

**\*AGENDA\***  
**Housing Review Board Meeting**  
**November 16, 2020**  
**3:00 p.m. Worcester County Government Center**  
**First Floor Conference Room**

**OLD BUSINESS:**

At the Board's last meeting on November 20, 2019 and upon review of an emergency septic application in September 2020, the following new cases were approved for grant funding:

	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
	[REDACTED]
[REDACTED]	
[REDACTED]	

Following are updates on progress of all grant projects approved to date:

Pending

[REDACTED]	[REDACTED]
[REDACTED]	

Complete

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

**NEW BUSINESS****Budget status as of 11/04/20:**

<b>Category</b>	<b>Budgeted</b>	<b>Committed</b>	<b>Spent</b>	<b>Available</b>
Project Administration 5c	12,000	12,000.00	2,500.00	0
Relocation 3	8,345	2,710.05	2,710.05	5,634.95
Emergency Repairs 5b	73,505	24,101	15,626	49,404
General Rehab 5a	206,150	44,195	44,195	161,955
<b>Program Income</b>	<b>19,539.90</b>	<b>0</b>	<b>0</b>	<b>19,539.90</b>
<b>TOTALS</b>	<b>319,539.90</b>	<b>83,006.05</b>	<b>65,031.05</b>	<b>236,533.85</b>

**\*Program Income received from pay-off of a MD-18-CD-21 grant; must be spent before County is permitted to draw any additional MD-20-CD-22 funds**

**Reminder - New Requirements  
MD-20-CD-22**

Beginning with this grant, properties with an estimated rehab cost that exceeds 49% of the tax assessment value are ineligible for CDBG funding. Costs associated with lead paint risk reduction may be deducted from this formula. For properties that have health or safety hazards, the County may request an exception to be allowed to eliminate the hazards. In my case write-ups I will identify any properties that need an exception in order to receive grant funding.

**New Applicant Cases- CDBG**

██████████

1522 Wesley Road, Stockton

██████████ is a ██████████ retiree with an annual household income of ██████████. This places ██████████ at below ██████████ of median, classified as extremely low income. ██████████ current home was found to be structurally unsound by our Program Inspector and was thus referred to the State Special Loans Inspector. This spring, the State Inspector confirmed the property to be eligible for their replacement program and I began the process of obtaining the site plan and necessary documentation to submit a loan underwriting package to the State. ██████████ loan was approved last week in the amount of \$136,648 to cover the demolition of the current home and construction of a new replacement home and well. To complete ██████████ project, grant funding is needed for a replacement septic system and we have an approved quote from Doug Vann excavating in the amount of \$14,249. Combining the approved State Special Loans funding with a CDBG grant award will additionally aid the County in meeting its leveraged funding obligations under the terms of our grant agreement.

**7116 Scotland Road, Snow Hill**

[REDACTED] years of age, respectively. [REDACTED]

[REDACTED] Upon receiving benefits, the household income is anticipated to continue to be below 30% of median, extremely low income. Items needed at this property include bathroom and kitchen plumbing repairs and floor replacement as part of a full remodel of these rooms. Three electric baseboard units need to be replaced and safety concerns such as GFIC outlets, smoke detectors and testing of ceilings for asbestos need to be addressed. Project cost is estimated at \$38,843.89.

**5824 Evergreen Terrace Snow Hill**

[REDACTED] years of age and is [REDACTED]

[REDACTED] below 30% of median, categorized as extremely low income [REDACTED]

[REDACTED] I have contacted the Special Loans Program to see if their assistance may be possible and will update the Board on its response at the meeting. Items needed at the property include a roof replacement and ceiling repairs, upgraded smoke detectors and GFCI outlets, replacement water heater, crawlspace insulation and possibly a larger HVAC unit. Estimated project cost is \$34,547.12.

**810 Walnut Street, Pocomoke City**

[REDACTED] year old [REDACTED] total household income is [REDACTED]

[REDACTED] This places [REDACTED] below 50% of median, classified as low income. [REDACTED] Items needed at this property include a roof replacement and ceiling repairs, bathroom renovation for accessibility, new water heater, replacement of the electric panel, and additional insulation. The total estimated project cost is \$ 37,913.99. [REDACTED] was the recipient of a rehab grant from the Town of Pocomoke in 1996,

therefore the County would need to request an exemption from the State to provide assistance.

**10237 Henry Road, Berlin**

is years of age and receives , placing the family at below 30% of median, classified as low income. were recipients of emergency assistance from the County under the 2018 rehab in the amount of \$29,160 to replace the heat system, repair plumbing, clean out crawl space and repair the bathroom. is now re-applying for funding to replace the septic system. Since is a past grantee, application would have to be approved as an exception by the State. Projected cost is \$12,000. (Rather than enclosing copies of her inspection report from last year, am enclosing work write-ups of items we completed and those left unfunded.)

**3848 Snow Hill Rd., Snow Hill**

years of age with a total annual income of This places at below 30% of the median, classified as extremely low income. The Program Inspector's report shows the home to be structurally unsound and beyond repair. All major systems have failed and home is unsafe for habitation; recommend referral to State Special Loans Program for replacement. Estimated replacement cost is \$155,000.

### **New Applicant Cases- Special Loans**

**102 N. Collins Street, Snow Hill**

years of age and employed full time Total household income is , placing slightly outside of the income limit for CDBG assistance. is eligible for funding through the State Special Loans Program and due to the presence of lead paint in the home may be eligible to receive lead grant funding for lead remediation. We recently received approval from both the Maryland and Snow Hill Historic Trust to move forward with the enclosed scope of work. The anticipated project cost is \$58,000 and is in the process of selecting contractors to receive quotes from (Owners are permitted to select their own contractor under this program).

### **Replacement House Program**

**Group A:** These dwellings urgent conditions such as a possible electrical fire hazard, sewer gas hazard, gas leaks, possibly leading to accidental death.

**Group B:** These have tasks that are still urgent by nature, such as possible electrical shock hazard, ongoing plumbing leaks, sewage leaks, visible mold, other environmental concerns, but would otherwise fit into the final group C.

██████████ - received loan commitment from SLP, will schedule settlement as soon as receive Title Insurance

**Group C:** Severe structural problems (as in former 2 groups), but none are thought to be possibly life ending. No particular order is meant to be implied in the list below.