

**NCSHA 2010 Awards  
2009 Annual Report**

**Category:** Communications  
**Sub-Category:** Annual Report  
**Entry Name:** 2009 Annual Report

*"We remain unwavering in our conviction that we can build decent, safe housing in a way that ensures a smart, green and growing future for our state."*

*- Governor Martin O'Malley*

### **Expanding Our Priorities, Telling Our Story**

Creating homeownership and revitalizing communities are two of the most important program objectives for the Maryland Department of Housing and Community Development. In Fiscal Year 2009, DHCD provided 1,664 loans to homebuyers through the Maryland Mortgage Program, totaling more than \$310 million, and provided \$4.25 million in downpayment and closing cost assistance. In addition, DHCD invested more than \$48 million in neighborhood revitalization projects all over Maryland.

But DHCD's traditional mission is expanding in two important ways. First, the agency is continuing to lead Maryland's response to one of the nation's deepest and most prolonged housing crisis in the housing market since the Great Depression. The agency's focus on helping sustain homeownership includes the oversight of housing counseling and legal assistance networks and the creation of additional legal and regulatory reforms to assist distressed homeowners. Last year, Maryland's HOPE Network counselors helped 13,680 families navigate the bewildering and emotionally debilitating foreclosure process.

Also, in response to the economic downturn, DHCD had to develop innovative ways to use about \$324 million dollars of American Recovery and Reinvestment Act funding earmarked for housing and community development programs in Maryland. DHCD's 2009 Annual Report, "Putting Housing Back to Work," tells the DHCD story.

This visually polished publication describes DHCD's expanding priorities and the impact of its programs and initiatives in Fiscal Year 2009. The Annual Report offers compelling human interest stories, quick bulleted highlights, testimonials and colorful images to convey DHCD's work and accomplishments.

The Annual Report describes the unsung heroes in the fight to preserve people's homes, such as housing counselor Glenda Sierra Schultz, an immigrant to the United States from Honduras a decade ago, who works passionately to help the state's many Latino families find sustainable alternatives to foreclosure. Or, the quiet struggle of Yvonne Brown, a Prince George's County schoolteacher who fell seriously behind in her mortgage after an auto accident made her unable to work. Although it took nearly a year, Ms. Brown eventually negotiated a loan modification from her lender with help from Maryland's HOPE counseling network.

The added benefit of this publication is it makes DHCD's efforts transparent - from the agency's stewardship of state resources to the professional, responsive service it provides to the people of Maryland. The DHCD Annual Report is available to members of Maryland State government and other stakeholders such as community development groups, housing agencies, banking and finance organizations, and non-profit foundations that have an impact on housing. The report was produced with recycled and natural materials. An electronic version can be found on DHCD's website at [mdhousing.org](http://mdhousing.org).