

Housing Resources

Housing Development

- Group Housing Programs (Group Home Loan Program) - DHCD
 - Affordable mortgage for individuals and nonprofit organizations providing services to individuals with a disability who will occupy the dwelling
 - May be used for new construction or acquisition and rehabilitation of residential buildings
 - May include group homes/ALUs, assisted living, emergency or transitional housing
- Section 811 - HUD
 - Interest-free capital advance to nonprofits to develop affordable rental housing for individuals with disabilities at very low income for at least 40 years
 - Finances acquisition, construction, or rehabilitation
 - Provides rental subsidies to make the project affordable for low income individuals - occupants pay 30% of income toward rent
 - Project must have a service plan which is approved by DDA
 - Project proposal takes approximately 1 year to complete – a consultant is generally needed and fees for this are paid by HUD
 - HUD Baltimore office holds an informational meeting following the annual publication of the Super NOFA – generally late April or early May
- Community Bond Program – DHMH (note: new priorities will be sent to all providers in March)
 - Provides up to 75% of cost for acquisition, construction or rehabilitation of affordable housing for individuals with developmental disabilities at SSI/SSDI level income for at least 30 years
 - Matching funds may be obtained through a variety of sources including other grant or low interest loan programs
 - Housing and services must be separated (CSLA model)
 - Agencies may partner with private entities
 - Funds are awarded based on a rating process
 - Maximum funding per project is \$1.6 million

Home Improvement

- ACCESS – Accessory Shared and Sheltered Housing Program - DHCD
 - Loans to individuals to provide low cost living space for low-income individuals with disabilities – maximum occupancy is 15
 - Loan may be used to provide accessory dwelling units in single-family homes
 - Homeowner and/or occupant(s) in dwelling unit must be income eligible
- MHRP – Single Family – DHCD and Locals
 - Loans to fund home modifications to bring properties up to building codes and standards
 - Available for single family homes and rental housing with 1-4 units

- Household income of owner and all occupants of single-family homes and all occupants of rental units must be at or below 80% of median income
- AHS – Accessible Homes for Seniors – DHCD
 - Loans to provide accessibility modifications to homes of seniors age 55 or older
 - Must own and occupy residence to be modified
 - Household income not above 80% of Washington DC area AMI

Homeownership

- Homeownership for Individuals with Disabilities – DHCD
 - At least one borrower must have a disability or have a child with a disability (does not have to be under age 18) living in the home or care for an individual with a disability in the home
 - Household income limits apply
 - Maximum purchase prices apply
 - Flexible credit allowed but must have credit history
 - Must complete housing counseling
 - Loan terms
 - Interest rate based on income – 0% to 6.5%
 - 40 year term

Rental Assistance

- Housing Choice Voucher (Section 8 Voucher) – HUD
 - Usually administered by local public housing authorities (PHAs)
 - Provides rental assistance including a utility allowance to income qualifying households – household pays between 30% and 40% of monthly income toward rent
 - Rents must be within Fair Market Rent for the area – find local FMR at the following HUD website: <http://www.huduser.org/datasets/fmr.html>
 - Units must pass quality inspection annually
 - Waiting lists are very long – typically 3-5 years – **CRITICAL TO APPLY AS SOON AS THE NEED IS IDENTIFIED**
- RAP – Rental Allowance Program – DHCD and Locals
 - Provides grants to local governments to provide flat rental subsidies to low income households
 - Rental assistance for up to 12 months to homeless/persons in danger of homelessness, those in temporary housing or those in need of emergency housing
 - Wide variety of types of eligible housing
 - Contact local governments to apply
 - Funds are limited and are renewed on July 1 – **CRITICAL TO APPLY AS SOON AS THE NEED IS IDENTIFIED**

Locating Affordable Housing

- LIHTC – Low Income Housing Tax Credit properties - DHCD
 - Tax credits issued through a competitive process (Qualified Allocation Plan) to affordable multi-family housing developers
 - Additional points are awarded for commitment to set aside 10% of units to low income individuals with disabilities
 - Units must be held vacant for up to 3 months for a qualifying occupant – after this time units may be rented to anyone
 - Information on units that have been produced is posted on the DHCD website: www.dhcd.state.md.us
 - Contact property managers or developers to let them know you can refer qualified applicants
 - Apply for waiting lists and ensure applicants qualify (credit, income, background check)
- MD Housing Search – DHCD
 - Web-based housing search tool that assists people with finding available rental units - www.mdhousingsearch.org
 - All publicly funded properties must register properties and vacancies - privately owned properties may also register
 - Free to tenants and property owners/operators
 - Property information includes accessibility, proximity to services and amenities, project-based rental assistance, age and income qualifications
 - Search can be made by county and town
 - Telephone assistance is also available M-F 9 am to 6 pm EST
- PHA – Public Housing Authority
 - Operate federally funded affordable housing programs
 - May operate Section 8 voucher programs, public housing or a number of other rental programs
 - Must provide assistance with locating affordable units
 - Each housing authority has a unique administrative plan – contact the housing authority in the jurisdiction where the individual may want to live to inquire about program specifics
- CILs – Centers for Independent Living
 - Provide information and assistance to individuals with all types of disabilities – do not provide services
 - Typically know local resources for affordable housing