



Secretary: Raymond A. Skinner
 Deputy Secretary: Clarence J. Snuggs
 Chief of Staff: Simone C. Johnson
 Principal Counsel: Anthony J. Mohan



Division Assistant Secretaries and Directors:
 Div. of Development Finance: Frank B. Coakley, Asst. Secretary
 Div. of Neighborhood Revitalization: Carol Gilbert, Asst. Secretary
 Div. of Credit Assurance: George Eaton, Director
 Div. of Information Technology: Sue Mclean, Director
 Div. of Finance & Admin: Susan Traylor, Director

Appointment Date: February 23, 2007

MINORITY BUSINESS ENTERPRISE (MBE) PROCUREMENTS

MBE/WBE EXPENDITURES	CURRENTLY AVAILABLE PERIOD (October, 2007)						YEAR-TO-DATE					
	Agency Total	Ethnic/Disabled	Women	Other	Total MBE/WBE	%	Agency Total	Ethnic/Disabled	Women	Other	Total MBE/WBE	%
Payment Totals	\$220,573	\$25,632	\$8,799	\$0	\$34,431	15.6%	\$1,229,674	\$129,901	\$49,142	\$0	\$179,043	14.6%
MBE Payment %		11.6%	4.0%	0.0%				10.6%	4.0%	0.0%		
Awards Totals	\$304,166	\$26,543	\$31,447	\$0	\$57,990	19.1%	\$914,079	\$90,770	\$58,498	\$0	\$149,268	16.3%
MBE Award %		8.7%	10.3%	0.0%				9.9%	6.4%	0.0%		
Architectural and Engineering					\$0		\$0	\$0	\$0	\$0	\$0	
Construction					\$0		\$0	\$0	\$0	\$0	\$0	
Construction Related					\$0		\$0	\$0	\$0	\$0	\$0	
Maintenance					\$0		\$0	\$0	\$0	\$0	\$0	
Services	\$205,018	\$26,446	\$25,000		\$51,446	25.1%	\$540,423	\$87,064	\$25,000	\$0	\$112,064	20.7%
Supplies and Equipment	\$6,680				\$0	0.0%	\$12,846	\$0	\$2,618	\$0	\$2,618	20.4%
HCS&E	\$34,400				\$0	0.0%	\$112,832	\$0	\$0	\$0	\$0	0.0%
Corporate Credit Card	\$58,068	\$97	\$6,447		\$6,544	11.3%	\$247,977	\$3,706	\$30,880	\$0	\$34,586	13.9%

SMALL BUSINESS ENTERPRISE (SBE) PAYMENTS

SBR INDICATORS	CURRENTLY AVAILABLE PERIOD (October, 2007)				YEAR-TO-DATE			
	Agency Total	Total SBR	Designated Procurements	%	Agency Total	Total SBR	Designated Procurements	%
SBR Payment Totals	\$176,671	\$22,142	1	12.5%	\$942,139	\$90,431	1	9.6%

PAYMENT TIMELINESS

	Goal	Monthly Reporting Period				FYTD 08	FYE 07
		Jul-07	Aug-07	Sep-07	Oct-07		
% Invoices Paid Within 30 Days	99%	100.00%	99.88%	99.92%	99.93%	99.93%	99.80%



PERSONNEL DATA

	2-Week Reporting Period						Fiscal Year-To-Date				
	8/29-9/11	9/12-9/25	9/26-10/9	10/10-10/23	10/24-11/6	% CHANGE	Total	# Employees	Max	Average	Periods
OVERTIME (HOURS) TOTAL	15.1	9.0	11.8	22.6	12.0	-46.9%	103.7	314	22.6	11.5	9
Office of the Secretary	9.6	9.0	6.7	13.6	6.3	-53.7%	73.0	46	13.6	8.1	9
Div. of Development Finance	5.5	3.7	5.1	8.3	5.0	-39.8%	31.0	118	8.3	3.4	9
Div. of Neighborhood Rev.	0.0	0.0	0.0	0.0	0.0	0.0%	0.0	35	0.0	0.0	9
Div. of Credit Assurance	0.0	0.0	0.0	0.0	0.0	0.0%	0.0	53	0.0	0.0	9
Div. of Information Tech.	0.0	0.0	0.0	0.0	0.0	0.0%	0.0	16	0.0	0.0	9
Div. of Finance & Admin	0.0	0.0	0.0	0.7	0.7	0.0%	3.4	46	2.0	0.4	9
COMP (HOURS) TOTAL	521.3	702.5	558.3	625.1	572.8	-8.4%	5,105.1	314	702.5	567.2	9
Office of the Secretary	100.8	85.6	66.5	91.2	72.7	-20.3%	660.3	46	100.8	73.4	9
Div. of Development Finance	192.3	335.2	193.8	267.1	262.5	-1.7%	2,009.0	118	335.2	223.2	9
Div. of Neighborhood Rev.	70.4	127.3	136.6	181.4	116.9	-35.6%	1,003.4	35	181.4	111.5	9
Div. of Credit Assurance	11.0	61.2	14.7	10.9	15.6	43.1%	179.4	53	61.2	19.9	9
Div. of Information Tech.	12.9	23.5	71.2	15.3	7.0	-54.2%	169.7	16	71.2	18.9	9
Div. of Finance & Admin	133.9	69.7	75.5	59.2	98.1	65.7%	1,083.3	46	200.3	120.4	9
COMP COE (HOURS) TOTAL	38.6	50.7	71.4	57.8	40.2	-30.4%	524.3	314	100.2	58.3	9
Office of the Secretary (14)	8.9	10.4	9.1	8.3	9.3	12.7%	137.4	46	42.6	15.3	9
Div. of Development Finance (18)	3.8	8.1	16.2	6.0	4.5	-25.0%	59.1	118	16.2	6.6	9
Div. of Neighborhood Rev. (07)	15.8	20.3	39.6	23.3	18.8	-19.4%	197.0	35	39.6	21.9	9
Div. of Credit Assurance (08)	0.0	0.0	0.0	0.0	0.0	0.0%	0.0	53	0.0	0.0	9
Div. of Information Tech. (01)	0.0	0.0	0.0	0.0	0.0	0.0%	0.0	16	0.0	0.0	9
Div. of Finance & Admin (16)	10.3	12.0	6.5	20.3	7.7	-62.2%	130.9	46	31.6	14.5	9
SICK (HOURS) TOTAL	935.0	1,017.9	897.7	924.9	1,078.1	16.6%	8,761.1	314	1,193.2	973.5	9
Office of the Secretary	51.6	202.1	163.1	127.7	126.3	-1.1%	1,075.8	46	202.1	119.5	9
Div. of Development Finance	325.8	242.6	339.0	309.5	307.5	-0.6%	2,972.9	118	441.3	330.3	9
Div. of Neighborhood Rev.	74.0	78.2	79.5	150.1	242.0	61.2%	868.0	35	242.0	96.4	9
Div. of Credit Assurance	261.3	329.0	164.1	201.7	142.3	-29.4%	2,142.4	53	370.9	238.0	9
Div. of Information Tech.	85.0	56.0	41.5	49.0	35.1	-28.4%	498.1	16	103.8	55.3	9
Div. of Finance & Admin	137.3	110.1	110.6	86.8	224.9	159.0%	1,203.9	46	224.9	133.8	9
TELEWORKING (HOURS) TOTAL	362.2	353.3	342.6	326.5	301.3	-7.7%	3,109.6	314	388.2	345.5	9
Office of the Secretary	8.0	0.0	16.0	16.0	0.0	-100.0%	151.0	46	56.0	16.8	9
Div. of Development Finance	174.5	188.0	164.0	145.5	120.0	-17.5%	1,466.0	118	188.0	162.9	9
Div. of Neighborhood Rev.	8.0	0.0	16.0	8.0	8.0	0.0%	64.0	35	16.0	7.1	9
Div. of Credit Assurance	116.0	76.0	72.0	82.0	96.0	17.1%	766.0	53	116.0	85.1	9
Div. of Information Tech.	0.0	0.0	0.0	0.0	0.0	0.0%	0.0	16	0.0	0.0	9
Div. of Finance & Admin	55.7	89.3	74.6	75.0	77.3	3.1%	662.6	46	89.3	73.6	9



	2-Week Reporting Period						Fiscal Year-To-Date				
	8/29-9/11	9/12-9/25	9/26-10/9	10/10-10/23	10/24-11/6	% CHANGE	Total	# Employees	Max	Average	Periods
VACANCIES (PERMANENT)	25.0	24.0	28.0	26.0	26.0	0.0%		314	0.0		8
Office of the Secretary	10.0	9.0	9.0	8.0	9.0	12.5%		46	0.0		8
Div. of Development Finance	5.0	6.0	7.0	6.0	5.0	-16.7%		118	28.0		8
Div. of Neighborhood Rev.	3.0	3.0	4.0	4.0	4.0	0.0%		35	10.0		8
Div. of Credit Assurance	1.0	1.0	2.0	2.0	2.0	0.0%		53	7.0		8
Div. of Information Tech.	0.0	0.0	1.0	1.0	1.0	0.0%		16	4.0		8
Div. of Finance & Admin	6.0	5.0	5.0	5.0	5.0	0.0%		46	2.0		8
VACANCIES (CONTRACT)	17.6	14.0	14.0	11.0	8.0	-27.3%		314	1.0		8
Office of the Secretary	1.0	1.0	1.0	1.0	1.0	0.0%		46	6.0		8
Div. of Development Finance	7.6	5.0	5.0	2.0	1.0	-50.0%		118	17.6		8
Div. of Neighborhood Rev.	3.0	3.0	3.0	3.0	3.0	0.0%		35	1.0		8
Div. of Credit Assurance	1.0	0.0	0.0	0.0	0.0	0.0%		53	7.6		8
Div. of Information Tech.	3.0	3.0	3.0	3.0	1.0	-66.7%		16	3.0		8
Div. of Finance & Admin	2.0	2.0	2.0	2.0	2.0	0.0%		46	1.0		8

	Monthly Reporting Period				% CHANGE	FYE 07
	Jul-07	Aug-07	Sep-07	Oct-07		
AUTHORIZED PINS TOTAL	316	316	316	316	0%	316
VACANT PINS	19	21	24	26	8%	19
FTE CONTRACT TOTAL	39.5	39.5	39.5	39.5	0%	39.5

DISCIPLINARY ACTIONS

	Monthly Reporting Period				% CHANGE	FYTD 08	FYE 07
	Jul-07	Aug-07	Sep-07	Oct-07			
DISCIPLINARY ACTIONS TOTAL	0	0	0	1	+	1	3
TERMINATIONS TOTAL	0	0	0	0	0%	0	0

GRIEVANCES

	Monthly Reporting Period				% CHANGE	FYTD 08	FYE 07
	Jul-07	Aug-07	Sep-07	Oct-07			
GRIEVANCES TOTAL	0	0	0	0	0%	0	0



TRANSITION REPORT STATUS

DHCD Committed Response		Response Completed by Staff			Outcome	
Type of Response	Number	Monthly Reporting Period (YTD)			Accepted*	Rejected
		Sep-07	Oct-07	Nov-07		
Total Action Items	124	51	60	69	64	5
		41%	48%	56%		
Accept	79	37	46	51	51	0
		47%	58%	65%		
Accept with Modification	10	5	5	6	6	0
		50%	50%	60%		
Reject	8	4	4	6	1	5
		50%	50%	75%		
Requires Further Study	27	5	5	6	6	0
		19%	19%	22%		
GOAL: Items Completed on Schedule = 100%					% Change	
Scheduled to Be Completed		76	81	81	0%	
Completed on Schedule		41	52	58	12%	
		54%	64%	72%	12%	
Response in Progress but Not Final		17	16	17	6%	

*Accepted includes those with the following Accepted Status: Completed, Ongoing, or with Modification

VEHICLE UTILIZATION

	Goal	Monthly Reporting Period				FYTD 08	% of Goal	FYE 07
		Jul-07	Aug-07	Sep-07	Oct-07			
# Vehicles		28	28	28	28	28		28
Avg Monthly Mileage per Vehicle	833	1,213	1,179	1,051	1,280	1,181	142%	1,157



DIVISION OF DEVELOPMENT FINANCE: HOMEOWNERSHIP

LOAN PURCHASES								
	Goal	Monthly Reporting Period				FYTD 08	% of Goal	FYE 07
		Jul-07	Aug-07	Sep-07	Oct-07			
MARYLAND MORTGAGE PROGRAM (MMP)								
# Loans	4,000	273	332	351	417	1,373	34%	3,884
\$\$ Loans	\$790,000,000	\$56,683,659	\$70,437,408	\$72,268,703	\$83,797,710	\$283,187,480	36%	\$767,558,194
DOWN PAYMENT AND SETTLEMENT EXPENSE LOAN PROGRAM (DSELP)								
# Loans		153	124	128	139	544		3,277
\$\$ Loans	\$5,000,000	\$715,000	\$532,250	\$521,440	\$543,700	\$2,312,390	46%	\$18,643,804

MARKET PENETRATION: HOMES SOLD WITHIN DHCD PURCHASE LIMITS								
	Goal	Monthly Reporting Period				FYTD 08	% of Goal	FYE 07
		Jul-07	Aug-07	Sep-07	Oct-07			
# Total Houses Sold		3,886	3,869	2,773	2,776	13,304		49,919
# DHCD Purchased		273	332	351	417	1,373		3,884
% DHCD Purchased	7%	7%	9%	13%	15%	10%	141%	8%

PARTNER MATCH PROGRAMS								
	Goal	Monthly Reporting Period				FYTD 08	% of Goal	FYE 07
		Jul-07	Aug-07	Sep-07	Oct-07			
# Partners		5	5	3	7	20		75
# Loan Purchases		27	28	32	41	128		318
Loaned Amount (\$) (Mortgaged)		\$4,614,872	\$5,224,883	\$5,241,176	\$6,682,403	\$21,763,334		\$55,295,438
Loaned Amount (\$) (Partner Match)		\$114,000	\$133,793	\$173,000	\$229,228	\$650,021		\$1,611,862

PURCHASE FILE REVIEW TIME							
Internal Processing Time (Completed)	Goal	Monthly Reporting Period				FYTD 08	% of Goal
		Jul-07	Aug-07	Sep-07	Oct-07		
# Files Received for Purchase Review		286	334	406	327	1,353	
% Reviewed For Purchase ≤ 5 days	100%	99%	99%	99%	99%	99%	99%
% Approved for Purchase		72%	76%	68%	84%	75%	
# Incomplete Files Suspended		79	80	129	53	341	
% Incomplete Files Suspended		28%	24%	32%	16%	25%	

LIFELINE REFINANCE MORTGAGE PROGRAM								
	Goal	Monthly Reporting Period				FYTD 08	% of Goal	FYE 07
		Jul-07	Aug-07	Sep-07	Oct-07			
# Loans		0	1	2	6	9		2
\$\$ Loans	\$20,000,000	\$0	\$250,000	\$280,910	\$1,882,045	\$2,412,955	12%	\$259,500



DIVISION OF DEVELOPMENT FINANCE: SPECIAL LOAN PROGRAMS

MARYLAND HOME FINANCING PROGRAM								
	Goal	Monthly Reporting Period				FYTD 08	% of Goal	FYE 07
		Jul-07	Aug-07	Sep-07	Oct-07			
# Applications Received		1	1	0	0	2		7
# Applications Committed		0	2	0	0	2		8
# Units Assisted/Completed		2	0	3	0	5		4
Total Amount Allocated (\$)		\$198,292	\$0	\$359,057	\$0	\$557,349		\$387,079

MARYLAND HOUSING REHABILITATION PROGRAM*								
	Goal	Monthly Reporting Period				FYTD 08	% of Goal	FYE 07
		Jul-07	Aug-07	Sep-07	Oct-07			
# Applications Received		23	34	25	20	102		
# Applications Committed		14	17	17	22	70		
# Committed Applications In Construction		22	31	41	55			
# Units Assisted/Completed	115	8	10	13	14	45	39%	119
Total Amount Allocated (\$)	\$4,892,980	\$593,896	\$392,507	\$350,005	\$546,865	\$1,883,273	38%	\$5,261,288

*Includes IPP, STAR and Accessible Homes for Seniors

LEAD HAZARD REDUCTION GRANT AND LOAN PROGRAM								
	Goal	Monthly Reporting Period				FYTD 08	% of Goal	FYE 07
		Jul-07	Aug-07	Sep-07	Oct-07			
# Applications Received		5	4	4	3	16		
# Applications Committed		3	4	0	2	9		
# Committed Applications In Construction		11	14	13	15			
# Units Assisted/Completed	135	4	5	4	4	17	13%	107
Total Amount Allocated (\$)	\$2,000,000	\$37,372	\$55,926	\$0	\$63,046	\$156,344	8%	\$1,341,977

WEATHERIZATION								
	Goal	Monthly Reporting Period				FYTD 08	% of Goal	FYE 07
		Jul-07	Aug-07	Sep-07	Oct-07			
# Applications Received		337	138	214	255	944		
# Applications Committed		147	65	52	140	404		
# Committed Applications In Construction		310	249	215	213	987		
# Units Assisted/Completed	975	33	76	75	9	193	20%	1,064
Total Amount Allocated (\$)	\$5,198,125	113,293	366,327	387,311	39,435	906,411	17%	5,846,844

PROGRAMS FOR INDIVIDUALS WITH DISABILITIES*								
	Goal	Monthly Reporting Period				FYTD 08	% of Goal	FYE 07
		Jul-07	Aug-07	Sep-07	Oct-07			
# Applications Received		6	4	3	3	16		32
# Applications Committed		2	3	6	2	13		33
# Eligible Applications In Process		9	12	13	10	44		
# Units Assisted/Completed		0	0	4	2	6		8
# of Beds Provided		0	9	15	3	27		80
Total Amount Allocated (\$)	\$4,600,000	\$0	\$211,991	\$541,673	\$354,730	\$1,108,394	24%	\$4,948,839

*Joint Division Reporting Data on Programs: Maryland Home Financing Program (Borrowers with Disabilities) & Group Home Loan Program



DIVISION OF DEVELOPMENT FINANCE: MULTIFAMILY HOUSING

HOUSING DEVELOPMENT								
Units/Beds Approved	Goal	Monthly Reporting Period				FYTD 08	% of Goal	FYE 07
		Jul-07	Aug-07	Sep-07	Oct-07			
Family Housing (#)	1,850	0	100	72	22	194	10%	1,411
Senior Housing (#)	900	0	112	115	210	437	49%	1,095
Transitional Housing (#)	150	1	0	0	0	1	1%	294
Total	2,900	1	212	187	232	632	22%	2,800
Housing for the Disabled* (#)	250	0	10	21	31	62	25%	181

* #s are also included within family and senior housing numbers

PROJECT FUNDING*								
	Goal	Monthly Reporting Period				FYTD 08	% of Goal	FYE 07
		Jul-07	Aug-07	Sep-07	Oct-07			
# Projects Closed^		1	2	3	4	10		33
Total Project Costs (\$)		\$171,430	\$26,984,643	\$28,425,323	\$35,986,352	\$91,567,748		\$385,711,594
DHCD Project Costs (\$)		\$83,000	\$7,925,000	\$5,825,000	\$7,738,730	\$21,571,730		\$56,892,783
Project Costs Leveraged (\$)		\$88,430	\$19,059,643	\$22,600,323	\$28,247,622	\$69,996,018		\$328,818,811
Leveraged Funds Ratio (Avg): State Dollars	5.7:1	1.1:1	5.7:1	4:1	7.3:1	5.3:1	93%	9:1
Leveraged Funds Ratio (Avg): Bonds	1:2.3		1:1.9		1:1.6	1:1.7	74%	1:1

* Reported at Initial Close of Project

^ Closed = Internal paperwork finalized

APPLICATION REVIEW AND COMPLIANCE								
	Goal	Monthly Reporting Period				FYTD 08	% of Goal	FYE 07
		Jul-07	Aug-07	Sep-07	Oct-07			
Staff Reports Issued (Total #)*		2	3	5	1	11		44
# on time (≤ 75 days)		2	3	4	1	10		
% on time (< 75 days)	90%	100%	100%	80%	100%	91%	101%	
# of Projects in the Tax Credit Portfolio		362	362	362	362	362		362
% Projects (w/in Tax Credit Portfolio) in IRS Compliance	100%	94%	94%	94%	94%	94%	94%	94%

* Underwriting evaluations of applications



DIVISION OF DEVELOPMENT FINANCE: MULTIFAMILY HOUSING - RENTAL SERVICES

HOUSING CHOICE VOUCHERS								
Output	Goal	Monthly Reporting Period				FYTD 08	% of Goal	FYE 07
		Jul-07	Aug-07	Sep-07	Oct-07			
# Units Leased*	2,243	2,222	2,215	2,215	2,228	2,228	99%	2,161
# Family Self Sufficiency Participants	50	27	37	45	48	48	96%	20
Funding Measure								
Payments Made (\$)	\$12,322,716	\$1,039,284	\$1,054,029	\$1,045,548	\$1,066,162	\$4,205,023	34%	\$11,355,855
% Encumbered	100%	101%	102%	102%	102%	102%	102%	95%
Processing Measures								
% Annual Inspections Completed ≤ 60 days	100%	99%	98%	97%	96%	96%	96%	99%
% Reexams Completed ≤ 60 days	100%	99%	98%	98%	98%	98%	98%	99%
Applicants on Wait List (#)					1,844	1,844		
< 90 days (#)					311	311		
≥ 90 days ≤ 360 days (#)					688	688		
> 360 days (#)					845	845		

* Reporting periods indicate current activity

RENTAL ALLOWANCE PROGRAM								
Output	Goal	Monthly Reporting Period				FYTD 08	% of Goal	FYE 07
		Jul-07	Aug-07	Sep-07	Oct-07			
# Households Assisted		322	325	320	321			637
Funding Measure*								
Payments Made (\$) ^	\$1,605,192	\$33,700	\$70,457	\$156,735	\$67,874	\$328,766	20%	\$1,731,999
% Expended	100%	2%	4%	10%	4%	21%	21%	
Processing Measures								
Payment Requests Processed (#)		12	14	11	15	52		86
# On time (<30 days)		12	14	11	14	51		
% On Time (<30 days)	100%	100	100	100	93	98	98%	

* New measure: Goal to spend down all prior year funding

^ FY08 Funds not included



DIVISION OF DEVELOPMENT FINANCE: MULTIFAMILY HOUSING - RENTAL SERVICES

BRIDGE SUBSIDY DEMONSTRATION PROGRAM*								
Output	Goal	Monthly Reporting Period				FYTD 08	% of Goal	FYE 07
		Jul-07	Aug-07	Sep-07	Oct-07			
# Disabled Households Active	75	37	39	40	44		59%	38
# Disabled Households Inactive		4	1	0	1			38
Processing Measures								
# Transitioned to permanent housing		3	0	0	1	4		0
voucher		1	0	0	0	1		0
other		2	0	0	1	3		0
# Terminations		1	1	0	0	2		0
for medical reasons		0	1	0	0	1		0
for noncompliance		1	0	0	0	1		0
Funding Measure								
Average Subsidy Amount		757	726	726	723			\$757
Average Rent Amount		895	871	885	862			\$895
Payments Made (\$)	\$700,000	\$35,465	\$33,018	\$11,987	\$37,947	\$118,417	17%	\$203,167
% Encumbered	100%	5%	5%	2%	5%	17%	17%	29%

SECTION 8 PERFORMANCE BASED CONTRACT ADMINISTRATION								
Output	Goal	Monthly Reporting Period				FYTD 08	% of Goal	FYE 07
		Jul-07	Aug-07	Sep-07	Oct-07			
% Maximum Fee Earned	100%	100%	100%	90%		97%	97%	99%
# MORs Reviewed		33	17	28	25	103		303
% on time	100%	100%	100%	100%	100%	100%	100%	100%
# Contract Renewals		19	13	12	20	64		238
% on time	100%	100%	100%	100%	100%	100%	100%	100%
# Tenant Complaints		44	45	38	47	174		554
% closed	100%	100%	100%	100%	100%	100%	100%	100%
Resolved in ≤ 30 days (#)		44	45	38	47	174		554
Resolved in >30 - ≤ 60 days (#)		-	-	-	-	-		0
Resolved in > 60 days (#)		-	-	-	-	-		0
Outstanding Complaints (#)		-	-	-	-	-		0



NEIGHBORHOOD REVITALIZATION

NEIGHBORHOOD REVITALIZATION FUNDING STATUS ALL PROGRAMS (\$\$)						
	Fiscal YTD Reporting					
	Budget/ Allocation For FY08	Amount Awarded (FY08 Funds)	Uncommitted FY08 Program Balance	Drawn Down (FY08 Funds)	Amount Awarded FY08 (Prior Years' Appr.)	Drawn Down FY08 (Prior Years' Appr.)
Community Development Block Grant (CDBG)	\$7,813,084	\$6,392,058	\$1,421,026	\$137,329	\$2,939,975	\$5,046,442
Community Investment Tax Credit Program (CITC)	\$1,000,000	\$0	\$1,000,000	\$0	\$0	\$0
Community Legacy	\$7,000,000	\$0	\$7,000,000	\$0	\$0	\$3,580,804
Community Service Block Grant (CSBG)	\$8,264,511	\$5,189,179	\$3,075,332	\$559,672	\$0	\$0
Emergency Shelter Grants (ESG)	\$576,871	\$395,899	\$180,972	\$0	\$0	\$0
Local Government Infrastructure Financing (LGIF) (Not State Funds)	\$24,575,000	\$24,575,000	\$0	\$2,657,900	\$0	\$10,574,986
Neighborhood BusinessWorks (NBW) Program	\$4,000,000		\$3,147,468			
Loans		\$813,457		\$70,378	\$222,543	\$630,999
Grants					\$0	\$419,192
MCAP Deposit		\$39,075		\$39,075	\$0	\$0
Neighborhood Housing Service (NHS)	\$240,000	\$40,000	\$200,000	\$40,000	\$0	\$0
Technical Assistance Grant (TAG)	\$200,000	\$0	\$200,000	\$0	\$0	\$15,002
Circuit Rider	\$125,000	\$84,000	\$41,000	\$56,000	\$0	\$0
TOTAL	\$53,794,466	\$37,528,668	\$16,265,798	\$3,560,354	\$3,162,518	\$20,267,425

NR PROJECT SUMMARY*						
	Goal	YTD Reporting FY08 Funds		% Change (Reporting Period)	Program Life TTD (Cumulative)	
		Oct-07	Nov-07		Oct-07	Nov-07
# Active Projects		564	747	32%		2,454
Amount Awarded (\$) ^	\$53,794,466		\$12,953,668			\$393,980,381
% Encumbered	100%		70%			96%
Total Spent (Drawn) (\$)			\$3,560,354			\$354,360,890
Amount Leveraged (\$)			\$48,926,563			\$3,069,281,365
Ratio of Funds Leveraged	10:1		3.8:1			7.8:1
# of New/Expanded Businesses Created and Maintained	60	18	21	17%		242
# Jobs Created/ Retained	550	306	329	8%		4,900

*Table excludes Main Street Maryland to avoid double counting.

^Amount awarded does not include LGIF; DHCD facilitated its awarding -- it is not state money



NEIGHBORHOOD REVITALIZATION

GRANT PROGRAMS								
PROJECT MANAGEMENT STATUS								
	Goal	YTD Reporting FY08 Funds		% of Goal	% Change (Reporting Period)	Program Life TTD (Cumm.)		
		Oct-07	Nov-07			Oct-07	Nov-07	% Change
CDBG (Since1987)								
# Active Projects		141	162		15%		703	
Amount Awarded (\$)	\$7,813,084		\$6,392,058	82%			\$193,391,562	
% Encumbered	100%		82%	82%			99%	
Total Spent (Drawn) (\$)			\$137,329				\$171,664,683	
Amount Leveraged (\$)	\$29,263,289		\$20,067,694	69%			\$886,587,643	
Leveraged Ratio	4:1		3.2:1				4.6:1	
% in reporting compliance	100%	100%	100%		0%			
CITC (Since 1997)								
# Active Projects		187	197		5%		383	
Amount Awarded (\$)	\$1,000,000	\$0	\$0	0%	0%		\$10,758,288	
% Encumbered	100%	0%	0%	0%	0%		91%	
Total Spent (Drawn) (\$)			\$0				\$8,696,542	
Amount Leveraged (\$)	\$38,501,432		\$0	0%			\$159,007,193	
Leveraged Ratio	39:1		0	0%			14.8:1	
% in reporting compliance	100%		46%	46%				
COMMUNITY LEGACY (Since 2002)								
# Active Projects		115	187		63%		390	
Amount Awarded (\$)	\$7,000,000	\$0	\$0	0%	0%		\$42,193,000	
% Encumbered	100%	0%	0%	0%	0%		86%	
Total Spent (Drawn) (\$)		\$0	\$0		0%		\$29,132,374	
Amount Leveraged (\$)	\$51,883,390	\$0	\$0	0%	0%		\$233,734,971	
Leveraged Ratio	7:1	0	0	0%	0%		5.6:1	
% in reporting compliance	100%		78%	78%				
CSBG (Since 1987)								
# Active Projects		27	39		44%		598	
Amount Awarded (\$)	\$8,264,511		\$5,189,179	63%			\$128,535,838	
% Encumbered	100%		62.8%	63%			98%	
Total Spent (Drawn) (\$)			\$559,672				\$120,880,357	
Amount Leveraged (\$)	\$118,110,777	\$0	\$0	0%	0%		\$1,572,579,337	
Leveraged Ratio	15:1	0	0	0%	0%		12.3:1	
% in reporting compliance	100%		95%	95%				
SPECIAL GRANT PROGRAMS*								
# Active Projects		51	97		90%		332	
Amount Awarded (\$)	\$1,141,871		\$435,899	38%			\$19,101,693	
% Encumbered	100%		42.9%	43%			85%	
Total Spent (Drawn) (\$)		\$0	\$40,000				\$23,986,934	
Amount Leveraged (\$)	\$6,627,374		\$435,899	7%			\$108,189,251	
Leveraged Ratio	7:1		1:1	14%			5.7:1	
% in reporting compliance	100%		52%	52%				

* Includes ESG (Since1989), TAG (Since ----), NBW GRANTS (Since1996), and NHS (Since 1987) (TAG is not included in cumulative report of awarded amounts).



NEIGHBORHOOD REVITALIZATION

GRANT PROGRAMS

COMPETITIVE AWARD PROCESS					
	Goal (Days)	Award Periods			
		FY07	FY08	% Annual Change	% Dif From Goal
CDBG					
Preliminary Review	5	3	3	0%	-40%
Rating, Ranking & Recommendation	30	28	49	75%	63%
Award Processing	30	47	41	-13%	37%
Application to Award (Total)	65	78	93	19%	43%
CITC					
Preliminary Review	10	5	7	40%	-30%
Rating, Ranking & Recommendation	30	38	50	32%	67%
Award Processing	50	43	In Process		
Application to Award (Total)	90	86			
COMMUNITY LEGACY					
Preliminary Review	10	7	5	-29%	50%
Rating, Ranking & Recommendation	45	30	30	0%	67%
Award Processing	60	49	In Process		
Application to Award (Total)	115	86			



NEIGHBORHOOD REVITALIZATION

LOAN PROGRAMS

LOCAL GOVERNMENT INFRASTRUCTURE (LGIF) BOND FINANCE PROGRAM (Since 1988)									
LGIF PROGRAM MANAGEMENT STATUS	Goal	Fiscal YTD Reporting					% Change	FYE 07	Program Life TTD (Cumm.)
		Jul-07	Aug-07	Sep-07	Oct-07	Nov-07			
# of gov't applications rec'd		0	7	7	7	7	0%	5	
#of applications approved	12	0	4	4	4	4	0%	4	48
Total Loan Amount (\$)		\$0	\$0	\$0	\$0	\$24,575,000		\$11,460,000	\$105,335,000
Portfolio Management									
# Active Bond Projects		41	41	41	41	63	54%	42	48
# > 24 months				27	27	26	-4%	28	
% > 24 months			66%	66%	66%	41%	-37%	67%	
\$ Active Bond Projects (Total)		15,577,385.03	15,577,385.03	14,989,067.03	14,637,932.83	35,335,179.79	141%	\$16,036,543	\$105,335,000
\$ > 24 months			\$4,911,391	\$4,485,961	\$4,134,826	\$3,144,505	-24%	\$5,370,548	
% > 24 months			32%	30%	28%	9%	-68%	33%	

LGIF PROCESS MEASUREMENT						
Goal (Days)	FY07		FY08		% Change	% of Goal
	Round 1	Round 2	Round 1	Round 2		
Eligibility Determination	60	37		50	35%	120%
Insurance Approval	42	35	One Round in FY07*	42	20%	100%
Pricing to bond closing	15	16		16	0%	94%
Application to Award (Total)	117	88		108	23%	108%

*Only 1 Round in FY07 based upon demand

SMALL BUSINESS LOANS*								
PROGRAM MANAGEMENT STATUS	Goal	Fiscal YTD Reporting					% CHANGE	FYE 07
		Jul-07	Aug-07	Sep-07	Oct-07	Nov-07		
# Loan Applications Received (NBW Loans)		3	3	4	8	8	0%	20
# Applications Approved (NBW Loans)		1	3	4	4	10	150%	9
# Loan Applications Received (MCAP)		6	9	12	15	16	7%	42
# Applications Approved (MCAP)		6	9	12	15	16	7%	42
# Loan Applications Received (Linked Deposit)								
# Applications Approved (Linked Deposit)								
DHCD Amount Committed (\$) (NBW/MCAP)^	\$4,000,000	\$13,275	\$25,275	\$115,075	\$122,575	\$360,575	194%	\$1,821,855
Lender Loan Amount (\$) (Linked Deposit)**	\$1,000,000							
Amount Leveraged * (\$)^		\$808,170	\$1,373,170	\$2,314,170	\$2,759,170	\$3,847,970	39%	\$10,801,361
Leveraged Ratio	1.5:1	60.9:1	54.4:1	20.2:1	22.6:1	10.7:1	-109%	6:1
# New/ Expanded Businesses	55	6	12	14	18	21	17%	50
# Jobs Created/Retained	550	165	228	252	306	329	8%	552
NBW LOANS PROCESS MEASUREMENT	Goal (Days)	Monthly Reporting Period					FYTD 08	% Change
		Jul-07	Aug-07	Sep-07	Oct-07	Nov-07		
Underwriting to Approval Process	≤ 30 days	1	2	0		1	4	-
	>30 days	0	0	1		4	5	-
Approval to Closing Process	≤ 15 days			0	0	0	0	0%
	>15 days			1	1	1	4	0%

* Includes Neighborhood BusinessWorks (NBW) Loans, MCAP (Loan Loss Reserve), and Linked Deposit

^ FYE07 includes \$ committed during FY08

**Linked Deposit will be launched later in FY08



NEIGHBORHOOD REVITALIZATION

MAIN STREET MARYLAND

MAIN STREET MARYLAND OUTPUTS	Quarterly Reporting Period				FYTD 08	FYE 07
	Q1	Q2	Q3	Q4		
	# of current designations	18				
# New/Expanded Businesses	21				21	80
# Jobs Created	52				52	276
# of Improvements (Public and Private)	41				41	140
# Volunteer Hours	4,686				4,686	23,331

TRAINING PROGRAMS

TRAININGS AND TECHNICAL ASSISTANCE									
	Goal	Monthly Reporting Period					FYTD 08	% of Goal	FYE 07
		Jul-07	Aug-07	Sep-07	Oct-07	Nov-07			
# Technical Assistance and Site Visits	200					6	163	82%	
# Trainings Offered (Catalyst)	35	5	2	2	4	2	15	43%	24
# of people trained (TOTAL)	1,200	209	14	111	63	45	442	37%	525
Govt	400	52		12	7	3	74	19%	126
NGO	400	146	14	50	52	35	297	74%	281
Business	400	11		49	4	7	71	18%	118



CREDIT ASSURANCE

MMP COMPOSITE DELINQUENCY REPORT								
	YEAR GOAL	Monthly Reporting Period				MD FHA Q2 Year End	FY 08 Avg	FY 07 Avg
		Jul-07	Aug-07	Sep-07	Oct-07			
30 DAY (RATE)	<MD FHA QTR	5.88%	5.73%	7.41%	6.81%	7.14%	6.46%	6.19%
60 DAY (RATE)	<MD FHA QTR	1.73%	1.44%	1.56%	1.55%	2.33%	1.57%	1.44%
90+ DAYS (RATE)	<MD FHA QTR	1.87%	1.96%	2.06%	2.11%	2.57%	2.00%	2.01%
FORECLOSURE^ (RATE)	<MD FHA QTR	0.16%	0.18%	0.30%	0.23%	1.18%	0.22%	0.18%
ALL LOANS 60+ DAYS DELINQUENT* & FORECLOSURES (RATE)	<MD FHA QTR	3.76%	3.59%	3.91%	3.89%	6.08%	3.79%	3.64%

^Foreclosure Inventory - is defined by Mortgage Bankers Association as loans referred to an attorney for foreclosure legal action and the foreclosure sale has not been held.
MD FHA RATES : As reported quarterly by Mortgage Bankers Association

MULTIFAMILY PORTFOLIO RISK RATING							
	As of 6/30/2007			As of 9/30/2007			% Change Previous QTR \$
	#	% of Total	\$Value	#	% of Total	\$Value	
A Rated MHF Insured Bond Funded Loans	31	7%	\$90,658,839	31	7%	\$91,023,004	0.40%
B Rated MHF Insured Bond Funded Loans	25	6%	\$33,975,540	25	6%	\$33,587,813	-1.14%
C Rated MHF Insured Bond Funded Loans	0	0%	\$0	0	0%	\$0	0.00%
SUBTOTAL	56	13%	\$124,634,379	56	13%	\$124,610,817	-0.02%
A Rated State Funded Loans	162	37%	\$113,951,677	160	37%	\$113,536,893	-0.36%
B Rated State Funded Loans	119	27%	\$95,236,685	119	27%	\$95,082,468	-0.16%
C Rated State Funded Loans	17	4%	\$8,357,669	17	4%	\$8,439,471	0.98%
SUBTOTAL	298	69%	\$217,546,031	296	68%	\$217,058,833	-0.22%
UNRATED LOANS	79	18%	\$159,190,481	78	18%	\$158,960,734	-0.14%
TOTAL	433	100%	\$501,370,892	430	99%	\$500,630,384	-0.15%



CREDIT ASSURANCE

MULTIFAMILY PROPERTY INSPECTION RESULTS								
	Goal	Monthly Reporting Period				FYTD 08	% of Goal	FYE 07
		Jul-07	Aug-07	Sep-07	Oct-07			
# Inspections Required		28	18	29	27	102		307
# Inspections Performed		27	18	29	23	97		306
% Performed	100%	96%	100%	100%	85%	95%	95%	100%
# Completed ≤ 30 days		27	18	28	23	96		252
% ≤ 30 days	100%	100%	100%	97%	100%	99%	99%	82%
# Satisfactory or Better		26	18	24	23	91		295
% Satisfactory or Better	95%	96%	100%	83%	100%	94%	99%	96%

AUDITING REPORT: MULTI FAMILY								
	Goal	Monthly Reporting Period				FYTD 08	% of Goal	FYE 07
		Jul-07	Aug-07	Sep-07	Oct-07			
# Audits Received		3	2	5	23	33		360
# Audit Reviews Complete		3	2	4	13	22		357
≤ 60 Days		3	2	4	13	22		205
% ≤ 60	100%	100%	100%	100%	100%	100%	100%	57%

BUILDING CODES TRAINING								
	Goal	Monthly Reporting Period				FYTD 08	% of Goal	FYE 07
		Jul-07	Aug-07	Sep-07	Oct-07			
Local Maryland Building Code Officials*	700	0	0	0	0	0	0%	750
State/School Agency Staff*	70	0	0	0	0	0	0%	100

* Participants are scheduled to receive updated building codes training in future months

^Goal based on assumptions for # needing trainings