

## Maryland Department of Disabilities – Info on Subsidized Housing

### WHAT IS PUBLIC HOUSING?

Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single family houses to high-rise apartments for elderly families. The U.S. Department of Housing and Urban Development (HUD) administers Federal aid to **local housing agencies** (LHAs) that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing and managing these developments.

### WHO IS ELIGIBLE?

Public housing is limited to low-income families and individuals. A LHA determines your eligibility based on: 1) annual gross income; 2) whether you qualify as elderly, a person with a disability, or as a family; and 3) U.S. citizenship or eligible immigration status. If you are eligible, the LHA will check your references to make sure you and your family will be good tenants. LHAs will deny admission to any applicant whose habits and practices may be expected to have a detrimental effect on other tenants or on the project's environment.

LHAs use income limits developed by HUD. HUD sets the **lower income** limits at 80% and **very low income** limits at 50% of the median income for the county or metropolitan area in which you choose to live. Income limits vary from area to area so you may be eligible at one LHA but not at another. The LHA serving your community can provide you with the income levels for your area and family size.

### HOW DO I APPLY?

If you are interested in applying for public housing, contact your local housing authority – a list for Maryland is below:

#### Maryland

LHA Code	PHA Name, Phone & Fax Number	Address	Type
MD001	<b>Annapolis Housing Authority</b> Phone: (410)267-8000 Fax: (410)267-8290	1217 Madison Street <b>Annapolis</b> MD 21403	Both
MD033	<b>Baltimore County, MD</b> Phone: (410)853-8990 Fax: (410)853-8999	Drum Castle Government Center 6401 York Road <b>Baltimore</b> MD 21212	Section 8
MD002	<b>Baltimore City Housing Authority</b> Phone: (410)396-3232 Fax: (410)545-7771	417 E Fayette Street <b>Baltimore</b> MD 21202	Both
MD025	<b>Harford County Housing Agency</b> Phone: (410)638-3045 Fax: (410)893-9816	15 South Main Street Suite 106 <b>Bel Air</b> MD 21014	Section 8

MD010	<b>Cambridge Housing Authority</b> Phone: (410)228-6856 Fax: (410)228-5553	700 Weaver Avenue <b>Cambridge</b> MD 21613	Low-Rent
MD034	<b>Queen Anne's County Housing Authority</b> Phone: (410)758-8634 Fax: (410)758-8635	205 Water Street Suite 100 P.O. Box 280 <b>Centreville</b> MD 21617	Both
MD017	<b>College Park HA</b> Phone: (301)345-3600 Fax: (301)345-4292	9014 Rhode Island Avenue <b>College Park</b> MD 20740	Low-Rent
MD023	<b>Howard County Housing Commission</b> Phone: (410)313-6320 Fax: (410)313-6092	6751 Columbia Gateway Drive <b>Columbia</b> MD 21046	Both
MD009	<b>Crisfield Housing Authority</b> Phone: (410)968-0289 Fax: (410)968-0053	115 S 7th Street <b>Crisfield</b> MD 21817	Both
MD901	<b>MD Dept. of Housing And Community Development</b> Phone: (410)514-7500 Fax: (410)514-7499	100 Community Place <b>Crownsville</b> MD 21032	Section 8
MD005	<b>Cumberland Housing</b> Phone: (301)724-6606 Fax: (301)724-8731	635 East First Street <b>Cumberland</b> MD 21502	Low-Rent
MD030	<b>Allegany County Housing Authority</b> Phone: (301)759-2880 Fax: (301)759-9415	701 Furnace Street Suite One <b>Cumberland</b> MD 21502	Low-Rent
MD019	<b>Easton Housing Authority</b> Phone: (410)822-5358 Fax: (410)822-3213	900 Doverbrook Street <b>Easton</b> MD 21601	Both
MD029	<b>Cecil County Housing Agency</b> Phone: (410)996-5245 Fax: (410)996-5256	200 Chesapeake Blvd Suite 1800 <b>Elkton</b> MD 21921	Section 8
MD016	<b>Elkton Housing Authority</b> Phone: (410)398-5018 Fax: (410)398-5019	150 E Main Street <b>Elkton</b> MD 21921	Both
MD003	<b>Frederick Housing Authority</b> Phone: (301)662-8173 Fax: (301)663-1464	209 Madison Street <b>Frederick</b> MD 21701	Both
MD008	<b>Frostburg Housing Authority</b>	101 Meshach Frost Village <b>Frostburg</b> MD 21532	Low-Rent

		Phone: (301)689-9700 Fax: (301)689-5125	
MD018	<b>Anne Arundel County Housing Commission</b> Phone: (410)222-6200 Fax: (410)222-6214	7477 Baltimore Annapolis Blvd. <b>Glen Burnie</b> MD 21060	Both
MD011	<b>Glenarden Housing Authority</b> Phone: (301)772-0880 Fax: (301)322-1945	8639 Glenarden Parkway <b>Glenarden</b> MD 20706	Low-Rent
MD028	<b>Housing Authority of Washington County</b> Phone: (301)791-3168 Fax: (301)791-2755	319 E. Antietam Street 2nd Floor <b>Hagerstown</b> MD 21740	Both
MD006	<b>Hagerstown Housing Authority</b> Phone: (301)733-6911 Fax: (301)733-3858	35 W Baltimore Street <b>Hagerstown</b> MD 21740	Both
MD012	<b>Havre De Grace Housing Authority</b> Phone: (410)939-2097 Fax: (410)939-6053	101 Stansbury Court <b>Havre De Grace</b> MD 21078	Low-Rent
MD004	<b>Montgomery County HA</b> Phone: (240)627-9744 Fax: (301)949-4690	10400 Detrick Avenue <b>Kensington</b> MD 20895	Both
MD015	<b>Prince Georges HA</b> Phone: (301)883-5531 Fax: (301)883-9832	9400 Peppercorn Place Suite 200 <b>Largo</b> MD 20774	Both
MD021	<b>St. Mary's County Housing Authority</b> Phone: (301)866-6590 Fax: (301)737-5628	21155 Lexwood Drive Suite C <b>Lexington Park</b> MD 20653	Both
MD024	<b>Charles County Commissioners</b> Phone: (301)934-0112 Fax: (301)934-5624	8190 Port Tobacco Road <b>Port Tobacco</b> MD 20677	Section 8
MD022	<b>Calvert County Housing Authority</b> Phone: (410)535-5010 Fax: (410)535-4286	480 Main Street <b>Prince Frederick</b> MD 20678	Both
MD007	<b>Rockville HA</b> Phone: (301)424-6265 Fax: (301)217-5857	621 A Southlawn Lane <b>Rockville</b> MD 20850	Both
MD013	<b>St. Michaels Housing Authority</b> Phone: (410)745-5121 Fax: (410)745-3832	PO Box 296 <b>Saint Michaels</b> MD 21663	Both

MD014	<b>Wicomico County Housing Authority</b> Phone: (410)749-1383 Fax: (410)749-8792	911 Booth Street <b>Salisbury</b> MD 21801	Both
MD027	<b>Westminster Housing Office</b> Phone: (410)848-2261 Fax: (410)876-0865	56 West Main Street <b>Westminster</b> MD 21157	Section 8
MD032	<b>Carroll County Housing And Community Dev</b> Phone: (410)386-3600 Fax: (410)876-5255	10 Distillery Drive, Suite 101 <b>Westminster</b> MD 21157	Section 8

### HOW DOES THE APPLICATION PROCESS WORK?

The application must be written. Either you or the LHA representative will fill it out. A LHA usually needs to collect the following information to determine eligibility:

- (1) Names of all persons who would be living in the unit, their sex, date of birth, and relationship to the family head;
- (2) Your present address and telephone number;
- (3) Family characteristics (e.g., veteran) or circumstances (e.g., living in substandard housing) that might qualify the family for tenant selection preferences;
- (4) Names and addresses of your current and previous landlords for information about your family's suitability as a tenant;
- (5) An estimate of your family's anticipated income for the next twelve months and the sources of that income;
- (6) The names and addresses of employers, banks, and any other information the LHA would need to verify your income and deductions, and to verify the family composition; and
- (7) The LHA also may visit you in your home to interview you and your family members to see how you manage the upkeep of you current home.

After obtaining this information, the LHA representative should describe the public housing program and its requirements, and answer any questions you might have.

### WILL I NEED TO PRODUCE ANY DOCUMENTATION?

Yes, the LHA representative will request whatever documentation is needed (e.g., birth certificates, tax returns) to verify the information given on your application. The LHA will also rely on direct verification from your employer, etc. You will be asked to sign a form to authorize release of pertinent information to the LHA.

### WHEN WILL I BE NOTIFIED?

A LHA has to provide written notification. If the LHA determines that you are eligible, your name will be put on a waiting list, unless the LHA is able to assist you immediately. Once your name is reached on the

waiting list, the LHA will contact you. If it is determined that you are ineligible, the LHA must say why and, if you wish, you can request an informal hearing.

### **WILL I HAVE TO SIGN A LEASE?**

If you are offered a house or apartment and accept it, you will have to sign a lease with the LHA. You may have to give the LHA a security deposit. You and the LHA representative should go over the lease together. This will give you a better understanding of your responsibilities as a tenant and the LHA's responsibilities as a landlord.

### **ARE THERE ANY SELECTION PREFERENCES?**

Sometimes there are. Giving preference to specific groups of families enables an LHA to direct their limited housing resources to the families with the greatest housing needs. Since the demand for housing assistance often exceeds the limited resources available to HUD and the local HAs, long waiting periods are common. In fact, a LHA may close its waiting list when there are more families on the list than can be assisted in the near future.

Each LHA has the discretion to establish preferences to reflect needs in its own community. These preferences will be included in the LHAs written policy manual. You should ask what preferences they honor so you will know whether you qualify for a preference.

### **HOW IS RENT DETERMINED?**

Your rent, which is referred to as the Total Tenant Payment (TTP) in this program, would be based on your families anticipated gross annual income less deductions, if any. HUD regulations allow LHAs to exclude from annual income the following allowances: \$480 for each dependent; \$400 for any elderly family, or a person with a disability; and some medical deductions for families headed by an elderly person or a person with disabilities. Based on your application, the LHA representative will determine if any of the allowable deductions should be subtracted from your annual income. Annual income is the anticipated total income from all sources received from the family head and spouse, and each additional member of the family 18 years of age or older.

The formula used in determining the TTP is the highest of the following, rounded to the nearest dollar:

- (1) 30 percent of the monthly adjusted income. (Monthly Adjusted Income is annual income less deductions allowed by the regulations);
- (2) 10 percent of monthly income;
- (3) welfare rent, if applicable; or
- (4) a \$25 minimum rent or higher amount (up to \$50) set by a LHA

### **WHAT IS THE ROLE OF THE LHA?**

A LHA is responsible for the management and operation of its local public housing program. They may also operate other types of housing programs.

- (1) On-going functions: (a) Assure compliance with leases. The lease must be signed by both parties; (b) Set other charges (e.g., security deposit, excess utility consumption, and damages to unit); (c) Perform periodic reexaminations of the family's income at least once every 12 months; (d) Transfer families from one unit to another, in order to correct over/under crowding, repair or renovate a dwelling, or because

of a resident's request to be transferred; (e) Terminate leases when necessary; and (f) maintain the development in a decent, safe, and sanitary condition.

(2) Sometimes LHAs provide other services that might include such things as: homeownership opportunities for qualified families; employment training opportunities, and other special training and employment programs for residents; and support programs for the elderly.

#### **HOW LONG CAN I STAY IN PUBLIC HOUSING?**

In general, you may stay in public housing as long as you comply with the lease.

If, at reexamination your family's income is sufficient to obtain housing on the private market, the HA may determine whether your family should stay in public housing.