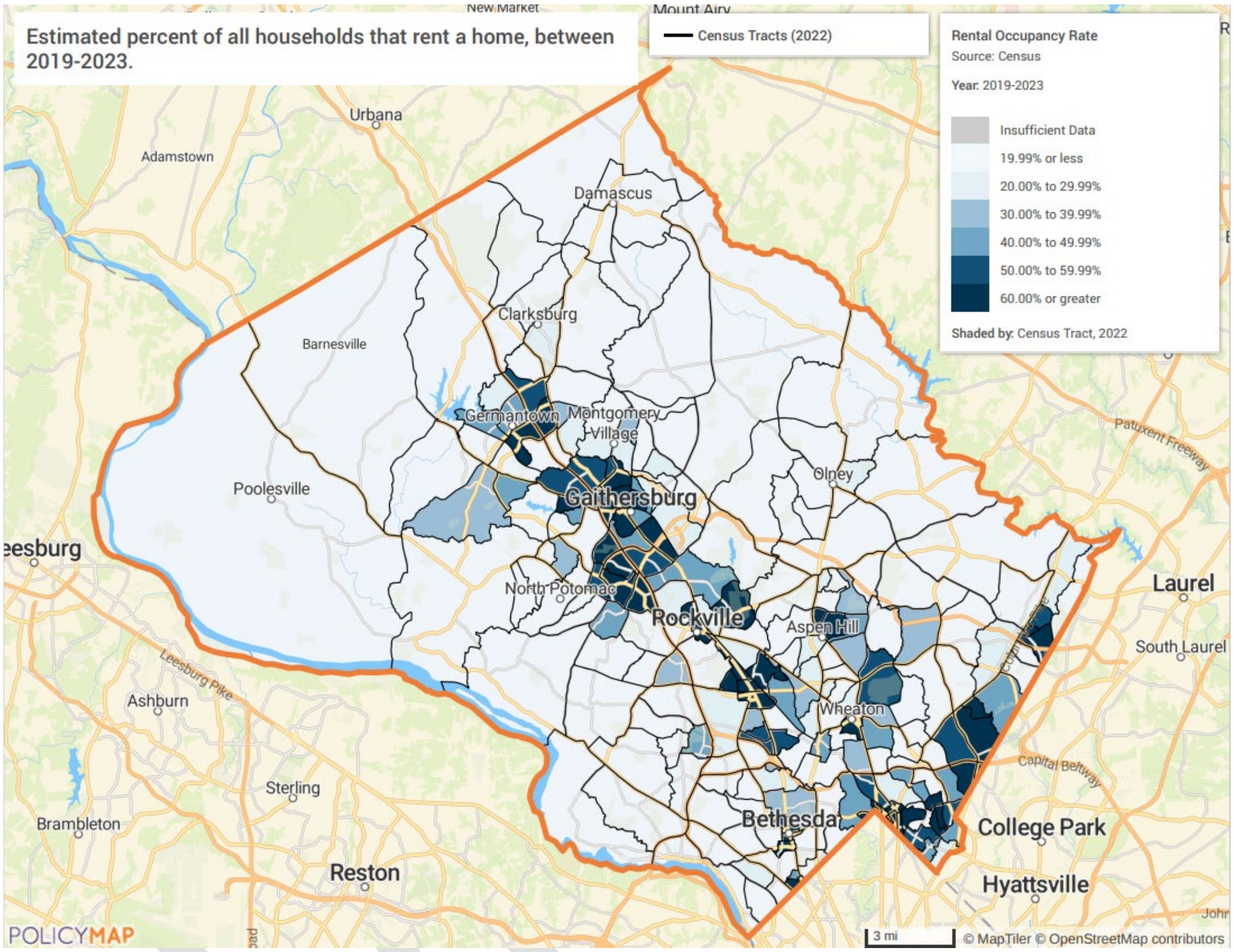


Table 32 illustrates the distribution of housing units by bedroom size and tenure. Owner-occupied units in Montgomery County are overwhelmingly larger homes, with 85% containing 3 or more bedrooms. In contrast, renter-occupied units are primarily smaller units, with approximately 68% containing one or two bedrooms. Only 25.1% of renter-occupied units have three or more bedrooms.

This distribution highlights a potential gap between the housing stock and the needs of certain populations. Larger renter households with children face more limited housing options, especially at affordable price points. Alternatively, the prevalence of large owner-occupied units may limit options for seniors looking to downsize or for smaller households seeking to remain in the community. This contributes to fewer options for family-sized rental units, which may lead to overcrowding or cost burden among renter households. These conditions increase housing instability for renters and increase the importance of targeted affordable rental production and preservation.

As shown in Map 4.2, renter households are concentrated primarily in central and southeastern portions of the County, including more urban areas with higher densities of multifamily housing. Census tracts with renter occupancy rates exceeding 50% are primarily located in Fairland, Friendship Heights Village, North Bethesda, Silver Spring, and White Oak, while outer areas of the County show significantly higher rates of homeownership.

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Montgomery County's assisted housing stock is supported through a combination of federal, state, and local housing programs that primarily serve low-income households, including families with children, seniors, and persons with disabilities.

<u>Federal Housing Assistance</u>

According to the HUD's Picture of Subsidized Housing tool, in 2024, Montgomery County administered approximately 8,497 Housing Choice Vouchers, 3,927 Project-Based Section 8 units, and 76 public housing units. These programs primarily serve households with incomes well below the County median income. Among Housing Choice Voucher households, approximately 81% are extremely low-income, and approximately 96% are very low-income or extremely low-income. Among Project-Based Section 8 households, approximately 91% are extremely low-income, and 99% are very low-income.

Federal housing programs in the County also serve a high share of households with fixed or limited incomes. The Picture of Subsidized Housing tool's data indicates that 36% of HCV households and 69% of Project-Based Section 8 households are headed by individuals aged 62 or older, highlighting the importance of federally assisted housing for seniors. In addition, approximately 20% of HCV households and 8% of Project-Based Section 8 households include persons with disabilities, highlighting the importance of federal housing programs in supporting residents with ongoing accessibility and service needs.

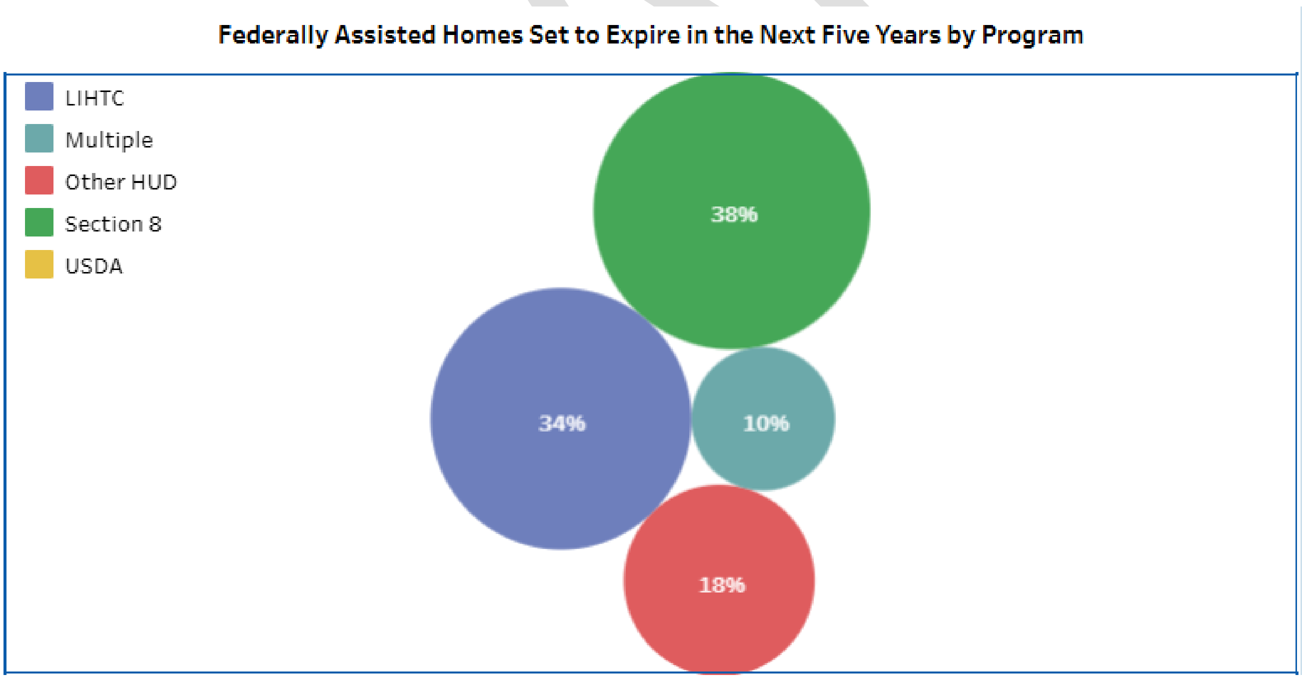
Families with children are primarily served through the HCV program, where approximately 36% of households include children, including 33% being single-adult households with children. By contrast, Project-Based Section 8 housing predominantly serves smaller and senior households, with only 19% of households including children.

According to the National Housing Preservation Database (NHPD), in 2024, approximately 1,920 federally assisted housing units in Montgomery County are projected to reach the end of their affordability restrictions within the next five years, highlighting the importance of ongoing preservation efforts. As shown in Graphic 4.1, federally assisted housing in the County is supported primarily through Project-Based Section 8 and the Low-Income Housing Tax Credit (LIHTC) program. Among federally assisted properties with affordability restrictions expiring in the next five years, approximately 38% are assisted through Project-Based Section 8 and 34% are assisted through LIHTC, while the remaining units are assisted through either multiple programs or other HUD programs. These programs typically serve households earning at or below 50-60% of AMI, with Project-Based Section 8 units typically targeting extremely low-income households, including seniors and persons with disabilities.

As illustrated in Graphic 4.2, approximately 70.1% of federally assisted properties with expiring affordability restrictions are owned by for-profit entities. In addition, 56.7% of these properties have not received recent capital reinvestment, and 60.4% rely on non-renewable subsidies, increasing the risk that affordability restrictions may not be renewed upon expiration. These conditions elevate the potential loss for affordable units over time, especially in higher-cost market areas where redevelopment pressures are higher.

Together, these data sources indicate that federally assisted housing in Montgomery County is targeted to households with the greatest affordability challenges, while also highlighting the importance of proactive preservation strategies to protect long-term affordability for low-income households, seniors, persons with disabilities, and families with children.

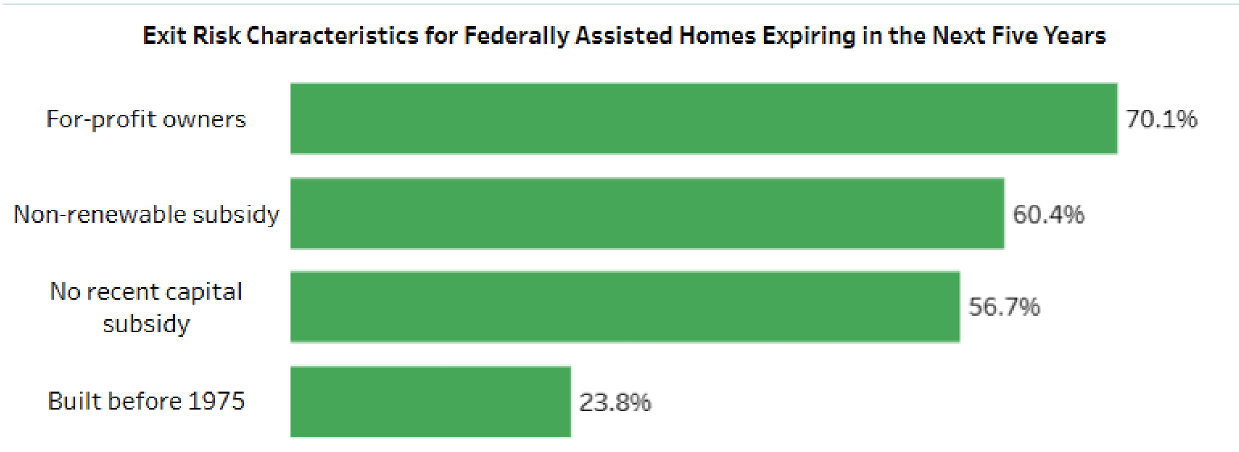
Graphic 4.1
Federally Assisted Home Set to Expire in Next Five Years by Program
National Housing Preservation Database



Graphic 4.2

Exit Risk Characteristics for Federally Assisted Home Set to Expire in Next Five Years by Program

National Housing Preservation Database



<u>State Housing Assistance</u>

At the state level, affordable housing in Montgomery County is supported through programs administered by the Maryland Department of Housing and Community Development (DHCD). State assistance is primarily provided through financing, tax credits, and rental assistance that are frequently layered with federal subsidies to support the development, preservation, and operation of affordable rental housing.

The primary state housing resource supporting affordable rental housing in the County is the Low-Income Housing Tax Credit (LIHTC) program, which is administered by DHCD and allocated competitively to developers statewide. According to the Maryland DHCD LIHTC Program, to qualify for tax credits, projects must rent either 20% of units to households earning at or below 50% of AMI (very low-income) or 40% of units to households earning at or below 60% AMI (low-income). A project financed with tax-exempt bonds may be eligible for credits outside of the competitive process. Buildings must remain in compliance and are subject to a covenant for a minimum of 40 years. Deeper affordability is achieved when LIHTC is paired with additional subsidies such as local gap financing, which can bring income targeting down to extremely low-income households earning at or below 30% of AMI. According to HUD's LIHTC property database, Montgomery County has 91 active LIHTC-assisted developments comprising approximately 10,045 low-income units, representing a notable share of the County's assisted housing stock.

In addition to LIHTC, the State supports affordable housing through programs such as Rental Housing Works, state-issued tax-exempt bonds, and the State Rental Assistance Program (SRAP). These programs are designed to expand and preserve rental housing for very low-income households, including seniors, persons with disabilities, and households transitioning out of homelessness. State rental assistance is often used to complement federal assistance by providing deeper income targeting or by serving households that may not immediately access federal vouchers. State-assisted housing developments in Montgomery County primarily serve renter households earning at or below 60% of AMI, with deeper affordability achieved in developments that layer LIHTC with additional local or federal subsidies. Many state-supported developments also include affordability periods tied to financing or regulatory agreements, highlighting the importance of coordinated state and local preservation efforts as affordability restrictions approach expiration.

Local Housing Assistance

At the local level, Montgomery County supports affordable housing through programs administered by the Montgomery County Department of Housing and Community Affairs (DHCA) and the Housing Opportunities Commission of Montgomery County (HOC). Local assistance is primarily provided through financing, rental assistance, and preservation initiatives that often supplement federal and state housing programs and help maintain long-term affordability for low-income residents.

The County's primary local housing resource is the Housing Initiative Fund (HIF), which provides gap financing for the development, rehabilitation, and preservation of affordable housing. According to DHCA's HIF Program Funding Guidelines, HIF resources are frequently layered with federal HOME Investment Partnerships and CDBG funds, and in some projects, with Low-Income Housing Tax Credits (LIHTC), to deepen affordability and extend affordability periods. As outlined in the HIF Funding Guidelines, units financed through HIF must serve households at or below 70% of AMI, with preference given to projects targeting households at or below 50% of AMI. The Guidelines further prioritize projects that include units for formerly homeless households, seniors, and persons with disabilities, reflecting the County's commitment to serving residents with the greatest housing needs.

HOC administers 7,992 Housing Choice Vouchers and 860 Project-Based Voucher units throughout the County, as documented in HUD's Picture of Subsidized Housing and HOC's FY2015 Annual PHA Plan, serving extremely low-income and very low-income households across the County. Montgomery County's MPDU program had an additional 6,989 units under covenant controls as of the end of 2024, serving households earning at or below 70% of AMI, according to DHCA's 2024 MPDU Annual Report. Within the MPDU portfolio, nonprofit-owned and HOC-owned units, totaling 348 and 1,282 units respectively, are rented to very low-income and extremely low-income households, including individuals with special housing needs.

In addition to development and preservation financing, Montgomery County and HOC administer locally supported rental assistance and supportive housing programs that serve households with significant housing stability challenges. These programs are designed to complement federal rental assistance by serving households who may not immediately access Housing Choice Vouchers or who require additional support to remain housed. Local rental assistance and supportive housing programs primarily serve extremely low-income renter households, including individuals exiting homelessness and households with special needs.

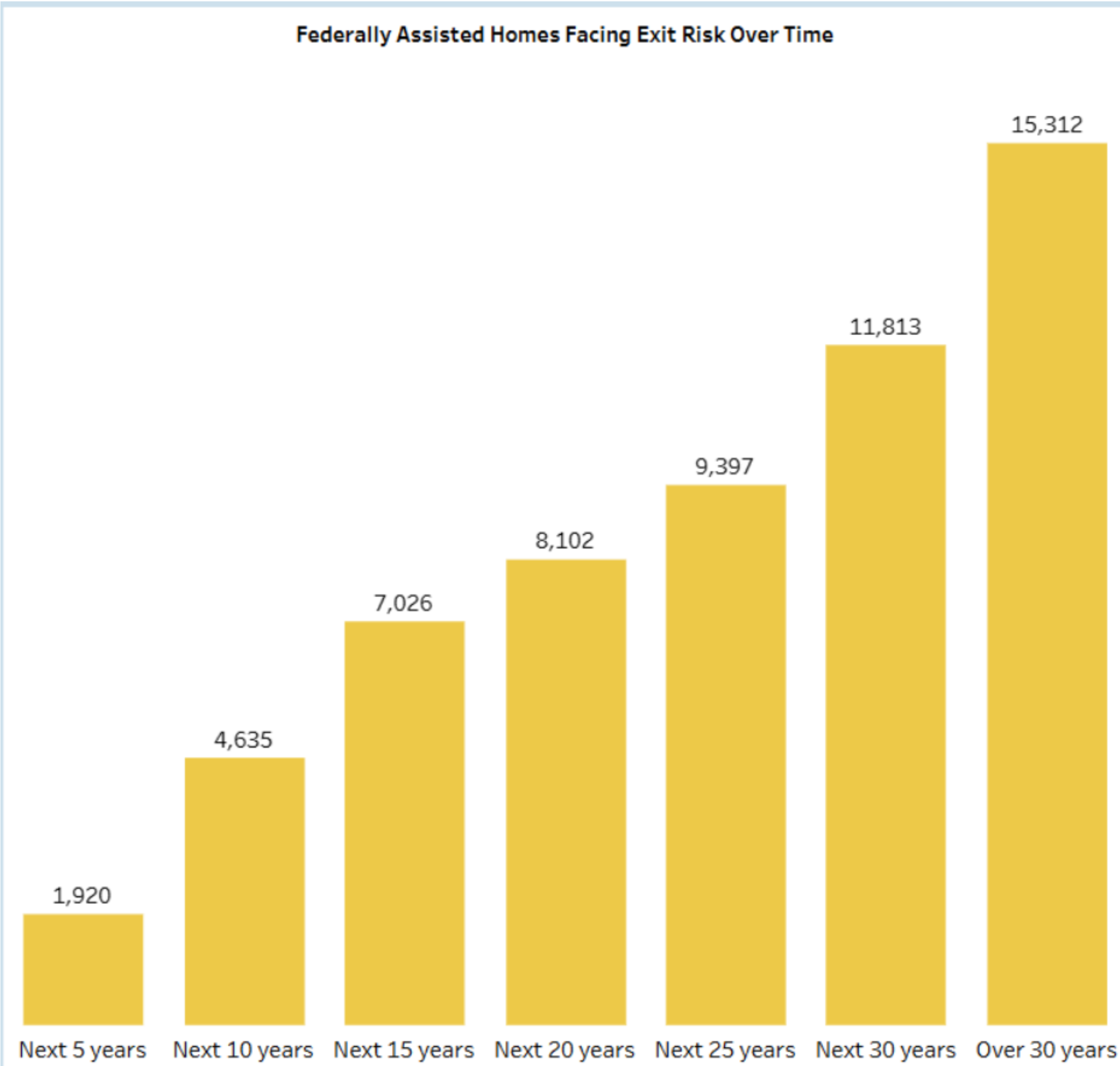
Local housing assistance is also strategically used to preserve existing affordable housing, particularly properties identified as at risk of affordability loss due to expiring subsidies or market pressures. County and HOC resources are frequently used to acquire, rehabilitate, or recapitalize assisted properties to prevent displacement and maintain affordability, consistent with risks identified in the National Housing Preservation Database.

Overall, locally assisted housing programs play a critical role in strengthening Montgomery County's affordable housing system by deepening affordability, supporting vulnerable populations, and preserving long-term affordability in partnership with federal and state housing programs.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

According to the National Housing Preservation Database (NHPD), in 2024, an estimated 1,900 federally assisted homes in Montgomery County had affordability restrictions set to expire within the next five years. Of these federally assisted units, approximately 38% are assisted through Project-Based Section 8 and 34% through the LIHTC program, with the remaining units assisted through multiple programs or other HUD sources (Graphic 4.1). Approximately 60.4% have non-renewable subsidies, 70.1% are owned by for-profit entities, 56.7% have not received capital reinvestment, and 23.8% were built before 1975 (Graphic 4.2). Together, these characteristics elevate the risk that affordability restrictions will not be renewed upon expiration. These at-risk units predominantly serve very low-income and extremely low-income households, including seniors, persons with disabilities, and families with children. The loss of affordability would disproportionately affect these populations, who have fewer alternative housing options. As shown in Graphic 4.3, the number of federally assisted units facing exit risk increases in each successive five-year period, with the largest number of units set to expire over the next 30 years.

Graphic 4.3
Federally Assisted Homes Facing Exit Risk Over Time
National Housing Preservation Database



It is important to note that the NHPD captures only federally assisted units and does not reflect units with only state or local affordability covenants. According to DHCA's 2024 Annual Report on the MPDU and Workforce Housing Programs, 18 for-sale MPDUs left the program in 2024; 16 were through control period expiration, and 2 were through foreclosure. For-sale MPDUs created before 2005 carried only 10-year controls, and units under those older covenants continue to exit the program each year. Rental MPDUs are more stable; since 2005, rental developments have carried 99-year controls, and no rental MPDU development has had its controls expire in 2024. At the LIHTC level, HUD's property database identifies two Montgomery County Developments, Shady Grove Apartments in Rockville (144 units) and

Stewartown Apartments in Gaithersburg (94 units), that are no longer under active compliance monitoring.

The County's active multifamily preservation pipeline outlines the interventions needed to prevent the loss of affordable units. DHCA's FY26 Affordable Housing Pipeline Report documents a range of preservation projects targeting at-risk multifamily properties. Closed preservation projects in FY26 include:

- RHE Scarborough Square in Rockville, where a $16 million loan secured all 121 units at 50-60% of AMI;
- Bethany House in Rockville, where $8.2 million from the Nonprofit Preservation Fund preserved 227 affordable senior units;
- The Lindley in Chevy Chase, where a $6.1 million loan preserved 60 affordable units in an HOC-owned property.
- The RHE David Scull Apartments in Rockville received $875,000 in CDBG funding for the rehabilitation and preservation of 76 public housing units serving households at 50% of AMI or below.

Among projects projected to close in FY26, The Metropolitan in downtown Bethesda, a LIHTC property undergoing a recapitalization, holds a $15 million County loan commitment to preserve 92 affordable units serving households at 25%-50% of AMI. Cinnamon Run in Silver Spring, with 1,392 total units and 696 affordable units at 60% of AMI, is among the largest preservation projects under active review, with a by-right PILOT agreement estimated at $3 million annually as the primary financing source.

The County has also utilized its Right of First Refusal (ROFR) authority as a targeted preservation tool. As documented in DHCA's FY26 Affordable Housing Pipeline Report, The Argyle Apartments in Rockville and Tilbury Gardens in Bethesda represent the first and second ROFR rights assignments to qualified entities in FY26, preserving a combined 24 affordable units. According to the April 27, 2026, Quarterly Update on Funding for Affordable Housing, through the first three quarters of FY26, nine projects have closed, totaling $70.7 million in direct County investment and producing or preserving 1,233 affordable units, with an additional nine committed projects and 42 projects under discussion for future years.

In summary, the federally assisted pipeline faces the expiration of approximately 1,900 subsidized units within the next five years; the MPDU program continues to lose for-sale units created under pre-2005 short-term controls; and two LIHTC developments have exited active compliance. According to the cumulative investment data reported in DHCA's April 2026 Quarterly Update on Funding for Affordable Housing, DHCA's capital lending program has produced or preserved 1,359 affordable units in FY2022, 975 units in FY2023, and 1,827 units in FY2025. The Report documents that FY2026 preservation activity, spanning public housing rehabilitation, LIHTC recapitalization, ROFR acquisitions, and Nonprofit Preservation Fund deployments across properties, reflects a County strategy focused on preventing the loss of existing multifamily units.

Does the availability of housing units meet the needs of the population?

Overall, the availability of housing units in Montgomery County does not fully meet the needs of the population, particularly for lower-income households, renters, families requiring larger units, seniors, and persons with disabilities. Multiple factors affect the availability of decent, affordable housing throughout the County. These data points are based on 2019-2023 Census data:

- Cost burden (paying more than 30% of income towards housing costs) and severe cost burden (paying more than 50% of income towards housing costs).
    - 49.5% of renter households are cost burdened, and 24.3% are severely cost burdened.
    - 22.1% of owner households are cost burdened, and 12.1% are severely cost burdened.

- Housing Problems – includes lack of complete plumbing or kitchen facilities, having more than 1 occupant per room, or experiencing cost burden.
    - 22.4% of owner households and 51% of renter households experience at least one selected housing problem.

As shown in Table 31, the County's housing stock is dominated by single-family structures, which account for nearly two-thirds of all housing units. While multifamily housing units represent a decent share of the total housing stock, smaller multifamily buildings make up a limited portion of overall units. The limited share of smaller, lower-cost multifamily units, especially units affordable to low-income renters, contributes to cost burden and housing instability among renter households. The 2019-2023 Census data shows that there are 405,127 housing units available for 387,881 households, indicating that there are enough housing units available. However, there are not enough affordable housing units available, especially for extremely low-income households. Some units may also be farther from grocery stores, employment opportunities, schools, medical offices, and other amenities.

Describe the need for specific types of housing:

Montgomery County faces ongoing unmet needs for specific housing types, particularly for units serving lower-income renters, families requiring larger units, seniors, and persons with disabilities. The County's housing stock is dominated by single-family structures, while renter-occupied units are more likely to be smaller and concentrated in multifamily buildings located in limited geographic areas.

There is a need for additional affordable rental housing, especially units affordable to extremely low-income and very low-income households. Cost burden and severe cost burden are widespread among renter households, and more than half experience at least one housing problem, highlighting the need for deeply affordable units and long-term affordability protections.

The data also indicates a need for family-sized rental units, as renter households are disproportionately limited to one- and two-bedroom units, despite the presence of families with children and larger households. In addition, accessible housing is important for seniors and persons with disabilities, especially given the aging of the County's assisted housing stock and the high share of subsidized households headed by individuals aged 62 or older.

Finally, the National Housing Preservation Database highlights a significant need to preserve existing affordable housing, with 1,920 federally assisted units projected to reach the end of affordability restrictions within the next five years. Preserving these units is essential to maintaining affordability, preventing displacement, and meeting the housing needs of the County's most vulnerable populations.

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

This section examines housing cost trends in Montgomery County, including changes in home values and rental costs, as well as the distribution of housing costs paid by renter households. Understanding housing cost trends is important in assessing housing affordability, especially for lower-income households, renters, and first-time homebuyers. The analysis is based on ACS data. The analysis is based primarily on 2019–2023 American Community Survey (ACS) data, supplemented by 2018-2022 CHAS data and HUD Fair Market Rent (FMR) and HOME rent limits.

Cost of Housing

	Base Year: 2019	Most Recent Year: 2023	% Change
Median Home Value	$484,900	$615,200	26.9%
Median Contract Rent	$1,768	$2,030	14.8%
Median Income	$108,820	$128,733	18.3%

Table 25 – Cost of Housing

Data Source: 2015-2019 ACS (Base Year), 2019-2023 ACS (Most Recent Year)

Housing costs in Montgomery County have increased significantly in recent years, outpacing income growth for many households and placing increased pressure on renters and prospective homebuyers. As shown in Table 33, the County's median home value increased from $484,900 in 2019 to $615,200 in 2023, representing a 26.9% increase. This large increase reflects strong housing demand and limited supply, but has reduced affordability for moderate-income households and first-time homebuyers.

Rental housing costs have also increased. Median contract rent increased from $1,768 in 2019 to $2,030 in 2023, up 14.8%. While the rate of increase is lower than that of home values, rising rents continue to place pressure on renter households, especially those with fixed or lower incomes.

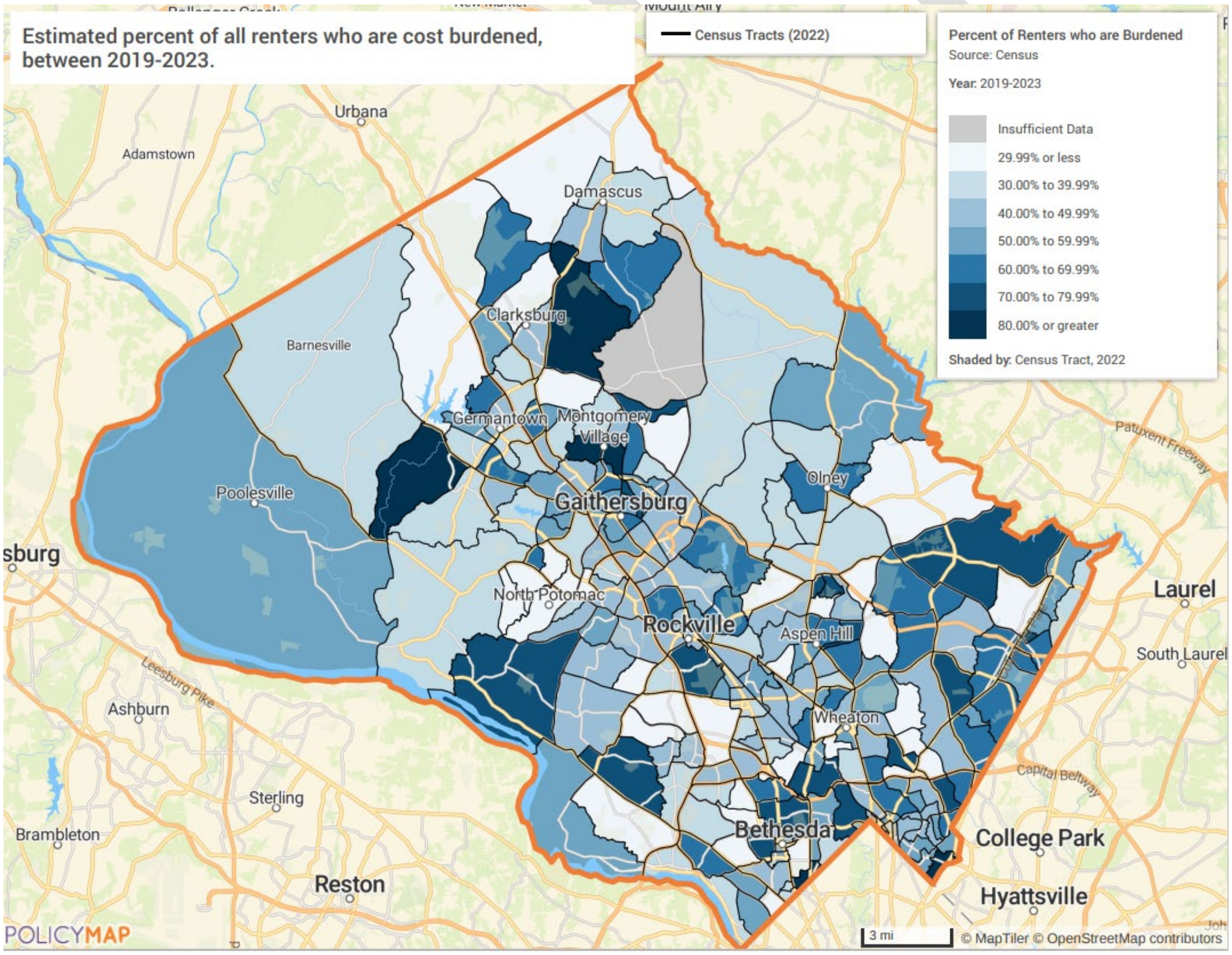
During the same period, median household income increased by 18.3%, from $108,820 to $128,733. Although income grew at a slightly higher pace than median rental prices, it did not keep pace with the increase in home values.

Rent Paid	Number	%
Less than $500	3,883	3.0%
$500-999	3,597	2.8%
$1,000-1,499	14,151	10.8%
$1,500-1,999	41,617	31.8%
$2,000 or more	67,419	51.7%
Total	3,883	3.0%

Table 26 - Rent Paid

Data Source: 2019-2023 ACS

Map 4.3
Percent of Cost Burdened Renters
PolicyMap
2019-2023 ACS



The distribution of rents paid by renter households further highlights affordability challenges in the County. As shown in Table 34, more than half of renter households (51.7%) pay $2,000 or more per month in rent, and 31.8% pay between $1,500 and $1,999 per month. In contrast, fewer than 6% of renter households pay less than $1,000 per month. This data suggests a limited supply of lower-cost rental units, especially those affordable to lower-income households.

These rent levels contribute to the widespread housing cost burden among renter households. 2019-2023 ACS data estimates that 49.5% of renter households are cost-burdened, and 24.3% are severely cost-burdened. As shown in Map 4.3, the renter cost burden is not evenly distributed across the County. Census tracts with the highest concentrations of cost-burdened renters, where 50% or more of renter households are cost-burdened, are concentrated primarily in central and southeastern portions of the County. These areas tend to have higher concentrations of renters and lower median household income. As housing costs increase, renters with lower incomes face greater risk of cost burden and housing instability.

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	4,200	2,065
50% HAMFI	2,815	6,125
80% HAMFI	5,360	7,660
100% HAMFI	9025	12,550
Total	21,400	28,400

Table 27 – Housing Affordability

Data Source: 2018-2022 CHAS

Housing affordability challenges exist across all income levels, but especially for renter households earning less than 80% of AMI. As shown in Table 35, the number of affordable housing units for renter households decreases significantly at lower income thresholds. Housing units affordable to households earning 30% and 50% of HAMFI are limited compared to those affordable to households earning higher incomes.

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	2,012	2,056	2,314	2,893	3,413
High HOME Rent	1,310	1,405	1,665	1,942	2,148
Low HOME Rent	1,062	1,138	1,365	1,577	1,760

Table 28 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Overall, the availability of housing units in Montgomery County does not fully meet the needs of households at all income levels. While the County has enough housing units overall, affordability is a significant challenge for lower-income households, renters, seniors, and persons with disabilities.

Table 6 shows that there were 48,555 total households earning less than 30% of AMI in 2022, and Table 35 shows that there were only 6,265 existing affordable units (for combined renter and owner households) for those at that income level. Most households at that income level were small-family households, followed by elderly households and households with children aged 6 or younger. There were 38,840 total households earning 31-50% of AMI and 8,940 units affordable to earners below 50% of AMI. The supply of affordable units for those between 0-50% of AMI does not meet the demand. This especially affects small family households, households with children, and elderly households.

Based on 2019-2023 ACS data, nearly half (49.5%) of renter households are cost-burdened, and 24.3% are severely cost-burdened. Housing problems, including cost burden, overcrowding, or incomplete plumbing or kitchen facilities, are more common among renter households (51%) than homeowner households (22.4%). These conditions indicate that while there are enough housing units, many are not affordable for households with lower incomes.

How is affordability of housing likely to change considering changes to home values and/or rents?

Recent trends suggest that housing affordability challenges in Montgomery County are likely to remain. Continued increases in home values reduce opportunities for first-time and low- to moderate-income homebuyers, while rising rents increase pressure on renter households. Although median household incomes have grown in recent years, they have likely not kept pace with housing costs for many residents, especially those with fixed or lower incomes. Without increased production of affordable housing, preservation of existing affordable housing, and continued rental assistance, affordability concerns are likely to remain.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HOME rents and Fair Market Rents in Montgomery County are high relative to the incomes of low- and extremely low-income households. While HOME rents are generally lower than Fair Market Rents, they often exceed what extremely low-income households can afford without additional assistance.

Discussion

Overall, housing cost trends in Montgomery County indicate persistent affordability challenges, particularly for renter households and lower-income residents. Rising home values and rents continue to outpace affordability for many households, reinforcing the need for strategies focused on affordable housing production, preservation, and rental assistance.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

This section evaluates the physical condition of the housing stock in Montgomery County, including the prevalence of substandard housing conditions, the age of housing units, potential exposure to lead-based paint hazards, and the need for rehabilitation of owner- and renter-occupied units. The analysis is primarily based on data from the 2019–2023 American Community Survey (ACS) and the 2018–2022 Comprehensive Housing Affordability Strategy (CHAS).

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Standard Condition: A housing unit is considered to be in standard condition if it meets Montgomery County Code Chapter 26, Housing and Building Maintenance Standards, and other applicable County and State property maintenance codes.

Substandard Condition: A housing unit is considered substandard if it does not meet applicable housing and building maintenance standards, including conditions designated as unfit or unsafe under Montgomery County Code Chapter 26.

Substandard Condition but suitable for rehabilitation: Substandard units that can be brought into compliance with applicable codes in a manner that is both structurally and financially feasible are considered suitable for rehabilitation.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	53,508	21%	58,674	43%
With two selected Conditions	867	0%	5,002	4%
With three selected Conditions	0	0%	175	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	199,019	79%	71,916	53%
Total	253,394	100%	135,767	100%

Table 29 - Condition of Units

Data Source: 2018-2022 CHAS

As shown in Table 37, renter-occupied units in Montgomery County experience housing problems at higher rates than owner-occupied units. Approximately 43% of renter-occupied units have at least one selected housing condition, compared to 21% of owner-occupied units. Selected conditions include overcrowding, incomplete plumbing or kitchen facilities, or housing cost burden.

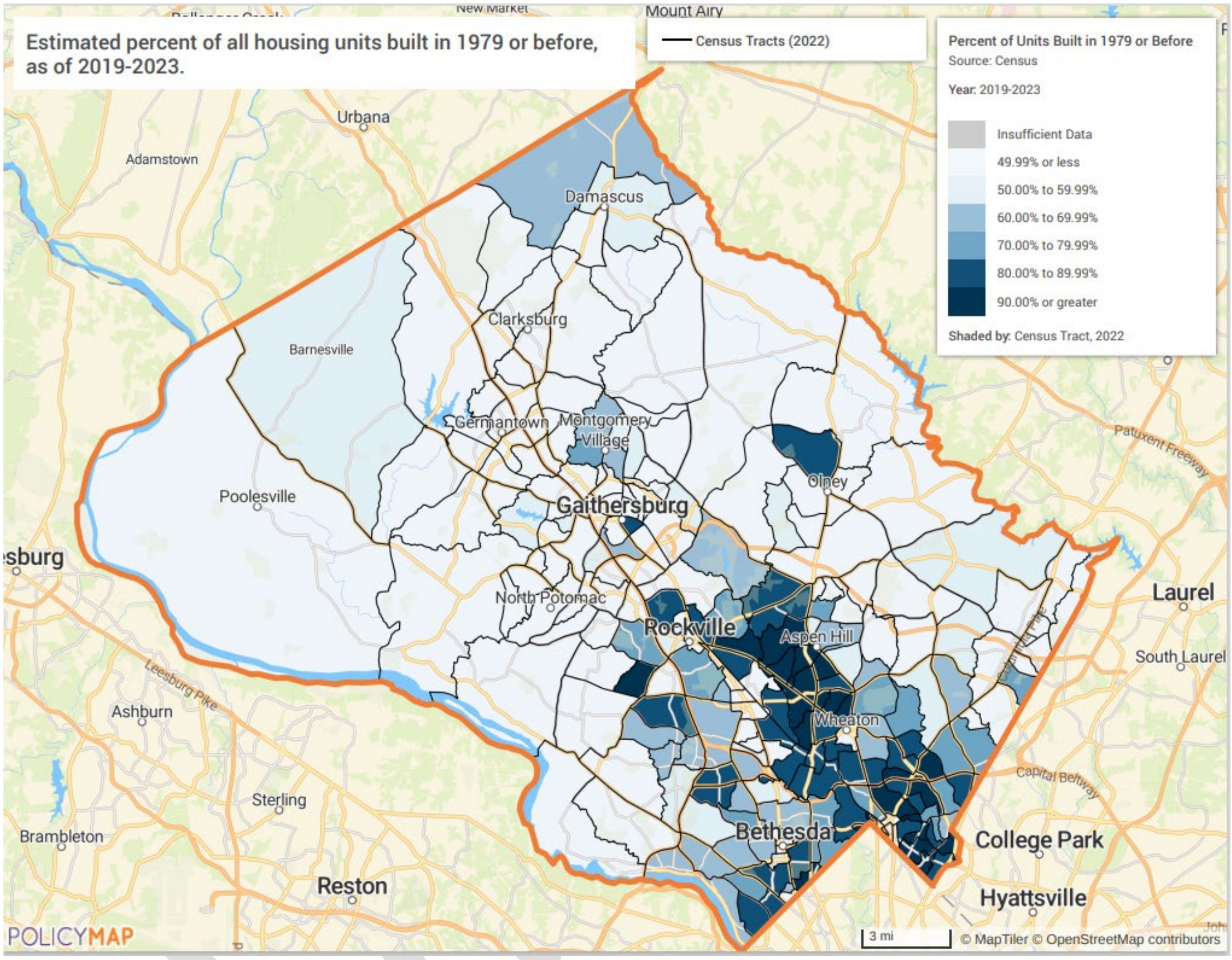
Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2020 or later	1,378	0.4%	1,446	1.1%
2010 to 2019	13,939	3.6%	18,790	14.0%
2000 to 2009	24,314	6.3%	16,606	12.4%
1980-1999	82,104	21.2%	38,759	28.8%
1950-1979	104,835	27.0%	50,474	37.5%
Before 1950	26,878	6.9%	8,358	6.2%
Total	**387,881**	**100%**	**134,433**	**100%**

Table 30 – Year Unit Built

Data Source: 2019-2023 ACS

Map 4.4
Percent of Housing Units Built Before 1980
PolicyMap
2019-2023 ACS



As shown in Table 38, nearly 34% of owner-occupied units and 44% of renter-occupied units in the County were built before 1980, when lead-based paint was used in many homes. Map 4.4 shows that higher concentrations of housing units built before 1980 are primarily in the southeastern portions of the County, including Silver Spring, and in Wheaton, Aspen Hill, and parts of Rockville. These areas also have higher concentrations of renter households, increasing the likelihood that low- and moderate-income households may be exposed to lead-based paint.

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	131,713	34%	58,832	43.8%
Housing Units built before 1980 with children present				

Table 31 – Risk of Lead-Based Paint

Data Source: 2019-2023 ACS (Total Units) 2018-2022 CHAS (Units with Children present)

The age of housing stock is a significant predictor of lead-based paint hazard, but actual exposure data from the Maryland Department of the Environment (MDE) provides a clearer picture of where children in the County are being exposed. According to MDE's 2024 Lead Registry Annual Surveillance Report, 175 children aged 0-72 months in Montgomery County had blood lead levels above the threshold that Maryland law requires for public health and environmental intervention. The County had 118 open case management cases for children with elevated blood levels in 2024.

Environmental investigations conducted in 2024 identified deteriorating lead-based paint as the leading confirmed source of exposure in Montgomery County. As shown in Map 4.4, pre-1978 housing stock is concentrated in the southeastern portions of the County, particularly Silver Spring and Takoma Park. Montgomery County accounted for 12.5% of all statewide lead abatement notifications issued in 2024, and the County recorded 55 completed environmental investigations.

DHCA's FY25 Troubled Property Report further confirms the concentration of housing hazards in these communities. Of the 29 multifamily rental properties newly designated as Troubled in FY25, all but one were built before 1980, and the majority before 1960, which is the same age range associated with the highest lead paint hazard risk statewide, as documented in MDE's Lead Hazards by Housing Age data. These properties are concentrated in Silver Spring and Takoma Park.

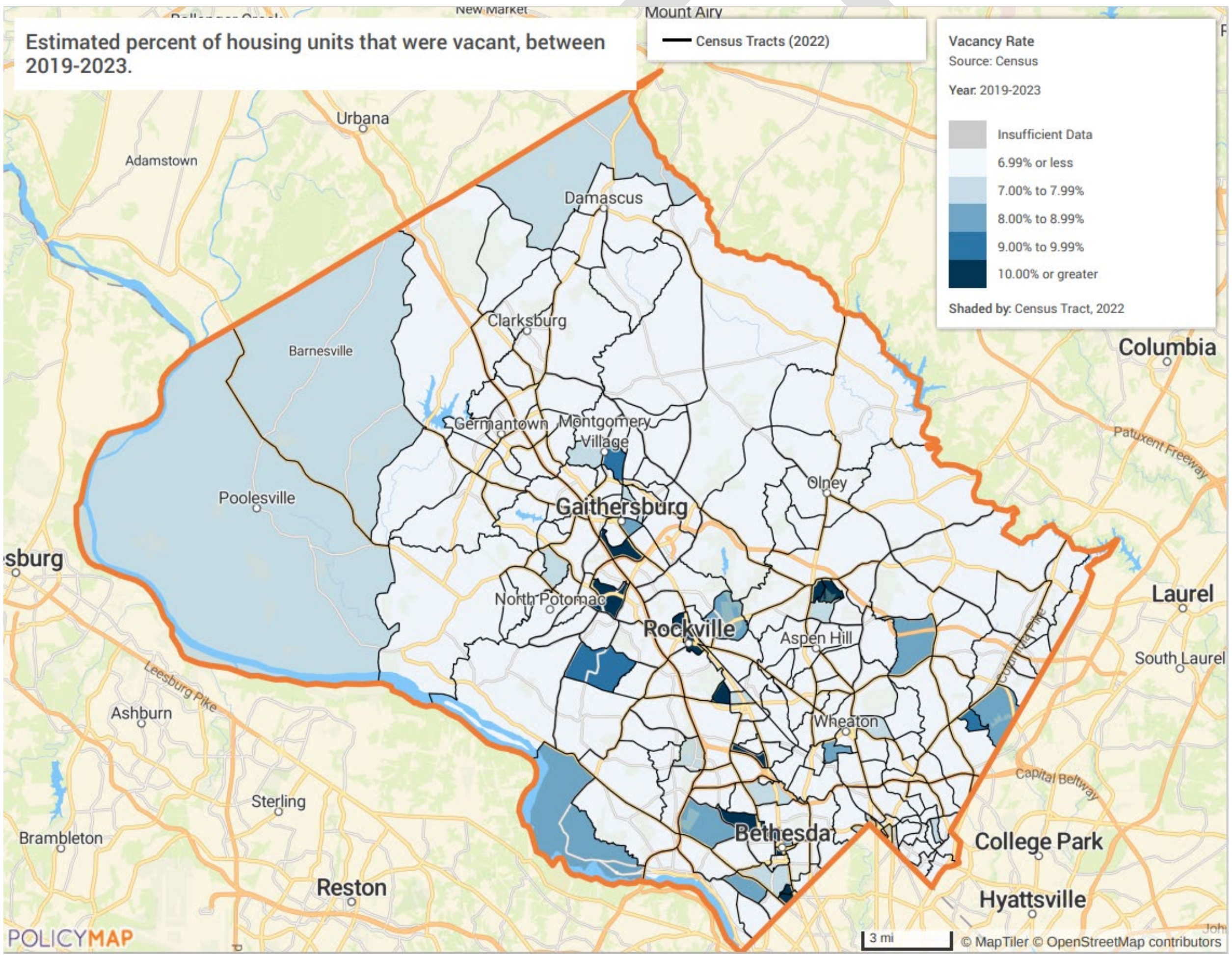
Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	N/A	N/A	423
Abandoned Vacant Units	N/A	N/A	N/A
REO Properties	N/A	N/A	N/A
Abandoned REO Properties	N/A	N/A	N/A

Table 32 - Vacant Units

The County's 2025 Annual Report on Vacant and Unmaintained Properties reported that as of December 31, 2025, 423 properties were identified as vacant. Notably, 139 of these properties (32.9%) are located in Silver Spring. Among all 423 vacant properties, 62 properties (14.7%) were classified as "vacant and unmaintained." These vacant and unmaintained properties accounted for 3139 housing code violations. Compared to the previous year, the number of vacant and unmaintained properties decreased by 12 properties. Additional data on abandoned and REO properties is not available in a format consistent with HUD's preset data chart above. In lieu of completing this chart, a code enforcement report is included in the Unique Appendices.

Map 4.5
Percent of Vacant Housing Units
PolicyMap
2019-2023 ACS



According to 2019-2023 ACS data, only 4.3% of housing units in the County were vacant. Map 4.5 shows pockets of higher vacancy in the County's central and southeastern areas, with some tracts having vacancy rates of 10% or more.

Need for Owner and Rental Rehabilitation

The combination of aging housing stock, documented housing code violations, and spatial clustering of substandard conditions across the County's older communities highlights the ongoing need for housing rehabilitation.

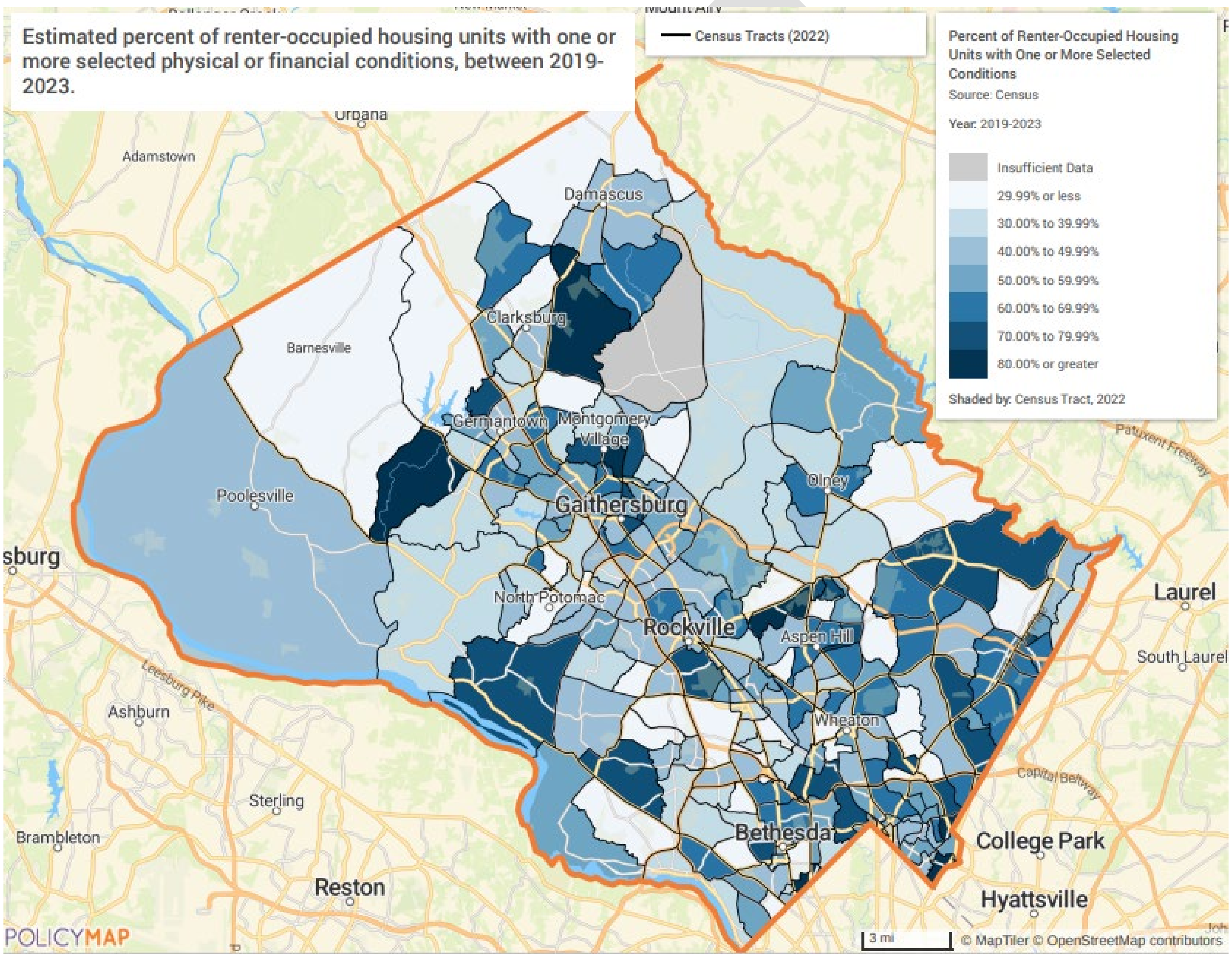
Nearly half (49.1%) of the County's total housing stock was built before 1980, and three areas in the County have housing stocks that are over 90% built pre-1980. These areas are Chevy Chase (96.9%), Hillandale (95.2%), and Washington Grove (92.4%). While housing age is a general indicator of rehabilitation need, DHCA's housing code enforcement data provides a more accurate picture of where conditions are most severe. Between 2022 and 2025, DHCA recorded violations at 3,773 addresses in Silver Spring alone, more than four times the number in. During that same period, Silver Spring accounted for 86% of all housing code citations issued countywide, totaling 21,196 of 24,650. Infestation violations, indicators of substandard living conditions, were heavily concentrated in Silver Spring, where 9,431 were recorded between 2022 and 2025. In comparison, the next highest communities were Montgomery Village (887 violations) and Takoma Park (566 violations). Water and mold violations followed a similar pattern, with Silver Spring accounting for 5,221 of the 7,515 total violations recorded countywide during the same period.

These enforcement patterns are consistent with findings from DHCA's FY25 Troubled Property Report, which designated 67 multifamily rental properties as Troubled and 55 as At-Risk, with the majority concentrated in Silver Spring and Takoma Park, the same communities where pre-1980 housing stock is most heavily concentrated, as shown in Map 4.4. In FY25, DHCA issued 2,059 Notices of Violation covering 19,696 code violations across 443 different multifamily properties countywide, highlighting the span of substandard conditions in the County's rental housing stock.

2019-2023 ACS data estimates that 51% of renter-occupied housing units in Montgomery County experience at least one housing problem, compared to 22.4% of owner-occupied units. Despite renters making up only 34.7% of the population, they face a disproportionately higher share of housing challenges, highlighting a significant disparity. Map 4.6 shows that central and southeastern areas of the County have the highest concentrations of renter-occupied housing units facing at least one housing problem, which are the same communities where enforcement data confirms the highest rates of code violations and substandard conditions. Lower-income renters are disproportionately affected by substandard living conditions because they rely on landlords to make repairs. At the same time, MDE data indicate that approximately 40% of lead-exposed children in Maryland reside in owner-occupied housing. Seniors or those on a fixed or limited income face particular challenges, as rising costs make it increasingly difficult to maintain aging homes or make necessary safety accommodations without financial assistance.

According to DCHA's FY25 Troubled Property Report, following the implementation of the County's Rent Stabilization law in July 2024, which restricts rent increases at properties designated as Troubled or At-Risk, property owners significantly increased compliance efforts, contributing to a 69% decline in the number of units in Troubled Properties compared to FY24. This outcome demonstrates that linking financial incentives to housing quality standards can be an effective tool for improving property conditions. Additionally, the Maryland Department of Housing and Community Development is currently implementing a $4 million Lead Hazard Reduction Grant and a $2 million Healthy Homes Production Grant, both of which support the removal or reduction of lead hazards in homes built before 1978 statewide.

Map 4.6
Percent of Renter-Occupied Housing Units with One or More Housing Problems
PolicyMap
2019-2023 ACS



Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Housing units built before 1980 are at higher risk of Lead-Based Paint (LBP) hazards and should be tested in accordance with HUD standards. The LBP Hazards are often found in portions of the home (window and door frames, walls, ceilings, etc.) or throughout the entire home. As shown in Table 38, 131,713 owner-occupied (34%) and 58,832 renter-occupied units (43.8%) in Montgomery County were built before 1980. Among renter-occupied units, 37.5% were built between 1950 and 1979, and an additional 6.2% were built before 1950. Map 4.4 shows that these older units are concentrated primarily in the southeastern portions of the County, including Silver Spring, but also exist in Wheaton, Aspen Hill, and parts of Rockville, where renter households and lower-income residents are also most heavily concentrated.

Actual lead exposure data confirms that LBP hazards in these communities are causing measurable harm to residents. According to MDE's 2024 Lead Registry Annual Surveillance Report, there were 175 children with elevated blood levels and 118 active cases being managed in 2024, with confirmed exposure concentrated in the southeastern communities where older rental stock and lower-income households are most prevalent.

Discussion

Overall, Montgomery County's housing stock exhibits clear patterns of age-related risk and substandard conditions, concentrated in specific communities rather than being evenly distributed across the County. Aging housing stock, documented code violations, and confirmed lead exposure are concentrated in Silver Spring and Takoma Park.

These conditions support the continued prioritization of housing rehabilitation, lead hazard control, and preservation strategies, especially in neighborhoods with aging rental stock, to maintain housing quality, protect residents' health and safety, and sustain long-term affordability.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	33	1,661	6,396	512	5,884	176	0	1,160
# of accessible units									
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 33 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

HOC no longer owns or operates any public housing units. HOC's public housing units have been converted to Section 8 PBRA or PBV subsidy through the use of HUD's RAD Component One program. All converted units have been renovated or reconstructed. The conversion to a more efficient subsidy program enabled HOC to secure additional financing to renovate or rebuild the existing properties.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Not applicable.

Public Housing Condition

Public Housing Development	Average Inspection Score
NA	NA

Table 34 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Not applicable.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Not applicable.

Discussion:

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

This section discusses facilities and services available to those experiencing homelessness in the County.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds					Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)				Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	388	0	21	1,299				0
Households with Only Adults	506	82	28	1,017				0
Chronically Homeless Households	0	0	0	120				0
Veterans	0	0	0	121				0
Unaccompanied Youth	15	0	9	0				0

Table 35 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:	2024 Housing Inventory Count Report

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

Montgomery County has a coordinated services system that links homeless persons to mainstream resources in the community. These resources include federal, state, and locally funded health, behavioral health, employment, education, day care, and other social services. To maximize access, Montgomery County Department of Health and Human Services (DHHS) sponsors training for providers about mainstream resources and how to access them. In addition, providers are trained in basic entitlement eligibility criteria and will refer clients to the appropriate mainstream resources such as Supplemental Nutrition Assistance Program (SNAP), TANF, WIC, Social Security, Medicaid, local emergency assistance, and other benefits, if eligible.

In addition, mainstream services are on-site at emergency shelters and through street outreach programs. Montgomery County partners with a local psychiatrist to provide behavioral health services to people experiencing homelessness. Medical services are offered through a partnership with a local healthcare provider with a clinic at multiple emergency shelter sites and monthly street outreach to the unsheltered population. Additional services include a mobile dental van that provides oral healthcare to individuals experiencing homelessness and hospital coordination services that support discharge planning to ensure individuals leaving hospitals are connected with appropriate shelter or housing resources. Finally, the County partners with a nonprofit agency that provides job training and development to people experiencing homelessness.

In 2022, Montgomery County was awarded a Continuum of Care Supplemental Grant to Address Unsheltered and Rural Homelessness (Special NOFO). The Special NOFO award was used to implement two distinct programs, through partnerships with local organizations, to leverage mainstream housing and healthcare resources.

The first program was a partnership between Bethesda Cares, The Coordinating Center, Mary's Center, and the Housing Opportunities Commission (HOC) that provided comprehensive street outreach and low-barrier permanent supportive housing (PSH) for unsheltered individuals. Under this model, Bethesda Cares and The Coordinating Center used Critical Time Intervention to help people transition from the streets to permanent housing. Mary's Center provided medical, behavioral health, and dental care through street outreach and for households placed in PSH. HOC, in partnership with Services to End and Prevent Homelessness (SEPH), provided HUD-funded Stability Vouchers that covered a significant portion of the housing costs of this new project.

The second program provided the CoC with a Street Outreach Program Manager to coordinate services within DHHS, as well as with police, fire and rescue, libraries, businesses, etc., to improve outreach and engagement with individuals experiencing unsheltered homelessness.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their

families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Montgomery County addresses the needs of individuals and families experiencing homelessness through a coordinated homelessness response system known as the Continuum of Care (CoC). The CoC is led by the Services to End and Prevent Homelessness (SEPH) unit within the Department of Health and Human Services and operates through more than 120 contracts with service providers. Together, these partners deliver a comprehensive set of prevention, shelter, healthcare, and housing services designed to meet the needs of chronically homeless individuals, families with children, veterans and their families, and unaccompanied youth.

Housing stabilization services focus on preventing homelessness before it occurs. These programs include eviction prevention assistance, the County's Rental Assistance Program, and home energy assistance programs that help low-income households maintain stable housing and avoid displacement.

When households experience a housing crisis, the County prioritizes diversion strategies to help individuals and families avoid entering the shelter system when possible. Through centralized diversion services, staff work with households to identify safe temporary alternatives, such as staying with friends or family, while connecting them with supportive services.

For households that cannot be diverted, Montgomery County maintains a robust emergency shelter network of 10 shelters serving individuals and families. Over the past five years, the County has expanded its year-round emergency shelter capacity from 275 beds to 894 beds, representing a 225 percent increase. This expanded capacity includes a combination of non-congregate shelter provided through rented hotel space, traditional congregate shelter, family shelter with the capacity to serve 103 families, and domestic violence shelter. The County also utilizes rented hotel space to provide emergency overflow shelter for families when needed. In addition to emergency shelter, Montgomery County operates a limited number of transitional housing programs, providing 28 beds for individuals and 21 beds for families.

The County also supports five partner organizations that conduct street outreach to engage individuals sleeping outdoors or in places not meant for human habitation. Outreach teams build relationships with unsheltered individuals, connect them with shelter and healthcare services, and facilitate entry into the Coordinated Entry System.

Recognizing that many individuals experiencing homelessness, particularly those who are chronically homeless, have significant health needs, Montgomery County operates a Healthcare for the Homeless unit. This program provides primary healthcare services directly within emergency shelters, as well as psychiatric services to address behavioral health needs. The County also operates a medical respite program for individuals who no longer require hospitalization but still need short-term medical care and recovery support. This program provides a safe place for recovery while reducing unnecessary hospital stays and improving health outcomes.Montgomery County continues its efforts to meet the needs of homeless veterans living in Montgomery County via its one-stop center, in collaboration with the U.S. Department of Veterans Affairs, where veterans can apply for benefits, get linked to housing, and receive case management. Montgomery County has received and distributed HUD-VASH vouchers to nearly xx veterans over the last five years. Montgomery County Coalition for the Homeless operates a Veteran Safe Haven to provide shelter for 18 homeless veterans, which further increases options to serve this population.

The final component of the homelessness response system focuses on permanent housing solutions. Montgomery County, in partnership with the CoC, provides several housing interventions designed to help households exit homelessness and regain stability. These include short-term housing resolution programs that provide temporary assistance and case management to resolve housing crises quickly; rapid rehousing programs that offer short- to medium-term rental assistance and supportive services to help households secure and maintain housing; and 2,316 beds of permanent supportive housing for individuals with chronic homelessness and disabling conditions, and their families. Permanent supportive housing combines long-term rental assistance with intensive supportive services to ensure residents can maintain housing stability while addressing health, behavioral health, and other service needs.

Together, these services and facilities create a comprehensive, coordinated system that addresses the immediate and long-term needs of people experiencing homelessness. By combining prevention, shelter, healthcare, outreach, and permanent housing solutions, Montgomery County's CoC works to both respond to housing crises and reduce the number of individuals and families experiencing homelessness over time.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

This section describes the housing and supportive service needs of special needs populations in Montgomery County who are not homeless, including the elderly and frail elderly, persons with disabilities (mental, physical, and developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents, and other populations identified by the County. The section also summarizes existing programs that support these populations and outlines planned activities to address identified needs during the next program year.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Montgomery County is home to a diverse population of residents with special needs who require a combination of affordable housing, accessibility features, and supportive services to maintain housing stability and quality of life. These populations often face elevated housing cost burdens, fixed or limited incomes, and higher service needs that cannot be met through housing assistance alone.

Elderly and Frail Elderly: Older adults, particularly those on fixed incomes, face challenges related to housing affordability, accessibility, and the ability to age safely in place. Supportive housing needs include accessible units, home modifications, transportation assistance, and connections to health and personal care services that allow seniors to remain housed and avoid premature institutionalization.

Persons with Disabilities: Persons with disabilities often require housing that is physically accessible and paired with supportive services such as case management, in-home supports, behavioral health services, and employment or independent living assistance. Stable, affordable housing is important for independence and long-term stability for these households.

Persons with Alcohol or Other Drug Addictions: Individuals in recovery frequently need housing that is paired with supportive services such as treatment coordination, counseling, and relapse prevention supports. Access to stable housing is essential to successful recovery outcomes and reduces the risk of repeated institutionalization or homelessness.

Persons with HIV/AIDS and Their Families:

Montgomery County has 3,931 people living with diagnosed HIV (2024), with non-Hispanic Black residents comprising 63% of the diagnosed population and Hispanic residents 18% (Maryland HIV Surveillance Dashboard, 2024). Housing stability is the most critical unmet need. The County DHHS HIV program (Ryan White Parts A and B) provides medical treatment, case management, rental assistance, food cards, and transportation to uninsured/underinsured residents below 500% of the federal poverty level. More than 75% of patients are foreign-born. Key housing barriers include income requirements, credit history, immigration documentation requirements now imposed by many apartment complexes, and Medicaid ineligibility for undocumented residents. The average patient in the County program lived with HIV for 8.4 years before diagnosis. DHHS recommends opt-out HIV testing in emergency departments and medical offices to reduce late diagnosis and accelerate entry into care.

Public Housing Residents: Public housing residents often include seniors, persons with disabilities, and families with very low incomes who may require supportive services related to aging, health, mobility, or economic stability. Ongoing investment in supportive services helps residents remain stably housed and promotes long-term community integration.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Montgomery County supports individuals transitioning from mental health facilities, hospitals, and other institutional settings through a combination of rental assistance, supportive housing programs, and coordinated service delivery systems. These programs emphasize housing placement paired with appropriate supports such as case management, behavioral health services, and connections to community-based care.

The County works in coordination with local service providers, health systems, and housing agencies to reduce unnecessary institutional stays and promote successful transitions to permanent housing. These efforts align with broader goals to support independent living and prevent housing instability among persons with complex health or service needs.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e). Link to one-year goals. (91.220(2))

One of the County's Consolidated Plan goals includes assistance to low- to moderate-income households through support services. Many of the programs funded under this goal will assist people with special needs. For the 2026 one-year goal related to this assistance, the County's planned projects include the following special needs services, among other assistance to low- to moderate-income households generally:

Ayuda, Inc., "Domestic Violence and Family Law Survivors Program" – Increase access to free, trauma-informed domestic violence and family law legal services for low-income survivors of domestic violence, sexual assault, and stalking. Estimated to serve 35 low-income survivors.

Everymind, Inc. "Client Needs" – Support low-income Montgomery County residents, including veterans and individuals facing housing instability, by connecting them to essential resources that promote stability and prevent crises that negatively impact mental health. Funds will provide direct assistance for unmet needs such as medical, dental, or vision procedures not covered by insurance; essential household items (e.g., furniture, mattresses, hygiene products); and support for veterans transitioning to civilian life. Estimated to benefit 50 to 100 low-income residents.

Jewish Social Service Agency "JSSA"s Partners in Care Program for Older Adults at Housing Sites" – Expand the Partners in Care (PIC) program, a collaborative aging initiative serving low-income adults aged 60+ in Rockville and Aspen Hill housing communities, by providing care management and home care services not covered by insurance. The program is estimated to benefit 35 older adults. ($45,000)

United Way of the National Capital Area, "Community Schools Model" – Support low-income students at Loiederman Middle in Silver Spring, MD, through the Community Schools Initiative, helping them navigate the transition from middle to high school with academic, emotional, and social support. Funds will provide health and tutoring services, enrichment programs, college exposure opportunities, and parental engagement activities to address the challenges of adolescence and improve student outcomes. The program is estimated to benefit 978 students.

Further, the County plans to use CDBG funds to assist nonprofit providers in rehabilitating group homes occupied by low-income, special-needs persons. The goal is to eliminate code violations and make other necessary improvements, including accessibility and energy conservation improvements. An estimated 8 to 10 homes will be improved, serving approximately 25 clients.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The lack of available land for development can serve as a barrier to affordable housing development. With approximately 85% percent of land in Montgomery County constrained for development, developers now face the challenges of assembling parcels, creating infill developments, and building higher-density projects.

Since the County's last Consolidated Plan (2015-2019), the County Council has adopted a new zoning code to clarify and encourage infill and mixed-use development (Zoning Ordinance, Chapter 59 of the Montgomery County Code).

Likewise, the development review process has been streamlined, enabling greater efficiency and addressing the issues present in the previous Consolidated Plan.

Beyond these efforts, Montgomery County continues to identify County-owned sites for redevelopment that include housing, along with other public facilities, and is promoting transit-oriented redevelopment in conjunction with private developers. New master plan efforts and updated zoning regulations allow for more high-density and mixed-use developments near public transit and in other formerly single-use non-residential areas, encouraging an increase in future housing supply.

As the first update to the General Plan in nearly 60 years, Thrive Montgomery 2050 offers a clear path forward: to create places where we can increase accessible housing, improve transit, and strengthen businesses together in equitable, sustainable ways. The comprehensive 30-year plan for the entire County was approved by the Planning Board on April 8, 2021, and approved by the Montgomery County Council on October 25, 2022. While Thrive Montgomery 2050 has been adopted, its recommendations have not yet been fully implemented. In 2024, Montgomery County continued to support Thrive Montgomery 2050 principles, though no new zoning challenges were adopted to implement expanded densities or adaptive reuse strategies countywide. Progress has been made through targeted actions, including the Takoma Park Minor Master Plan Amendment and the Great Seneca: Connecting Life and Science Plan, but these represent partial steps rather than comprehensive policy reform.

Additionally, the County participated in the development and outreach of the Regional Analysis of Impediments to Fair Housing Choice alongside neighboring areas in the Washington, DC region. Through research, data collection, as well as stakeholder and resident meetings, it was determined that most of the housing challenges faced locally overlap across the participating jurisdictions, and a combined study of the region's housing would produce the most useful and accurate evaluation. The analysis assessed progress made toward past goals and identified the County's success in changing and strengthening the Moderately Priced Dwelling Unit program to address some of the challenges faced in accessing fair housing. The changes include:

- Increased incentives and requirements for developers of affordable residential units

- More permits for accessory dwelling units and high-density and mixed-use development near public transit
- Made it easier for businesses to get permits and work with the County's Department of Planning Services and the Planning Board during the development

The Analysis also identified goals and strategies to affirmatively further fair housing in Montgomery County. The plan includes the following goals:

- Preserve and produce income-restricted units with Housing Initiative Fund, HOME, and CDBG loans
- Prioritize development on County-owned land to ensure the availability of Moderately Priced Dwelling Units for first-time homebuyers with moderate household incomes
- Leverage Community Reinvestment Act loans
- Reform zoning and land use policies to expand fair housing choice
- Protect the housing rights of individuals in protected groups
- Expand access to public transportation

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section evaluates Montgomery County's economic conditions, workforce characteristics, transportation access, and non-housing assets that influence economic opportunity. The analysis draws on 2019–2023 ACS data, OnTheMap Census, Housing and Transportation Affordability Index, PolicyMap, and local planning sources to assess business activity, labor force conditions, commuting patterns, educational attainment, and workforce readiness.

Economic Development Market Analysis

Montgomery County's economy includes a diverse set of industries, with strong representation in professional, scientific, and technical services, health care and social assistance, educational services, and public administration. As shown in Table 45, professional, scientific, and technical services account for the largest share of employment, followed by health care and social assistance, educational services, and public administration.

Retail trade, construction, accommodation and food services, and transportation and warehousing also employ a substantial number of residents, underscoring the importance of service-sector and middle-skill jobs to the local economy. These industries tend to offer lower wages and are more sensitive to economic downturns, with implications for housing affordability and cost burden among affected workers.

Economic development initiatives led by the County emphasize continued growth in life sciences, technology, and professional services, as well as business retention and expansion efforts. These priorities align with regional strategies described by local economic development partners and reinforce the importance of aligning workforce development efforts with employer demand.

Business Activity

Employment by Industry	People Employed	Percent Employed in this Industry
Accommodation and Food Services Industry	30,037	5.37%
Administrative and Support and Waste Management Services Industries	22,720	4.06%
Agriculture, Forestry, Fishing, and Hunting Industry	1,321	0.24%
Arts, Entertainment, and Recreation Industries	11,768	2.10%
Educational Service Industry	55,164	9.87%
Finance, Insurance, Real Estate, and Rental and Leasing Industries	34,333	6.14%
Health Care and Social Assistance Industry	67,584	12.09%
Information Industry	11,756	2.10%
Manufacturing Industry	18,498	3.31%
Management of Companies and Enterprises Industry	600	0.11%
Other Services Industry	38,445	6.88%
Professional, Scientific, and Technical Services Industry	104,001	18.60%
Public Administration Industry	63,061	11.28%
Retail Trade Industry	40,038	7.16%
Construction Industry	36,242	6.48%
Transportation and Warehousing, and Utilities Industries	17,618	3.15%
Wholesale Trade Industry	5,910	1.06%
All Other Industries	88	0.02%

Table 36 - Business Activity

Data Source: ALTERNATE DATA SOURCE: PolicyMap, 2019-2023 ACS

Labor Force

Total Population in the Civilian Labor Force	543,630
Civilian Employed Population 16 years and over	518,930
Unemployment Rate	4.52
Unemployment Rate for Ages 16-24	14.2
Unemployment Rate for Ages 25-64	3.2

Table 37 - Labor Force

Data Source: 2019-2023 ACS

Occupations by Sector	Number of People
Management, business, and financial	204,528
Farming, fisheries, and forestry occupations	14,923
Service	47,521
Sales and office	85,226
Construction, extraction, maintenance, and repair	28,440
Production, transportation, and material moving	15,125

Table 38 – Occupations by Sector

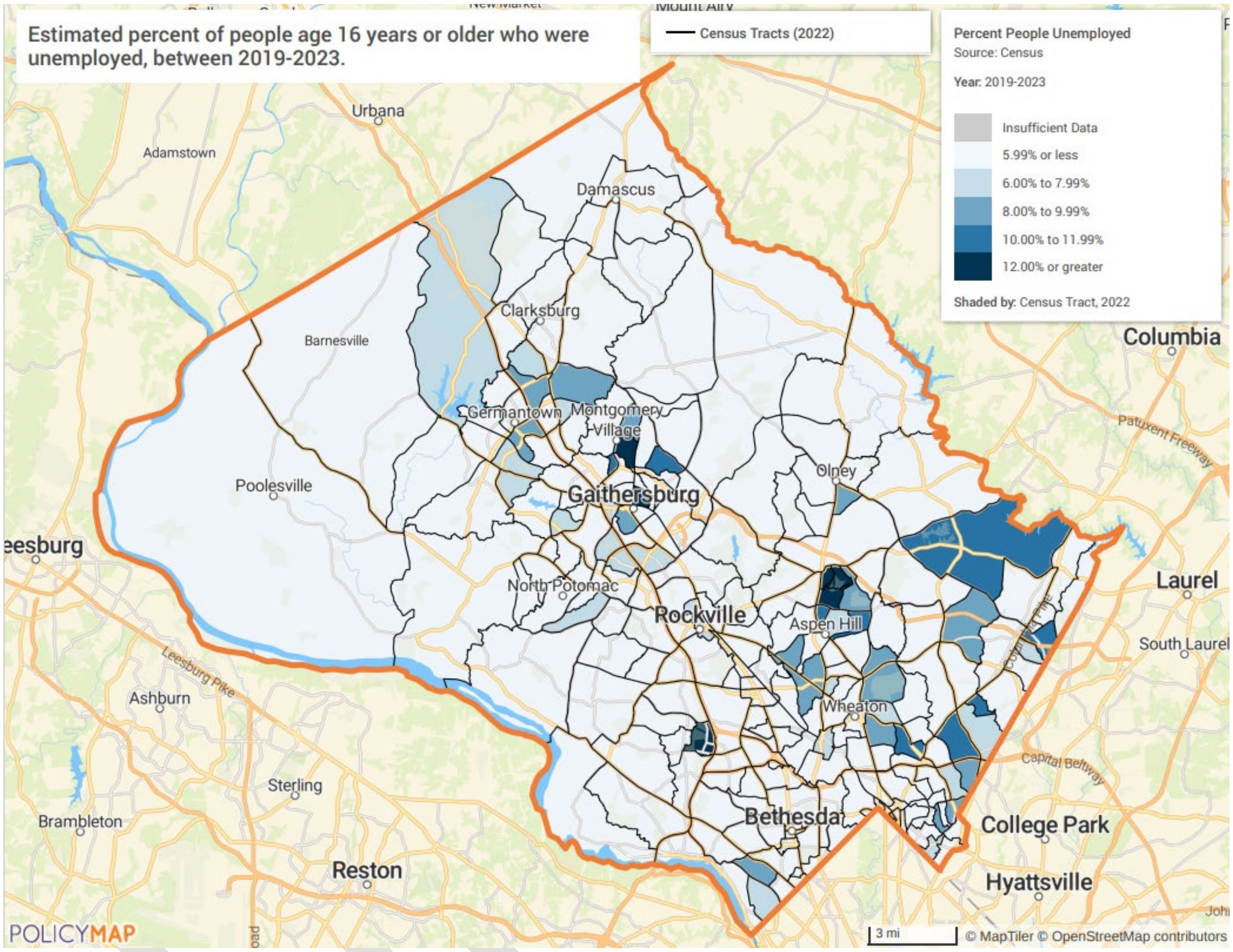
Data Source: 2019-2023 ACS

As shown in Table 46, approximately 543,630 residents are in the civilian labor force, of whom more than 518,900 are employed. The overall unemployment rate (4.52%) is relatively low; however, unemployment is significantly higher among younger workers. Residents ages 16–24 experience a substantially higher unemployment rate (14.2%) than those ages 25–64 (3.2%), highlighting barriers to entering the workforce for youth and young adults.

Table 47 shows that the largest occupational categories include management, business, and financial occupations; sales and office occupations; service occupations; and construction, extraction, and maintenance occupations. While higher-skill occupations have higher overall employment, a significant portion of the workforce remains employed in sectors more vulnerable to lower wages and housing cost pressures.

Spatial patterns of unemployment are illustrated in Map 4.7, which shows higher unemployment concentrations in parts of central and southeastern Montgomery County. These areas overlap with neighborhoods that also have higher concentrations of renters and housing cost burdens.

Map 4.7
Percent of Unemployed People Aged 16 or Older
PolicyMap
2019-2023 ACS

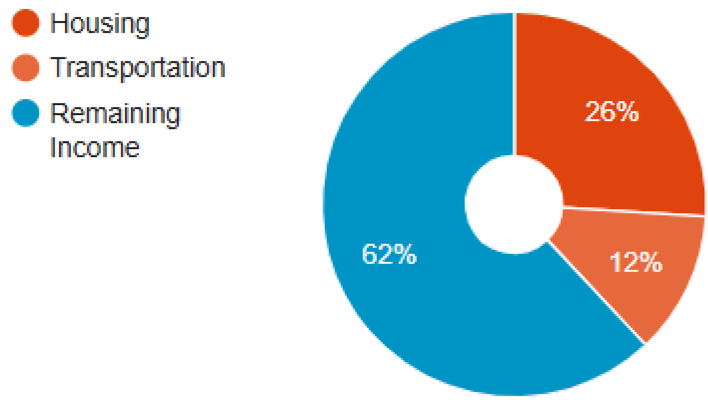


Transportation

Housing and Transportation Costs

The Center for Neighborhood Technology's Housing and Transportation Affordability Index (H+T Index) measures both the costs of housing and transportation in a specific area to better understand affordability. The pie chart below (Graphic 4.4) illustrates the proportions of income spent on housing and transportation costs for a typical household in Montgomery County, with the remaining portion representing the income left over. Housing expenses, including rent or mortgage payments, property taxes, utilities, and maintenance costs, make up 26% of the average income expenses. Transportation expenses, including gas, public transit, vehicle maintenance, insurance, and other commuting costs, account for 12% of income. After housing and transportation expenses, residents are left with an estimated 62% of their income for all other expenses, including food, healthcare, education, entertainment, and savings. These cost burdens increase significantly for lower-income households.

Graphic 4.4
Housing and Transportation Costs
Housing and Transportation Affordability Index



For low-income households, defined by HUD as those earning at or below 80% of AMI, housing and transportation costs take up a larger share of income compared to the County average. The H + T Index's regional moderate household, earning approximately $95,842, spends an average of 47% of income on combined housing and transportation costs, compared to 38% for the regional typical household. Among low-income households in the County:

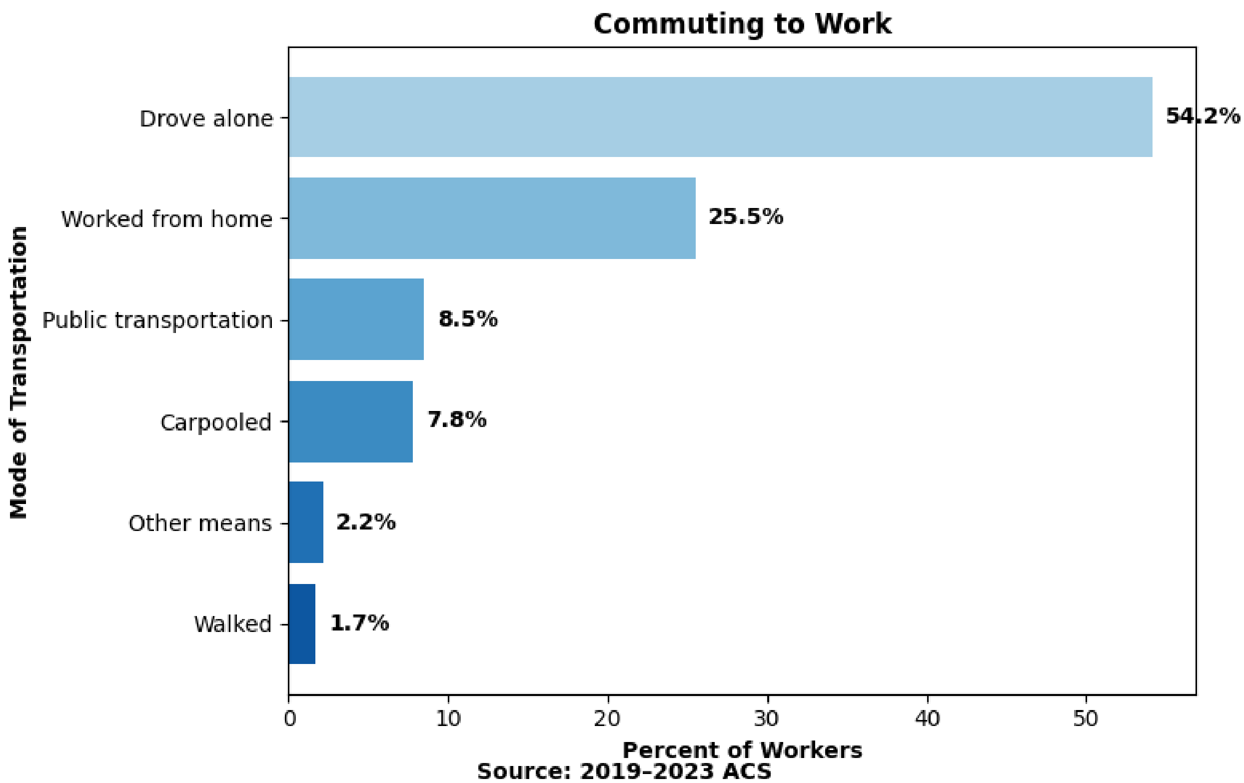
- 33.4% allocate 36-45% of their income on housing and transportation,
- 26.5% allocate 45-54%, and
- 25.3% dedicate 54-66% of their income to these expenses.

This data highlights the financial strain faced by low-income households, for whom the combined cost of housing and transportation leaves limited income available for other basic needs, including food, healthcare, and education.

Commute

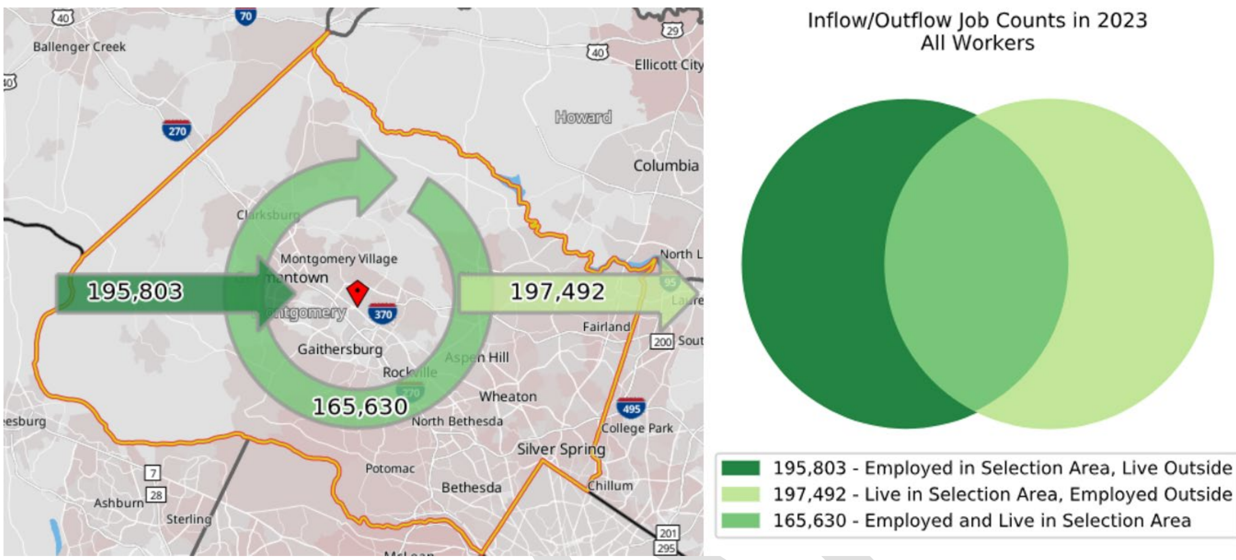
Chart 4.1 below illustrates how workers in Montgomery County commute to work. A majority of workers (54.2%) commute by driving alone, and 25.5% work from home. Additionally, 8.5% of workers use public transportation to get to work. As shown in Table 48, more than 41% of workers commute 30-59 minutes to work, and 13.2% commute 60 minutes or more. Longer commute times are typically associated with increased transportation costs and reduced housing choice flexibility.

Chart 4.1
Commuting to Work
2019-2023 ACS



OnTheMap Census is an online tool provided by the U.S. Census Bureau to offer insights into commuting patterns in an area. It uses data from the Longitudinal Employer-Household Dynamics (LEHD) program to help understand the relationship between where people work and where they live. In 2023, 54.2% of individuals employed in Montgomery County commuted from outside the County, while only 45.8% both lived and worked within Montgomery County. Conversely, 54.4% of County residents commuted elsewhere for employment. Overall, more workers commuted out of the County (197,492) for work than commuted in (195,803). These patterns reinforce the importance of transportation infrastructure for both residents and employers.

Graphic 4.5
Inflow/Outflow Job Counts
OnTheMap Census



Travel Time

Travel Time	Number	Percentage
< 30 Minutes	186,436	45.5%
30-59 Minutes	168,934	41.2%
60 or More Minutes	54,173	13.2%
Total	409,543	100%

Table 39 - Travel Time

Data Source: 2019-2023 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	33,911	2,392	11,632

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
High school graduate (includes equivalency)	55,672	3,559	15,142
Some college or Associate's degree	133,248	6,064	24,572
Bachelor's degree or higher	237,099	5,570	29,427

Table 40 - Educational Attainment by Employment Status

Data Source: 2019-2023 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	1,443	2,808	4,557	8,102	3,318
9th to 12th grade, no diploma	5,776	2,155	3,199	4,651	2,315
High school graduate, GED, or alternative	11,678	9,733	10,255	19,368	8,219
Some college, no degree	12,857	10,099	8,429	15,785	8,713
Associate's degree	1,465	3,893	3,901	6,538	2,687
Bachelor's degree	7,440	21,037	18,395	33,749	19,693
Graduate or professional degree	707	13,444	23,313	48,474	32,236

Table 41 - Educational Attainment by Age

Data Source: 2019-2023 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	33,484
High school graduate (includes equivalency)	41,048
Some college or Associate's degree	47,479
Bachelor's degree	82,238
Graduate or professional degree	119,626

Table 42 – Median Earnings in the Past 12 Months

Data Source: 2019-2023 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

According to Table 45, the largest employment sector is Professional, Scientific, and Technical Services, which accounts for approximately 18.6% of total employment. Other major employment sectors include

Health Care and Social Assistance (12.1%), Educational Services (9.9%), and Public Administration (11.3%).

According to the County's FY2024 Annual Comprehensive Financial Report (ACFR), these sectors are key contributors to regional economic stability and are supported by a strong network of institutional employers, federal agencies, healthcare systems, and higher education institutions.

Describe the workforce and infrastructure needs of the business community:

The business community in Montgomery County requires a workforce with advanced education credentials and specialized skills, particularly in science, technology, healthcare, professional services, and public administration. This need is determined by the County's high concentration of professional and technical industries, as shown in Table 45, as well as discussions from the FY2024 ACFR. Service-sector and construction employers need access to middle-skilled and entry-level workers, underscoring the importance of workforce pathways, credentialing programs, and job-readiness support.

Infrastructure needs include reliable public transportation systems to support commuting within and into the County, and broadband access. Broadband access and digital infrastructure are important to support remote workers, technology industries, and small business growth.

Stakeholder consultation with the Montgomery County Business Center reinforced these workforce needs. The Business Center, which operates under the Office of the County Executive, serves approximately 27,000 businesses in retail, food service, and professional services outside of the Economic Development Corporation's strategic industry focus areas. Consultation identified a pending workforce pipeline challenge: a significant number of retirements are anticipated across multiple industries over the next five years, without sufficient trained workers to fill those positions. Montgomery College is actively working with large employers to identify retirement pools, assess infrastructure gaps, and develop both internal promotion pathways and external training pipelines.

Rockville Housing Enterprises (RHE) highlighted the interdependence between housing affordability and workforce stability. The County's life sciences and biotech sector has strong demand for mid-level technicians, analysts, and healthcare aides earning $60,000-$70,000 annually. Yet, these workers often cannot afford to live in Montgomery County. RHE noted that this housing-workforce gap already affects business location decisions. Amazon's selection of Virginia over Maryland was cited as an example of how housing cost barriers can deter major employers. Without increased affordable housing near employment centers, the County risks losing moderate-income workers and the employers who rely on them.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Montgomery County continues to experience economic changes driven by growth in professional services, life sciences, healthcare, and technology-oriented industries, as well as shifts toward remote and hybrid work. The FY2024 ACFR notes continued public and private investment in employment centers, infrastructure, and innovation-focused development, which is expected to support job growth during the planning period.

Economic development initiatives promoted through ThinkMoco, the County's economic development platform, emphasize business attraction, retention, and expansion, with a focus on technology, bioscience, cybersecurity, and entrepreneurship. These initiatives create demand for workforce development programs, small business support, and infrastructure investments that align with the County's housing and community development goals.

Stakeholder consultation identified several economic trends and shifts likely to affect the business community and workforce during the planning period. The Montgomery County Business Center reported that the post-COVID shift to remote and hybrid work has significantly altered demand for office space. Areas previously designated for mixed-use office development now require reconsideration, and many businesses have reduced their physical footprints. According to CoStar data cited in consultation, the County's office vacancy rate stands at approximately 18%, while retail vacancy remains low at under 5%. The County's MOVE grant program, designed specifically to reduce office vacancy by supporting conversion and reuse of office and mixed-use space, is an existing tool that may benefit from expanded investment.

Federal workforce reductions are an emerging economic concern for the County and broader DC-Maryland region. Both the Business Center and RHE noted that federal Reduction in Force (RIF) actions create downstream impacts on the local economy, including reduced consumer spending, increased demand for workforce transition services, and potential increases in housing instability among affected workers.

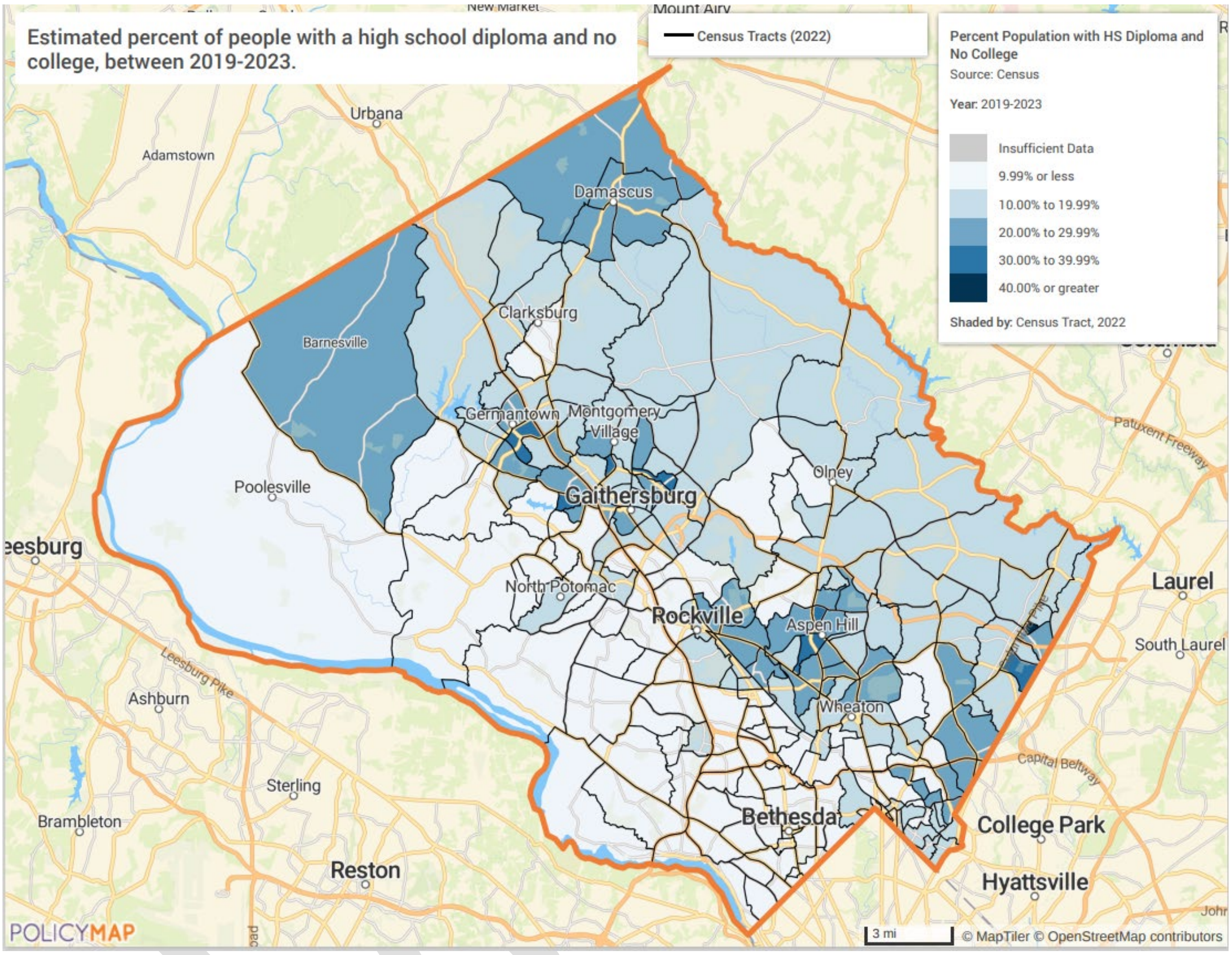
The Business Center also identified digital access and technology advancements as growing needs among small businesses. Some business owners, particularly those in retail and food service, lack basic digital capacity, including websites and social media presence. Computer literacy gaps persist among certain business owner populations. Resource partners are supporting businesses in using AI for process improvement, but industries that are unlikely to become automated, such as construction and equipment repair, are experiencing workforce shortages, particularly among younger workers. These trends highlight the need for targeted digital literacy and technology adoption support as part of the County's small business assistance infrastructure.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

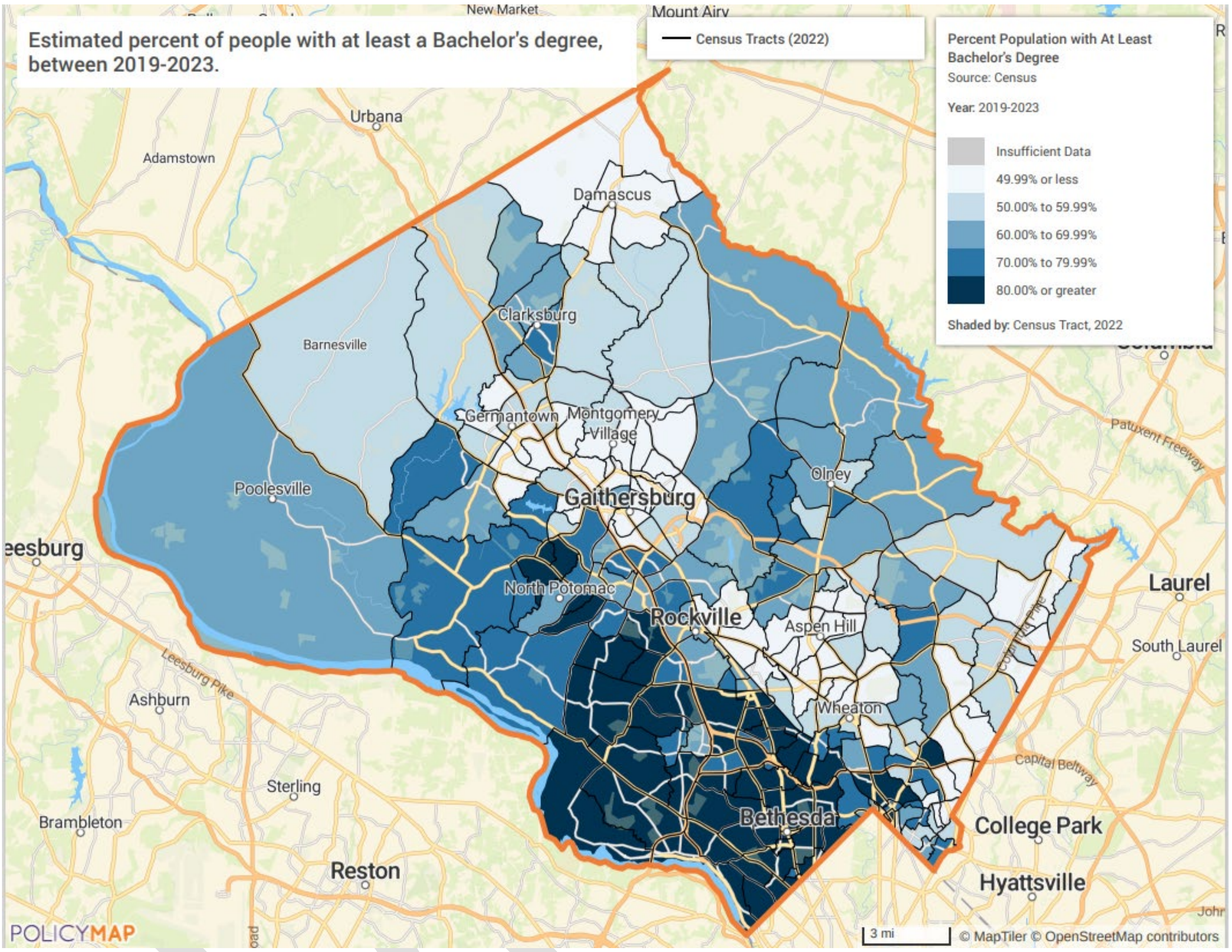
As shown in Table 49, a large share of the employed population holds a bachelor's degree or higher, which corresponds to the County's concentration of professional, technical, and management occupations identified in Table 45. Maps further illustrate the spatial distribution of workforce skills across the County. Map 4.8, showing the percentage of residents with a high school diploma and no college, indicates higher concentrations in portions of the northern and eastern areas of the County, while Map 4.9, showing the percentage of residents with at least a bachelor's degree, indicates higher concentrations in central and southern areas.

While overall the workforce is highly educated, Table 51 indicates that residents with lower levels of educational attainment earn a lower median income than residents with higher levels of educational attainment. This highlights the importance of workforce development and training programs that support skill advancement and access to higher-wage employment opportunities, especially in areas where educational attainment levels are lower.

Map 4.8
Percent of People With a High School Diploma and No College
PolicyMap
2019-2023 ACS



Map 4.9
Percent of People With at Least a Bachelor's Degree
PolicyMap
2019-2023 ACS



Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Workforce development efforts in Montgomery County are coordinated through the Montgomery County Workforce Development Board (WDB) and its partner organizations. The WDB supports sector-based training initiatives, career pathway programs, apprenticeships, and credentialing aligned with high-growth industries such as healthcare, information technology, biotechnology, and professional services.

Community colleges and workforce partners provide job-readiness training, skills development, and supportive services to populations facing barriers to employment, including low-income residents, youth, individuals with disabilities, and displaced workers. These initiatives directly support the Consolidated Plan by increasing household incomes, reducing unemployment, and strengthening residents' ability to maintain stable housing.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

N/A

Discussion

The County does not participate in a Comprehensive Economic Development Strategy (CEDS); however it coordinates economic development strategy through the Montgomery County Economic Development Corporation (MCEDC), which leads efforts to improve employment and investment in the County. Montgomery County's diversified economy, highly educated workforce, and workforce development initiatives position the County for continued economic growth. However, disparities in educational attainment, income, and access to opportunity highlight the need for ongoing investment in workforce training, infrastructure, and inclusive economic development strategies.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD identifies four primary “housing problems”, which include:

- Cost burden (households spending more than 30% of income on housing)
- Overcrowding (more than 1.0 person per room)
- Lack of complete plumbing facilities
- Lack of complete kitchen facilities

According to the 2019–2023 ACS 5-Year Estimates, countywide rates for households experiencing two or more housing problems are:

- Renter Households: 4.3%
- Homeowner Households: 0.6%

For purposes of this analysis, a “concentration” of housing problems is defined using HUD’s disproportionate need standard, meaning census tracts where the share of households experiencing two or more housing problems is 10 percentage points or more above the countywide average. Based on this standard, thresholds for Montgomery County are:

- Renter Households: 14.3%
- Homeowner Households: 10.6%

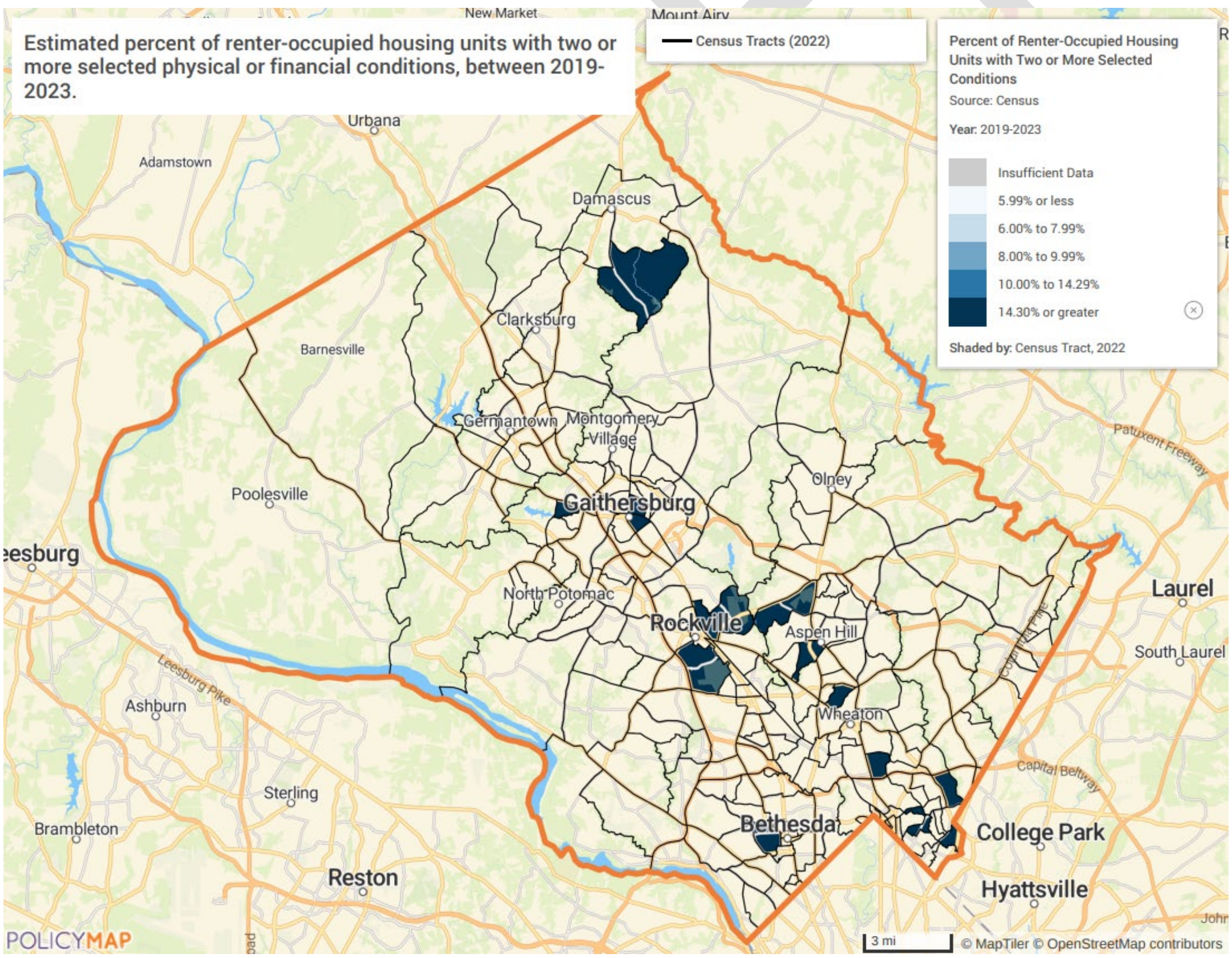
While the countywide prevalence of households experiencing two or more housing problems is relatively low, these conditions are not evenly distributed geographically. Instead, they are highly concentrated in a limited number of census tracts, particularly among renter households.

Below are tables showing the census tracts where homeowner households and renter households are disproportionately affected by having two or more housing problems, at a rate 10 percentage points or more above the countywide average. Map 4.10 illustrates the renter tracts disproportionately affected, while Map 4.11 shows the homeowner tracts disproportionately affected.

Renter Households	
Census Tract	**Percent**
24031700206	68.33%
24031700725	20.08%
24031700727	22.07%
24031700820	15.80%
24031700902	14.80%

24031700903	19.70%
24031701001	14.88%
24031701703	19.97%
24031702101	15.65%
24031702401	16.96%
24031703202	56.43%
24031703302	40.35%
24031703701	15.59%
24031703901	27.59%
24031704700	28.97%

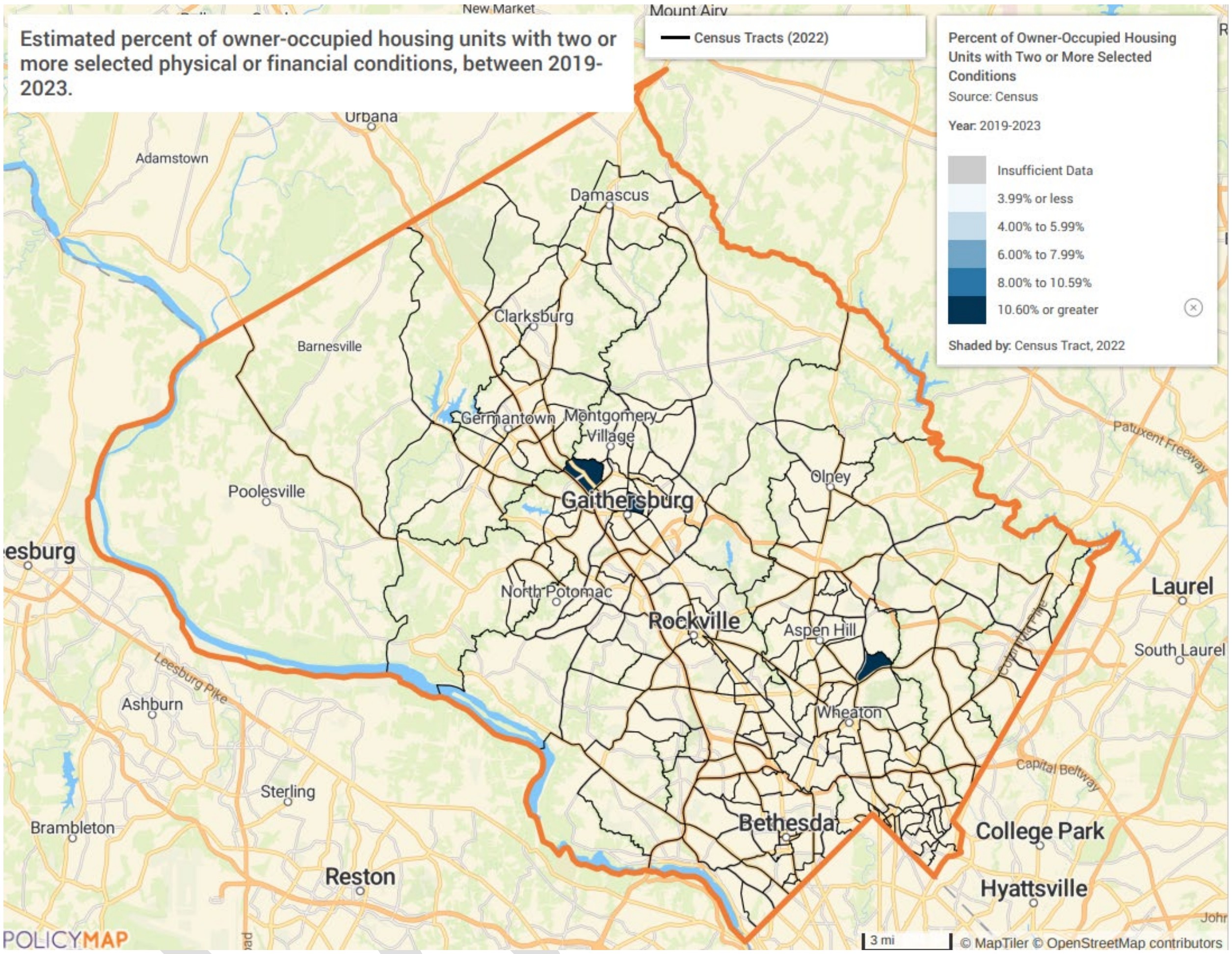
Map 4.10
Percent of Renter-Occupied Units With Two or More Housing Problems
PolicyMap
2019-2023 ACS



As shown in the table and illustrated in Map 4.10, renter household concentrations of multiple housing problems are primarily clustered in central and southeastern portions of the County, with several census tracts exceeding the countywide threshold by wide margins. In some tracts, more than one-quarter, and in one case more than two-thirds, of renter households experience two or more housing problems. These concentrations align with areas that also have higher proportions of lower-income households, older rental housing stock, and elevated housing cost burdens.

Owner Households	
Census Tract	**Percent**
24031700725	19.61%
24031700733	11.14%
24031703222	12.84%

Map 4.11
Percent of Owner-Occupied Units With Two or More Housing Problems
PolicyMap
2019-2023 ACS



In contrast to renter households, concentrations of owner-occupied households experiencing multiple housing problems are far fewer in number and geographically more limited. Only three census tracts exceed the countywide threshold for homeowners, indicating that multiple housing problems among owner households are more isolated rather than widespread.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

For the purposes of this analysis, a “racial or ethnic concentration” is defined as any census tract where the share of a racial or ethnic minority population is 10 percentage points or more above the countywide average, consistent with HUD guidance for identifying areas of disproportionate need. A “concentration of low-income families” is defined as census block groups in which 51% or more of residents are low- or moderate-income, consistent with CDBG eligibility thresholds.

Racial and Ethnic Concentrations

According to the 2019-2023 American Community Survey 5-Year Estimates, racial and ethnic minority populations are not evenly distributed across Montgomery County and are concentrated in specific geographic areas. While 59.6% of the County's population identifies as non-White, the maps below illustrate census tracts where individual racial or ethnic groups exceed countywide averages by 10 percentage points or more.

The racial and ethnic breakdown of Montgomery County's non-White population is:

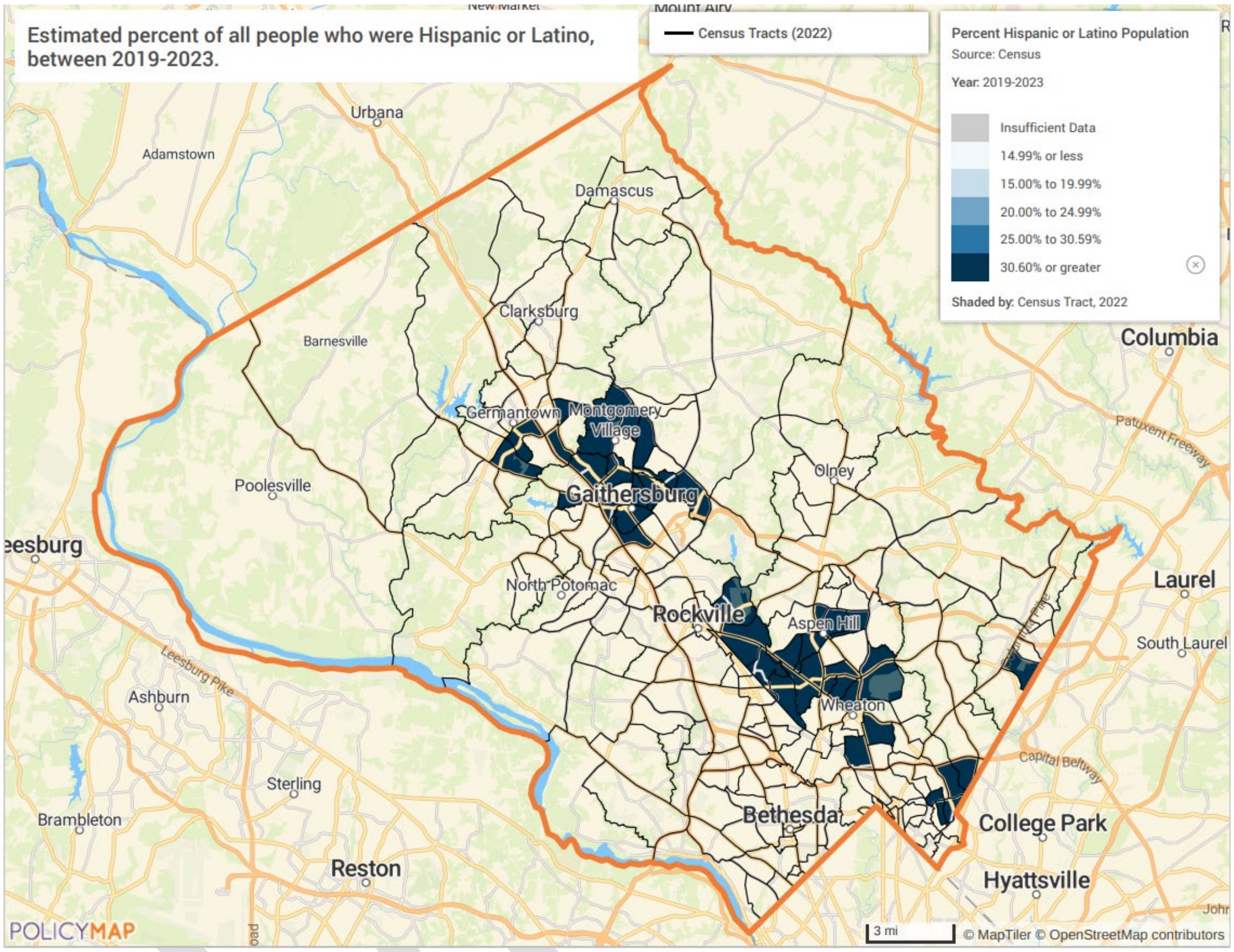
- Black or African American: 18.6%
- American Indian and Alaska Native: 0.5%
- Asian: 15.2%
- Native Hawaiian and Other Pacific Islander: 0.04%
- Other Race: 11.1%
- Two or More Races: 10.2%
- Hispanic or Latino: 20.6%
- Non-White Population: 59.6%

As shown in the maps:

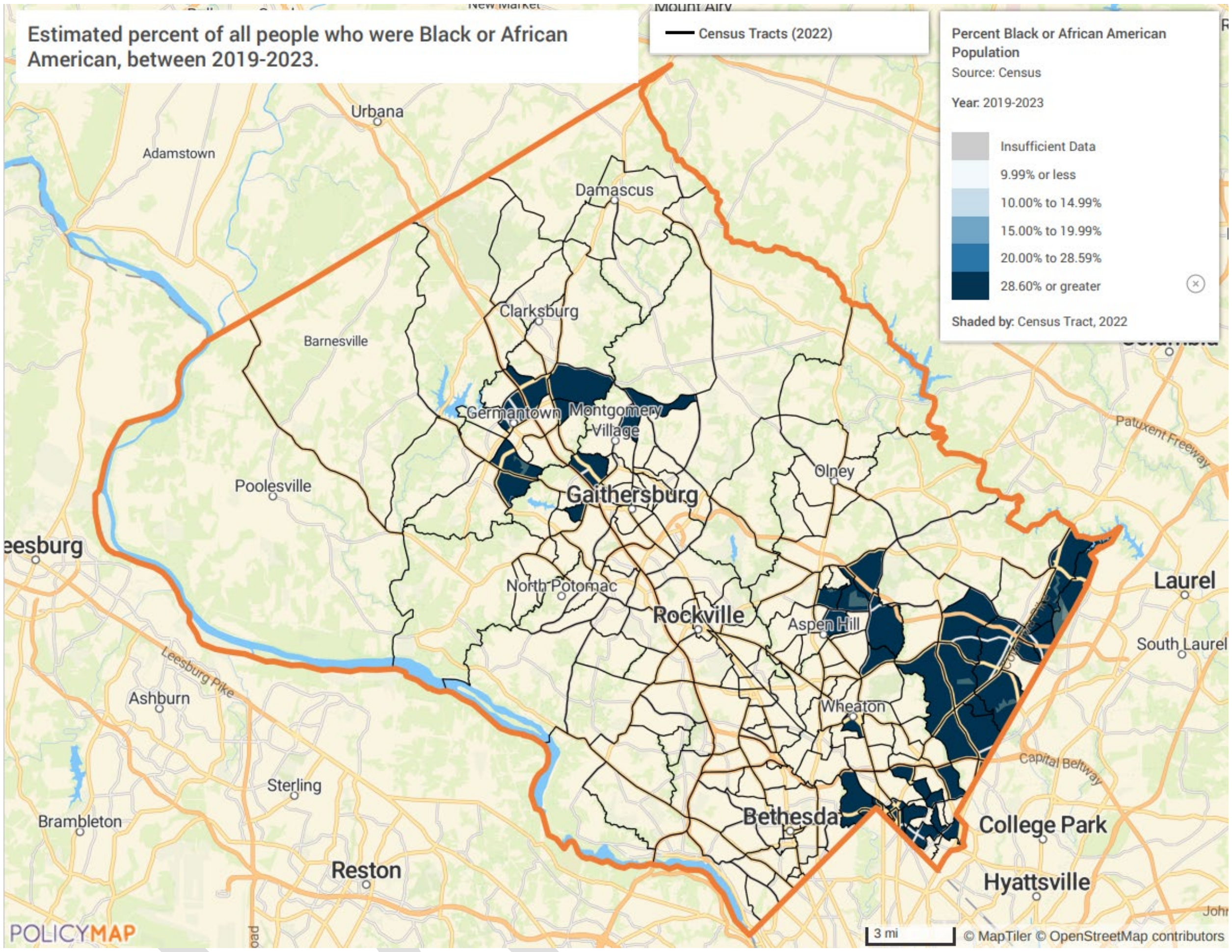
- Hispanic or Latino populations are concentrated primarily in eastern and southeastern portions of the County, including areas of Wheaton, Aspen Hill, Silver Spring, and Takoma Park. See Map 4.12.
- Black or African American populations show similar concentrations in southeastern census tracts, with additional pockets in parts of Gaithersburg and Germantown. See Map 4.13.
- Asian populations are more heavily concentrated in western and northern areas, including portions of Germantown, Rockville, and Potomac. See Map 4.14.
- Smaller but distinct concentrations of residents identifying as Some Other Race or Two or More Races are evident in several of the same eastern and southeastern tracts. See Maps 4.15 and 4.16.

These patterns indicate that racial and ethnic concentrations in Montgomery County are geographically clustered rather than countywide, with the highest concentrations occurring primarily in the eastern half of the County.

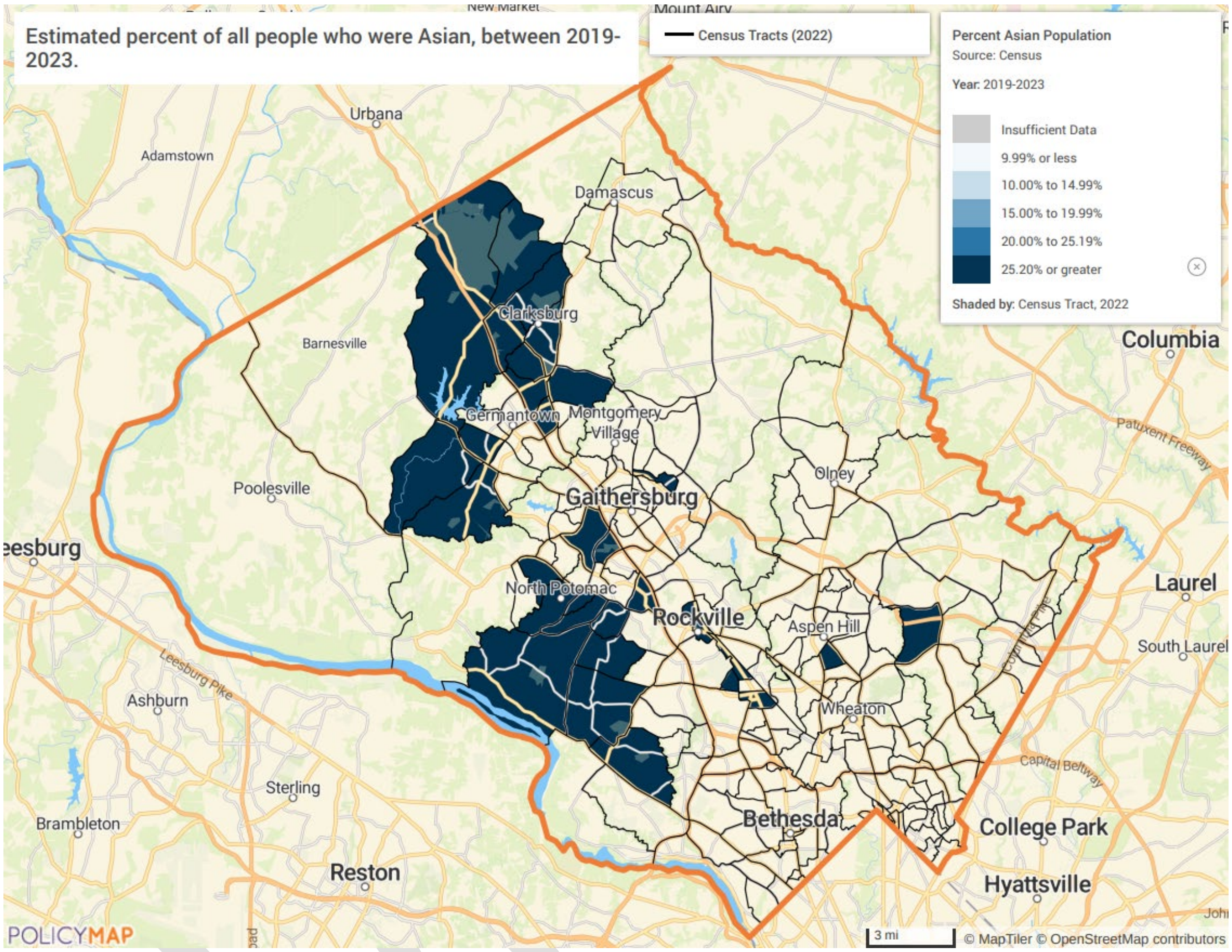
Map 4.12
Percent of People Who Were Hispanic or Latino (30.6% or Greater)
PolicyMap
2019-2023 ACS



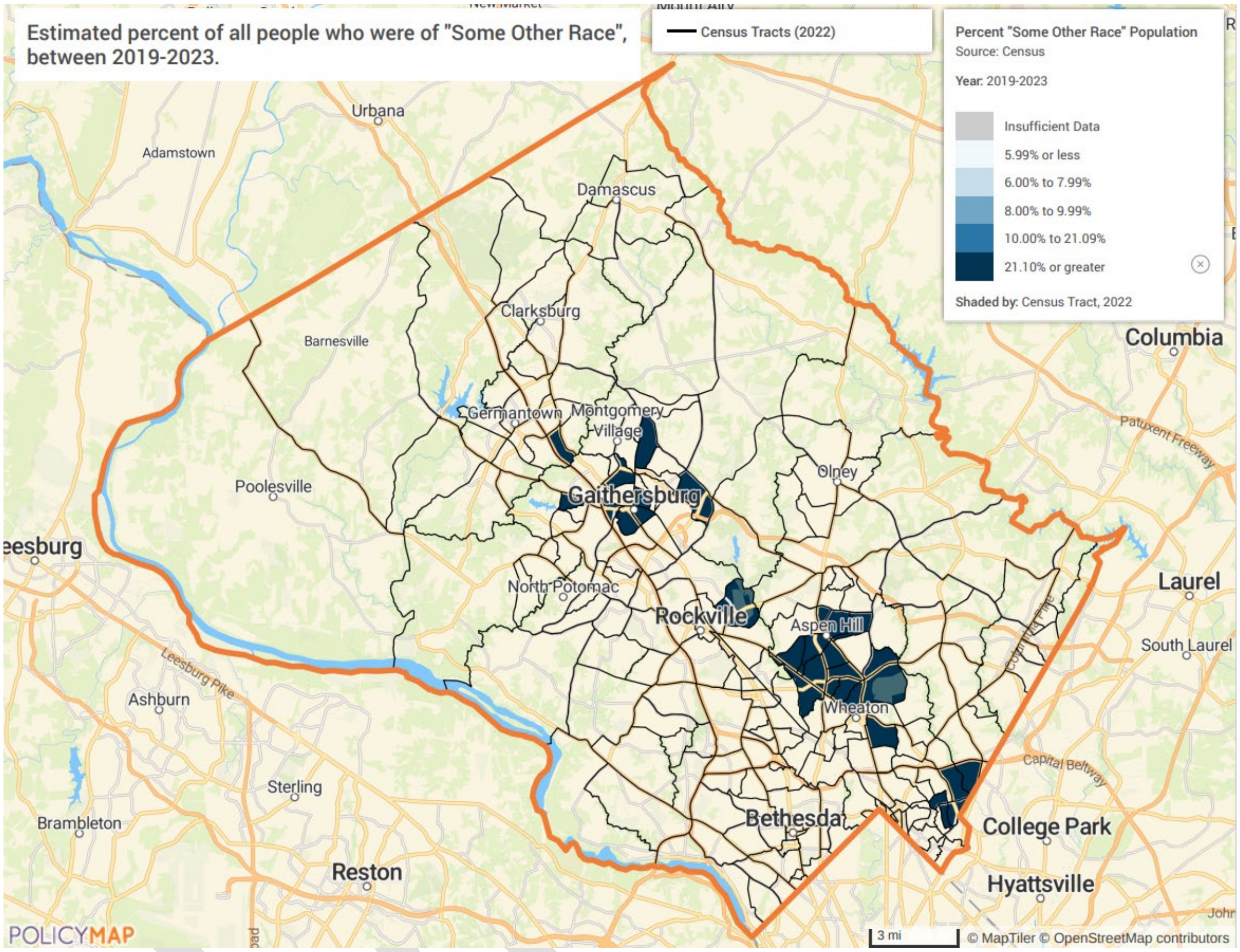
Map 4.13
Percent of People Who Were Black or African American (28.6% or Greater)
PolicyMap
2019-2023 ACS



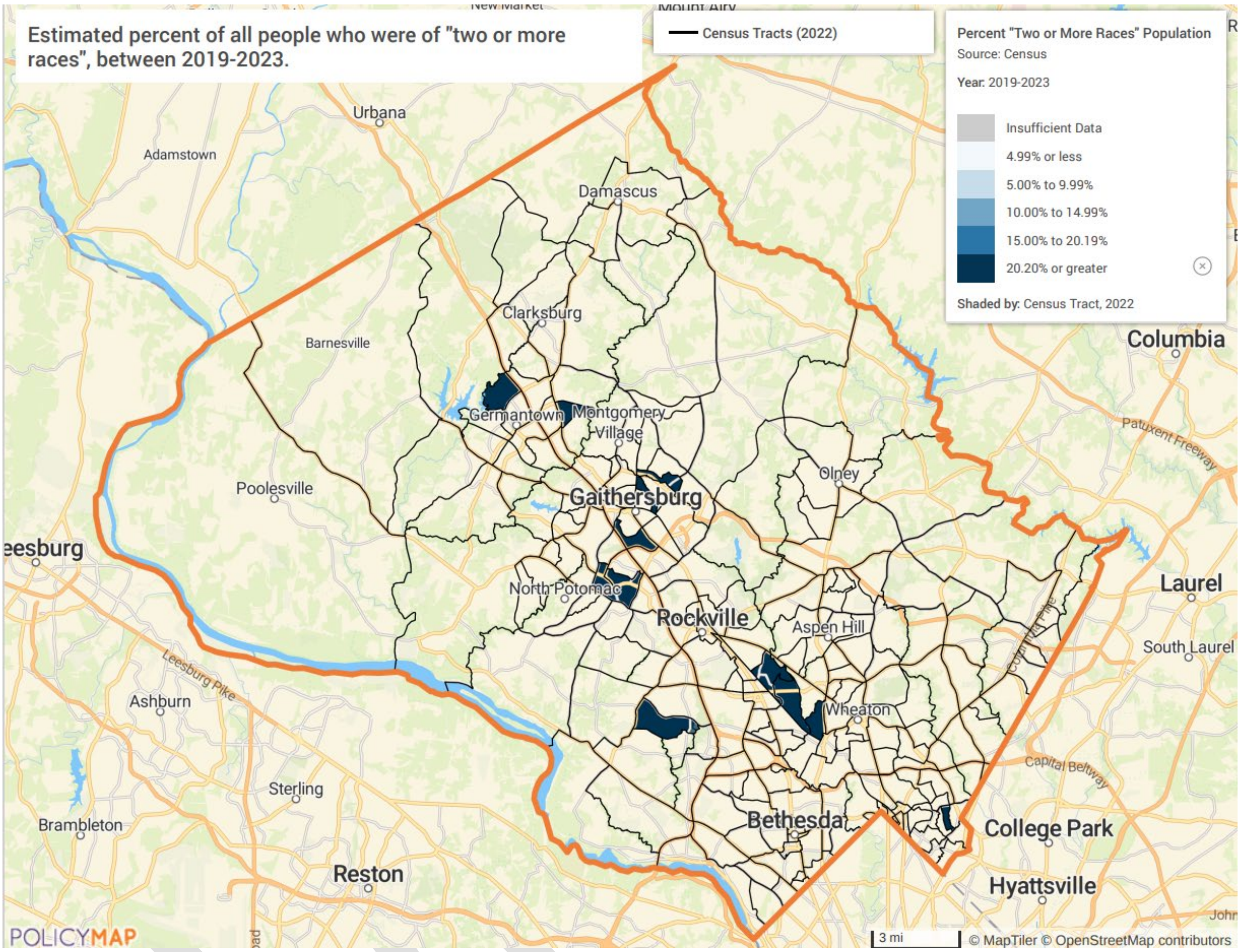
Map 4.14
Percent of People Who Were Asian (25.2% or Greater)
PolicyMap
2019-2023 ACS



Map 4.15
Percent of People Who Were “Some Other Race” (21.1% or Greater)
PolicyMap
2019-2023 ACS



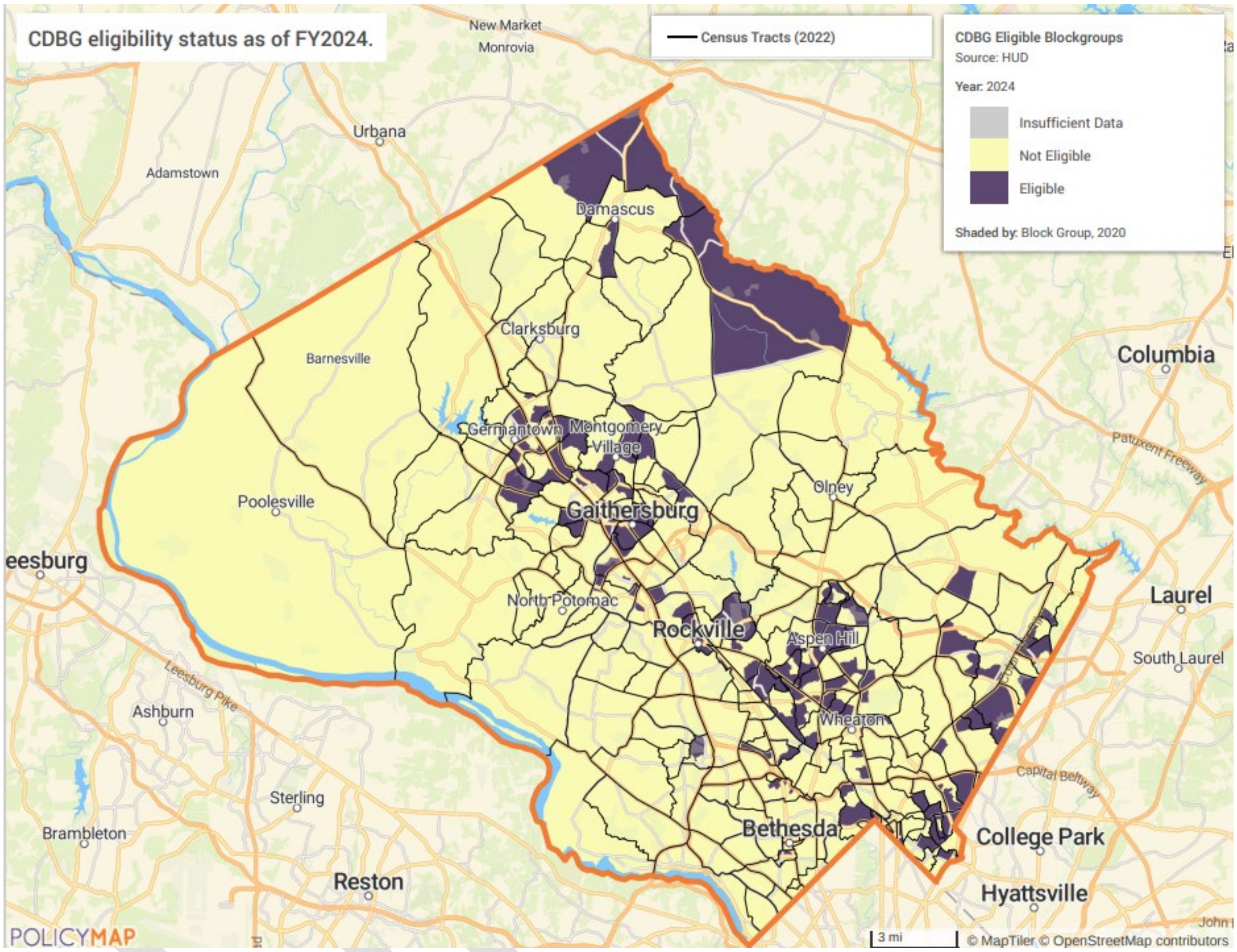
Map 4.16
Percent of People Who Were “Two or More Races” (20.2% or Greater)
PolicyMap
2019-2023 ACS



Low-Income Concentrations

The CDBG eligibility map further demonstrates that many of the same areas with racial and ethnic concentrations also contain high proportions of low- and moderate-income households. Block groups eligible for CDBG funding, where at least 51 percent of residents have incomes below 80% of AMI, are heavily clustered in central and southeastern Montgomery County and overlap with several of the racial and ethnic concentration areas identified above.

Map 4.17
CDBG Eligible Block Groups
PolicyMap
2019-2023 ACS



Together, the maps indicate that racial and ethnic minority concentrations and low-income concentrations frequently overlap geographically, particularly in eastern and southeastern Montgomery County.

What are the characteristics of the market in these areas/neighborhoods?

Areas of concentration of racial or ethnic minorities or low-income families have older housing stock and fewer high-capacity transit locations.

Are there any community assets in these areas/neighborhoods?

Community assets and public services are distributed throughout areas of concentration of racial and ethnic minority and low-income families on an equitable basis representative of the population, and all development sector and master plans include that commitment.

Are there other strategic opportunities in any of these areas?

The County has recognized the need for increased high-capacity transit in areas of low-income household concentrations, and has committed its initial Flash Bus / Bus Rapid Transit investment in the eastern corridor and has supported the light rail Purple Line to serve low-income and racial and ethnic minority neighborhoods.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Access to reliable, high-speed broadband is increasingly essential for housing stability, employment, education, healthcare access, and civic participation. According to 2019-2023 ACS data, Montgomery County had 387,881 households. Of these, 369,544 households (95.3%) had a broadband internet subscription, 317 households (0.1%) had dial-up only, and 18,020 households (4.6%) reported no internet subscription.

Broadband access disparities are more pronounced among lower-income households. 2019-2023 ACS data indicate that for households earning under $35,000 annually, there were 46,136 households total, and 6,943 households (15.0%) reported no internet subscription, which is more than three times the countywide no-subscription rate of 4.6%. Within this lower-income range, non-subscription was highest among households earning $10,000–$19,999 (17.3%) and less than $10,000 (14.5%), followed by households earning $20,000–$34,999 (13.9%). In contrast, households earning $75,000 or more reported a much lower non-subscription rate. This indicates that low- and moderate-income households are disproportionately impacted by inadequate broadband access.

Age-related disparities are also evident. 2019-2023 ACS data shows that, among residents age 65+ (190,381 total), 6,932 (3.6%) are in the "without an internet subscription" category and 4,393 (2.3%) are in the "no computer" category, meaning 5.9% of residents age 65+ are in households without either an internet subscription and/or a computer (combined). For comparison, residents ages 18–64 show lower combined rates (1.9%). These patterns indicate seniors are more likely to face digital access limitations that can affect telehealth, benefits enrollment, and service navigation.

Local planning and program materials developed by the Montgomery County Office of Broadband Programs (OBP) identify ongoing disparities in broadband access related to affordability, infrastructure limitations, and digital literacy, particularly for renters, seniors, households with limited English proficiency, and lower-income residents. OBP initiatives, including Montgomery Connects, MoCoNet, and Montgomery FiberNet, specifically note that older multifamily housing developments often lack modern internal wiring or sufficient broadband-ready infrastructure, which can limit provider options and prevent residents from accessing reliable high-speed service even in areas where broadband is otherwise available.

These findings are consistent with statewide broadband and digital equity planning conducted by the Maryland Office of Statewide Broadband, which identifies aging residential infrastructure, cost barriers, and limited provider competition as key contributors to lower broadband adoption among low-income households and seniors. Together, these local and state planning efforts underscore the need for targeted broadband infrastructure upgrades and affordability strategies to address persistent access gaps in lower-income and high-renter communities.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

In addition to access gaps, limited competition among broadband providers contributes to affordability and service quality challenges for low- and moderate-income households in Montgomery County. According to 2019–2023 ACS data, households earning under $35,000 are significantly more likely to lack a broadband subscription or rely on mobile-only internet service than higher-income households. These patterns are consistent with findings from federal and state broadband planning efforts that identify limited provider competition as a driver of higher prices and reduced service quality in certain neighborhoods.

Montgomery County addresses broadband competition and infrastructure gaps through initiatives led by the Office of Broadband Programs (OBP). The County's Montgomery Connects initiative focuses on expanding affordable broadband access for residents by coordinating infrastructure investments and partnerships aimed at underserved households. In addition, the County has invested in publicly owned fiber infrastructure through MoCoNet and Montgomery FiberNet, which provide high-capacity connectivity to public facilities and support economic development. Public ownership of backbone fiber infrastructure reduces reliance on single private providers and can enable additional providers to enter the market, increasing competition and service options.

State-level planning documents from the Maryland Office of Statewide Broadband similarly emphasize that expanding broadband competition, particularly in areas with older housing stock and higher concentrations of low- and moderate-income households, is critical to improving affordability and adoption. Increasing provider competition through infrastructure investment, public-private partnerships, and coordination with state and federal broadband funding programs can help reduce costs, improve reliability, and expand high-speed broadband availability.

Consultation with the Montgomery Connects program, which focuses on digital equity and broadband access at Housing Opportunities Commission (HOC) properties, provided additional detail on the nature and distribution of broadband infrastructure gaps. Comcast and Verizon serve approximately 99% of households countywide, with Comcast available in nearly all HOC buildings. However, Verizon service is generally available only in buildings renovated in the last five years, leaving smaller, older properties with only one provider. Many older HOC buildings without recent renovation lack the internal wiring needed to support high-speed service (100/20 Mbps), with some offering speeds as low as 25/3 Mbps. Montgomery Connects noted that MoCoNet, the County's free internet service, has been deployed at multiple HOC locations to supplement insufficient commercial infrastructure.

Montgomery Connects identified digital literacy and in-person training as distinct, under addressed need beyond physical broadband access. The program completed a grant-funded initiative providing on-site digital training for seniors at approximately 10 sites, which is about half of all HOC properties. Despite the distribution of approximately 117,000 computers countywide, only approximately 10% of seniors who received devices participated in available training. The program attributed low uptake not to existing digital literacy, but to a lack of dedicated outreach staff at the property level and insufficient common-area spaces equipped for group training. The federal Lifeline subsidy program, which could reduce internet costs for income-eligible residents, is also underutilized due to limited promotion at the property level. As residents increasingly need broadband to complete benefits applications, access telehealth, and maintain family connections, the gap between device access and functional digital literacy represents a growing service need that current programming cannot adequately address.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Montgomery County faces increasing natural hazard risks associated with climate change, including more frequent and intense heat events, heavier precipitation and flooding, increased storm intensity, and secondary impacts such as power outages and infrastructure stress. According to the 2021 Montgomery County Climate Action Plan (CAP), the County has already experienced measurable increases in average temperatures and the number of extreme heat days, with projections indicating continued warming and more frequent heat waves over the coming decades. The CAP also identifies increased rainfall intensity as a growing risk, contributing to localized flooding, streambank erosion, and strain on stormwater infrastructure, particularly in urbanized and downstream areas of the County.

The FY24 Climate Action Plan Annual Report further documents climate-related impacts already affecting residents, including heat-related health risks, flood-prone neighborhoods, and increasing demand for climate-resilient infrastructure. Together, these documents emphasize that climate change is not a future concern but an existing condition that is altering the County's risk profile and increasing exposure to natural hazards across residential neighborhoods.

Consultation with the Montgomery County Office of Emergency Management and Homeland Security (OEM) provided additional context on natural hazard risks and their intersection with housing and community needs. OEM updated the County's Hazard Mitigation Plan in 2024 using a planning process that incorporated the County's Climate Action Plan, the State Hazard Mitigation Plan, and the State Climate Adaptation Plan. The plan addresses 19 municipalities within the County and covers natural hazards, including flooding (identified as the primary hazard), drought, extreme weather events (snowstorms, thunderstorms, tornadoes), and extreme temperature trends.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Housing occupied by low- and moderate-income (LMI) households is disproportionately vulnerable to climate-related hazards due to a combination of structural, locational, and socioeconomic factors. The Climate Action Plan identifies equity and climate justice as central concerns, noting that LMI households, renters, seniors, and communities of color are more likely to live in older, less energy-efficient housing, and in areas with greater exposure to flooding, extreme heat, or infrastructure deficiencies.

Older housing stock, particularly older multifamily buildings, often lacks adequate insulation, modern HVAC systems, or passive cooling features, increasing residents' exposure to extreme heat. These risks are compounded for LMI households that may face energy cost burdens, limiting their ability to maintain safe indoor temperatures during heat events. The CAP highlights extreme heat as one of the most significant climate-related health risks in the County, especially for seniors, individuals with chronic health conditions, and households without reliable access to cooling.

Flood risk also presents a disproportionate burden for LMI households. Areas with older stormwater systems or proximity to streams and low-lying areas are more susceptible to flooding during heavy precipitation events. The CAP and FY24 Annual Report identify the need for targeted stormwater upgrades and nature-based solutions in neighborhoods that experience repeated flooding, many of which overlap with lower-income and renter-dominated communities. LMI households often have fewer financial resources to recover from flood damage, replace belongings, or relocate temporarily, increasing the long-term impacts of climate-related events.

This assessment is based on a review of County climate planning documents, including hazard identification, climate projections, equity analyses, and implementation priorities outlined in the Climate Action Plan and FY24 Annual Report. These sources collectively demonstrate that climate risks intersect with housing conditions, income, and location, thereby heightening vulnerability among LMI households.

OEM incorporated the CDC's Social Vulnerability Index (SVI) as a required component of the 2024 Hazard Mitigation Plan update. This analysis assessed how socioeconomic status, disability, lack of transportation access, and other factors affect community resilience and recovery capacity across the County's five regions. OEM noted that densely populated areas like Silver Spring have higher concentrations of socioeconomically vulnerable populations with elevated hazard exposure, and the County's diversity, with seven official languages, creates additional challenges in communicating risk and delivering recovery services equitably. Economic impact analysis was conducted using FEMA's Hazus tool, modeling flooding scenarios to estimate property damage, with results cross-referenced with socially vulnerable communities to identify areas where housing impacts would be most severe.

Flooding is identified as Montgomery County's primary life hazard. The County experiences both fluvial flooding and flash flooding, with no coastal flood risk. The Department of Environmental Protection is developing a comprehensive flood mitigation plan covering 13 watersheds across the County, each serving communities with different social vulnerability profiles. OEM emphasized that affordable housing development must be built to standards that reduce exposure to flood risk, so that future housing investment does not replicate existing vulnerabilities in flood-prone areas. The 2024 Hazard Mitigation Plan also incorporates the FEMA Community Lifelines framework, including a housing/shelter lifeline, to assess how disruptions to essential services from natural hazard events affect community functioning. [FEMA's Resiliency Analysis and Planning Tool (RAP)

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Montgomery County's Consolidated Plan includes four goals:

1. Provide Affordable and Supportive Housing Opportunities
2. Address Homelessness
3. Assist Low-Moderate Income Households Through Support Services
4. Support Public Improvements and Facilities

The County's goal to *Provide Affordable and Supportive Housing Opportunities* will be met through its commitment to invest in the preservation and production of affordable housing units that reduce the number of households experiencing housing cost burden. These investments include housing rehabilitation activities that eliminate code violations and make other necessary improvements, including accessibility and energy conservation improvements, and through the construction, acquisition, and/or rehabilitation of housing for low- and moderate-income households, in cooperation with CHDOs, the private sector, non-profits, and/or the Montgomery County Housing Opportunities Commission (HOC).

The County will *Address Homelessness* through commitments that strive to make homelessness rare, brief, and non-recurring. These efforts will involve an integrated set of support and services to provide immediate access to shelter and support for rehousing. The County supports a continuum-of-care approach to achieving these goals, working through public and private service delivery to maintain and expand capacity for the necessary housing and services.

The County will *Assist Low- and Moderate-Income Households Through Support Services* by partnering with community organizations that provide services to households in need. Assisted services may include youth education and enrichment, physical and mental health, housing transition services, transportation services, fair housing services, and other basic needs.

The County's goal to *Support Public Improvements and Facilities* addresses needs related to a community's physical aspects that impact quality of life. This goal supports needs such as water/sewer systems, emergency response networks, sidewalks/trail Improvements, road improvements, and lighting, as well as facility needs such as parks and recreation centers.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 43 - Geographic Priority Areas

1	**Area Name:**	CDBG-eligible areas
	Area Type:	Self-explanatory
	Other Target Area Description:	Self-explanatory
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Self-explanatory
	Include specific housing and commercial characteristics of this target area.	Low- to moderate-income areas
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Self-explanatory
	Identify the needs in this target area.	Residential and community area improvements
	What are the opportunities for improvement in this target area?	Public services and public physical improvements
	Are there barriers to improvement in this target area?	Insufficient funds to address all needs
2	**Area Name:**	Countywide
	Area Type:	Self-explanatory
	Other Target Area Description:	Self-explanatory
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	

	Identify the neighborhood boundaries for this target area.	Self-explanatory
	Include specific housing and commercial characteristics of this target area.	Low- to moderate-income areas
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Self-explanatory
	Identify the needs in this target area.	Residential and commercial improvements, including acquisition, rehabilitation, development, and preservation of affordable housing
	What are the opportunities for improvement in this target area?	Public services, public physical improvements, and affordable housing acquisition, rehabilitation, and preservation
	Are there barriers to improvement in this target area?	Insufficient funds to address all needs; shortage of available housing stock
3	**Area Name:**	Rockville
	Area Type:	City
	Other Target Area Description:	City
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	City of Rockville boundaries
	Include specific housing and commercial characteristics of this target area.	Low- to moderate-income areas
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Self-explanatory
	Identify the needs in this target area.	Residential and commercial improvements, including acquisition, rehabilitation, and preservation of affordable housing

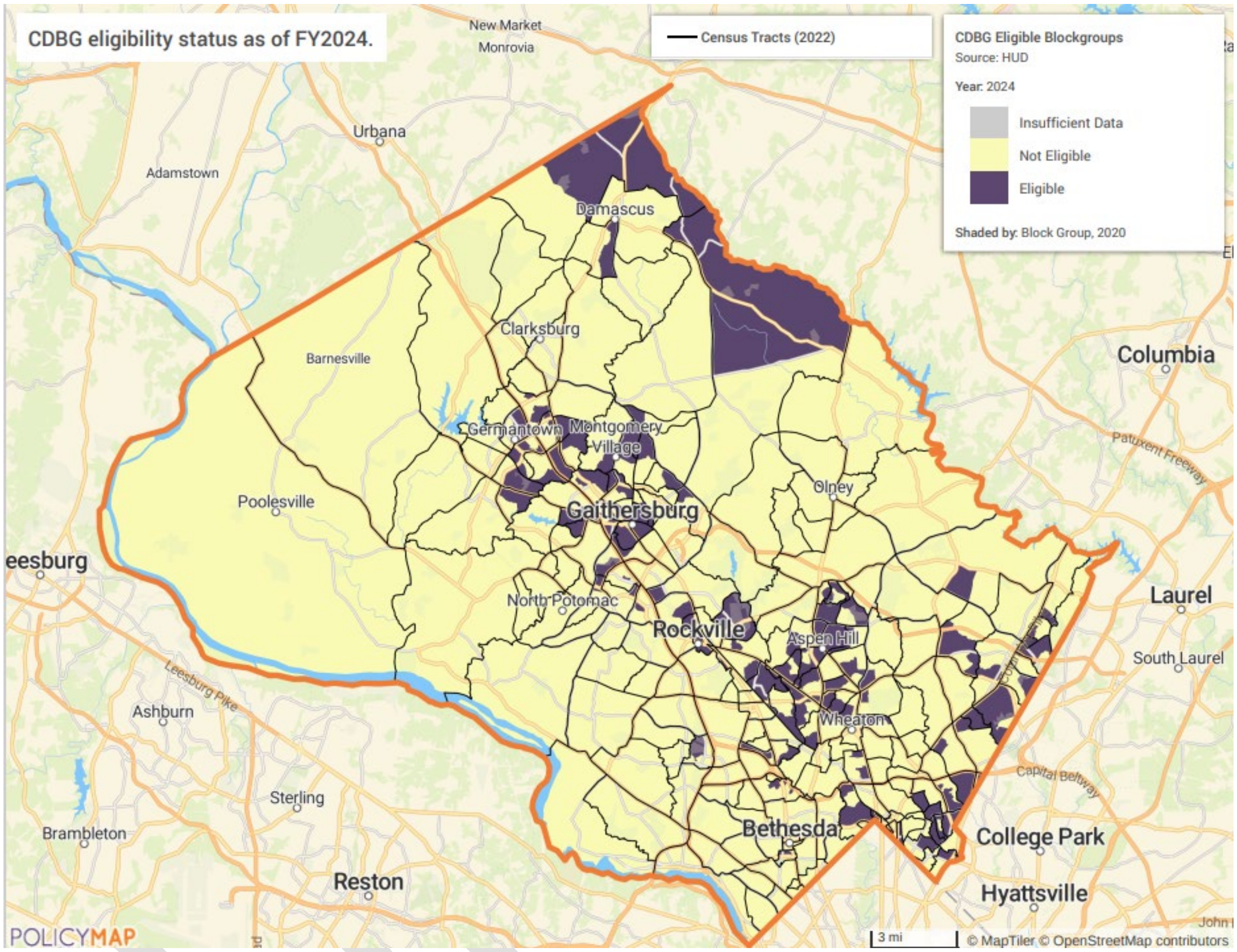
	What are the opportunities for improvement in this target area?	Public services, public physical improvements, and affordable housing
	Are there barriers to improvement in this target area?	Insufficient funds to address all needs.
4	**Area Name:**	Takoma Park
	Area Type:	City
	Other Target Area Description:	City
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Self-explanatory
	Include specific housing and commercial characteristics of this target area.	Low- to moderate-income areas
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Self-explanatory
	Identify the needs in this target area.	Residential and commercial improvements, including acquisition, rehabilitation, and preservation of affordable housing
	What are the opportunities for improvement in this target area?	Public services, public physical improvements, and affordable housing
	Are there barriers to improvement in this target area?	Insufficient funds to address all needs.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The attached CDBG map shows income-eligible areas, designating the County's areas where federal funds can be used, and also shows where the County predominantly focuses its support for low-income housing.

CDBG Eligible Block Groups
PolicyMap
2019-2023 ACS



SP-25 Priority Needs - 91.215(a)(2) Priority Needs

Table 44 – Priority Needs Summary

1	**Priority Need Name**	**Affordable Housing Units**
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	CDBG Eligible Areas Countywide Rockville Takoma Park
	Associated Goals	Provide Affordable and Supportive Housing Opportunities

	Description	Outreach and data analysis indicate a need for more affordable housing in the County as both renters and owners are cost-burdened. Further, community consultation revealed an interest in more rental and supportive housing for low- and moderate-income households, activities that preserve affordable housing options, and assistance for achieving homeownership. Needed activities may include rehabilitation of owner-occupied single-family housing, new construction of single-family housing for homeownership, provision of down payment assistance, and the production and preservation of affordable rental housing.
	Basis for Relative Priority	Needs Analysis, Market Analysis, and input from the Citizen Participation and Consultation processes.
2	**Priority Need Name**	**Housing Assistance**
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence

	Geographic Areas Affected	CDBG Eligible Areas Countywide Rockville Takoma Park
	Associated Goals	Provide Affordable and Supportive Housing Opportunities Address Homelessness Assist LMI Households Through Support Services
	Description	Renters are especially rent-burdened in the County at rates higher than homeowners. Community outreach expressed a need to provide additional housing subsidies for renters, specifically, but also noted the need for purchase assistance for homebuyers.
	Basis for Relative Priority	Needs Analysis, Market Analysis, and input from the Citizen Participation and Consultation processes
3	**Priority Need Name**	**Homelessness Prevention and Shelter**
	Priority Level	High
	Population	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	CDBG Eligible Areas Countywide Rockville Takoma Park
	Associated Goals	Address Homelessness Assist LMI Households Through Support Services

	Description	Community outreach revealed a need for continued support for people experiencing homelessness and at-risk of homelessness. As housing has become less affordable, homelessness is a growing concern even among those who have not experienced housing insecurity in the past. Assistance to prevent homelessness, provide shelter to those experiencing homelessness, and provide housing to end homelessness remains a growing need.
	Basis for Relative Priority	Needs Analysis, Market Analysis, and input from the Citizen Participation and Consultation processes
4	**Priority Need Name**	**Neighborhood Investments**
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	CDBG Eligible Areas Rockville Takoma Park
	Associated Goals	Support Public Improvements and Facilities
	Description	The community outreach process revealed a desire for enhanced facilities and infrastructure improvements in neighborhoods, particularly facilities that support youth, like parks and recreation centers, and infrastructure needs like water/sewer systems, emergency response, sidewalks/trail Improvement, road improvements, and lighting.
	Basis for Relative Priority	Needs Analysis, Market Analysis, and input from the Citizen Participation and Consultation processes
5	**Priority Need Name**	**Transportation**
	Priority Level	High
	Population	Extremely Low Low Moderate

	Geographic Areas Affected	CDBG Eligible Areas Rockville Takoma Park
	Associated Goals	Assist LMI Households Through Support Services Support Public Improvements and Facilities
	Description	Despite an expansive transportation network in the District of Columbia, Maryland, and Virginia metro region, some areas of the County are still difficult for residents to access via public transportation in an efficient way to meet needs when traveling between home, job centers, amenities, and schools.
	Basis for Relative Priority	Needs Analysis, Market Analysis, and input from the Citizen Participation and Consultation processes
7	**Priority Need Name**	**Physical and Mental Health Support**
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse Veterans Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	CDBG Eligible Areas Countywide Rockville Takoma Park
	Associated Goals	Address Homelessness Assist LMI Households Through Support Services
	Description	Mental health issues for many individuals have ripple effects across demographics, often making already challenging situations like domestic violence, homelessness, and substance use disorders even more difficult to manage. These interrelated issues require additional supportive services and case management.

	Basis for Relative Priority	Needs Analysis, Market Analysis, and input from the Citizen Participation and Consultation processes
8	**Priority Need Name**	**Youth Education and Enrichment**
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Unaccompanied Youth
	Geographic Areas Affected	CDBG Eligible Areas Countywide Rockville Takoma Park
	Associated Goals	Assist LMI Households Through Support Services
	Description	Enhanced education and enrichment opportunities are needed to support youth development and position them for greater success currently and more economic prosperity as adults.
	Basis for Relative Priority	Needs Analysis, Market Analysis, and input from the Citizen Participation and Consultation processes
9	**Priority Need Name**	**Services for LMI Households to Meet Basic Needs**
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	CDBG Eligible Areas Countywide Rockville Takoma Park
	Associated Goals	Address Homelessness Assist LMI Households Through Support Services
	Description	Across the County, consultation revealed that low-income communities and households are struggling with meeting basic needs and maintaining their quality of life. Assistance such as senior services, childcare, programs to support youth, transportation services, job training, and housing counseling services were cited as top needs.

	Basis for Relative Priority	Needs Analysis, Market Analysis, and input from the Citizen Participation and Consultation processes
10	**Priority Need Name**	**Business Support and Job Creation**
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Chronic Homelessness Individuals Veterans Unaccompanied Youth Victims of Domestic Violence
	Geographic Areas Affected	CDBG Eligible Areas Countywide Rockville Takoma Park
	Associated Goals	Assist LMI Households Through Support Services Support Public Improvements and Facilities
	Description	Community outreach indicated a need for creating job growth and retention through investment in the local economy. Activities may include job training and business assistance.
	Basis for Relative Priority	Needs Analysis, Market Analysis, and input from the Citizen Participation and Consultation processes

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant-Based Rental Assistance (TBRA)	The County is not planning to use Federal funds for TBRA over the Consolidated Planning period.
TBRA for Non-Homeless Special Needs	The County is not planning to use Federal funds for TBRA over the Consolidated Planning period.
New Unit Production	Montgomery County is a desirable place to live, with strong schools and access to employment opportunities. This desirability has put pressure on housing prices, as the more affluent in the region have bid up prices in virtually all segments of the market. With only four percent of the County land zoned for development remaining undeveloped, reversing the pressure on prices and ensuring a supply of housing at a range of prices to meet the demand of residents and would-be residents is a high priority.
Rehabilitation	Montgomery County encourages affordable housing for all. Through rehabilitation, units can be maintained as affordable options without the need to acquire land and subsidize new unit construction. The County further supports visitability through volunteer initiatives, such as the “village” concept that assists seniors to age in place.
Acquisition, including preservation	As shown in the Needs Assessment section, housing cost burden is a significant challenge in the County, especially for lower-income residents. Montgomery County uses its Right of First Refusal to acquire and preserve affordable units that may become unaffordable through private sale.

Table 45 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The following resources are anticipated over the five-year period covered by this Consolidated Plan.

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: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	$5,132,480	$500,000	0	$5,632,480	$22,529,920	The expected amount for the remainder of the Consolidated Plan is based on the FY2026 allocation.

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: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	$2,017,035	$500,000		$2,517,035	$10,068,140	The expected amount for the remainder of the Consolidated Plan is based on the FY2026 allocation.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	$456,515	0	0	$456,515	$1,826,060	The expected amount for the remainder of the Consolidated Plan is based on the FY2026 allocation.

Table 46 - Anticipated Resources

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

The County uses local funds, as well as federal and state resources, to create and preserve affordable housing by partnering with housing providers to provide flexible financing designed to leverage other sources of funds and to be responsive to unique project requirements. Montgomery County has used several strategies to address affordable housing priorities, developing a range of tools and incentives. Strategies have included a locally-funded housing trust fund and an award-winning inclusionary zoning program. HOME's 25% matching requirements will be satisfied primarily through the use of Montgomery County's Housing Initiative Fund. Similarly, ESG's matching requirements will be satisfied through local Government funding. Montgomery County does not receive or distribute Section 8 funding. Any LIHTC funding is distributed to developers directly through the State of Maryland and does not involve Montgomery County in the process. McKinney-Vento Homeless Assistance Act funds are distributed directly to Montgomery County Public Schools. DHCA is not involved in this process.

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

Montgomery County is committed to integrating affordable housing on publicly owned land. The County's strategies aim to produce and preserve affordable housing units, address the needs of distressed communities, and ensure accessibility to affordable housing options for low-income residents in Montgomery County.

The Office of Planning and Development implements and manages the County's redevelopment projects by creating opportunities for public-private partnerships that leverage County assets and facilitate Executive initiatives. *Continued in Discussion.*

Discussion

The divisions within DHCA work together to serve Montgomery County residents' housing and community development needs.

Asset Management actively monitors the Department's housing loans from local and federal funding sources. As reported in the April 2026 Quarterly Update on Funding for Affordable Housing, DHCA's capital lending program has supported 115 projects with a cumulative $630.9 million in signed loan agreements to produce or preserve 9,203 affordable housing units across the County since FY2019. Assets also ensure compliance guidelines are followed for all affordable housing units supported by federal funds under the Community Development Block Grant Program (CDBG) and the HOME Investment Partnerships Program (HOME) as well as under local Housing Initiative Fund (HIF) loans, rental agreements, and Payments in Lieu of Taxes (PILOT).

Grants Administration handles over $7 million in annual federal grants received by the County from the Community Development Block Grant Program (CDBG), the HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant Program (ESG). These annual allocations, along with any special federal appropriations, are earmarked to provide housing assistance and public services for low- and moderate-income residents. In addition, Grants administers almost $3 million in County-funded grants to nonprofit organizations serving Montgomery County.

The Code Enforcement section is responsible for the preservation and improvement of housing and property standards through the enforcement of Chapter 26, Housing and Building Standards, Chapter 48, Solid Waste and Chapter 58, Weeds, of the Montgomery County Code.

The Affordable Housing section coordinates and enforces the County's inclusionary zoning housing programs, including the Moderately Priced Dwelling Unit (MPDU) Program and the Workforce Housing (WFH) program. The Section also oversees the Montgomery County Energy Efficiency Program (MCEEP), which provides weatherization assistance to single-family housing, as well as Single-Family Home Improvement loans and grants. The Office of Landlord-Tenant Affairs (OLTA) enforces Chapter 29 - Landlord-Tenant Relations of the Montgomery County Code, along with parts of Title 8 - Landlord-Tenant of the Real Property Article, Annotated Code of Maryland. OLTA strives to educate the public on the general rights and responsibilities of landlords and tenants by providing relevant and accurate information to help the parties avoid problems and make the landlord-tenant relationship work as efficiently as possible. When necessary, through OLTA's formal complaint process, and as its authority permits, it offers free support to the named parties to assist them in amicably resolving disputes.

Multifamily Housing works to preserve and produce affordable rental housing for Montgomery County residents. Primarily using resources from the Montgomery County Housing Initiative Fund and the federal HOME program Multifamily Housing provides flexible financing resources to assist in the preservation and production of affordable housing.

The Office of Rent Stabilization (ORS) is responsible for the implementation and compliance of all aspects of the rent stabilization law and regulations through actions such as enforcing rent increase compliance for rent-stabilized properties, landlord reporting requirements and remedies for noncompliance, managing applications for exemptions and increases above annual limits, troubleshooting issues related to compliance, and educating tenants and landlords about rent stabilization laws and regulations through community outreach.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Department of Housing and Community Affairs	Government	Ownership Planning Rental Neighborhood improvements Public facilities Public services	Region
Housing Opportunities Commission of Montgomery County	PHA	Public Housing Rental Public services	Region
Montgomery Housing Partnership (MHP)	Developer	Ownership Rental	Region
Rockville Housing Enterprises	PHA	Ownership Public Housing Rental	Jurisdiction

Table 47 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The lead departments, DHCA for CDBG and HOME-funded activities, and DHHS, for ESG, work closely with other County departments and agencies on a variety of issues important to the County's Consolidated Planning efforts. Additional County departments and other agencies inform planning efforts and provide consultation in their respective areas of expertise. These include Montgomery County Public Schools, the Maryland National Park and Planning Commission, the Metropolitan Washington Council of Governments, the State of Maryland, the Urban Land Institute, and County departments such as Economic Development, Transportation, and Environmental Protection. Residents with interest and expertise volunteer to serve on committees and commissions such as the Interagency Commission on Homelessness, the Interagency Fair Housing Coordinating Committee, the Community Development Advisory Committee, the Commission on Persons with Disabilities, the Commission on Veterans' Affairs, the Commission on Aging, our government Regional Services Centers' Directors and their advisory boards, the Commission on Children and Youth, the Collaboration Council for Children, Youth and Families, the Commission on Landlord-Tenant Affairs, the Commission on Common Ownership Communities, the Criminal Justice Coordination Commission, the Workforce Investment Board, and others.

A major strength of Montgomery County's Institutional Delivery system is the longstanding commitment to affordable housing, demonstrated by its local elected officials. The County's Moderately Priced Dwelling Unit Program, established in 1974, is the oldest inclusionary zoning program in the country. In 1988, the County established the Housing Initiative Fund to provide a dedicated local source of funds for the purpose of creating and preserving affordable housing throughout the County. The current County Executive and County Council members have continued to provide strong support for affordable housing and a commitment to end homelessness. Montgomery County also has a strong Continuum of Care and an innovative public housing/housing redevelopment authority.

The major gap is in supply; the supply of affordable housing is insufficient to meet the needs of those who live and/or want to live in the County. Additionally, there is an ongoing need for funding supportive services.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Substance Abuse Treatment	X	X	X

Table 48 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Montgomery County has an integrated system of care to meet the needs of people experiencing homelessness. Continuum of Care providers routinely assess unhoused individuals and families to identify supportive service needs, including but not limited to housing, physical/behavioral health, financial, employment, and other service needs. Case managers are trained in basic entitlement eligibility criteria and will refer clients to the appropriate mainstream resources, such as Supplemental Nutrition Assistance Program (SNAP), TANF, Social Security, Medical Assistance, local emergency assistance, and other benefits, if eligible.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Although Montgomery County has a coordinated system of care with a range of services available, there are gaps in the system. It is a challenge to find supportive housing for people with special needs, including mental illness and intellectual disabilities. Such housing can help stabilize individuals and prevent homelessness.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

To overcome the challenge of finding housing for people with high housing barriers, the County provides assistance through the Department of Health and Human Services' "housing locators," who work with area landlords to identify ways to help residents gain acceptance into units. Further, staff from the HOC, the DHCA, DHHS, and others, including nonprofit advocacy organizations, work to identify funding sources to provide affordable housing for special needs populations.

The County is actively working to preserve the existing, regulated affordable housing stock, with the goal of no net loss of income-restricted affordable housing. Additionally, the County continually examines its existing programs to best address market needs.

The County also participated in the development and outreach of the Regional Analysis of Impediments to Fair Housing Choice alongside neighboring areas in the Washington, DC region. Through research, data collection, and stakeholder and resident meetings, it was determined that most of the housing challenges faced locally overlap across the participating jurisdictions, and a combined study of the region's housing would produce the most useful and accurate evaluation. This study will be a useful tool in addressing barriers to housing access and fostering regional collaboration.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide Affordable & Supportive Housing Opportunities	2026	2030	Affordable Housing	Countywide CDBG-eligible areas Rockville Takoma Park	Affordable Housing Units Housing Assistance	HOME: $12,585,175 CDBG: $22,864,755	Rental units rehabilitated: 376 Household Housing Unit Homeowner Housing Rehabilitated: 205 Household Housing Unit Direct Financial Assistance to Homebuyers Households Assisted: 10 Housing code enforcement/Foreclosed property care: 4225 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Address Homelessness	2026	2030	Homeless Non-Housing Community Development	Countywide CDBG-eligible areas Rockville Takoma Park	Housing Assistance Homelessness Prevention and Shelter Physical and Mental Health Support Services for LMI Households to Meet Basic Needs	ESG: $2,282,575	Tenant-based rental assistance / Rapid Rehousing: 415 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Assist LMI Households Through Support Services	2026	2030	Homeless Non-housing Community Development	Countywide CDBG-eligible areas Rockville Takoma Park	Homelessness Prevention and Shelter Housing Assistance Transportation Physical and Mental Health Support Youth Education and Enrichment Services for LMI Households to Meet Basic Needs Business Support and Job Creation	CDBG: $3,976,955	Public Service Activities other than Low/Moderate Income Housing Benefit: 29,365

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Support Public Improvements and Facilities	2026	2030	Non-housing Community Development	Countywide CDBG-eligible areas Rockville Takoma Park	Neighborhood Investments Transportation Business Support and Job Creation	CDBG: $1,320,690	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 11,500 Persons Assisted Facade treatment/business-building rehabilitation: TBD

Table 49 – Goals Summary

Goal Descriptions

1	**Goal Name**	Provide Affordable & Supportive Housing Opportunities
	Goal Description	Acquisition, rehabilitation and/or new construction of affordable multifamily rental units with special consideration for supportive housing needs and housing code enforcement. The County may also consider providing housing assistance through rental subsidies and/or homebuyer opportunities such as downpayment assistance. This project also includes contingency funds.

2	**Goal Name**	Address Homelessness
	Goal Description	Shelter operations and services for those experiencing homelessness, including the provision of shelter beds, outreach, services such as case management and healthcare, and rapid rehousing assistance. Homelessness prevention services for those at risk of homelessness.
3	**Goal Name**	Assist LMI Households Through Support Services
	Goal Description	Services for LMI income communities and households struggling with meeting basic needs. These needs may include programs to support youth education and enrichment, physical and mental health, housing transition services, transportation services, job training, fair housing services, and other basic needs.
4	**Goal Name**	Support Public Improvements and Facilities
	Goal Description	Acquisition, construction, or rehabilitation of public facilities and infrastructure that is not for general government use, particularly facilities that support youth, like parks and recreation centers; infrastructure needs like water/sewer systems, emergency response, sidewalks/trail improvements, road improvements, business façade repairs, and lighting; and project contingencies.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

HUD requires that households served with HOME funds are at or below 80% of AMI. Montgomery County maintains a goal that all households served with HOME funds are at or below 60% of AMI. In projects with more than five units, HUD requires 20% of the units to serve households at or below 50% of AMI. Montgomery County often exceeds this requirement. It is estimated that all households served in the Plan period will be at or below 60% of AMI and that 30% of households served will be at or below 50% of AMI.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

N/A. HOC no longer owns or operates any public housing units. HOC's public housing units have been converted to Section 8 PBRA or PBV subsidy through the use of HUD's RAD Component One program.

Activities to Increase Resident Involvements

While HOC no longer owns or operates a PH program, under Section 511 of the United States Housing Act and the regulations in 24 CFR Part 903, HOC is required to establish a Resident Advisory Board (RAB). The RAB is composed of HOC-assisted individuals. Their role is to assist HOC in developing the agency's Public Housing Agency Plan and other agency-related matters.

HOC has also administered the Family Self-Sufficiency program since 1993. HOC provides supportive services, case management, and an escrow account to participating families to help them achieve economic independence and self-sufficiency. The FSS program is a voluntary program offered to all families participating in the Housing Choice Voucher program.

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

Plan to remove the 'troubled' designation

N/A.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The County participated in the development and outreach of the Regional Analysis of Impediments to Fair Housing Choice alongside neighboring areas in the Washington, DC region. Through research, data collection, and stakeholder and resident meetings, it was determined that most of the housing challenges faced locally overlap across the participating jurisdictions, and a combined study of the region's housing would produce the most useful and accurate evaluation.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The lack of available land for development can be a barrier to affordable housing development. With approximately 85% percent of land in Montgomery County constrained for development, developers now face the challenges of assembling parcels, creating infill developments, and building higher-density projects.

Since the County's last Consolidated Plan (2015-2019), the County Council has adopted a new zoning code to clarify and encourage infill and mixed-use development (Zoning Ordinance, Chapter 59 of the Montgomery County Code).

Likewise, the development review process has been streamlined, enabling greater efficiency, which was an issue in the previous Consolidated Plan.

Beyond these efforts, Montgomery County continues to identify County-owned sites for redevelopment that include housing, along with other public facilities, and is promoting transit-oriented redevelopment in conjunction with private developers. New master plan efforts and updated zoning regulations allow for more high-density and mixed-use developments near public transit and in other formerly single-use non-residential areas, encouraging an increase in future housing supply.

As the first update to the General Plan in nearly 60 years, Thrive Montgomery 2050 offers a clear path forward: to create places where we can increase accessible housing, improve transit, and strengthen businesses together in equitable, sustainable ways. The comprehensive 30-year plan for the entire County was approved by the Planning Board on April 8, 2021, and approved by the Montgomery County Council on October 25, 2022.   Since its adoption, several implementation efforts have taken place. In 2024, the County adopted the Takoma Park Minor Master Plan Amendment, which directly addresses land-use barriers by expanding allowable densities in transit corridors and encouraging a wider range of housing types. The Great Seneca: Connecting Life and Science Plan similarly advances mixed-use development and housing production near job centers and transit. Zoning Text Amendment ZTA 24-01, passed in 2024, removed a specific regulatory barrier by making it easier for faith-based institutions to build affordable housing on their land. At the municipal level, Rockville approved zoning changes in 2024 to allow accessory dwelling units (ADUs) as a conditional use, expanding the range of housing types permissible in existing residential areas.

The Regional Analysis of Impediments to Fair Housing Choice assessed progress made toward past goals related to addressing barriers to affordable housing choice and identified the County's success in changing and strengthening the Moderately Priced Dwelling Unit program to address some of the challenges faced in accessing fair housing. The changes include:

- Increased incentives and requirements for developers of affordable residential units
- More permits for accessory dwelling units and high-density and mixed-use development near public transit
- Made it easier for businesses to get permits and work with the County's Department of Planning Services and the Planning Board during the development

The Analysis also identified goals and strategies to affirmatively further fair housing in Montgomery County. The plan includes the following goals:

- Preserve and produce income-restricted units with Housing Initiative Fund, HOME, and CDBG loans
- Prioritize development on County-owned land to ensure the availability of Moderately Priced Dwelling Units for first-time homebuyers with moderate household incomes
- Leverage Community Reinvestment Act loans
- Reform zoning and land use policies to expand fair housing choice
- Protect the housing rights of individuals in protected groups
- Expand access to public transportation

SP-60 Homelessness Strategy – 91.215(d)

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

Montgomery County Department of Health and Human Services (DHHS) is the primary funder of outreach services to homeless persons. Working with the Continuum of Care (CoC), Montgomery County has developed a standard scope of services for all homeless outreach providers, including outreach strategies to engage unsheltered homeless persons and procedures to refer, link, and provide a "warm" transfer to other services or housing providers. The CoC has also developed a referral protocol between local Police and outreach providers. Four outreach providers serve the entire CoC geographic area. All providers maintain policies to access resources to serve limited English proficiency clients and recruit diverse staff to engage the population.

In addition, Montgomery County has also established standard protocols to collaborate with other DHHS providers working in Montgomery County Public Schools.

Addressing the emergency and transitional housing needs of homeless persons

Montgomery County operates a coordinated assessment system. Emergency shelter is available 24/7. Individuals and families access help at designated locations where they are assessed for diversion/shelter and referred to shelter as needed. Help is also provided to those at-risk of homelessness to preserve housing.

A common assessment tool is used to screen, assess, and refer households to all emergency, transitional, and permanent housing programs. The tool covers housing history, financial/social supports, health status, service needs and barriers to housing. Providers enter the assessment into HMIS to promote coordination. DHHS tracks and coordinates shelter openings for the CoC. The CoC meets regularly to identify vacancies and prioritize persons for housing and facilitate referrals. DHHS monitors outcomes to ensure that persons are placed based on need.

The system is advertised via the County's 311 phone line, DHHS website, community events, and training for service providers.

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.

The Continuum of Care is continuing to work to reduce the length of stay in homelessness. The CoC uses a coordinated housing referral process to refer, prioritize and match participants to CoC housing. Length of Stay is one factor considered when prioritizing.

Individuals and families experiencing homelessness have access to case management services to help link them to services and housing resources. Housing Locators work with adults and families in shelters to identify housing options and help them move more quickly into permanent housing. In addition, DHHS has developed an intensive integrated team process that brings together participants with multiple service needs and serious housing barriers with service providers.

Homeless providers assist participants to develop independent living skills, increase income and access services to reduce returns to homelessness. Those exiting homelessness who are unable to maintain housing on their own are linked to Permanent Supportive Housing, subsidized housing, or family/friends with whom they can live. Homelessness prevention assistance, including financial assistance and case management is provided to those who are at risk of returning to homelessness. Program participants with multiple service needs and significant housing instability are referred to DHHS to participate in an intensive integrated teaming that brings together the participant with service providers to identify needed supports.

Returns to homelessness are tracked at the client and the program level. At the client level, the common assessment tool documents housing history and identifies those with a prior spell of homelessness. In addition, the CoC's open HMIS system is used to verify previous spells within the CoC.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Montgomery County coordinates a system of emergency assistance to prevent homelessness.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Montgomery County Department of Health and Human Services has a Childhood Lead Poisoning Prevention program. The program provides services to the community to increase awareness about the hazards of lead exposure, to increase the number of children tested for blood lead poisoning, and to decrease lead poisoning in children. In collaboration with the Maryland Department of the Environment, the program offers home visitation, environmental home inspections, and health education to families of severely lead-poisoned children. Telephone contact and educational materials are provided to families of moderately lead-poisoned children. Information and education are provided to the general public, medical providers, and community-based organizations. Services include:

- Case management for children who have blood levels of at least 10 micrograms per deciliter
- Education and outreach to schools, day care centers, landlords, residents, and the medical community about lead poisoning
- Monitoring the incidence of childhood and environmental lead poisoning and lead poisoning hazards
- Compliance with school mandate that all Pre-K, Kindergarten and 1st graders living in identified “at-risk” areas have documentation of lead screening on file at their school
- Promotion of lead-safe environments for children in Montgomery County
- Providing a High-Efficiency Particulate Air (HEPA) vacuum loaner service to County residents to help free homes and apartments of lead dust and hazards associated with lead-based paint.

How are the actions listed above related to the extent of lead poisoning and hazards?

Children under the age of six years and pregnant women are most at risk. Attention deficit disorder, hyperactivity, learning disabilities, convulsions, hearing loss, or intellectual disability may result from too much lead in the blood. The major source of exposure for children is lead paint dust from deteriorated lead paint or from home renovation. Most childhood exposure occurs through children's normal hand-to-mouth activity after contact with a source of leaded dust. The most effective prevention of childhood lead poisoning is to reduce or eliminate exposure to lead.

How are the actions listed above integrated into housing policies and procedures?

The State of Maryland created the Lead Poisoning Prevention Program in 2004. The law required all residential rental properties built prior to 1950 to meet the requirements of the state program in order to be licensed. Effective January 1, 2015, the Maryland General Assembly enacted new legislation expanding the Program to all rental units built prior to January 1, 1978. The Licensing and Registration Unit in Montgomery County annually processes thousands of rental licenses for units constructed between 1950 and 1978 under its licensure program to ensure compliance. As part of this effort, a Maryland Department of the Environment (MDE) accredited inspection is required, resulting in the issuance of a Lead Paint Certificate (Form 330) that verifies each property meets state lead risk-reduction standards. Additionally, property owners must register each qualifying unit annually with the MDE and secure a Tracking Number before a license can be issued. Owners are required to submit updated lead paint certificates for their properties as a condition of maintaining active rental licenses. Furthermore, the Licensing and Registration Unit provides landlords with federally and state-mandated educational materials for tenants, including the EPA's Protect Your Family from Lead in Your Home pamphlet and the MDE's Notice of Tenants' Rights. By mandating these steps prior to license issuance or renewal, Montgomery County ensures that older rental housing units comply with stringent lead-safety standards to reduce poisoning risks and protect tenant health. In addition to testing residences, young children are tested for possible exposure to lead paint. DHHS has a program, in partnership with the state, for testing and case management for children with elevated blood lead levels (at least 10 micrograms per deciliter) and for promoting lead-safe environments through education and outreach. There are very few children in Montgomery County who have elevated blood lead levels, and, upon investigation, exposure has more often come from outside the County and/or from non-housing sources, such as toys. In partnership with federal and state governments, the County, public housing authorities, and other partners educate and outreach to schools, child-care facilities, landlords, residents, and the medical community about lead poisoning.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The Montgomery County Community Action Agency (CAA), the County's federally-designated antipoverty agency, is part of DHHS and a member of the National Community Action Partnership. The CAA addresses the needs of low-income residents in the County through programs designed to stabilize and strengthen families and communities:

- VITA: The agency's Volunteer Income Tax Assistance (VITA) program is the County's only year-round free tax assistance program, offering free tax help for eligible County households. Tax season appointments will be available January 20 - April 9, 2026. Please check the CASHBACK website for the latest information.
- TESS: The Takoma-East Silver Spring (TESS) Community Action Center is a walk-in site where staff links residents with critical resources. Please call 240-773-8260 or check the TESS website for more information.
- Navigation: The agency's team of Navigators is highly trained in a wide variety of services and programs, working to address the needs of the entire household using a Two- Generation/whole family approach model. Navigators, based at various sites throughout the County, provide application assistance, guidance, and assistance in finding community resources. Please check the Navigation page for more information.
- Head Start: The Community Action Board is the governing body for the County's Head Start program, along with the Head Start Parents Policy Council. Registration is open for Head Start/PreK for the 2026 - 2027 school year. If someone is new to MCPS, please create an account. If someone is already an MCPS parent, please log in to the ParentVUE site. For those who do not have a computer or need assistance, in-person registration assistance is available. Please visit the Head Start page for more information.
- Contract Monitoring: Currently, the Community Action Agency monitors contracts and grants at 24 organizations. Learn more on our Nonprofit Partners page.
- Community Action Board: The Board is the governing body for the agency and the Head Start program, meeting throughout the year to review agency programs and engage in extensive advocacy work. Learn more on the Community Action Board page.
- Community Advocacy Institute: Created by the Community Action Board in 2016, the CAI is a free eight-month advocacy training program for community members with modest incomes.
- Cluster Projects: As part of DHHS's recent reorganization process, the Community Action Agency transitioned from the Office of Community Affairs to the Division of Children, Youth, and Families. This move included adding the Cluster Projects to the Community Action team. In partnership with Montgomery County Public Schools, the Cluster Projects connect children and families at specific schools with critical services. Learn more: Kennedy Cluster, Watkins Mill Cluster, and Paint Branch - Springbrook Cluster.

Montgomery County has a strong commitment to assist with Section 3 compliance and has implemented a range of activities designed to facilitate covered activities. The Procurement Office maintains an active database that provides registration and re-certification for various classifications, such as Minority Business Enterprise and Woman-Owned Business. The County includes Section 3 information in all of its covered bid documents and holds mandatory pre-bid and pre-construction meetings covering Section 3 requirements. Training and technical assistance are provided to contractors on an as-needed basis. Technical assistance includes showing contractors how to determine whether subcontractors are Section 3-eligible and helping them obtain certification. The Section 3 certification registry program reviews and certifies contractors for a one-year period and conducts simplified recertifications. Montgomery County has also partnered with Montgomery Works (Works) to assist contractors seeking eligible Section 3 residents for covered projects. Works functions as the County's Workforce Exchange and provides training and referral services, including through the state Maryland Workforce Exchange system, an online registration system.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

By continuing to fund the acquisition, development, and rehabilitation of affordable housing units, the County will be providing individuals and families in poverty with a decent, affordable place to live, which will allow them to focus their efforts on overcoming poverty. Funding for homeless-related programs will also provide support to individuals and families who are struggling with poverty.

Montgomery County established minimum wage changes in 2018, which increased the minimum wage in stages to $15 per hour for large employers on July 1, 2021, for smaller employers by 2023, and annual increases based on CPI in the future. Two worker households working full-time at minimum wage will earn enough to afford the median rent at 30% of household income.

County plans for locating economic development, transportation, and public services prioritize connecting all residents with employment and services, which align with housing location plans in the M-NCPPC, specifically addressed in the Thrive Montgomery 2050 general plan.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Montgomery County receives annual allocations from the Federal CDBG, HOME, and ESG Programs. Monitoring standards and procedures for each program are described here. CDBG and ESG activities are monitored in accordance with program requirements. Subrecipients and contractors are required to submit periodic progress and financial reports and submit quarterly benefit data reports. DHCA staff maintains regular telephone and email contact with subrecipients and contractors. DHHS staff continually monitor expenditures and annually review source documentation for ESG services provided by contractors. Staff will monitor projects as a joint effort with staff from other County Departments on an annual basis. For monitoring purposes, staff will conduct on-site desk audits and regular code enforcement inspections, all depending on project type. Based on findings and observations, staff will follow up and provide support as needed.

Staff provides technical assistance at the time contracts are drafted to ensure that all contractors are familiar with and understand program requirements. Topics discussed include income/beneficiary documentation, reporting, files and records management, invoicing for payment, and timely expenditure of funds. In addition, staff members may attend events sponsored by the sub-recipients/contractors related to programs that receive funding.

HOME: Montgomery County is responsible for ensuring that all HOME program funds are used in accordance with the program requirements. The County executes written agreements and performs monitoring of its grantees and contractors. The County will monitor all activities assisted with HOME funds to assess compliance with ongoing program requirements.

The County has an internal tracking system for HOME projects to ensure compliance with required cyclical inspections, which are monitored regularly. Requests are generated quarterly and are based on information in the HOME annual compliance report, which clearly identifies units that need inspection. The inspection data report includes inspection start and completion dates, documented violations and required corrective actions, and inspection case numbers for tracking progress.

DHCA staff conduct contract monitoring meetings with all grantees during the contract period. These visits supplement other contacts (phone/email). A monitoring report is placed in the grantees' file. The County is also subject to review by outside auditors. The current contract calls for programmatic and financial audits to be conducted annually.

Expected Resources

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

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: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	$5,132,480	$500,000	0	$5,632,480	$22,529,920	The expected amount for the remainder of the Consolidated Plan is based on the FY2026 allocation.

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: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	$2,017,035	$500,000		$2,517,035	$10,068,140	The expected amount for the remainder of the Consolidated Plan is based on the FY2026 allocation.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	$456,515	0	0	$456,515	$1,826,060	The expected amount for the remainder of the Consolidated Plan is based on the FY2026 allocation.

Table 50 - Anticipated Resources

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

The County uses local funds, as well as federal and state resources, to create and preserve affordable housing by partnering with housing providers to offer flexible financing that leverages other sources and is responsive to unique project requirements. Montgomery County has used several strategies to address affordable housing priorities, developing a range of tools and incentives. Strategies have included a locally-funded housing trust fund and an award-winning inclusionary zoning program. HOME's 25% matching requirements will be satisfied primarily through the use of Montgomery County's Housing Initiative Fund. Similarly, ESG's matching requirements will be satisfied through local Government funding. Montgomery County does not receive or distribute Section 8 funding. Any LIHTC funding is distributed to developers directly through the State of Maryland and does not involve Montgomery County in the process. McKinney-Vento Homeless Assistance Act funds are distributed directly to Montgomery County Public Schools. DHCA is not involved in this process.

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

Montgomery County is committed to integrating affordable housing on publicly owned land. The County's strategies aim to produce and preserve affordable housing units, address the needs of distressed communities, and ensure accessibility to affordable housing options for low-income residents in Montgomery County.

The Office of Planning and Development implements and manages the County's redevelopment projects by creating opportunities for public-private partnerships that leverage County assets and facilitate Executive initiatives. *Continued in Discussion.*

Discussion

The divisions within DHCA work together to serve the housing and community development needs of Montgomery County residents.

Asset Management actively monitors the Department's housing loans from local and federal funding sources. As reported in the April 2026 Quarterly Update on Funding for Affordable Housing, DHCA's capital lending program has supported 115 projects with a cumulative $630.9 million in signed loan agreements to produce or preserve 9,203 affordable housing units across the County since FY2019. Assets also ensure compliance guidelines are followed for all affordable housing units supported by federal funds under the Community Development Block Grant Program (CDBG) and the HOME Investment Partnerships Program (HOME), as well as under local Housing Initiative Fund (HIF) loans, rental agreements, and Payments in Lieu of Taxes (PILOT).

Grants Administration handles over $7 million in annual federal grants received by the County from the Community Development Block Grant Program (CDBG), the HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant Program (ESG). These annual allocations, along with any special federal appropriations, are earmarked to provide housing assistance and public services for low- and moderate-income residents. In addition, Grants administers almost $3 million in County-funded grants to non-profit organizations serving Montgomery County.

The Code Enforcement section is responsible for preserving and improving housing and property standards by enforcing Chapters 26, Housing and Building Standards; 48, Solid Waste; and 58, Weeds, of the Montgomery County Code.

The Affordable Housing section coordinates and enforces the County's Inclusionary Zoning housing programs, including the Moderately Priced Dwelling Unit (MPDU) Program and the Workforce Housing (WFH) program. The Section also oversees the Montgomery County Energy Efficiency Program (MCEEP), which provides weatherization assistance to single-family housing, as well as Single-Family Home Improvement loans and grants. The Office of Landlord-Tenant Affairs (OLTA) enforces Chapter 29 - Landlord-Tenant Relations of the Montgomery County Code, along with parts of Title 8 - Landlord-Tenant of the Real Property Article, Annotated Code of Maryland. OLTA strives to educate the public on the general rights and responsibilities of landlords and tenants by providing relevant and accurate information to help the parties avoid problems and make the landlord-tenant relationship work as efficiently as possible. When necessary, through OLTA's formal complaint process, and as our authority permits, we offer free support to the named parties to assist them in amicably resolving disputes.

Multifamily Housing works to preserve and produce affordable rental housing for Montgomery County residents. Primarily using resources from the Montgomery County Housing Initiative Fund and the federal HOME program, Multifamily Housing provides flexible financing resources to assist in the preservation and production of affordable housing.

The Office of Rent Stabilization (Rent Stabilization or ORS) is responsible for the implementation and compliance of all aspects of the rent stabilization law and regulations through actions such as enforcing rent increase compliance for rent-stabilized properties, landlord reporting requirements and remedies for noncompliance, managing applications for exemptions and increases above annual limits, troubleshooting issues related to compliance, and educating tenants and landlords about rent stabilization laws and regulations through community outreach.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide Affordable & Supportive Housing Opportunities	2026	2030	Affordable Housing	Countywide CDBG-eligible areas Rockville Takoma Park	Affordable Housing Units Housing Assistance	HOME: $2,517,035 CDBG: $4,641,351	Rental units rehabilitated: 76 Household Housing Unit Homeowner Housing Rehabilitated: 41 Household Housing Unit Direct Financial Assistance to Homebuyers Households Assisted: 2 Housing code enforcement/Foreclosed property care: 845 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Address Homelessness	2026	2030	Homeless Non-Housing Community Development	Countywide CDBG-eligible areas Rockville Takoma Park	Housing Assistance Homelessness Prevention and Shelter Physical and Mental Health Support Services for LMI Households to Meet Basic Needs	ESG: $456,515	Tenant-based rental assistance / Rapid Rehousing: 83 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Assist LMI Households Through Support Services	2026	2030	Homeless Non-housing Community Development	Countywide CDBG-eligible areas Rockville Takoma Park	Homelessness Prevention and Shelter Housing Assistance Transportation Physical and Mental Health Support Youth Education and Enrichment Services for LMI Households to Meet Basic Needs Business Support and Job Creation	CDBG: $726,991	Public Service Activities other than Low/Moderate Income Housing Benefit: 5873

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Support Public Improvements and Facilities	2026	2030	Non-housing Community Development	Countywide CDBG-eligible areas Rockville Takoma Park	Neighborhood Investments Transportation Business Support and Job Creation	CDBG: $264,138	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2300 Persons Assisted

Table 51 – Goals Summary

Goal Descriptions

1	**Goal Name**	Provide Affordable & Supportive Housing Opportunities
	Goal Description	Acquisition, rehabilitation, and/or new construction of affordable multifamily rental units with special consideration for supportive housing needs and housing code enforcement. The County may also consider providing housing assistance through rental subsidies and/or homebuyer opportunities such as downpayment assistance. This goal also includes contingency funds.
2	**Goal Name**	Address Homelessness
	Goal Description	Shelter operations and services for those experiencing homelessness, including the provision of shelter beds, outreach, services such as case management and healthcare, and rapid rehousing assistance. Homelessness prevention services for those at risk of homelessness.
3	**Goal Name**	Assist LMI Households Through Support Services
	Goal Description	Services for LMI income communities and households struggling with meeting basic needs. These needs may include programs to support youth education and enrichment, physical and mental health, housing transition services, transportation services, job training, fair housing services, and other basic needs.

4	**Goal Name**	Support Public Improvements and Facilities
	Goal Description	Acquisition, construction, or rehabilitation of public facilities and infrastructure that is not for general government use, particularly facilities that support youth, like parks and recreation centers; infrastructure needs like water/sewer systems, emergency response, sidewalks/trail Improvements, road improvements, business façade repairs, and lighting; and project contingencies.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

HUD requires that households served with HOME funds are at or below 80% of AMI. Montgomery County maintains a goal that all households served with HOME funds are at or below 60% of AMI. In projects with more than five units, HUD requires 20% of the units to serve households at or below 50% of AMI. Montgomery County often exceeds this requirement. It is estimated that all households served in the Plan period will be at or below 60% of AMI and that 30% of households served will be at or below 50% of AMI.

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects

#	Project Name
1	CDBG - Housing
2	CDBG - Services
3	CDBG – Public Improvements and Infrastructure
4	CDBG - Administration
5	CDBG - City of Takoma Park
6	CDBG - City of Rockville
7	HOME - Housing Production and Preservation
8	HOME - CHDO Housing Production
9	HOME - CHDO Operating Assistance
10	HOME - Administration
11	ESG - Montgomery County

Table 52 – Project Information

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

CDBG fund allocations for Public Service Grants are prioritized based on the community's needs, as determined by the Community Development Advisory Committee. The committee is composed of 15 to 20 members of the public who volunteer their time for this purpose and are appointed by the County Executive. The Committee participates in a public hearing to learn about the County's needs from subject-matter experts and community advocates, such as DHHS representatives. The information obtained from the public hearing and funding guidelines is referred to when interviewing CDBG grantee candidates advocating to get funding to provide public services to County Residents. Our federal funds provide an important contribution to meeting these needs. Federal funds are currently being used to revitalize older residential neighborhoods, help low- and moderate-income residents through the creation and preservation of affordable housing, and support the activities of non-profit organizations that provide a wide array of services benefiting lower-income residents. All annual federal HOME and CDBG funds are used to assist lower-income residents of the County, and each has its own set of regulatory requirements that must be met. For example, HUD requires that County CDBG funds be spent in low-income areas or on activities that directly benefit people with low- and moderate-incomes. In Montgomery County, a family of four that earns $97,800 or less meets the 80% of AMI threshold. Providing affordable housing and supportive services for vulnerable populations remains a high priority.

Key challenges include creating affordable housing sufficient to meet the demand, delivering linguistically and culturally appropriate services to diverse County residents, and providing special services to seniors, youth, veterans, the homeless, and persons with disabilities.

AP-38 Project Summary

Project Summary Information

1	**Project Name**	**CDBG - Housing**
	Target Area	Countywide CDBG-eligible areas
	Goals Supported	Provide Affordable & Supportive Housing Opportunities
	Needs Addressed	Affordable Housing Units Housing Assistance
	Funding	CDBG: $3,532,484
	Description	Acquisition, rehabilitation, and/or new construction of affordable multifamily rental units with special consideration for supportive housing needs and housing code enforcement. The County may also consider providing housing assistance through rental subsidies and/or homebuyer opportunities such as downpayment assistance. This goal also includes contingency funds.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 105 households will be assisted through rehabilitation of a mix of rental and homeownership units and possibly homebuyer assistance. Approximately 845 code enforcement cases will be handled.
	Location Description	Countywide
	Planned Activities	*Acquisition and Preservation* – Funds will be used for affordable housing activities. Eligible activities to benefit low- and moderate-income residents may include rental and homeownership opportunities such as acquisition, rehabilitation, and homebuyer assistance. CDBG funds may be used for single-family homes, multi-family properties, and group homes that are occupied by low- to moderate-income tenants. An estimated 8 units will be created, preserved, or improved. Housing activities for low- and moderate-income persons are estimated to benefit approximately 81 households. An estimated 2 households will benefit from homebuyer assistance. ($1,657,484)

		Group Home – Funds will be used to assist nonprofit providers in rehabilitating group homes occupied by low-income, special-needs persons. The goal is to eliminate code violations and make other necessary improvements, including accessibility and energy conservation improvements. An estimated 8 to 10 group homes will be improved, serving approximately 25 clients. ($1,000,000) *Code Enforcement* – Funds will partially cover costs incurred for code enforcement efforts in low- and moderate-income areas. Approximately 845 cases/households will be processed. ($250,000) *Focused Housing Assistance* – The Focused Neighborhood Assistance (FNA) program provides financial and technical assistance, as well as design, planning, and construction, for select affordable neighborhoods to improve the quality of life, safety, and welfare of residents. Facility planning is now underway for additional FNA projects. The Neighborhood Revitalization staff meets with HOA and/or Condominium Association boards and residents to determine the scope of projects for selected communities. Design and planning activities occur before any construction is undertaken. These projects will benefit eighty-one residents. ($600,000) *Contingency* –The fund will be used to cover unanticipated costs for other eligible activities. ($25,000)
2	**Project Name**	**CDBG - Services**
	Target Area	Countywide CDBG-eligible areas
	Goals Supported	Assist LMI Households Through Support Services
	Needs Addressed	Homelessness Prevention and Shelter Housing Assistance Transportation Physical and Mental Health Support Youth Education and Enrichment Services for LMI Households to Meet Basic Needs Business Support and Job Creation
	Funding	CDBG: $ 594,500
	Description	Services for LMI income communities and households struggling with meeting basic needs. These needs may include programs to support youth education and enrichment, physical and mental health, housing transition

		services, transportation services, job training, fair housing services, and other basic needs.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 5,873 individuals will be assisted through this project's activities.
	Location Description	Countywide
	Planned Activities	*Fair Housing* – Funds will be used for activities that affirmatively further fair housing choice. These may include sales, rental, and lending testing; education/outreach/awareness; training; and research. Relevant County offices and departments will administer the activities. An estimated 200 people will benefit. ($20,000) *Ayuda, Inc., "Domestic Violence and Family Law Survivors Program"* – Increase access to free, trauma-informed domestic violence and family law legal services for low-income survivors of domestic violence, sexual assault, and stalking. Estimated to serve 35 low-income survivors. ($40,000) *Boys & Girls Clubs of Greater Washington, Inc., "After-School Programming in Germantown Branch"* – Provide children from the Germantown Branch with continued access to high-quality out-of-school-time programming. Estimated to serve 90 students. ($40,000) *Community Bridges, Inc. "Community Bridges Access and Success Program"* – Support high school and college students, particularly alumnae of the Community Bridges Access and Success Program from low-income communities, through individualized support and skill-building opportunities. Estimated to benefit 314 students. ($42,500) *Community Reach of Montgomery County, Inc. "Rockville Emergency Assistance Program (REAP) – Connecting Residents in Need to Resources"* Support the Rockville Emergency Assistance Program (REAP) in connecting low-income residents with critical social services and providing individualized support for accessing those services, including referrals for basic needs and housing stabilization assistance. Funds will support REAP's efforts to guide residents through the application process for social services, provide referrals to food, clothing, vision, dental care, and refurbished computers. Estimated to benefit 550 County Residents. ($45,000)

		Ethiopian Community Development Council, Inc. "Expanding Earning Power" – Assistance to low-income Montgomery County residents to earn professional credentials that improve their employment prospects. The funds will support ECDC Employment Specialists in conducting outreach, providing financial assistance, and matching clients with credentialing programs. Estimated to serve 50 Montgomery County residents. ($44,500) *Everymind, Inc. "Client Needs"* – Support low-income Montgomery County residents, including Veterans and individuals facing housing instability, by connecting them to essential resources that promote stability and prevent crises that negatively impact mental health. Funds will provide direct assistance for unmet needs such as medical, dental, or vision procedures not covered by insurance; essential household items (e.g., furniture, mattresses, hygiene products); and support for veterans transitioning to civilian life. Estimated to benefit 50 to 100 low-income residents. ($45,000) *Interfaith Works, Inc. "Interfaith Works Connections"* – Provide emergency financial assistance to prevent eviction and utility shutoff for low-income individuals and families in Montgomery County, helping them maintain housing stability. Funds will support individuals or households with up to three months of emergency financial services, including rent arrears and utility payments. IW-Connections Resource Coordinators assess eligibility and submit payments directly to landlords or utility companies. Estimated to benefit 175 individuals or 80 households. ($45,000) *Jewish Social Service Agency "JSSA"s Partners in Care Program for Older Adults at Housing Sites"* – Expand the Partners in Care (PIC) program, a collaborative aging initiative serving low-income adults aged 60+ in Rockville and Aspen Hill housing communities, by providing care management and home care services not covered by insurance. The program is estimated to benefit 35 older adults. ($45,000) *Korean Community Service Center of Greater Washington, Inc. "LETS (Linking and Empowering Towards Success) Project"* – Support Montgomery County residents facing poverty and employment barriers by providing job readiness training, employment counseling, and connections to local businesses through the LETS project. Estimated to benefit 95 Montgomery County residents. ($25,000) *Latin American Youth Center, Inc. "LAYC Workforce Programming FY27"* – Support low-income youth in Montgomery County through a comprehensive workforce development program that includes GED

		education, job readiness training, internships, certifications, and case management to prepare them for careers in high-demand industries. Funds will support the salaries of a case manager and a GED instructor, enabling the delivery of wraparound services, education, and employment preparation. Estimated to serve 404 youth. ($35,000) *Liberty's Promise, Inc., "Helping the Youth of Montgomery County Succeed"* – Support low-income youth through Opportunities Plus, an eight-week internship program that builds job readiness through workshops and hands-on experience in professional workplaces across Montgomery County. Funds will support intensive job skills workshops, including resume and cover letter writing, interview practice, workplace etiquette training, and internship placements with local host partners to provide real-world experience. Estimated to benefit 300 youth = ($42,500) *Maryland Consumer Rights Coalition, Inc. "Tenant and Housing Security Support"* – Prevent evictions and support housing stability through outreach to low-income older adults for access to financial resources, support for tenants facing fair housing violations, and assistance for those experiencing substandard housing or lease/eviction issues. Funds will support outreach, advocacy, and direct assistance services to help low-income residents, particularly older adults and vulnerable tenants, access financial aid, resolve housing violations, and avoid eviction. Estimated to benefit 250 tenants. ($45,000) *Montgomery County Coalition for the Homeless, Inc. "Homeless Youth Specialist"* – Support youth aged 18-24 experiencing homelessness at MCCH's Nebel Street Emergency Shelter by providing intensive, individualized services that promote stability, personal growth, and long-term independence. Estimated to serve 47 homeless youth. ($45,000) *United Way of the National Capital Area, "Community Schools Model"* – Support low-income students at Loiederman Middle in Silver Spring, MD, through the Community Schools Initiative, helping them navigate the transition from middle to high school with academic, emotional, and social support. Funds will provide health and tutoring services, enrichment programs, college exposure opportunities, and parental engagement activities to address the challenges of adolescence and improve student outcomes. The program is estimated to benefit 978 students. ($35,000)
3	**Project Name**	**CDBG – Public Improvements and Facilities**

	Target Area	Countywide CDBG-eligible areas
	Goals Supported	Support Public Improvements and Facilities
	Needs Addressed	Neighborhood Investments
	Funding	CDBG: $125,000
	Description	
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	2300 households
	Location Description	Countywide
	Planned Activities	*Facilities Planning* - Preliminary planning and design for a variety of projects in eligible areas ($100,000) *Contingency - The fund will be used to cover unanticipated costs for other eligible activities.* ($25,000)
4	**Project Name**	**CDBG - Administration**
	Target Area	Countywide CDBG-eligible areas
	Goals Supported	Provide Affordable & Supportive Housing Opportunities Assist LMI Households Through Support Services Support Public Improvements and Facilities
	Needs Addressed	N/A
	Funding	CDBG: $1,026,496
	Description	DHCA's staff in planning, administration, and monitoring of the CDBG program.
	Target Date	6/30/2027

Estimate the number and type of families that will benefit from the proposed activities	N/A
Location Description	Countywide
Planned Activities	This will fund DHCA's staff in planning, administration, and monitoring of the CDBG program, including preparation of the Consolidated Plan, staff support for a Community Development Advisory Committee, environmental reviews, preparation of contracts, payment processing and auditing, federal reporting and loan servicing.

Project Name	**CDBG - City of Rockville**
Target Area	CDBG-eligible areas Rockville
Goals Supported	Provide Affordable & Supportive Housing Opportunities
Needs Addressed	
Funding	CDBG: $263,000
Description	Affordable housing units
Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	To be determined
Location Description	City of Rockville
Planned Activities	*Community Reach of Montgomery County* - This funding will be used for needed renovations at Jefferson and Rockland Houses, permanent supportive residences for formerly homeless men and women operated by CRM. ($8,546) *Montgomery Housing Partnership* (MHP) requests funding for exterior rehabilitation and site improvements at Bethany House, a 250-unit affordable apartment community for low- and moderate-income seniors. ($117,674)

		City of Rockville Single-Family Home Repair Program – The Department of Housing and Community Development (HCD) administers the City's Single-Family Rehabilitation Program, which helps LMI families maintain their homes. The City anticipates assisting ten (10) households during the FY2027/52 funding cycle. For FY2027, the City anticipates assisting 5 to 6 households, depending on the level and cost of the work. ($120,000)
6	**Project Name**	**CDBG - City of Takoma Park**
	Target Area	CDBG-eligible areas City of Takoma Park
	Goals Supported	Support Public Improvements and Infrastructure
	Needs Addressed	Neighborhood Investments
	Funding	CDBG: $91,000
	Description	Public Infrastructure and Facility Projects
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	To be Determined.
	Location Description	City of Takoma Park
	Planned Activities	Public Infrastructure and Facility Projects
	Planned Activities	Assist CDBG-eligible areas with infrastructure improvements and housing activities.
7	**Project Name**	**HOME - Housing Production and Preservation**
	Target Area	Countywide
	Goals Supported	Provide Affordable and Supportive Housing Opportunities
	Needs Addressed	Affordable housing units
	Funding	HOME: $1,911,925
	Description	Provide affordable housing opportunities through construction, acquisition, and/or rehabilitation of rental and/or homeowner housing (both multi- and single-family units) or housing assistance; code enforcement.
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	Rental units rehabilitated: 76 Household Housing Units Homeowner Housing Rehabilitated: 41 Household Housing Units Direct Financial Assistance to Homebuyers Households Assisted: 2 Housing code enforcement/Foreclosed property care: 845 Households Assisted
	Location Description	Countywide
	Planned Activities	Funds may be used for the acquisition, rehabilitation and/or new construction of affordable multifamily rental units with special consideration for supportive housing needs and housing code enforcement. The County may also consider providing housing assistance through rental subsidies and/or homebuyer opportunities such as downpayment assistance. This goal also includes contingency funds. DHCA may work with the private sector, nonprofits, and/or the HOC in implementing this program. The County may also provide CHDO operating assistance through this project.
8	Project Name	**HOME – CHDO Housing Production**
	Target Area	Countywide
	Goals Supported	Provide Affordable and Supportive Housing Opportunities
	Needs Addressed	Affordable housing units
	Funding	HOME: $303,407
	Description	Housing development activities of CHDOs.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This is estimated to produce or preserve 4 units.
	Location Description	Countywide

	Planned Activities	The project will fund the housing development activities of CHDOs. This represents the federally mandated fifteen percent of the HOME allocation. Up to 10 percent of this total ($20,000) may be used for project-specific technical assistance, site control, and seed money loans. It is anticipated that one to three organizations will use these funds for the acquisition, construction, or renovation of rental housing for persons with low incomes.
9	**Project Name**	**HOME - CHDO Operating Assistance**
	Target Area	Countywide
	Goals Supported	Provide Affordable and Supportive Housing Opportunities
	Needs Addressed	Affordable housing units
	Funding	HOME: $100,000.00
	Description	Partially cover the administrative costs of qualified CHDOs.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	HOME funds to own, sponsor, or develop affordable housing are eligible for operating support.
	Location Description	Countywide

	Planned Activities	Funds will be used to partially cover the administrative costs of qualified CHDOs: Montgomery Housing Partnership (MHP) and Housing Unlimited, Inc. (HUI). MHP will receive $50,000, and HUI will receive $50,000. By regulation, only CHDOs using HOME funds to own, sponsor, or develop affordable housing are eligible for operating support. This operating support cannot exceed 50 percent of a CHDO's operating budget in any fiscal year or $50,000 annually, whichever is greater.
10	**Project Name**	**HOME - Administration**
	Target Area	Countywide
	Goals Supported	Provide Affordable and Supportive Housing Opportunities
	Needs Addressed	Affordable housing units Housing assistance
	Funding	HOME: $201,703
	Description	The fund will be used to cover the County's expenses associated with operating the HOME Program.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Countywide
	Planned Activities	The fund will be used to cover the County's expenses associated with operating the HOME Program. Administrative expenses cannot exceed 10% of the entitlement amount.

11		
	Project Name	**ESG - Montgomery County**
	Target Area	Countywide
	Goals Supported	Address Homelessness
	Needs Addressed	Homelessness Prevention and Shelter Physical and Mental Health Support Services for LMI Households to Meet Basic Needs
	Funding	ESG: $456,515
	Description	The ESG Program enables the County to assist persons who are experiencing homelessness.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Estimated to serve 83 households.
	Location Description	Countywide
	Planned Activities	*Housing Stabilization and Relocation Services*—This funding is anticipated to support approximately 74 households in transitioning from homelessness to safe, stable, and permanent housing. These funds will be used exclusively to assist eligible individuals and families experiencing literal homelessness, as defined under Category I of the HUD homeless definition (i.e., individuals or families exiting homelessness, including those living in emergency shelters, transitional housing, or places not meant for human habitation) by providing security deposits and rental assistance (up to $3,000 per household) *Rapid Rehousing Rental Assistance* - The Rapid Rehousing Program will serve eight (8) households with children and one (1) adult-only household. Funds will be used to provide rental assistance for up to 24 months to help households rapidly exit homelessness and retain permanent housing. Assistance will be provided to households that meet the criteria for Category I of HUD's homeless definition upon program admission.

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 funds allocated to the County are generally available countywide, with no geographic priority assigned. Some activities, such as Public Service Grants, will be targeted at neighborhoods with concentrations of low- and moderate-income populations. Most other programs will be available to income-eligible residents. Some public service providers focus their outreach on specific parts of the County, particularly those with predominantly low-income and minority residents.

With respect to CDBG funds, the following distribution is expected:

Geographic Distribution

Target Area	Percentage of Funds
Countywide	0
CDBG Eligible Areas	94
Rockville	5
Takoma Park	2

Table 53 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

N/A

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

DHCA's Multifamily Housing team works to preserve and produce affordable rental housing for Montgomery County residents. Primarily using resources from the Montgomery County Housing Initiative Fund and the federal HOME program, Multifamily Housing provides flexible financing resources to assist in the preservation and production of affordable housing. The Affordable Housing initiatives outlined below are through a combination of funding sources and strategies to maximize resources.

One Year Goals for the Number of Households to be Supported	
Homeless	83
Non-Homeless	119
Special-Needs	
Total	202

Table 54 - One-Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	83
The Production of New Units	
Rehab of Existing Units	117
Acquisition of Existing Units	2
	202

Table 55 - One-Year Goals for Affordable Housing by Support Type

Discussion

The totals above contemplate the following planned outcomes:

Assistance Type	Funding Source	Outcome
Homeless/Rental Assistance (Rapid Rehousing)	ESG	83 Households
Non-Homeless/ Rehab of Existing Units (Homeowner Unit Rehabilitation)	CDBG	41 Homeowner Units
Non-Homeless/ Rehab of Existing Units (Rental Rehabilitation)	CDBG	58 Rental Units (including 10 group home units, and 40 acquisition preservation units)
Non-Homeless/ Rehab of Existing Units (Rental Rehabilitation)	HOME	18 Rental Units (including 4 CHDO Units)
Non-Homeless/Acquisition of Existing Units (Homeownership Assistance)	HOME	2 Households

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Opportunities Commission ("HOC") no longer owns or operates Public Housing ("PH") units. During Fiscal Years ("FY") 2014-2020, HOC converted its PH subsidies to Section 8 Project-Based Rental Assistance ("PBRA") and Project-Based Vouchers ("PBV") through the U.S. Department of Housing and Urban Development ("HUD") Rental Assistance Demonstration ("RAD") program. RAD allowed HOC to convert its PH portfolio to more efficient forms of subsidy and to leverage other resources to renovate, construct, and modernize its existing stock, including adding new affordable units. HOC's PH subsidies have been converted to Section 8 PBRA or PBV. The final RAD construction project, the Leggett (formerly Elizabeth House III), reached substantial completion as of 2023.

HOC operates the federally funded Housing Choice Voucher ("HCV") program for Montgomery County, Maryland. HOC currently administers 7,770 vouchers, including 860 PBVs. In addition to these PBV subsidies, HOC's PBV portfolio includes 330 units granted through RAD and the Housing Opportunity Through Modernization Act ("HOTMA"). From 2021 to 2023, HUD awarded HOC 118 additional tenant-based vouchers for specific demographics, primarily to combat homelessness in Montgomery County. HOC takes advantage of every opportunity to provide additional Housing Choice Voucher subsidies to its portfolio.

Outside its Housing Choice Voucher program, HOC collaborates with Federal, State, Local, and private entities to provide Montgomery County residents with the greatest number of affordable housing opportunities. HOC can accomplish this by leveraging Federal, State, Local, Agency, and private funds to add to, and improve, Montgomery County's affordable housing stock through the acquisition, production, and preservation of affordable housing units throughout the County.

Rockville Housing Enterprises (RHE), established in 1955 as the Housing Authority of the City of Rockville, MD, is the Public Housing Authority (PHA) servicing the City of Rockville, MD. RHE assists low- and moderate-income individuals and families to transform their lives by providing affordable rental and homeownership housing opportunities to its residents. As an independent agency that functions under state law, RHE was created by the Rockville Mayor and Council to investigate the need for, and to build and administer, affordable housing in the City as found to be necessary. Oversight is provided by the RHE Board of Commissioners, who are appointed by the Mayor and City Council of the City of Rockville.

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

HOC was an early adopter for the U.S. Department of Housing and Urban Development's (HUD) Rental Assistance Demonstration program (RAD), which allows public housing authorities to convert Section 9 public housing units to Section 8 units receiving Project-Based Rental Assistance (PBRA) or Project-Based Voucher (PBV) assistance. HOC has done this conversion without privatizing any of its former public housing units or displacing residents. The RAD conversions allow these units to be repositioned within a mixed-income portfolio and combined with other subsidy sources, such as Low Income Housing Tax Credits (LIHTC). This ensures that properties are not wholly reliant on the Public Housing Capital and Operating subsidies for maintenance and renovation, as these funds have been chronically underfunded for decades. HOC has converted all of its public housing through RAD, ensuring it can finance needed improvements across its portfolio.

More recently, the Montgomery County Council collaborated with HOC to develop a self-supporting housing financing mechanism that is not reliant on limited pools of federal funding, such as LIHTC or volume-capped Private Activity Bonds. The Montgomery County Housing Production Fund (HPF) was created in 2021 in partnership with Montgomery County leadership and seeded by a $50 million bond issuance. A second $50 million bond issuance was authorized in 2022. Debt payments for the HPF are made by the County, and HOC uses the $100 million to provide short-term construction financing for new mixed-income housing development.

After a property's completion and lease-up, the construction loan is converted into longer-term debt. The proceeds from this transaction are returned to the HPF to fund additional developments. HOC then owns the resulting building to ensure permanent affordability. The HPF is a national model for the creation of locally financed, mixed-income housing, and its success has confirmed HOC’s status as an innovator in affordable housing. It also enhanced its credibility as it develops new creative financing structures.

In 2023, the County Executive, County Council, DHCA, HOC, and the Montgomery Housing Partnership collaborated to design a new Nonprofit Preservation Fund, which was approved by the Council and programmed with $20 million, with an additional $30 million appropriated in FY25. This revolving fund provides 7-10-year loans to nonprofit and public housing providers to purchase and preserve naturally occurring affordable housing at risk of becoming less affordable, with a focus on transit-oriented properties.

HOC continues to create affordable housing opportunities by renovating existing properties and developing new properties throughout Montgomery County by leveraging various sources of federal, state, and local funding, and by collaborating with public and private entities.

HOC continues to provide a platform for deconcentrating poverty and encourages income mixing by bringing higher-income families into lower-income developments and lower-income families into higher-income developments. This is a benchmark that all developments undertaken by the HOC must meet. HOC is also focused on making mandatory opportunities for Minority Business Enterprise, Minority Female Development, and Minority Women Business Enterprise, as well as employing residents of the community, specifically those residing in HOC Housing through the ongoing HOC Works Program. HOC Works is similar to HUD’s former Section 3 Program. By implementing such programs, HOC creates more stable and fair job opportunities within the communities and the County.

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

While HOC no longer owns or operates a PH program, under Section 511 of the United States Housing Act and the regulations in 24 CFR Part 903, HOC is required to establish a Resident Advisory Board (RAB). The RAB is composed of individuals assisted by HOC. Their role is to assist HOC in developing the agency's Public Housing Agency Plan and other agency-related matters.

HOC has also administered the Family Self-Sufficiency program since 1993. HOC provides supportive services, case management, and an escrow account to participating families to help them achieve economic independence and self-sufficiency. The FSS program is a voluntary program offered to all families participating in the Housing Choice Voucher program.

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

This does not apply.

Discussion

HOC seeks to offer the greatest possible number of affordable housing opportunities using Federal, State, Local, private, and agency funds, and to leverage all available financing tools. HOC works with Montgomery County Government to ensure County residents receive the maximum benefit from these resources. HOC accomplishes this goal through the acquisition, renovation, creation, and preservation of affordable housing units across Montgomery County.

In addition to creating affordable housing, HOC also provides supportive services for its residents, including economic development programs.

HOC's economic development program, HOC Works, seeks to connect low-income individuals with economic opportunities and contract with businesses that share HOC's commitment to bettering the community. Vendors must meet compliance through new hires, training opportunities, and subcontracting to contractors who qualify as HOC Works Business Concerns.

HOC's HOC Academy is an adult education and workforce development program that promotes self-empowerment, achievement, and upward mobility among residents by connecting them to career training and educational services. Through partnerships with Montgomery College and other community organizations, the program offers: tuition assistance and scholarship opportunities; employment and internship opportunities; employment readiness workshops; referrals to English Speakers of Other Languages ("ESOL"), General Education Development ("GED"), and vocational training, referrals to financial aid counseling and Free Application for Federal Student Aid ("FAFSA") application assistance; and referrals for professional clothing.

HOC has administered the federally funded Fatherhood Initiative program since 2015. The program promotes family stability within our communities and is designed to improve families by improving fathers. It serves fathers interested in enhancing their fathering skills and who have children in HOC’s affordable housing programs (including applicants on HOC’s waitlists). It is a three-week program, which includes parent/dad workshops, financial literacy, and career exploration. Since its inception, HOC has enrolled 1,610 fathers and met its target enrollment.

HOC promotes the deconcentration of poverty by encouraging income mixing by bringing higher-income families into lower-income developments and lower-income families into higher-income developments. HOC seeks to accomplish this in a uniform and non-discriminatory manner. HOC will affirmatively market its housing to all eligible income groups. HOC will not steer lower-income customers toward lower-income development or higher-income customers toward higher-income development.

HOC also seeks to promote diversity by maximizing the procurement of Minority/Female/Disabled businesses through primary contractors and subcontractors.

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

Introduction

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

DHHS is the primary funder of outreach services to homeless persons. Working with the Continuum of Care (CoC), Montgomery County has developed a standard scope of services for all homeless outreach providers, including outreach strategies to engage unsheltered homeless persons and procedures for referring, linking, and providing a "warm" transfer to other services or housing providers. The CoC has also developed a referral protocol between local Police and outreach providers. Four outreach providers serve the entire CoC geographic area. All providers maintain policies to access resources to serve limited English proficiency clients and recruit diverse staff to engage the population.

In addition, Montgomery County has also established standard protocols to collaborate with other DHHS providers working in Montgomery County Public Schools.

Addressing the emergency and transitional housing needs of homeless persons

Montgomery County operates a coordinated assessment system. Emergency shelter is available 24/7. Individuals and families access help at designated locations where they are assessed for diversion/shelter and referred to shelter as needed. Help is also provided to those at-risk of homelessness to preserve housing.

A common assessment tool is used to screen, assess, and refer households to all emergency, transitional, and permanent housing programs. The tool covers housing history, financial/social supports, health status, service needs, and barriers to housing. Providers enter the assessment into HMIS to promote coordination. DHHS tracks and coordinates CoC shelter openings. The CoC meets regularly to identify vacancies, prioritize persons for housing, and facilitate referrals. DHHS monitors outcomes to ensure that persons are placed based on need.

The system is advertised via the County's 311 phone line, DHHS website, community events, & training for service providers.

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.

The Continuum of Care is continuing to work to reduce the length of stay in homelessness. The CoC uses a coordinated housing referral process to refer, prioritize, and match participants to CoC housing. Length of Stay is one factor considered when prioritizing.

Individuals and families experiencing homelessness have access to case management services to help link them to services and housing resources. Housing Locators work with adults and families in shelter to identify housing options and help them move more quickly into permanent housing. In addition, DHHS has developed an intensive, integrated team process that brings together participants with multiple service needs and serious housing barriers with service providers.

Homeless providers assist participants to develop independent living skills, increase income, and access services to reduce returns to homelessness. Those existing homelessness who are unable to maintain housing on their own are linked to Permanent Supportive Housing, subsidized housing, or family/friends with whom they can live. Homelessness prevention assistance, including financial assistance and case management is provided to those who are at risk of returning to homelessness. Program participants with multiple service needs and significant housing instability are referred to DHHS to participate in an intensive integrated teaming that brings together the participant with service providers to identify needed supports.

Returns to homelessness are tracked at the client and the program level. At the client level, the common assessment tool documents housing history and identifies those with a prior spell of homelessness. In addition, the CoC's open HMIS system is used to verify previous spells within the CoC.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Montgomery County coordinates a system of emergency assistance to prevent homelessness.

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

Introduction:

The County participated in the development and outreach of the Regional Analysis of Impediments to Fair Housing Choice alongside neighboring areas in the Washington, DC region. Through research, data collection, and stakeholder and resident meetings, it was determined that most of the housing challenges faced locally overlap across the participating jurisdictions, and that a combined study of the region's housing would produce the most useful and accurate evaluation.

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 lack of available land for development can be a barrier to affordable housing development. With approximately 85% percent of land in Montgomery County constrained for development, developers now face the challenges of assembling parcels, creating infill developments, and building higher-density projects.

Since the County's last Consolidated Plan (2015-2019), the County Council has adopted a new zoning code to clarify and encourage infill and mixed-use development (Zoning Ordinance, Chapter 59 of the Montgomery County Code).

Likewise, the development review process has been streamlined, enabling greater efficiency, both of which were issues in the previous Consolidated Plan.

Beyond these efforts, Montgomery County continues to identify County-owned sites for redevelopment that include housing, along with other public facilities, and is promoting transit-oriented redevelopment in conjunction with private developers. New master plan efforts and updated zoning regulations allow for more high-density and mixed-use developments near public transit and in other formerly single-use non-residential areas, encouraging an increase in future housing supply.

Since its adoption, the County has taken several targeted actions under the Thrive Montgomery 2050 framework to remove land use and zoning barriers to affordable housing. In 2024, the Takoma Park Minor Master Plan Amendment expanded allowable densities in transit corridors, directly addressing growth limitations that had previously constrained housing production in those areas. The Great Seneca: Connecting Life and Science Plan advanced mixed-use zoning near job centers and transit, reducing single-use land use restrictions that had limited housing options in those corridors. Zoning Text Amendment ZTA 24-01, passed in 2024, removed a regulatory barrier by allowing faith-based institutions to build affordable housing on their land. Additionally, Rockville amended its zoning code in 2024 to permit accessory dwelling units as a conditional use, expanding allowable housing types in existing residential zones

The Regional Analysis of Impediments to Fair Housing Choice assessed progress made toward past goals related to addressing barriers to affordable housing choice and identified the County's success in changing and strengthening the Moderately Priced Dwelling Unit program to address some of the challenges faced in accessing fair housing. The changes include:

- Increased incentives and requirements for developers of affordable residential units
- More permits for accessory dwelling units and high-density and mixed-use development near public transit
- Made it easier for businesses to get permits and work with the County's Department of Planning Services and the Planning Board during the development

The Analysis also identified goals and strategies to affirmatively further fair housing in Montgomery County. The plan includes the following goals:

- Preserve and produce income-restricted units with Housing Initiative Fund, HOME, and CDBG loans
- Prioritize development on County-owned land to ensure the availability of Moderately Priced Dwelling Units for first-time homebuyers with moderate household incomes
- Leverage Community Reinvestment Act loans
- Reform zoning and land use policies to expand fair housing choice
- Protect the housing rights of individuals in protected groups
- Expand access to public transportation

AP-85 Other Actions – 91.220(k)

Introduction:

Montgomery County has identified a number of actions that will address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

One of the primary obstacles to meeting residents' underserved needs is funding availability. While the County actively seeks additional funding opportunities and will continue to do so, its ability to address underserved needs depends largely on the availability of additional resources.

Actions planned to foster and maintain affordable housing

- Support a portion of the development costs of nonprofit housing developers to acquire or construct affordable housing.
- Assist in the purchase of existing properties for use as housing affordable to low- and moderate-income residents.
- Provide funds for housing rehabilitation to enable owners of multifamily properties occupied by low-and moderate-income tenants to eliminate code violations and make other necessary improvements, including accessibility and conservation improvements.
- Preserve Special Needs group home housing through necessary modifications and updates on units.
- In 2023, the County Executive, County Council, DHCA, HOC, and the Montgomery Housing Partnership collaborated to design a new Nonprofit Preservation Fund, which was approved by the Council and programmed with $20 million, with an additional $30 million appropriated in FY25. This revolving fund provides 7-10-year loans to nonprofit and public housing providers to purchase and preserve naturally occurring affordable housing at risk of becoming less affordable, with a focus on transit-oriented properties.

Actions planned to reduce lead-based paint hazards

The Childhood Lead Poisoning Prevention and Environmental Case Management Program delivers home-based case management services to families of children with blood lead levels above 3.5mcg/dL and/or children with an established diagnosis of moderate to severe asthma. Program 1 (Healthy Homes for Healthy Kids) specifically addresses environmental hazards related to lead exposure in residential properties where eligible children live or spend 10 or more hours each week. When lead is identified in the eligible property, the Maryland Department of Housing and Community Development provides lead abatement services to the family. Program 2 (Childhood Lead Poisoning Prevention and Environmental Case Management) provides environmental case management and in-home education programs with the aim of reducing the impact and source of lead poisoning and asthma triggers.

Home Visits will include:

- Environmental Health education and support for lead poisoning and/or asthma management
- Help with identification and reduction of lead poisoning, asthma triggers, and other

environmental hazards

- Case management and coordination with care providers
- Referral for lead abatement (removal) services at NO COST to the family/property owner
- Cleaning supplies and pest management items throughout the duration of enrollment
- Referrals and linkage to other community resources

DHCA will continue to ensure that all rental dwelling units built prior to January 1, 1978, demonstrate full compliance with all of the requirements of the Maryland Department of the Environment (MDE) Lead Poisoning Prevention Program before it issues or renews a Rental Facility License.

The Housing Opportunities Commission (HOC) will continue to have every household sign a lead-based paint addendum to their housing lease, making them aware of the hazards of lead-based paint and providing them with additional resources on the subject. Also, for all properties constructed before 1978, HOC secures a limited-lead-free certificate from the County at unit turnover (if the unit has not already been certified as lead-free).

Rockville Housing Enterprises (RHE) will continue to secure a limited-lead-free certificate from the County at unit turnover (if the unit has not been certified as lead-free), and will also provide residents with information on the hazards of lead-based paint. RHE will pursue lead-free certificates for all public housing units through abatement activities.

Actions planned to reduce the number of poverty-level families

All activities described in this Action Plan are designed with poverty reduction in mind. Programs to prevent and end homelessness help bring people and households out of poverty and into self-sufficiency. Rental assistance helps stabilize households and allows them to build savings, gain skills, and engage in other positive behaviors associated with a rise out of poverty. Public Service grants that provide households with homelessness prevention services, such as the Rockville Emergency Assistance program provided by Community Reach of Montgomery County, which promotes self-sufficiency, and the grant to Montgomery County Coalition for the Homeless to hire a Homeless Youth Specialist Case Manager to support youth aged 18-24 at the Nebel Street Emergency Shelter (NSES)

Actions planned to develop institutional structure

To address the gap in housing for persons with high housing barriers, the County provides assistance through “housing locators,” who work with area landlords to identify ways to help persons gain acceptance into units, and through partnerships with homeless providers to create additional units.

To address the gap of lack of housing for persons living in nursing homes who could otherwise reside in the community, staff from the HOC, DHCA DHHS, ICH, and others, continue to work to identify additional funding sources to provide affordable housing for this special needs population.

To address the shortage of affordable units, the County is actively working to preserve the existing, regulated affordable housing stock. The County’s Rental Housing Study (MNCPPC and DHCA), completed in 2017, identified rental housing needs and offered a wide range of recommended approaches to meeting them, including changes to policies and programs to help guarantee long-term affordability of rental housing. This study has been cited as the catalyst for evolving initiatives that study and expand opportunities for affordable housing. More recent initiatives that address housing affordability concerns include ongoing modifications to the Moderately Priced Dwelling Unit (MPDU) program, zoning changes including the Accessory Dwelling Unit ZTA 19-01 approved in 2019, which expanded options for creating additional housing stock, including affordable units, the completion of the Montgomery County Preservation Study in 2020, the expansion of the Affordable Housing PILOT in 2021, the HOC Housing Production Fund authorized in 2021 and recipient of the Ivory Prize for innovation in 2024, the Thrive Montgomery 2050 long-range plan Montgomery County, Maryland, approved in 2022, the Nonprofit Preservation Fund launched in 2023, and the Rent Stabilization and Troubled Properties laws effective in 2024.

In March 2022, the Montgomery County Council unanimously enacted amendments to Prevailing Wage Requirements 35-21, Construction Contracts. The goal of the amendment is to expand the prevailing wage requirements to include additional construction-related jobs and construction projects financed by the County to match the State's lower prevailing wage threshold limit. The legislation passed with an amendment to apply prevailing wage rates to certain construction contracts that receive a payment in lieu of taxes (PILOTs), but it also provides an exemption for affordable housing projects owned by the HOC and nonprofit developers who provide reduced rental units or accept rental assistance. The Government Operations and Fiscal Policy (GO) Committee approved the following amendments:

- Lower the prevailing wage threshold limit from $500,000 to $250,000, or apply the State's prevailing wage threshold to construction contracts, or whichever dollar threshold is lower;
- Expand the scope of construction to include rehabbing, repaving, pavement milling, and mechanical systems service contract.
- Define the types of "mechanical systems service contract" that should receive prevailing wage rates, i.e., HVAC, refrigeration, electrical, plumbing, and elevator systems;
- Adopt the federal prevailing wage threshold of $2,500 or more for mechanical systems service contracts.

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

In 2014, the Interagency Commission on Homelessness (ICH) was established by the County to act on behalf of County residents experiencing homelessness and to provide advice, counsel, and recommendations to the County Executive and County Council. The Commission's responsibilities involve matters influencing the provision of services, County government policies and procedures, development and implementation of State and Federal laws, and other issues affecting the lives, rights, and welfare of people experiencing homelessness in Montgomery County. The Montgomery Continuum of Care (CoC) is the U.S. Department of Housing and Urban Development (HUD) recognized body responsible for community planning to prevent and end homelessness in Montgomery County. It is a public-private partnership that includes County and other government agencies, nonprofit service providers, landlords, and others who have a role in the County's housing market. The CoC must have a formal governance structure to guide its activities, including the designation of a Governing Board. The CoC has designated the ICH as the Governing Board of the Montgomery County CoC. The ICH has a broad representation of public and private housing and social service agencies, and it and its several subcommittees meet regularly and hold open public meetings to enhance coordination and public involvement.

Discussion: N/A

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(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 available for use 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	$500,000
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	$500,000

Other CDBG Requirements

1. The amount of urgent need activities	0

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is

as follows:

DCHA effectively uses HOME investments alongside private and public resources, including but not limited to the following: bank loans, tax-exempt and taxable bond debt from state and local governments, land contributions from local government and private resources, developer equity investments through private resources, and the sale of Low-Income Housing Tax Credits and Payments in Lieu of Taxes from the County and local governments. Other resources include The Montgomery County Housing Initiative Fund (HIF), developer investments, and state funds.

Montgomery County HIF funds are used for HOME funds matching and usually exceed a 25% match.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities, as required in 92.254, is as follows:

   The County does not use HOME funds for owner-occupied housing programs. HOME funds are reserved and used for the construction, acquisition, and/or rehabilitation of both multi-family and single-family units.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds, see 24 CFR 92.254(a)(4), is as follows:

   All DHCA projects that receive HOME financing and have HOME units are governed by a regulatory agreement that specifies the requirements of the HOME financing and the terms of compliance. The regulatory agreement remains in effect during any resale or re-capitalization of the property. If the requirements of the regulatory agreement are violated, the developer is in default and subject to the appropriate actions, including recapture/repayment of the HOME investment.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds, along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

   Montgomery County does not use HOME funds to refinance existing debt. After a rehabilitation project is completed, the property's value is assessed through the developer's appraisal resources.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

   The action plan does not include a planned HOME TBRA activity.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g., persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

   The action plan does not include a planned HOME TBRA activity.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

   The rental housing projects will follow 24 CFR 92.253, CFR 91.220, and 24 CFR 5.105.

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as an attachment)

   See Appendix for the ESG written guidelines.

2. If the Continuum of Care has established a centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

   Emergency shelter is available 24/7 for homeless families and single adults at designated sites throughout the CoC, and they are assessed for diversion and shelter placement. Families and single adults at-risk of homelessness can also apply for assistance. At-risk households are assessed for emergency financial assistance and are linked to needed mainstream resources.

   DHHS monitors emergency shelter availability and placement. The CoC adopted its Coordinated Entry Systems (CES) Policy and Procedures in January 2018. Through coordinated entry, any household is assessed utilizing standard assessment tools that indicate vulnerability and needs. All providers meet regularly to review the CES by name list for adult singles and families with minor children. Households are matched with the appropriate permanent housing option that best meets their needs. Households are prioritized based on vulnerability.

   Standard assessment tools are used to screen, assess, and refer households to all emergency, transitional, and permanent housing programs. The tools cover housing history, financial/social supports, health status, service needs, and barriers to housing. Providers enter the assessment into HMIS to promote coordination. The system is advertised via the County's 311 phone line, the DHHS/SEPH website, community events, and service provider training.

3. Identify the process for making sub-awards and describe how the ESG allocation available to

private nonprofit organizations (including community and faith-based organizations).

Montgomery County administers ESG funds directly and does not make sub-awards.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

   The Interagency Commission on Homelessness (ICH), which is the CoC Governing board, is required to have at least one homeless or formerly homeless person as a board member. In addition, the ICH has a People's Committee comprised entirely of people with lived experience. This committee is involved in decisions related to CoC policies and program funding.

5. Describe performance standards for evaluating ESG.

Performance standards for Rapid Re-Housing are aligned with the CoC standards and include the percentage of participants increasing income while in permanent housing and the percentage of recipients maintained in permanent housing.

No ESG funds will be used for planning and administration expenses.