

**COUNTY COUNCIL OF PRINCE GEORGE'S COUNTY, MARYLAND**  
**2024 Legislative Session**

Resolution No. CR-072-2024

Proposed by The Chair (by request - County Executive)

Introduced by Council Members Ivey, Oriadha, Hawkins, Dernoga, Watson and Blegay

Co-Sponsors \_\_\_\_\_

Date of Introduction September 10, 2024

**RESOLUTION**

1 A RESOLUTION concerning

2 Fiscal Year ("FY") 2025 Annual Action Plan for Housing and Community Development  
 3 For the purpose of amending the Prince George's County Fiscal Year ("FY") 2025 Annual  
 4 Action Plan for Housing and Community Development by adding the Pathway to Purchase  
 5 Program, an eligible activity not originally funded or described in the FY 2025 Annual Action  
 6 Plan, and the reprogramming and reallocation of one million dollars (\$1,000,000) in HOME  
 7 Investment Partnerships ("HOME") Program funds from the FY 2023 Annual Action Plan to  
 8 support this project.

9 WHEREAS, the U.S. Department of Housing and Urban Development ("HUD") requires  
 10 jurisdictions that receive assistance under certain community planning and development  
 11 programs to submit a Five-Year Consolidated Plan and an Annual Action Plan to the Secretary  
 12 of HUD that outlines ways to develop viable communities by: providing decent housing, a  
 13 suitable living environment, and expanding economic opportunities principally for low- and  
 14 moderate-income persons; and

15 WHEREAS, each jurisdiction is required to adopt a citizen participation plan as part of its  
 16 Five-Year Consolidated Plan and Annual Action Plans; and

17 WHEREAS, a citizen participation plan sets forth the jurisdiction's policies and procedures  
 18 for citizen participation, and must provide for and encourage citizens to participate in the  
 19 development of the Assessment of Fair Housing, any revisions to the Assessment of Fair  
 20 Housing, the Five-Year Consolidated Plan, any substantial amendment to the Consolidated Plan,  
 21 and the Performance Report; and

22 WHEREAS, pursuant to Section 15A-107 of the Prince George's County Code, the County

1 Executive and the County Council of Prince George’s County, Maryland adopted CR-047-2020,  
 2 which set forth the County’s FY 2021-2025 Consolidated Plan, along with the County’s FY  
 3 2021-2025 Citizen Participation Plan; and

4 WHEREAS, the County’s 2021-2025 Citizen Participation Plan requires the County to  
 5 submit to HUD, any amendments to the County’s five-year Consolidated Plan or Annual Action  
 6 Plan that constitutes a “substantial change;” and

7 WHEREAS, pursuant to the County’s 2021-2025 Citizen Participation Plan, the following  
 8 decisions constitute a “substantial change”: (1) a change in the allocation priorities or a change  
 9 in the method of distribution of funds; (2) the addition of an eligible activity not originally  
 10 funded or described in the Annual Action Plan; (3) a change in the location, description,  
 11 regulatory reference, national objective citation, and status of an activity originally described in  
 12 the Annual Action Plan; (4) a change in the use of CDBG, HOME, Program Income, or ESG  
 13 funds, exceeding at least \$250,000 from one existing activity to another existing eligible activity  
 14 in any category within the applicable Program. All activities must have been in an approved  
 15 Annual Action Plan; (5) designations for Neighborhood Revitalization Strategy Areas (NRSAs);  
 16 and (6) a change in the proposed uses of HUD 108 Loan Guarantee and Section 108 Program  
 17 Income; and

18 WHEREAS, the County Council shall hold a public hearing for public input on any  
 19 revision or amendment to the Consolidated Plan and the Annual Action Plan, and approve the  
 20 amendment by resolution pursuant to Section 15A-106 of the County Code; and

21 WHEREAS, pursuant to Section 15A-105(a)(2) of the County Code, the FY 2025 Annual  
 22 Action Plan must be amended to include the estimated cost of projects, the total cost to bring  
 23 them to completion, and an identification of the sources of funds; and

24 WHEREAS, the Pathway to Purchase Program will assist income eligible first-time  
 25 homebuyers to purchase eligible residential properties by providing homeownership assistance as  
 26 needed for mortgage principal reduction, down payment and/or closing cost assistance; and

27 WHEREAS, Attachments “A1-A2” describe the Pathway to Purchase Program activity, the  
 28 associated costs and the source(s) of funding for the project, as attached hereto and made part  
 29 hereof; and

30 WHEREAS, Attachment “B” includes a summary of the reprogramming and reallocation of  
 31 one million dollars (\$1,000,000) in HOME Program funds from the FY 2023 Annual Action

1 Plans to support the Pathway to Purchase Program, attached hereto and made part hereof; and

2 WHEREAS, Attachment “C,” consists of the County’s FY 2025 Annual Action Plan, as  
3 amended, and attached hereto and made part hereof; and

4 WHEREAS, the addition of the Pathway to Purchase Program constitutes a “substantial  
5 change” to the County’s FY 2025 Annual Action Plan because it is an eligible activity not  
6 originally funded or described in the FY 2025 Annual Action Plan; and

7 WHEREAS, the reprogramming and reallocation of one million dollars (\$1,000,000) in  
8 HOME Program funds constitutes a “substantial change” to the County’s FY 2025 Annual  
9 Action Plan because it is a change in the allocation priorities or a change in the method of  
10 distribution of funds; and

11 WHEREAS, the County Executive recommends the amendments to the FY 2025 Annual  
12 Action Plan to include the addition of the Pathway to Purchase Program, and the reprogramming  
13 and reallocation of one million dollars (\$1,000,000) in HOME Program funds to support this  
14 project.

15 NOW, THEREFORE, BE IT RESOLVED by the County Council of Prince George's  
16 County, Maryland, that the FY 2025 Annual Action Plan for Housing and Community  
17 Development, a copy of which shall be marked for identification by the Clerk of the County  
18 Council and maintained as a permanent record, is hereby amended to include the Pathway to  
19 Purchase Program activity , and to reflect the reprograming and reallocation of one million  
20 dollars (\$1,000,000) in HOME Program funds, as described in Attachments “A1 – A2,” “B,” and  
21 “C,” respectively, as attached hereto and made a part hereof

22 BE IT FURTHER RESOLVED that the County Executive or her designee is hereby  
23 authorized and empowered as the official representative of Prince George’s County to submit the  
24 amended FY 2025 Annual Action Plan to U.S. Department of Housing and Urban Development  
25 (“HUD”), along with all assurances contained therein, to act as necessary in connection with the  
26 submission, and to provide such additional information to HUD as may be required.

Adopted this 15<sup>th</sup> day of October, 2024.

COUNTY COUNCIL OF PRINCE  
GEORGE'S COUNTY, MARYLAND

BY: \_\_\_\_\_  
Jolene Ivey  
Chair

ATTEST:

\_\_\_\_\_  
Donna J. Brown  
Clerk of the Council

**ATTACHMENT A-1**  
**PROJECT INFORMATION SHEET**  
**PATHWAY TO PURCHASE PROGRAM**

<b>PROJECT DESCRIPTION:</b>	The Pathway to Purchase (P2P) Program will assist income eligible first-time homebuyers to purchase eligible residential properties by providing homeownership assistance as needed for mortgage principal reduction, down payment and/or closing cost assistance.
<b>PROPOSED RECIPIENT:</b>	Redevelopment Authority of Prince George’s County (RAPGC)
<b>CONTACT:</b>	Jacqueline West-Spencer Executive Director 9200 Basil Court, Suite 504 Largo, Maryland 20774 JLWestspencer@co.pg.md.us
<b>NEIGHBORHOOD/LOCALITY:</b>	County-wide
<b>PROPOSED ASSISTANCE:</b>	<p>Up to twenty five thousand dollars (\$25,000), as needed for households with an annual income not to exceed eighty percent (80%) of the Area Median Income (AMI).</p> <p>Minimum Loan Amount = One thousand dollars (\$1,000)</p> <p>Maximum sales price must not exceed the HOME Homeownership Purchase Price Limits, as established and published annually by the U.S. Department of Housing and Urban Development (HUD).</p> <p>The 2023-2024 Homeownership Purchase Price Limits effective July 1, 2023 is: Four hundred, thirty two thousand dollars (\$432,000) for resale properties Four hundred, sixty seven thousand dollars (\$467,000) for newly constructed properties</p>

**ATTACHMENT A-2**  
**PROJECT INFORMATION SHEET**  
**PATHWAY TO PURCHASE PROGRAM**

**PROJECT DESCRIPTION:**

The Redevelopment Authority of Prince George's County (RAPGC) administers the operations of the County's Pathway to Purchase Program ("Program"). The Program will assist income eligible first-time homebuyers to purchase eligible residential properties by providing homeownership assistance as needed for mortgage principal reduction, down payment and/or closing cost assistance.

The minimum amount of HOME Program funds that must be invested per purchaser is One Thousand Dollars (\$1,000.00). The maximum amount of HOME funds that may be invested must not exceed the Purchase Price limitations as established and published annually by HUD.

Program assistance will provide homeownership assistance up to twenty five thousand dollars (\$25,000), as needed for households with an annual income not to exceed eighty percent (80%) of the Area Median Income (AMI). The eighty percent (80%) income limits will be based on the "uncapped limits" as calculated by HUD for Prince George's County jurisdiction. The down payment and closing cost assistance offered is in the form of a ten (10) year, zero percent (0%) loan recorded as a second mortgage against the property. Purchasers will make no monthly payments on the loan. The loan will be forgiven upon maturity. The HOME Program loan is subject to the recapture provisions as described in 24 CFR § 92.254(5)(ii). Eligible properties for the Program include single-family homes, townhomes, and condominiums.

Properties assisted with HOME Program funds must remain affordable for a minimum period, depending on the amount of HOME Program funds provided. The affordability period for the assisted housing is ensured through a regulatory agreement or covenant recorded in the land records of Prince George's County.