



LARRY HOGAN
Governor
BOYD K. RUTHERFORD
Lt. Governor
KENNETH C. HOLT
Secretary

December 15, 2020

The Honorable Larry Hogan
State House
100 State Circle
Annapolis, Maryland 21401

The Honorable Bill Ferguson
President
Senate of Maryland
State House, H-107
Annapolis Maryland 21401

The Honorable Adrienne A. Jones
Speaker Maryland House of Delegates
State House, H-101
Annapolis Maryland 21401

Re: Report required by Housing and Community Development Article

Ladies and Gentlemen:

On behalf of the Maryland Department of Housing and Community Development, I am pleased to submit this report satisfying the requirements of Housing and Community Development Article §2-301 and §4-2505. For the defined programs, the attached report details financial assistance provided to eligible entities in FY20, including whether they are in priority funding areas, sustainable communities, or opportunity zones.

Sincerely,

Kenneth C. Holt, Chief of Staff for

Kenneth C. Holt
Secretary

cc: Sarah Albert, Department of Legislative Services (5 copies)





Maryland Opportunity Zones



Maryland Opportunity Zones Report

Fiscal Year 2020

Community Development Administration Projects

The Community Development Administration (CDA) provided financial assistance to 61 projects in FY2020 with 33 projects funded through the CDA Multifamily program, 16 projects funded through the CDA Energy program, and 12 projects funded through the Neighborhood Business Works program. All but one of these CDA projects were in a Priority Funding Area and were therefore considered "business projects" in §4-223 of the Housing and Community Development Article.

Every CDA Multifamily program financed in FY2020 was within a Priority Funding Area; 10 were co-located within an Opportunity Zone (Table 1). CDA multifamily financial assistance totaled \$265.2 million out of a total project cost of approximately \$991.7 million to produce 3,042 units (Table 2). CDA provided \$35.8 million to multifamily projects in Opportunity Zones with a total cost of \$313.2 million for 879 units.

Nearly all eligible CDA Energy projects were located in a Priority Funding Area—all but one—while five projects were co-located in Opportunity Zones (Table 3). The five Opportunity Zone projects received \$2.0 million in funding for 444 units and all 16 CDA Energy projects impacted a total of 1,449 units and totaled \$5.8 million (Table 4).

In FY2020, the Neighborhood Business Works program funded a total of 12 projects around the state, expending \$10.6 million in state funds to support \$36.4 million in total project costs (Table 6). All projects were located within a Priority Funding Area and three were co-located in an Opportunity Zone (Table 5). The three projects in Opportunity Zones were awarded a total of \$3.5 million, supporting \$7.8 million in total project costs.

Table 1: Community Development Administration Multifamily Projects

Community Development Administration Multifamily Projects									
Project Address/Name	Project City	Zip Code	Jurisdiction	Units	Type	Bond Funds	Total Project Cost	Area	
								PFA	OZ
Magnolia Greene	Lavale	21502	Allegany	40	New	\$0	\$9,598,672	YES	NO
Meade Village	Severn	21144	Anne Arundel	224	Acq/Rehab	\$33,000,000	\$64,721,326	YES	NO
Towne Courts	Annapolis	21401	Anne Arundel	42	New	\$0	\$22,045,766	YES	NO
Towns at Padonia	Lutherville	21093	Baltimore	26	New	\$0	\$16,937,404	YES	NO
Somerset-Extension	Baltimore	21205	Baltimore	64	New/Rehab	\$10,000,000	\$20,020,242	YES	NO
Orchard Mews	Baltimore	21201	Baltimore City	101	Acq/Rehab	\$11,500,000	\$25,049,101	YES	NO
Four Ten Lofts	Baltimore	21201	Baltimore City	76	New	\$0	\$24,062,497	YES	YES
22 Light St	Baltimore	21202	Baltimore City	40	New	\$3,650,000	\$21,480,601	YES	YES
Park View at Coldspring	Baltimore	21209	Baltimore City	99	Acq/Rehab	\$7,700,000	\$16,357,107	YES	NO
Flamingo Place Apts	Baltimore	21211	Baltimore City	47	New	\$0	\$19,324,192	YES	NO
Rosemont Tower	Baltimore	21216	Baltimore City	203	Acq/Rehab	\$23,500,000	\$51,953,852	YES	NO
Marshall Gardens	Baltimore	21217	Baltimore City	90	New	\$0	\$29,833,101	YES	YES
Hollander Ridge	Baltimore	21237	Baltimore City	94	Acq/Rehab	\$19,875,000	\$41,415,796	YES	NO
Calvert Hills East	Prince Fred	20678	Calvert	96	New	\$13,000,000	\$30,985,933	YES	NO
Westminster Way	Westminster	21158	Carroll	55	New	\$0	\$20,055,605	YES	NO
Carrolltowne Village	Eldersburg	21784	Carroll	38	New	\$0	\$15,279,726	YES	NO
Cecilton Elderly Housing	Cecilton	21913	Cecil	20	New	\$0	\$8,294,023	YES	NO

Community Development Administration Multifamily Projects (continued)									
Project Address/Name	Project City	Zip Code	Jurisdiction	Units	Type	Bond Funds	Total Project Cost	Area	
								PFA	OZ
Willows at Windsor Village	Elkton	21921	Cecil	100	Acq/Rehab	\$5,500,000	\$21,680,413	YES	YES
Catoctin View Apts	Frederick	21701	Frederick	74	Acq/Rehab	\$16,000,000	\$33,494,383	YES	NO
Ox Fibre	Frederick	21701	Frederick	83	Acq/Rehab	\$13,200,000	\$28,661,910	YES	YES
Chautauqua Park West	Oakland	21550	Garrett	77	Acq/Rehab	\$0	\$22,118,147	YES	YES
Homes on Fountain Green	Bel Air	21014	Harford	72	New	\$0	\$22,393,034	YES	NO
Bensor Corner	Fallston	21047	Harford	56	New	\$0	\$22,043,008	YES	NO
Ivy Hills Townhouses & Apts	Havre De Grace	21078	Harford	37	New	\$6,400,000	\$13,405,834	YES	YES
Robinson Overlook	Columbia	21044	Howard	48	New	\$3,700,000	\$18,672,086	YES	NO
Riverwatch Phase II	Elkridge	21075	Howard	58	New	\$0	\$22,588,675	YES	NO
Upton II at Rockville	Rockville	20850	Montgomery	150	New	\$26,375,000	\$51,413,109	YES	NO
Fireside Park Apts	Rockville	20850	Montgomery	236	Acq	\$31,000,000	\$64,086,063	YES	NO
Elizabeth House III Apts	Silver Spring	20910	Montgomery	267	New	\$0	\$123,160,178	YES	YES
Glenarden Phase 2A	Lanham	20706	Prince George's	55	New	\$7,030,000	\$14,775,246	YES	YES
Woodlands at Reid Temple	Glenn Dale	20769	Prince George's	252	New	\$33,750,000	\$60,169,500	YES	NO
Reserve Somerset Commons	Princess Anne	21853	Somerset	54	New	\$0	\$14,016,854	YES	YES
McCleary Hill I	Hagerstown	21740	Washington	68	New	\$0	\$21,578,253	YES	NO

Table 2: Summary of CDA Multifamily Projects

Summary of CDA Multifamily Projects				
	Number of Awards	Total Units	Bond Funds	Total Project Cost
All Projects	33	3,042	\$265,180,000	\$991,671,637
Opportunity Zones	10	879	\$35,780,000	\$313,194,781

Table 3: Community Development Administration Energy Projects

Community Development Administration Energy Projects								
Project Address	Project City	Zip Code	Jurisdiction	Units	Type	State Funds	Area	
							PFA	OZ
229 Baltimore Ave	Cumberland	21501	Allegany	102	Grant	\$156,972	YES	NO
1000 Madison St	Annapolis	21403	Anne Arundel	32	Grant	\$309,135	YES	NO
4803 Tamarind Rd	Baltimore	21209	Baltimore City	99	Loan	\$224,936	YES	NO
1700 Edmonson Ave	Baltimore	21223	Baltimore City	94	Grant	\$310,361	YES	NO
502 Sunset Blvd	Ridgely	21660	Caroline	32	Grant	\$101,954	YES	NO
1 Whitehall Cir	Elkton	21921	Cecil	69	Loan	\$310,500	YES	YES
300-352 Friendship Rd & 150 E Main St	Elkton	21921	Cecil	50	Loan	\$299,490	YES	YES
40 Academy St	East New Market	21631	Dorchester	19	Grant	\$72,483	YES	NO
100 Burgess Hill Way	Frederick	21702	Frederick	120	Grant	\$380,753	YES	NO
735 Monroe St	Rockville	20850	Montgomery	203	Loan	\$535,127	YES	NO
9 Chestnut St	Gaithersburg	21403	Montgomery	72	Grant	\$170,116	YES	YES
3801 33 rd St	Mt. Rainier	20712	Prince George's	12	Grant	\$48,732	YES	NO
6500 Ronald Rd	Capitol Heights	20731	Prince George's	225	Grant	\$1,142,343	YES	YES
5521 Marlboro Pike	District Heights	20747	Prince George's	224	Grant	\$1,230,034	YES	NO
29 Village Dr	Crisfield	21817	Somerset	28	Grant	\$112,083	YES	YES
1117 Parsons Rd	Salisbury	21061	Wicomico	68	Grant	\$394,178	NO	NO

Table 4: Summary of CDA Energy Projects

Summary of CDA Energy Projects			
	Number of Awards	Total Units	Funding Amount
All Projects	16	1,449	\$5,799,197
Opportunity Zones	5	444	\$2,034,532

Table 5: Neighborhood Business Works Projects

Neighborhood Business Works Projects									
Project Name	Project Address	Project City	Zip Code	Jurisdiction	Type	State Funds	Estimated Total Project Cost	Area	
								PFA	OZ
Junior Achievement of Central Maryland, Inc.	1725 Twin Springs Rd	Baltimore	21227	Baltimore	Loan	\$74,400	\$148,800	YES	NO
Lexington Market	401 W Lexington St	Baltimore	21201	Baltimore City	Loan	\$3,000,000	\$6,000,000	YES	YES
The Wine Collective, LLC	1700 W 41 st St	Baltimore	21211	Baltimore City	Loan	\$428,000	\$1,656,000	YES	NO
Union Collective Refinance	1700 W 41 st St	Baltimore	21211	Baltimore City	Loan	\$2,500,000	\$5,000,000	YES	NO
Habitat for Humanity of the Chesapeake	3741 Commerce Dr #309	Baltimore	21227	Baltimore City	Loan	\$500,000	\$1,975,957	YES	NO
Vehicles for Change	3417 Greenmount Ave	Baltimore	21228	Baltimore City	Loan	\$410,000	\$1,485,000	YES	NO
Ministry of Brewing	1900 E Lombard St	Baltimore	21231	Baltimore City	Loan	\$750,000	\$3,171,312	YES	NO
Cecilton Senior Village	233 S Bohemia Ave	Cecilton	21913	Cecil	Loan	\$1,205,000	\$7,990,000	YES	NO
Party Headquarters (PartyHQ)	15606 Emerald Way	Bowie	20716	Prince George's	Loan	\$500,000	\$3,362,167	YES	NO
Wills Decorating Limited	5122 Baltimore Ave	Hyattsville	20781	Prince George's	Loan	\$750,000	\$3,750,000	YES	NO
Pythian Castle	16-18 W Franklin St	Hagerstown	21740	Washington	Loan	\$250,000	\$1,315,500	YES	YES
Maryland Capital Enterprises, Inc.	144 E Main St	Salisbury	21801	Wicomico	Loan	\$250,000	\$500,000	YES	YES

Table 6: Summary of Neighborhood Business Works Projects

Summary of Neighborhood Business Works Projects			
	Number of Awards	Funding Amount	Total Project Cost
All Projects	12	\$10,617,400	\$36,354,736
Opportunity Zones	3	\$3,500,000	\$7,815,500

Neighborhood Revitalization Program Projects

In FY2020, the Neighborhood Revitalization (NR) program funded 85 projects through the Strategic Demolition Fund (SDF) and Community Legacy. Every NR program was in a Priority Funding Area and considered a "business project" in §4-223 of the Housing and Community Development Article.

The SDF funded 27 projects around the state, totaling \$12.2 million out of a total project cost of \$73.1 million (Table 8). All but one were in Sustainable Communities while 15 were co-located in Opportunity Zones (Table 7), receiving \$9.1 million in SDF awards and \$65.9 in total project costs.

The Community Legacy program made 58 awards to statewide projects totaling \$6.0 million in funds and \$43.4 million in total project costs (Table 10). Of these awards, 56 projects were located in Sustainable Communities and 25 projects were co-located in Opportunity Zones (Table 9). Community Legacy funded the 25 Opportunity Zone projects with \$3.1 million for a total project cost of \$7.4 million.

Table 7: Strategic Demolition Fund Projects

Strategic Demolition Fund Projects									
Project Address/Name	Project City	Zip Code	Jurisdiction	Type	Funding Amount	Estimated Total Project Cost	Area		
							PFA	SC	OZ
2911 Pulaski Hwy	Baltimore	21224	Baltimore City	Grant	\$150,000	\$211,000	YES	YES	NO
5809 Park Heights Ave	Baltimore	21215	Baltimore City	Grant	\$125,000	\$394,978	YES	YES	NO
1601 Bruce Ct	Baltimore	21217	Baltimore City	Grant	\$1,000,000	\$3,560,000	YES	YES	NO
207 N Bruce St	Baltimore	21223	Baltimore City	Grant	\$100,000	\$126,130	YES	YES	NO
36 W Potomac St	Brunswick	21716	Frederick	Grant	\$400,000	\$500,000	YES	YES	NO
223 Unit A W Potomac St	Brunswick	21716	Frederick	Grant	\$200,000	\$261,310	YES	YES	NO
16 Center Pl	Dundalk	21222	Baltimore	Grant	\$250,000	\$575,000	YES	YES	NO
46730 S Shangri-La Dr	Lexington Park	20653	St. Mary's	Grant	\$75,000	\$108,140	YES	YES	NO
509-11 Race St	Cambridge	21613	Dorchester	Loan	\$400,000	\$825,000	YES	YES	NO
141 Main St	New Windsor	21776	Carroll	Grant	\$350,000	\$540,414	YES	YES	NO
606 Nanticoke St	Sharptown	21861	Wicomico	Grant	\$50,000	\$62,500	YES	YES	NO
7273 Cooper Dr	Sykesville	21784	Carroll	Grant	\$25,000	\$37,500	YES	YES	NO
1401 E Pratt St	Baltimore	21203	Baltimore City	Grant	\$1,000,000	\$1,783,000	YES	YES	YES
1701 N Gay St	Baltimore	21213	Baltimore City	Grant	\$475,000	\$662,500	YES	YES	YES
2105 Herbert St	Baltimore	21217	Baltimore City	Grant	\$4,775,000	\$5,968,750	YES	YES	YES
1948 W North Ave	Baltimore	21217	Baltimore City	Grant	\$225,000	\$725,000	YES	YES	YES
1103 Maces Ln	Cambridge	21613	Dorchester	Grant	\$200,000	\$1,505,000	YES	NO	YES
410 Academy St	Cambridge	21613	Dorchester	Grant	\$380,000	\$900,000	YES	YES	YES
4445 Indian Head Hwy	Indian Head	20640	Charles	Grant	\$500,000	\$28,726,714	YES	YES	YES
915 Washington Ave	Chestertown	21620	Kent	Grant	\$250,000	\$263,080	YES	YES	YES
8 E Main St	Crisfield	21817	Somerset	Grant	\$200,000	\$700,000	YES	YES	YES
101 Railroad Ave	Elkton	21921	Cecil	Grant	\$175,000	\$218,750	YES	YES	YES
411 A Dorchester Ave	Cambridge	21613	Dorchester	Grant	\$500,000	\$23,325,052	YES	YES	YES
228 Center St	Frostburg	21532	Allegany	Grant	\$120,000	\$580,000	YES	YES	YES

Strategic Demolition Fund Projects (continued)									
Project Address/Name	Project City	Zip Code	Jurisdiction	Type	Funding Amount	Estimated Total Project Cost	Area		
							PFA	SC	OZ
101 Main St	Grantsville	21536	Garrett	Grant	\$100,000	\$273,300	YES	YES	YES
0 Block of W Washington St	Hagerstown	21740	Washington	Grant	\$125,000	\$250,000	YES	YES	YES
207 W Main St	Salisbury	21801	Wicomico	Grant	\$50,000	\$52,500	YES	YES	YES

Table 8: Summary of Strategic Demolition Fund Projects

Summary of Strategic Demolition Fund Projects			
	Number of Awards	Funding Amount	Total Project Cost
All Projects	27	\$12,200,000	\$73,135,618
Opportunity Zones	15	\$9,075,000	\$65,933,646

Table 9: Community Legacy Projects

Community Legacy Projects									
Project Address/Name	Project City	Zip Code	Jurisdiction	Type	Funding Amount	Estimated Total Project Cost	Area		
							PFA	SC	OZ
601 Kelly Rd	Cumberland	21502	Allegany	Grant	\$150,000	\$250,000	YES	YES	NO
15 S Broadway	Frostburg	21532	Allegany	Grant	\$50,000	\$55,000	YES	YES	YES
64 Clay St	Annapolis	21401	Anne Arundel	Grant	\$200,000	\$268,510	YES	YES	NO
Intersection of Cockeys Mill Rd and Main St	Reisterstown	21136	Baltimore	Grant	\$100,000	\$130,000	YES	YES	NO
320 York Rd	Towson	21204	Baltimore	Grant	\$50,000	\$56,450	YES	YES	NO
100-800 Blocks of Eastern Blvd Back River Bridge to Marlyn Ave	Essex	21221	Baltimore	Grant	\$25,000	\$35,000	YES	YES	NO
1706 Old Eastern Ave	Essex	21221	Baltimore	Grant	\$250,000	\$375,000	YES	YES	YES
300 Key Highway	Baltimore	21202	Baltimore City	Grant	\$200,000	\$13,617,962	YES	YES	NO
2137 Herbert St	Baltimore	21217	Baltimore City	Grant	\$250,000	\$300,000	YES	YES	YES
583 Presstman St	Baltimore	21217	Baltimore City	Grant	\$75,000	\$75,000	YES	YES	YES
145 S Calverton Rd	Baltimore	21223	Baltimore City	Grant	\$75,000	\$235,000	YES	YES	NO
600-636 Cherry Hill Rd	Baltimore	21225	Baltimore City	Grant	\$200,000	\$1,028,000	YES	YES	YES
789-859 Washington Blvd	Baltimore	21230	Baltimore City	Grant	\$90,000	\$151,550	YES	YES	YES
South Broadway	Baltimore	21298	Baltimore City	Grant	\$180,000	\$380,000	YES	YES	NO
115 North Main St	Federalsburg	21632	Caroline	Grant	\$100,000	\$236,400	YES	YES	YES
Main St, High St, Race St, Granite Ave	Port Deposit	21904	Cecil	Grant	\$55,000	\$55,000	YES	YES	NO
241 Market St	Charlestown	21914	Cecil	Grant	\$25,000	\$27,500	YES	YES	YES
Moss St	Chesapeake City	21915	Cecil	Grant	\$25,000	\$25,000	YES	YES	NO
101 E Main St	Elkton	21921	Cecil	Grant	\$40,000	\$80,000	YES	YES	YES
Race St	Cambridge	21613	Dorchester	Grant	\$25,000	\$25,000	YES	YES	YES
10 Academy St	East New Market	21631	Dorchester	Grant	\$30,000	\$30,000	YES	YES	NO
Market St, Patrick St, and East St	Frederick	21701	Frederick	Grant	\$100,000	\$100,000	YES	YES	NO

Community Legacy Projects (continued)

Project Address/Name	Project City	Zip Code	Jurisdiction	Type	Funding Amount	Estimated Total Project Cost	Area		
							PFA	SC	OZ
100 W All Saints St	Frederick	21701	Frederick	Grant	\$325,000	\$414,900	YES	YES	YES
1 W Potomac St	Brunswick	21716	Frederick	Grant	\$55,000	\$55,000	YES	YES	YES
22 E Main St	Emmitsburg	21727	Frederick	Grant	\$55,000	\$120,000	YES	YES	NO
19 W Main St	Middletown	21769	Frederick	Grant	\$50,000	\$65,525	YES	YES	NO
1 W Main St	New Market	21774	Frederick	Grant	\$25,000	\$50,000	YES	YES	NO
Designated Main St Area	Thurmont	21788	Frederick	Grant	\$55,000	\$110,000	YES	YES	NO
100 Church St	Deer Park	21550	Garrett	Grant	\$10,000	\$10,000	YES	YES	NO
114 S Second St	Oakland	21550	Garrett	Grant	\$80,000	\$160,000	YES	YES	YES
102 N Philadelphia Blvd	Aberdeen	21001	Harford	Grant	\$55,000	\$110,000	YES	YES	NO
809 Rock Spring Rd	Bel Air	21014	Harford	Grant	\$100,000	\$100,000	YES	NO	NO
5 N Main St	Bel Air	21014	Harford	Grant	\$150,000	\$1,998,925	YES	YES	NO
205 S Hays St	Bel Air	21014	Harford	Grant	\$60,000	\$182,800	YES	YES	NO
8125 Main St	Ellicott City	21043	Howard	Grant	\$485,000	\$16,634,933	YES	YES	NO
101 Spring Ave	Chestertown	21620	Kent	Grant	\$250,000	\$587,170	YES	YES	YES
301 High St	Chestertown	21620	Kent	Grant	\$55,000	\$110,000	YES	YES	YES
114 N Main St	Galena	21635	Kent	Grant	\$55,000	\$68,750	YES	YES	NO
21309 Sharp St	Rock Hall	21661	Kent	Grant	\$40,000	\$40,000	YES	YES	NO
Main St	Laurel	20707	Prince George's	Grant	\$55,000	\$160,300	YES	YES	NO
15926 Paisley Ln	Bowie	20716	Prince George's	Grant	\$100,000	\$500,000	YES	YES	NO
Within Centreville's Designated Main St	Centreville	21617	Queen Anne's	Grant	\$55,000	\$58,200	YES	YES	NO
1001 W Main St	Crisfield	21817	Somerset	Grant	\$55,000	\$68,511	YES	YES	YES
Tyler Rd	Ewell	21824	Somerset	Grant	\$100,000	\$104,400	YES	YES	NO
22670 Washington St	Leonardtown	20650	St. Mary's	Grant	\$25,000	\$30,000	YES	YES	NO
102 Glenwood Ave	Easton	21601	Talbot	Grant	\$250,000	\$548,210	YES	YES	YES
108 S Locust Ln	Easton	21601	Talbot	Grant	\$100,000	\$217,000	YES	YES	YES
18 S Higgins St	Easton	21601	Talbot	Grant	\$225,000	\$225,000	YES	YES	YES
101 Market St	Oxford	21654	Talbot	Grant	\$40,000	\$52,000	YES	YES	NO
0-100 Block of N and S Potomac St	Hagerstown	21740	Washington	Grant	\$200,000	\$600,000	YES	YES	YES
905 Booth St	Salisbury	21801	Wicomico	Grant	\$125,000	\$271,806	YES	NO	NO
110 N Division Street #107	Salisbury	21801	Wicomico	Grant	\$100,000	\$1,317,250	YES	YES	YES
Downtown Area South of 17 th St	Ocean City	21842	Worcester	Grant	\$55,000	\$210,000	YES	YES	YES
Multiple Sites	Ocean City	21842	Worcester	Grant	\$55,000	\$261,500	YES	YES	YES
122 Market St	Pocomoke	21851	Worcester	Grant	\$55,000	\$55,000	YES	YES	NO
103 Market St	Pocomoke	21851	Worcester	Grant	\$50,000	\$60,000	YES	YES	NO
103 Bank St	Snow Hill	21863	Worcester	Grant	\$55,000	\$60,500	YES	YES	YES
207 S Bay St	Snow Hill	21863	Worcester	Grant	\$100,000	\$210,000	YES	YES	YES

Table 10: Summary of Community Legacy Projects

Summary of Community Legacy Projects			
	Number of Awards	Funding Amount	Total Project Cost
All Projects	58	\$6,000,000	\$43,364,052
Opportunity Zones	25	\$3,065,000	\$7,398,491