



ACCESSIBLE RESOURCES FOR INDEPENDENCE

## **Howard County Housing Guide for Individuals with Disabilities**

For questions, information, or application assistance, please contact Accessible Resources for Independence at (410) 636-2274 or [arinow@arinow.org](mailto:arinow@arinow.org)

### **Rentals: Subsidized**

**Howard County Housing Choice Voucher** (formerly referred to as “Section 8”) portable housing subsidy and **Public Housing** waiting list. Not an option currently as the wait list closed to new applicants effective 6/29/2012. Approximately 5000 applicants on wait list as of March 2016. Further information may be obtained at [www.househoward.org](http://www.househoward.org) or by calling 443-518-7800.

**Housing Choice Voucher portable housing subsidy programs in neighboring jurisdictions**, if wait lists are open. Residency and employment “preference” or priority ratings typically apply to applicants on wait lists, so this may not be a viable option unless you plan to live or work in the neighboring jurisdiction. Visit the jurisdiction’s Housing Authority website or call their phone number for more information.

**HUD – Veterans Affairs Supportive Housing (VASH)** combines Housing Choice Voucher rental assistance for homeless veterans with case management and clinical services provided by the Department of Veterans Affairs (VA). This wait list is open. VA provides these services for participating veterans at VA medical centers (VAMCs) and community-based outreach clinics. HUD-VASH case managers take referrals from all sources – self-referral of the Veteran, referral from community

organizations, agencies or private citizens, referral from other VA programs, and referral from HUD-VASH outreach contacts. Most VA programs have a Homeless Program. The HUD VASH Program is one component of Homeless Programs at most VA Medical Centers. More information may be obtained by visiting <https://www.hudexchange.info/programs/hud-vash/hud-vash-eligibility-requirements/> or by calling the VA Medical Center: Perry Point, MD at (410) 996-5245.

**Unit-based housing subsidies** are offered at fourteen separate multifamily communities in Howard County. Refer to the “Affordable Housing List – Family” under “Local” at <http://www.househoward.org/local--state---federal-resources.html> or call 443-518-7800 to have a list mailed to you. For families with minor children and for single adults who have a disability. All have waiting lists (most lists are closed to new applicants) and many have minimum income requirements.

**Section 811 PRA project-based rental assistance program** is expanding throughout Maryland with goal of 300 units, but none are in Howard County. Waiting list maintained by Maryland Department of Disabilities (MDOD) and currently more than 2000 on list as of January 2017. Head of household must have a disability, be age 18 to 61 at time of leasing, have Medicaid, meet support needs and income criteria. Must be referred by Medicaid case managers or Center for Independent Living (CIL) staff. Further information may be obtained at <http://mdod.maryland.gov/housing/Pages/section811.aspx> or by calling 410-767-3660.

**Weinberg Apartments unit-based housing program** is based on grants awarded to developers up-front; in exchange for the building funds, a portion of units must be made available at affordable rent levels for 40 years. Small program; twenty-two units statewide either already leased or in planning/construction phase. None are in Howard County. Waiting list maintained by MDOD. Applicants must have a disability and receive SSI/SSDI, be age 18 to 62 at time of leasing, and meet low-income and

criminal background check requirements. Must be referred by Medicaid case managers or Center for Independent Living (CIL) staff. Further information may be obtained at <http://mdod.maryland.gov/housing/Pages/MPAH.aspx> or by calling 443-636-2274.

**Money Follows the Person (MFP) Bridge Subsidy Program** provides short-term (up to 3 years) tenant-based rental assistance while waiting for permanent housing subsidy assistance through a local Housing Choice Voucher or public housing program. Applicants must be transitioning from congregate setting like a nursing facility or State Residential Center, be MFP-eligible and meet low-income requirements. Case managers assist with finding housing and transitioning to the unit. Waiting list maintained by the Maryland Department of Disabilities. Further information may be obtained at <https://mmcp.dhmfh.maryland.gov/longtermcare/Pages/Money-Follows-the-Person-Bridge-Subsidy-Program.aspx> or by calling 410-767-3660.

**Main Street Housing** is a non-profit housing development organization providing independent housing opportunities. Primary applicant must be 18 years or older with a psychiatric disability. Minimal case management is provided. There is a minimum income requirement of \$500.00 per month. Applicants with a criminal history are considered on a case-by-case basis. More information may be obtained at [www.mainstreethousing.org](http://www.mainstreethousing.org) or by calling 410-540-9067.

**Moderate Income Housing Program (MIHU)** requires developers of new housing in specific zoning districts to rent a portion (generally 10-15%) of the dwelling units to households of moderate income. Rents range from about \$1,068 to \$1,620. MIHUs are interspersed throughout each development and enjoy all of the amenities of each community. An individual wishing to rent a MIHU must apply directly to a participating rental community at any time during the year. Call the Department of Housing and Community Development at (410) 313-6318 for additional information about housing unit types, unit sizes, purchase or rental prices

and further details about how you can become eligible for affordable housing opportunities in Howard County. Further information and income requirement may be obtained at <https://www.howardcountymd.gov/Departments/Housing/MIHU-Rental-Opportunities> or by calling 410-313-6318.

## **Residential Provider Settings**

**Residential rehabilitation programs (RRP)** are available to individuals meeting medical necessity criteria under Maryland's public behavioral health system. Further information and an application may be obtained at <http://www.hcmha.org/services/> or by calling the Howard County Local Behavioral Health Authority at 410-313-6202.

**DDA-licensed residential program services** are available to individuals meeting eligibility and priority status criteria under Maryland's Developmental Disabilities Administration (DDA) system. More information may be obtained at <http://dda.dhmf.maryland.gov/Pages/home.aspx> or by calling 410-234-8200.

**Project HOME** is a program that provides housing to adults who need supervision and assistance with activities of daily living and who are unable to live by themselves. Project Home providers offer care in their own homes to one to four residents who have a disability. Residents are adults who are 18 years of age and older, who have a mental, developmental or physical disability or who are elderly and are unable to live alone. To enroll in Project Home, potential residents must be able to live in a family setting; to take advantage of community resources and program activities; and to maintain or develop the skills they need to live in the least restrictive environment possible. Application can be made at the Howard County Department of Social Services, 7121 Columbia Gateway Drive, Columbia, MD 21046. Further information may be obtained at <http://dhr.maryland.gov/documents/Brochures/Adult%20Services%20Flyers/Project-Home.pdf> or by calling 410- 872-8700.

## **Tax Credit for Renters**

**Maryland Renters' Tax Credit Program** provides a direct check payment to renters meeting income and rent requirements. The amount of the credit is based upon the relationship between rent and income. Eligibility restrictions apply. More information may be obtained at <http://dat.maryland.gov/realproperty/Pages/Renters'-Tax-Credits.aspx> or by calling 410-767-4433.

## **Rental Search Tools**

**mdhousingsearch.org** assists in locating rental housing units state-wide through a free web-based tool of the Maryland Department of Housing and Community Development. More information may be obtained at <http://www.mdhousingsearch.org/> or by calling 1-877-428-8844. Not a subsidy program.

**Maryland Affordable Housing Search** is a database maintained by the US Department of Housing and Urban Development of apartments that receive funding from HUD. Provides the opportunity to search for affordable housing options near you, find your local HUD office and/or Public Housing Authority, in addition to homeless resources and elderly/special needs housing. More information may be obtained at <https://www.hud.gov/apps/section8/step2.cfm?state=MD> Not a subsidy program.

**gosection8.com** contains a database of housing available to people seeking affordable housing, including providers accepting Section 8 vouchers. Further information and access to additional tools including an affordability calculator, rental checklist, and information about renter rights and responsibilities can be obtained at <http://www.gosection8.com/> or by calling 1-866-466-7328. Not a subsidy program.

**Bridges to Housing Stability**, a Howard County-based organization, offers a **Housing Connections Program** which is a new expansion of the Landlord Engagement Program that was started in 2016. Housing connections will work with landlords and low to moderate income Howard County residents to support both parties during the search and first lease term. This results in stable housing for families and landlords receiving timely rent payments a liaison as needed and home visits to their unit to check in on tenant and unit. Further information may be obtained at <http://bridges2hs.org/our-impact/housing-connections/> or by calling 443-518-7661. Not a subsidy program.

Locate housing cost-sharing arrangements such as rooms-for-rent or roommates through **personal networks, ads, websites**, etc.

- **Roomsurf.com** is a roommate matching website that makes the process of identifying compatible roommates easier by calculating your matches based on your quiz results. By having a roommate with similar interests and living habits makes sharing a living space together a lot more enjoyable. However, these matches don't always happen right away, so it is important to be patient in the process. For more information on Roomsurf contact Kelly Kryspin at ARI, (443)-713-3908 or [kkryspin@arinow.org](mailto:kkryspin@arinow.org). To create an account please visit <https://www.roomsurf.com/>

### **Homeownership Assistance Programs**

**HomeAbility** is a product designed to assist Maryland homebuyers with disabilities in financing their home purchase. It is available statewide and is considered a Conventional Loan product. It provides an 80% LTV first lien and up to 25% in a second lien to assist with down payment and closing costs. No mortgage insurance is required. Eligibility requirements apply. Further information may be obtained at <https://mmp.maryland.gov/Pages/HomeAbility/default.aspx> or by calling 1-800-638-7781.

**Maryland State Government's Maryland Mortgage Program** is available statewide and offers down payment/closing cost assistance, 30 year fixed-rate mortgage loans, and homebuyer education. No disability requirement. More information may be obtained at <http://mmp.maryland.gov/Pages/MMP-Right-for-Me.aspx> or by calling 1-800-638-7781.

**Howard County's Department of Housing and Community Development** offers a **Settlement and Down Payment Loan Program**. Dependent upon availability of funding, loans are deferred, and due upon sale of home, refinance, or default. Further information may be obtained at <https://www.howardcountymd.gov/Settlement-Down-Payment-Loan-Program> or by calling 410-313-6328.

**Moderate Income Housing Unit Program** requires developers of new housing in certain areas to sell a portion of units to those with moderate income. Base sale prices for MIHUs range from \$246,000 for a condominium to \$311,000 for a townhouse. Prices vary depending on the size and amenities of the unit. An individual wishing to purchase an MIHU must fill out an application form during one of four open enrollment periods held throughout the year - during the months of January, April, July and October, by the Howard County Department of Housing and Community Development. Further information may be obtained at <https://www.howardcountymd.gov/Departments/Housing/Home-Ownership-Opportunities/Moderate-Incoming-Housing-Unit-Program-MIHU> or by calling 410-313-6318.

### **Tax Credits for Homeowners**

**Maryland Homeowners Tax Credit Program** provides a tax credit against the property tax bill for homeowners with total gross household incomes of less than \$60,000.00. In other words, it sets a limit on the amount of property taxes any homeowner must pay based upon his or her income.

Eligibility restrictions apply. Filing deadline is September 1st. Further information may be obtained at <http://dat.maryland.gov/realproperty/Pages/Homeowners%27-Property-Tax-Credit-Program.aspx> or by calling 410-767-4433.

**Howard County's Livable Home Tax Credit Program** provides a tax credit of up to \$2,500.00 for the installation of designated accessibility features and modifications to existing homes. Eligibility restrictions apply. Further information may be obtained at <https://www.howardcountymd.gov/Departments/Finance/FAQs/Livable-Home-Tax-Credit-FAQs> or by calling 410-313-4076.

**Maryland Independent Living Tax Credit** provides a state income tax credit of up to \$5,000 for making one's home more accessible. Renovations must have taken place during the prior tax year, and provide the necessary proof of the costs incurred (invoices, receipts, before and after pictures etc.) Eligibility restrictions apply. Program is administered by the Maryland Department of Housing and Community Development. Further information may be obtained at <https://dhcd.maryland.gov/Pages/ILTC/default.aspx> or by calling 301-429-7400.

### **Emergency Housing**

**Grassroots Crisis Intervention** operates the only general emergency shelter in Howard County at 6700 Freetown Road in Columbia, MD. The program has 33 beds for families and single adult women experiencing a shelter crisis. All clients are accepted into the emergency shelter program on a provisional basis for a period of no more than three months. Each resident is assigned a case manager who works with them to develop a case plan designed to address their specific needs and challenges. As a back-up Grassroots also has a motel shelter that can house up to three families for up to 15 days. For more information visit, <https://www.grassrootscrisis.org/services/shelter-services/> or call the 24 hour crisis hotline at 410-531-6677.



**HOPE Works Howard County** is a non-profit agency providing services to women, men, and children impacted by sexual assault and domestic violence in Howard County, Maryland. They offer a 24-hour helpline, residential services, counseling, advocacy, and legal assistance. For more information visit, <https://wearehopeworks.org/about/> or call the 24-hour sexual, dating and domestic violence helpline at 410-997-2272.

**Community Action Council of Howard County** offers housing assistance to low-income Howard County residents. Assistance includes eviction prevention (providing individuals and families with one-time financial grants), First Month's Rent (assists with paying the first month's rent when an individual or family is moving into a new home), One Month's Rent (assists with paying one month's rent past due), or assistance with other housing emergencies. For eligibility requirements and instructions on how to apply, visit <https://www.cac-hc.org/programs-services/housing-assistance/> or by calling 410-313-6440.

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