



Maryland Department of Housing
and Community Development

Annual Plan

FY 2017

[Rental
Services]

**KENNETH C. HOLT,
SECRETARY**

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DEPUTY SECRETARY**

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Statement of Progress in Meeting the 5-Year Plan Mission and Goals

Through the following action items, the State of Maryland's Rental Service Programs outline the to-date progress in achieving planned Program goals that include:

PHA Goal: Expand available housing opportunities.

The PHA and its partners have consistently provided comprehensive housing search services for families and owners. Through MDhousingsearch.org, an affordable housing database and available unit registry, owners may list availability and participants may access the listings and associated details wherever there is Internet connectivity. MDhousingsearch.org links owners seeking reliable tenants and Participants seeking trustworthy landlords, who own and/or operate decent, safe, and affordable housing. The site includes listings for 35 states and the District of Columbia.

The PHA's website is updated routinely to provide the best hub for information as it relates to obtaining rental assistance.

Additional housing opportunities were created by financing affordable housing developments utilizing the Federal Low Income Housing Tax Credit Program (LIHTC) and state-appropriated loan funds. Over the past three years, the Department has financed 7,048 units in 93 developments statewide.

Temporary emergency rental assistance was provided for approximately 400 families through the Rental Allowance Program (RAP).

The PHA fully utilized the special purpose vouchers received to assist families through the Family Unification Program (100). The PHA administers the FUP in partnership with Public Child Welfare Agencies (PCWAs) who are responsible for referring FUP families and youths to the PHA for determination of eligibility for rental assistance

In May 2015, the PHA received 42 new special purpose vouchers to assist homeless Veterans in partnership with the VA Medical Centers in the City of Cumberland, the Eastern Shore and Perry Point, Cecil County.

In November 2015, the PHA was awarded 75 Project-Based Vouchers to assist homeless Veterans in partnership with the VA Medical Center in Perry Point Cecil County.

Under Section 8 Programs, the Department assists 12 families under the Non-Elderly Disabled Category 2 (NED-2) Housing Assistance Program.

PHA Goal: Improve the quality of assisted housing.

Through building partnerships with Participating Owners and Agents, the PHA will increase communication through Landlord Briefings to be held throughout Western Maryland and the Eastern Shore. The Landlord Briefings provide Owner/Agents with routine opportunity to interface with staff in a manner conducive to Landlords being better informed about Program rules thereby maintaining their participation.

Improved customer service by expanding referrals to include various subsidized housing programs and social service agencies
Attended training provided by housing industry consultants who specialize in implementation of program regulations.

PHA Goal: Increase assisted housing choices.

Provide mobility counseling at Housing Choice Voucher Program briefings to inform families of expanded housing choices.

Conducted outreach to potential landlords

PHA Goal: Promote self-sufficiency and asset development of assisted households.

Established and maintained Family Self-Sufficiency program escrow accounts

Provided and attracted supportive services to increase independence for elderly and families with disabilities.

Under the Maryland Bridge Subsidy Demonstration Program, the MD DHCD partnered with the Mental Hygiene Administration, the Developmental Disabilities Administration, Centers for Independent Living and The Coordinating Center. The partnering resulted in providing independent living for 17 disabled families during the past year.

Received additional funding for the State Bridge Subsidy Program to assist new clients

The FSS Coordinator networked with local colleges and employment agencies to link clients to needed services.

Provided assistance under the Non-Elderly Disabled (NED2) Housing Choice Voucher Program

The Maryland Department of Housing and Community Development in partnership with the Maryland Department of Health and Mental Hygiene and the Maryland Department of Disabilities applied under HUD's Notice of Funding Availability for \$10,917,383 of Section 811 Project Rental Assistance Demonstration funding to serve 150 individuals with disabilities, Maryland's application was fully funded. The PHA implemented a preference to provide housing assistance to a limited number of disabled families.

Statement of Future Goals

The PHA will be conducting a Risk-Based Pilot in FY 2017 for units that have passed two consecutive inspections. The LHA will collect self-certification from owner/agents and tenants as a record of the units meeting inspection standards within 10 days of the date of the notice of self-certification. Random Quality Control Inspections will be performed. Other units will be inspected at least annually. DHCD reserves the right to modify the inspection schedule for each unit. The hope is that this model with less frequent inspections will be less intrusive to Participant families.

Explore ways to expand housing in communities of opportunity through the Project-Based program.

Continue activities under Progress in Meeting the 5-Year Plan. Continue partnership with socialserve.com in order to provide housing search services for families and owners

Utilize new funding under the Maryland Bridge Subsidy Program to provide independent living for disabled families

Increase VASH Program participation as a result of increased funding for program

Develop partnership with supportive service agencies to launch a Housing First Initiative to provide Housing Choice Vouchers to eligible chronically homeless households. Applicants would use their vouchers to find affordable permanent housing, while receiving supportive services.

LIST OF SUBCONTRACTORS AND REGIONAL OFFICES

Allegany County

Human Resources Development Commission
125 Virginia Avenue
Cumberland, MD 21502
301-783-1880

City of Cumberland

Human Resources Development Commission
125 Virginia Avenue
Cumberland, MD 21502
301-783-1880

Frederick County

Frederick County Department of Housing and Community Development
5340 Spectrum Drive
Suite A
Frederick, MD 21703
301-600-1061

Garrett County

Garrett County Community Action Committee, Inc.
104 East Center Street
Oakland, MD 21550
301-334-9431

Eastern Shore Regional Office (Caroline County, Dorchester County, Kent County, Somerset County, Talbot County, Worcester County, Wicomico County)

Maryland Department of Housing and Community Development
503 Race Street
Cambridge, MD 21613
410-901-4080

1. Statement of Housing Needs for Allegany County – md901c01

[24 CFR Part 903.7 9 (a)]

A. Housing Needs of Families in the Jurisdiction/s Served by the PHA

Based upon the information contained in the Consolidated Plan/s applicable to the jurisdiction, and/or other data available to the PHA, provide a statement of the housing needs in the jurisdiction by completing the following table. In the “Overall” Needs column, provide the estimated number of renter families that have housing needs. For the remaining characteristics, rate the impact of that factor on the housing needs for each family type, from 1 to 5, with 1 being “no impact” and 5 being “severe impact.” Use N/A to indicate that no information is available upon which the PHA can make this assessment.

Housing Needs of Families in the Jurisdiction by Family Type							
Family Type	Overall	Affordability	Supply	Quality	Accessibility	Size	Location
Income <= 30% of AMI	30006	5	3	5	3	2	3
Income >30% but <=50% of AMI	1833	5	3	5	3	2	3
Income >50% but <80% of AMI	1768	5	4	4	3	2	3
Elderly	1895	5	3	3	3	2	3
Families with Disabilities	1577	5	3	3	4	2	4
Race/Ethnicity	6231	4	4	4	3	2	3
Race/Ethnicity	350	5	5	5	3	2	4
Race/Ethnicity	33	4	4	4	3	2	4
Race/Ethnicity	13	4	4	4	3	2	4
Race/Ethnicity							
Race/Ethnicity							
Race/Ethnicity							
Race/Ethnicity							

What sources of information did the PHA use to conduct this analysis? (Check all that apply; all materials must be made available for public inspection.)

- Consolidated Plan of the Jurisdiction/s
Indicate year:
- U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset
- American Housing Survey data
Indicate year:
- Other housing market study
Indicate year: 04-05
- Other sources: (list and indicate year of information)

B. Housing Needs of Families on the Public Housing and Section 8 Tenant- Based Assistance Waiting Lists

State the housing needs of the families on the PHA's waiting list/s. **Complete one table for each type of PHA-wide waiting list administered by the PHA.** PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

Housing Needs of Families on the Waiting List			
Waiting list type: (select one)			
<input checked="" type="checkbox"/>	Section 8 tenant-based assistance		
<input type="checkbox"/>	Public Housing		
<input type="checkbox"/>	Combined Section 8 and Public Housing		
<input type="checkbox"/>	Public Housing Site-Based or sub-jurisdictional waiting list (optional)		
If used, identify which development/sub jurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	110		29
Extremely low income <=30% AMI	86	78.18	
Very low income (>30% but <=50% AMI)	0	0.0	
Low income (>50% but <80% AMI)	24	21.82	
Families with children	68	61.82	
Elderly families	8	7.27	
Families with Disabilities	21	19.09	
Race/ethnicity white	103	93.64	
Race/ethnicity Black	7	6.36	
Race/ethnicity American Indian	0	0.0	
Race/ethnicity Native Hawaiian	0	0.0	
Race/ethnicity Hispanic	0	0.0	
Race/ethnicity Non-Hispanic	0	0.0	
Race/ethnicity			

Housing Needs of Families on the Waiting List

Is the waiting list closed (select one)? No Yes

If yes:

How long has it been closed (# of months)?

Does the PHA expect to reopen the list in the PHA Plan year? No Yes

Does the PHA permit specific categories of families onto the waiting list, even if generally closed? No Yes State Bridge Program clients after 3 years of temporary assistance; Money Follows the Person Program; NED Vouchers; FUP Program; HOPWA – continuation of assisted clients if HOPWA funding not available; VASH clients referred from the Veterans Administration; Sec. 811 clients.

C. Strategy for Addressing Needs

Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list **IN THE UPCOMING YEAR**, and the Agency's reasons for choosing this strategy.

(1) Strategies

Need: Shortage of affordable housing for all eligible populations

Strategy 1. Maximize the number of affordable units available to the PHA within its current resources by:

Select all that apply

- Employ effective maintenance and management policies to minimize the number of public housing units off-line
- Reduce turnover time for vacated public housing units
- Reduce time to renovate public housing units
- Seek replacement of public housing units lost to the inventory through mixed finance development
- Seek replacement of public housing units lost to the inventory through section 8 replacement housing resources
- Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required
- Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies
- Other (list below)

Strategy 2: Increase the number of affordable housing units by:

Select all that apply

- Apply for additional section 8 units should they become available
- Leverage affordable housing resources in the community through the creation of mixed-finance housing
- Pursue housing resources other than public housing or Section 8 tenant-based assistance.
- Other: (list below)

Need: Specific Family Types: Families at or below 30% of median

Strategy 1: Target available assistance to families at or below 30 % of AMI

Select all that apply

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing
- Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- Employ admissions preferences aimed at families with economic hardships
- Adopt rent policies to support and encourage work
- Other: (list below)

Need: Specific Family Types: Families at or below 50% of median

Strategy 1: Target available assistance to families at or below 50% of AMI

Select all that apply

- Employ admissions preferences aimed at families who are working
- Adopt rent policies to support and encourage work
- Other: (list below)

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

Select all that apply

- Seek designation of public housing for the elderly
- Apply for special-purpose vouchers targeted to the elderly, should they become available
- Other: (list below)

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

Select all that apply

- Seek designation of public housing for families with disabilities
- Carry out the modifications needed in public housing based on the section 504 Needs Assessment for Public Housing
- Apply for special-purpose vouchers targeted to families with disabilities, should they become available
- Affirmatively market to local non-profit agencies that assist families with disabilities
- Other: (list below)

Need: Specific Family Types: Races or ethnicities with disproportionate housing needs

Strategy 1: Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs:

Select if applicable

- Affirmatively market to races/ethnicities shown to have disproportionate housing needs
- Other: (list below)

Strategy 2: Conduct activities to affirmatively further fair housing

Select all that apply

- Counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units
- Market the section 8 program to owners outside of areas of poverty /minority concentrations
- Other: (list below)

Other Housing Needs & Strategies: (list needs and strategies below)

(2) Reasons for Selecting Strategies

Of the factors listed below, select all that influenced the PHA's selection of the strategies it will pursue:

- Funding constraints
- Staffing constraints
- Limited availability of sites for assisted housing
- Extent to which particular housing needs are met by other organizations in the community
- Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA
- Influence of the housing market on PHA programs
- Community priorities regarding housing assistance
- Results of consultation with local or state government
- Results of consultation with residents and the Resident Advisory Board
- Results of consultation with advocacy groups
- Other: (list below)

1. Statement of Housing Needs for Caroline County – md901d01

[24 CFR Part 903.7 9 (a)]

A. Housing Needs of Families in the Jurisdiction/s Served by the PHA

Based upon the information contained in the Consolidated Plan/s applicable to the jurisdiction, and/or other data available to the PHA, provide a statement of the housing needs in the jurisdiction by completing the following table. In the “Overall” Needs column, provide the estimated number of renter families that have housing needs. For the remaining characteristics, rate the impact of that factor on the housing needs for each family type, from 1 to 5, with 1 being “no impact” and 5 being “severe impact.” Use N/A to indicate that no information is available upon which the PHA can make this assessment.

Housing Needs of Families in the Jurisdiction by Family Type							
Family Type	Overall	Affordability	Supply	Quality	Accessibility	Size	Location
Income <= 30% of AMI	545	3	1	2	1	1	1
Income >30% but <=50% of AMI	325	3	1	2	1	1	1
Income >50% but <80% of AMI	350	1	1	2	1	1	1
Elderly		3	2	2	1	2	1
Families with Disabilities		3	2	2	1	2	1
Race/Ethnicity Wh/non hisp	N/A						
Race/Ethnicity Bl/non hisp							
Race/Ethnicity Hispanic							
Other							

What sources of information did the PHA use to conduct this analysis? (Check all that apply; all materials must be made available for public inspection.)

- Consolidated Plan of the Jurisdiction/s
Indicate year:
- U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset 2008-2012
- American Housing Survey data
Indicate year:
- Other housing market study
Indicate year:
- Other sources: (list and indicate year of information)
DHCD Analysis of Impediments to Fair Housing Choice 2015

C. Housing Needs of Families on the Public Housing and Section 8 Tenant- Based Assistance Waiting Lists

State the housing needs of the families on the PHA's waiting list/s. **Complete one table for each type of PHA-wide waiting list administered by the PHA.** PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

Housing Needs of Families on the Waiting List			
Waiting list type: (select one)			
<input checked="" type="checkbox"/>	Section 8 tenant-based assistance		
<input type="checkbox"/>	Public Housing		
<input type="checkbox"/>	Combined Section 8 and Public Housing		
<input type="checkbox"/>	Public Housing Site-Based or sub-jurisdictional waiting list (optional)		
If used, identify which development/sub jurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	38		20
Extremely low income <=30% AMI	27	71	
Very low income (>30% but <=50% AMI)	8	21	
over income limit	3	8	
Families with children	26	68	
Elderly families	4	11	
Families with Disabilities	14	37	
Race/ethnicity Black	21	55	
Race/ethnicity White	15	40	
Race/ethnicity Other	2	5	
Characteristics by Bedroom Size (Public Housing Only)			
1BR			
2 BR			
3 BR			
4 BR			
5 BR			

Housing Needs of Families on the Waiting List			
5+ BR			
Is the waiting list closed (select one)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes If yes: How long has it been closed (# of months)? 86 Does the PHA expect to reopen the list in the PHA Plan year? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes State Bridge Program clients after 3 years of temporary assistance; Money Follows the Person Program; NED Vouchers; FUP Program; HOPWA – continuation of assisted clients if HOPWA funding not available; VASH clients referred from the Veterans Administration; Sec. 811 clients.			

C. Strategy for Addressing Needs

Provide a brief description of the PHA’s strategy for addressing the housing needs of families in the jurisdiction and on the waiting list **IN THE UPCOMING YEAR**, and the Agency’s reasons for choosing this strategy.

(1) Strategies

Need: Shortage of affordable housing for all eligible populations

Strategy 1. Maximize the number of affordable units available to the PHA within its current resources by:

Select all that apply

- Employ effective maintenance and management policies to minimize the number of public housing units off-line
- Reduce turnover time for vacated public housing units
- Reduce time to renovate public housing units
- Seek replacement of public housing units lost to the inventory through mixed finance development
- Seek replacement of public housing units lost to the inventory through section 8 replacement housing resources
- Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required
- Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies
- Other (list below)

Strategy 2: Increase the number of affordable housing units by:

Select all that apply

- Apply for additional section 8 units should they become available
- Leverage affordable housing resources in the community through the creation of mixed - finance housing
- Pursue housing resources other than public housing or Section 8 tenant-based assistance.
- Other: (list below)

Need: Specific Family Types: Families at or below 30% of median

Strategy 1: Target available assistance to families at or below 30 % of AMI

Select all that apply

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing
- Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- Employ admissions preferences aimed at families with economic hardships
- Adopt rent policies to support and encourage work
- Other: (list below)

Need: Specific Family Types: Families at or below 50% of median

Strategy 1: Target available assistance to families at or below 50% of AMI

Select all that apply

- Employ admissions preferences aimed at families who are working
- Adopt rent policies to support and encourage work
- Other: (list below)

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

Select all that apply

- Seek designation of public housing for the elderly
- Apply for special-purpose vouchers targeted to the elderly, should they become available
- Other: (list below)

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

Select all that apply

- Seek designation of public housing for families with disabilities
- Carry out the modifications needed in public housing based on the section 504 Needs Assessment for Public Housing
- Apply for special-purpose vouchers targeted to families with disabilities, should they become available
- Affirmatively market to local non-profit agencies that assist families with disabilities
- Other: (list below)

Need: Specific Family Types: Races or ethnicities with disproportionate housing needs

Strategy 1: Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs:

Select if applicable

- Affirmatively market to races/ethnicities shown to have disproportionate housing needs
- Other: (list below)

Strategy 2: Conduct activities to affirmatively further fair housing

Select all that apply

- Counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units
- Market the section 8 program to owners outside of areas of poverty /minority concentrations
- Other: (list below)

Other Housing Needs & Strategies: (list needs and strategies below)

(2) Reasons for Selecting Strategies

Of the factors listed below, select all that influenced the PHA's selection of the strategies it will pursue:

- Funding constraints
- Staffing constraints
- Limited availability of sites for assisted housing
- Extent to which particular housing needs are met by other organizations in the community
- Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA
- Influence of the housing market on PHA programs
- Community priorities regarding housing assistance
- Results of consultation with local or state government
- Results of consultation with residents and the Resident Advisory Board
- Results of consultation with advocacy groups
- Other: (list below)

1. Statement of Housing Needs for City of Cumberland - md901e01

[24 CFR Part 903.7 9 (a)]

A. Housing Needs of Families in the Jurisdiction/s Served by the PHA

Based upon the information contained in the Consolidated Plan/s applicable to the jurisdiction, and/or other data available to the PHA, provide a statement of the housing needs in the jurisdiction by completing the following table. In the “Overall” Needs column, provide the estimated number of renter families that have housing needs. For the remaining characteristics, rate the impact of that factor on the housing needs for each family type, from 1 to 5, with 1 being “no impact” and 5 being “severe impact.” Use N/A to indicate that no information is available upon which the PHA can make this assessment.

Housing Needs of Families in the Jurisdiction by Family Type							
Family Type	Overall	Affordability	Supply	Quality	Accessibility	Size	Location
Income <= 30% of AMI	1460	5	2	5	N/A	3	1
Income >30% but <=50% of AMI	742	4	2	5	N/A	3	1
Income >50% but <80% of AMI	729	3	4	4	N/A	3	1
Elderly	921	3	4	4	4	2	1
Families with Disabilities	704	5	5	5	5	3	1
Race/Ethnicity White	2877	4	3	4	N/A	3	1
Race/Ethnicity Black	124	4	3	4	N/A	3	1
Race/Ethnicity Hispanic	18	4	3	4	N/A	3	1
Race/Ethnicity							

What sources of information did the PHA use to conduct this analysis? (Check all that apply; all materials must be made available for public inspection.)

- Consolidated Plan of the Jurisdiction/s
Indicate year: 2010-2014
- U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset
- American Housing Survey data
Indicate year: 2000
- Other housing market study
Indicate year:
- Other sources: (list and indicate year of information)

D. Housing Needs of Families on the Public Housing and Section 8 Tenant- Based Assistance Waiting Lists

State the housing needs of the families on the PHA's waiting list/s. **Complete one table for each type of PHA-wide waiting list administered by the PHA.** PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

Housing Needs of Families on the Waiting List			
Waiting list type: (select one)			
<input checked="" type="checkbox"/>	Section 8 tenant-based assistance		
<input type="checkbox"/>	Public Housing		
<input type="checkbox"/>	Combined Section 8 and Public Housing		
<input type="checkbox"/>	Public Housing Site-Based or sub-jurisdictional waiting list (optional)		
If used, identify which development/sub jurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	346		92
Extremely low income <=30% AMI	263	76.01	
Very low income (>30% but <=50% AMI)	2	.58	
Low income (>50% but <80% AMI)	81	23.41	
Families with children	165	47.69	
Elderly families	27	7.80	
Families with Disabilities	93	26.88	
Race/ethnicity white	285	82.37	
Race/ethnicity Black	57	16.47	
Race/ethnicity American Indian	0	0	
Race/ethnicity Native Hawaiian	1	.29	
Race/ethnicity Hispanic	3	.87	
Race/ethnicity Non-Hispanic	343	99.13	
Race/ethnicity			

Housing Needs of Families on the Waiting List

Is the waiting list closed (select one)? No Yes

If yes:

How long has it been closed (# of months)?

Does the PHA expect to reopen the list in the PHA Plan year? No Yes

Does the PHA permit specific categories of families onto the waiting list, even if generally closed? No Yes State Bridge Program clients after 3 years of temporary assistance; Money Follows the Person Program; NED Vouchers; FUP Program; HOPWA – continuation of assisted clients if HOPWA funding not available; VASH clients referred from the Veterans Administration; Sec. 811 clients.

C. Strategy for Addressing Needs

Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list **IN THE UPCOMING YEAR**, and the Agency's reasons for choosing this strategy.

(1) Strategies

Need: Shortage of affordable housing for all eligible populations

Strategy 1. Maximize the number of affordable units available to the PHA within its current resources by:

Select all that apply

- Employ effective maintenance and management policies to minimize the number of public housing units off-line
- Reduce turnover time for vacated public housing units
- Reduce time to renovate public housing units
- Seek replacement of public housing units lost to the inventory through mixed finance development
- Seek replacement of public housing units lost to the inventory through section 8 replacement housing resources
- Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required
- Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies
- Other (list below)

Strategy 2: Increase the number of affordable housing units by:

Select all that apply

- Apply for additional section 8 units should they become available
- Leverage affordable housing resources in the community through the creation of mixed - finance housing
- Pursue housing resources other than public housing or Section 8 tenant-based assistance.
- Other: (list below)

Need: Specific Family Types: Families at or below 30% of median

Strategy 1: Target available assistance to families at or below 30 % of AMI

Select all that apply

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing
- Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- Employ admissions preferences aimed at families with economic hardships
- Adopt rent policies to support and encourage work
- Other: (list below)

Need: Specific Family Types: Families at or below 50% of median

Strategy 1: Target available assistance to families at or below 50% of AMI

Select all that apply

- Employ admissions preferences aimed at families who are working
- Adopt rent policies to support and encourage work
- Other: (list below)

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

Select all that apply

- Seek designation of public housing for the elderly
- Apply for special-purpose vouchers targeted to the elderly, should they become available
- Other: (list below)

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

Select all that apply

- Seek designation of public housing for families with disabilities
- Carry out the modifications needed in public housing based on the section 504 Needs Assessment for Public Housing
- Apply for special-purpose vouchers targeted to families with disabilities, should they become available
- Affirmatively market to local non-profit agencies that assist families with disabilities
- Other: (list below)

Need: Specific Family Types: Races or ethnicities with disproportionate housing needs

Strategy 1: Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs:

Select if applicable

- Affirmatively market to races/ethnicities shown to have disproportionate housing needs
- Other: (list below)

Strategy 2: Conduct activities to affirmatively further fair housing

Select all that apply

- Counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units
- Market the section 8 program to owners outside of areas of poverty /minority concentrations
- Other: (list below)

Other Housing Needs & Strategies: (list needs and strategies below)

(2) Reasons for Selecting Strategies

Of the factors listed below, select all that influenced the PHA's selection of the strategies it will pursue:

- Funding constraints
- Staffing constraints
- Limited availability of sites for assisted housing
- Extent to which particular housing needs are met by other organizations in the community
- Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA
- Influence of the housing market on PHA programs
- Community priorities regarding housing assistance
- Results of consultation with local or state government
- Results of consultation with residents and the Resident Advisory Board
- Results of consultation with advocacy groups
- Other: (list below)

1. Statement of Housing Needs of Dorchester – md901f01

[24 CFR Part 903.7 9 (a)]

A. Housing Needs of Families in the Jurisdiction/s Served by the PHA

Based upon the information contained in the Consolidated Plan/s applicable to the jurisdiction, and/or other data available to the PHA, provide a statement of the housing needs in the jurisdiction by completing the following table. In the “Overall” Needs column, provide the estimated number of renter families that have housing needs. For the remaining characteristics, rate the impact of that factor on the housing needs for each family type, from 1 to 5, with 1 being “no impact” and 5 being “severe impact.” Use N/A to indicate that no information is available upon which the PHA can make this assessment.

Housing Needs of Families in the Jurisdiction by Family Type							
Family Type	Overall	Affordability	Supply	Quality	Accessibility	Size	Location
Income <= 30% of AMI	965	4	4	4	3	3	4
Income >30% but <=50% of AMI	625	4	4	4	3	4	4
Income >50% but <80% of AMI	535	3	4	4	4	4	4
Elderly		5	5	4	4	5	5
Families with Disabilities		5	5	5	4	5	5
Race/Ethnicity Wh/non hisp		n/a					
Race/Ethnicity Bl/non hisp							
Race/Ethnicity Hisp							
Race/Ethnicity other							

What sources of information did the PHA use to conduct this analysis? (Check all that apply; all materials must be made available for public inspection.)

- Consolidated Plan of the Jurisdiction/s
Indicate year:
- U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset 2008-2012
- American Housing Survey data
Indicate year:
- Other housing market study
Indicate year:
- Other sources: (list and indicate year of information)
DHCD Analysis of Impediments to Fair Housing Choice 2015

E. Housing Needs of Families on the Public Housing and Section 8 Tenant- Based Assistance Waiting Lists

State the housing needs of the families on the PHA's waiting list/s. **Complete one table for each type of PHA-wide waiting list administered by the PHA.** PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

Housing Needs of Families on the Waiting List			
Waiting list type: (select one)			
<input checked="" type="checkbox"/>	Section 8 tenant-based assistance		
<input type="checkbox"/>	Public Housing		
<input type="checkbox"/>	Combined Section 8 and Public Housing		
<input type="checkbox"/>	Public Housing Site-Based or sub-jurisdictional waiting list (optional)		
If used, identify which development/sub jurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	87		70
Extremely low income <=30% AMI	69	79	
Very low income (>30% but <=50% AMI)	14	16	
Low income (>50% but <80% AMI)	4	5	
Families with children	44	51	
Elderly families	12	14	
Families with Disabilities	23	26	
Race/ethnicity BL	74	85	
Race/ethnicity WH	12	14	
Race/ethnicity OTHER	1	1	
Characteristics by Bedroom Size (Public Housing Only)			
1BR			

Housing Needs of Families on the Waiting List			
2 BR			
3 BR			
4 BR			
5 BR			
5+ BR			
<p>Is the waiting list closed (select one)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes</p> <p>If yes:</p> <p>How long has it been closed (# of months)? 86</p> <p>Does the PHA expect to reopen the list in the PHA Plan year? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p> <p>Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes State Bridge Program clients after 3 years of temporary assistance; Money Follows the Person Program; NED Vouchers; FUP Program; HOPWA – continuation of assisted clients if HOPWA funding not available; VASH clients referred from the Veterans Administration; Sec. 811 clients.</p>			

C. Strategy for Addressing Needs

Provide a brief description of the PHA’s strategy for addressing the housing needs of families in the jurisdiction and on the waiting list **IN THE UPCOMING YEAR**, and the Agency’s reasons for choosing this strategy.

(1) Strategies

Need: Shortage of affordable housing for all eligible populations

Strategy 1. Maximize the number of affordable units available to the PHA within its current resources by:

Select all that apply

- Employ effective maintenance and management policies to minimize the number of public housing units off-line
- Reduce turnover time for vacated public housing units
- Reduce time to renovate public housing units
- Seek replacement of public housing units lost to the inventory through mixed finance development
- Seek replacement of public housing units lost to the inventory through section 8 replacement housing resources
- Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required
- Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program

- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies
- Other (list below)

Strategy 2: Increase the number of affordable housing units by:

Select all that apply

- Apply for additional section 8 units should they become available
- Leverage affordable housing resources in the community through the creation of mixed - finance housing
- Pursue housing resources other than public housing or Section 8 tenant-based assistance.
- Other: (list below)

Need: Specific Family Types: Families at or below 30% of median

Strategy 1: Target available assistance to families at or below 30 % of AMI

Select all that apply

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing
- Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- Employ admissions preferences aimed at families with economic hardships
- Adopt rent policies to support and encourage work
- Other: (list below)

Need: Specific Family Types: Families at or below 50% of median

Strategy 1: Target available assistance to families at or below 50% of AMI

Select all that apply

- Employ admissions preferences aimed at families who are working
- Adopt rent policies to support and encourage work
- Other: (list below)

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

Select all that apply

- Seek designation of public housing for the elderly
- Apply for special-purpose vouchers targeted to the elderly, should they become available
- Other: (list below)

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

Select all that apply

- Seek designation of public housing for families with disabilities
- Carry out the modifications needed in public housing based on the section 504 Needs Assessment for Public Housing
- Apply for special-purpose vouchers targeted to families with disabilities, should they become available
- Affirmatively market to local non-profit agencies that assist families with disabilities
- Other: (list below)

Need: Specific Family Types: Races or ethnicities with disproportionate housing needs

Strategy 1: Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs:

Select if applicable

- Affirmatively market to races/ethnicities shown to have disproportionate housing needs
- Other: (list below)

Strategy 2: Conduct activities to affirmatively further fair housing

Select all that apply

- Counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units
- Market the section 8 program to owners outside of areas of poverty /minority concentrations
- Other: (list below)

Other Housing Needs & Strategies: (list needs and strategies below)

(2) Reasons for Selecting Strategies

Of the factors listed below, select all that influenced the PHA's selection of the strategies it will pursue:

- Funding constraints
- Staffing constraints
- Limited availability of sites for assisted housing
- Extent to which particular housing needs are met by other organizations in the community
- Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA
- Influence of the housing market on PHA programs
- Community priorities regarding housing assistance
- Results of consultation with local or state government
- Results of consultation with residents and the Resident Advisory Board
- Results of consultation with advocacy groups
- Other: (list below)

1. Statement of Housing Needs of Frederick County -- md901g01

[24 CFR Part 903.7 9 (a)]

A. Housing Needs of Families in the Jurisdiction/s Served by the PHA

Based upon the information contained in the Consolidated Plan/s applicable to the jurisdiction, and/or other data available to the PHA, provide a statement of the housing needs in the jurisdiction by completing the following table. In the “Overall” Needs column, provide the estimated number of renter families that have housing needs. For the remaining characteristics, rate the impact of that factor on the housing needs for each family type, from 1 to 5, with 1 being “no impact” and 5 being “severe impact.” Use N/A to indicate that no information is available upon which the PHA can make this assessment.

Housing Needs of Families in the Jurisdiction by Family Type							
Family Type	Overall	Affordability	Supply	Quality	Accessibility	Size	Location
Income <= 30% of AMI	3,050	5	5	5	4	4	4
Income >30% but <=50% of AMI	3,020	4	5	4	4	4	4
Income >50% but <80% of AMI	1,535	4	3	3	3	3	3
Elderly	1,815	5	5	5	4	4	4
Families with Disabilities	1,160	5	5	5	4	4	4
Race/White	5795	5	5	4	3	3	4
Race/Black	1075	5	5	4	3	3	4
Race/Asian	240	5	5	4	3	3	4
Race/Hispanic	315	5	5	4	3	3	4
Race/Other	125	5	5	4	3	3	4

What sources of information did the PHA use to conduct this analysis? (Check all that apply; all materials must be made available for public inspection.)

- Consolidated Plan of the Jurisdiction/s
Indicate year: 2010
- U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset 2006-2007
- American Housing Survey data
Indicate year:
- Other housing market study
Indicate year:
- Other sources: (list and indicate year of information)

F. Housing Needs of Families on the Public Housing and Section 8 Tenant- Based Assistance Waiting Lists

State the housing needs of the families on the PHA's waiting list/s. **Complete one table for each type of PHA-wide waiting list administered by the PHA.** PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

Housing Needs of Families on the Waiting List			
Waiting list type: (select one)			
<input checked="" type="checkbox"/>	Section 8 tenant-based assistance		
<input type="checkbox"/>	Public Housing		
<input type="checkbox"/>	Combined Section 8 and Public Housing		
<input type="checkbox"/>	Public Housing Site-Based or sub-jurisdictional waiting list (optional)		
If used, identify which development/sub jurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	6957		34
Extremely low income <=30% AMI	5776	83.02	
Very low income (>30% but <=50% AMI)	985	14.16	
Low income (>50% but <80% AMI)	100	1.44	
Over income	95	1.37	
Incomplete income data	1	.01	
Families with children	4597	66.08	
Elderly families	218	3.13	
Families with Disabilities	1141	16.40	
Amer. Ind./Alaska Native	39	00.56	
Asian	45	00.65	
Native Hawaiian/Pac. Island	13	00.19	
Black/African American	5366	77.13	
Hispanic	316	04.54	
White	1157	16.63	
Not specified	21	00.30	

Housing Needs of Families on the Waiting List

Is the waiting list closed (select one)? No Yes

If yes:

How long has it been closed (# of months)? 13

Does the PHA expect to reopen the list in the PHA Plan year? No Yes

Does the PHA permit specific categories of families onto the waiting list, even if generally closed? No Yes State Bridge Program clients after 3 years of temporary assistance; Money Follows the Person Program; NED Vouchers; FUP Program; HOPWA – continuation of assisted clients if HOPWA funding not available; VASH clients referred from the Veterans Administration; Sec. 811 clients.

C. Strategy for Addressing Needs

Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list **IN THE UPCOMING YEAR**, and the Agency's reasons for choosing this strategy.

(1) Strategies

Need: Shortage of affordable housing for all eligible populations

Strategy 1. Maximize the number of affordable units available to the PHA within its current resources by:

Select all that apply

- Employ effective maintenance and management policies to minimize the number of public housing units off-line
- Reduce turnover time for vacated public housing units
- Reduce time to renovate public housing units
- Seek replacement of public housing units lost to the inventory through mixed finance development
- Seek replacement of public housing units lost to the inventory through section 8 replacement housing resources
- Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required
- Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies
- Other (list below):

Frederick County Housing has been aggressively pursuing the development of additional affordable housing units through the existing County Land Trust, the MDPU/PILOT Program, and working to initiate new partnerships.

Strategy 2: Increase the number of affordable housing units by:

Select all that apply

- Apply for additional section 8 units should they become available
- Leverage affordable housing resources in the community through the creation of mixed - finance housing
- Pursue housing resources other than public housing or Section 8 tenant-based assistance.
- Other: (list below)

FC-DHCD is utilizing the following tools to increase their affordable housing options:

- *County Land Trust: designated purpose to provide additional affordable housing for jurisdiction.*
- *Housing Study: purpose to development incentive and program options workable in FC*
- *Partnerships to develop mixed use / additional affordable housing units*

Need: Specific Family Types: Families at or below 30% of median

Strategy 1: Target available assistance to families at or below 30 % of AMI

Select all that apply

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing
- Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- Employ admissions preferences aimed at families with economic hardships
- Adopt rent policies to support and encourage work
- Other: (list below):

Need: Specific Family Types: Families at or below 50% of median

Strategy 1: Target available assistance to families at or below 50% of AMI

Select all that apply

- Employ admissions preferences aimed at families who are working
- Adopt rent policies to support and encourage work
- Other: (list below)

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

Select all that apply

- Seek designation of public housing for the elderly
- Apply for special-purpose vouchers targeted to the elderly, should they become available: *e.g., NED Cat 2*

- Other: (list below): *Consistently support and/or assist with initiatives designed to provide more affordable housing for elderly residents. Frederick County Housing has been aggressively seeking development of low-income senior units.*

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

Select all that apply

- Seek designation of public housing for families with disabilities
- Carry out the modifications needed in public housing based on the section 504 Needs Assessment for Public Housing
- Apply for special-purpose vouchers targeted to families with disabilities, should they become available: *e.g., NED Cat2*
- Affirmatively market to local non-profit agencies that assist families with disabilities
- Other: (list below)
Frederick County Housing has been aggressively seeking development of affordable unit's top serve the disabled population..

Need: Specific Family Types: Races or ethnicities with disproportionate housing needs

Strategy 1: Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs:

Select if applicable

- Affirmatively market to races/ethnicities shown to have disproportionate housing needs
- Other: (list below)

Strategy 2: Conduct activities to affirmatively further fair housing

Select all that apply

- Counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units
- Market the section 8 program to owners outside of areas of poverty /minority concentrations
- Other: (list below) On-going public outreach to teach and advise real estate/property management/unit owner community about local fair housing requirements through Website, briefings, spot-checking advertised units, client training, program documents, and media.

Other Housing Needs & Strategies: (list needs and strategies below)

(2) Reasons for Selecting Strategies

Of the factors listed below, select all that influenced the PHA's selection of the strategies it will pursue:

- Funding constraints
- Staffing constraints

- Limited availability of sites for assisted housing
- Extent to which particular housing needs are met by other organizations in the community
- Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA
- Influence of the housing market on PHA programs
- Community priorities regarding housing assistance
- Results of consultation with local or state government
- Results of consultation with residents and the Resident Advisory Board
- Results of consultation with advocacy groups
- Other: (list below)

1. Statement of Housing Needs of Garrett County – md901h01

[24 CFR Part 903.7 9 (a)]

A. Housing Needs of Families in the Jurisdiction/s Served by the PHA

Based upon the information contained in the Consolidated Plan/s applicable to the jurisdiction, and/or other data available to the PHA, provide a statement of the housing needs in the jurisdiction by completing the following table. In the “Overall” Needs column, provide the estimated number of renter families that have housing needs. For the remaining characteristics, rate the impact of that factor on the housing needs for each family type, from 1 to 5, with 1 being “no impact” and 5 being “severe impact.” Use N/A to indicate that no information is available upon which the PHA can make this assessment.

Housing Needs of Families in the Jurisdiction by Family Type							
Family Type	Overall	Affordability	Supply	Quality	Accessibility	Size	Location
Income <= 30% of AMI	1344	5	5	3	3	2	3
Income >30% but <=50% of AMI	844	5	5	3	3	2	3
Income >50% but <80% of AMI	Na	5	5	3	3	2	3
Elderly	6239	5	5	3	3	2	3
Families with Disabilities	3156	5	4	3	3	2	3
Race/Ethnicity White	29,476	5	4	3	3	2	3
Race/Ethnicity Black	92	5	3	3	3	2	3
Race/Ethnicity Hispanic	1	5	3	3	3	2	3
Race/Ethnicity Multi-Racial	325	5	3	3	3	2	3
Race/Ethnicity Asian	25	5	3	3	3	2	3
Race/Ethnicity American Indian	59	5	3	3	3	2	3
Race/Ethnicity							
Race/Ethnicity							

What sources of information did the PHA use to conduct this analysis? (Check all that apply; all materials must be made available for public inspection.)

- Consolidated Plan of the Jurisdiction/s
Indicate year: 2010

- U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset
- American Housing Survey data
Indicate year:
- Other housing market study
Indicate year:
- Other sources: (list and indicate year of information)

G. Housing Needs of Families on the Public Housing and Section 8 Tenant- Based Assistance Waiting Lists

State the housing needs of the families on the PHA’s waiting list/s. **Complete one table for each type of PHA-wide waiting list administered by the PHA.** PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

Housing Needs of Families on the Waiting List			
Waiting list type: (select one)			
<input checked="" type="checkbox"/>	Section 8 tenant-based assistance		
<input type="checkbox"/>	Public Housing		
<input type="checkbox"/>	Combined Section 8 and Public Housing		
<input type="checkbox"/>	Public Housing Site-Based or sub-jurisdictional waiting list (optional)		
If used, identify which development/sub jurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	362		29
Extremely low income <=30% AMI	292	81%	
Very low income (>30% but <=50% AMI)	60	16%	
Low income (>50% but <80% AMI)	10	3%	
Families with children	176	49%	
Elderly families	100	28%	
Families with Disabilities	133	37%	
Race/ethnicity White	356	98%	
Race/ethnicity Black	6	2%	
Race/ethnicity Asian	0	0%	
Race/ethnicity Hispanic	0	0%	
Race/ethnicity	0	0%	

Housing Needs of Families on the Waiting List			
Multi-Racial			
Race/ethnicity Native American	0	0%	
Race/ethnicity			
<p>Is the waiting list closed (select one)? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p> <p>If yes: How long has it been closed (# of months)?</p> <p>Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes</p> <p>Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes State Bridge Program clients after 3 years of temporary assistance; Money Follows the Person Program; NED Vouchers; FUP Program; HOPWA – continuation of assisted clients if HOPWA funding not available; VASH clients referred from the Veterans Administration; Sec. 811 clients.</p>			

C. Strategy for Addressing Needs

Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list **IN THE UPCOMING YEAR**, and the Agency's reasons for choosing this strategy.

(1) Strategies

Need: Shortage of affordable housing for all eligible populations

Strategy 1. Maximize the number of affordable units available to the PHA within its current resources by:

Select all that apply

- Employ effective maintenance and management policies to minimize the number of public housing units off-line
- Reduce turnover time for vacated public housing units
- Reduce time to renovate public housing units
- Seek replacement of public housing units lost to the inventory through mixed finance development
- Seek replacement of public housing units lost to the inventory through section 8 replacement housing resources
- Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required
- Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration

- Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies
- Other (list below)

Strategy 2: Increase the number of affordable housing units by:

Select all that apply

- Apply for additional section 8 units should they become available
- Leverage affordable housing resources in the community through the creation of mixed finance housing
- Pursue housing resources other than public housing or Section 8 tenant-based assistance.
- Other: (list below)

Need: Specific Family Types: Families at or below 30% of median

Strategy 1: Target available assistance to families at or below 30 % of AMI

Select all that apply

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing
- Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- Employ admissions preferences aimed at families with economic hardships
- Adopt rent policies to support and encourage work
- Other: (list below)

Need: Specific Family Types: Families at or below 50% of median

Strategy 1: Target available assistance to families at or below 50% of AMI

Select all that apply

- Employ admissions preferences aimed at families who are working
- Adopt rent policies to support and encourage work
- Other: (list below)

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

Select all that apply

- Seek designation of public housing for the elderly
- Apply for special-purpose vouchers targeted to the elderly, should they become available
- Other: (list below)

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

Select all that apply

- Seek designation of public housing for families with disabilities
- Carry out the modifications needed in public housing based on the section 504 Needs Assessment for Public Housing
- Apply for special-purpose vouchers targeted to families with disabilities, should they become available
- Affirmatively market to local non-profit agencies that assist families with disabilities
- Other: (list below)

Need: Specific Family Types: Races or ethnicities with disproportionate housing needs

Strategy 1: Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs:

Select if applicable

- Affirmatively market to races/ethnicities shown to have disproportionate housing needs
- Other: (list below)

Strategy 2: Conduct activities to affirmatively further fair housing

Select all that apply

- Counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units
- Market the section 8 program to owners outside of areas of poverty /minority concentrations
- Other: (list below)

Other Housing Needs & Strategies: (list needs and strategies below)

(2) Reasons for Selecting Strategies

Of the factors listed below, select all that influenced the PHA's selection of the strategies it will pursue:

- Funding constraints
- Staffing constraints
- Limited availability of sites for assisted housing
- Extent to which particular housing needs are met by other organizations in the community
- Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA
- Influence of the housing market on PHA programs
- Community priorities regarding housing assistance
- Results of consultation with local or state government
- Results of consultation with residents and the Resident Advisory Board
- Results of consultation with advocacy groups
- Other: (list below)

1. Statement of Housing Needs for Kent County – md901i01

[24 CFR Part 903.7 9 (a)]

A. Housing Needs of Families in the Jurisdiction/s Served by the PHA

Based upon the information contained in the Consolidated Plan/s applicable to the jurisdiction, and/or other data available to the PHA, provide a statement of the housing needs in the jurisdiction by completing the following table. In the “Overall” Needs column, provide the estimated number of renter families that have housing needs. For the remaining characteristics, rate the impact of that factor on the housing needs for each family type, from 1 to 5, with 1 being “no impact” and 5 being “severe impact.” Use N/A to indicate that no information is available upon which the PHA can make this assessment.

Housing Needs of Families in the Jurisdiction by Family Type							
Family Type	Overall	Affordability	Supply	Quality	Accessibility	Size	Location
Income <= 30% of AMI	290	3	5	5	4	4	4
Income >30% but <=50% of AMI	335	4	5	5	4	4	4
Income >50% but <80% of AMI	185	4	5	5	4	4	4
Elderly		5	5	5	5	5	5
Families with Disabilities		5	5	5	5	5	5
Race/Ethnicity Wh/non hisp		N/A					
Race/Ethnicity Bl/non hisp							
Race/Ethnicity Hispanic							

What sources of information did the PHA use to conduct this analysis? (Check all that apply; all materials must be made available for public inspection.)

- Consolidated Plan of the Jurisdiction/s
Indicate year:
- U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset 2008-2012
- American Housing Survey data
Indicate year:
- Other housing market study
Indicate year:
- Other sources: (list and indicate year of information)
DHCD Analysis of Impediments to Fair Housing Choice 2015

H. Housing Needs of Families on the Public Housing and Section 8 Tenant- Based Assistance Waiting Lists

State the housing needs of the families on the PHA's waiting list/s. **Complete one table for each type of PHA-wide waiting list administered by the PHA.** PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

Housing Needs of Families on the Waiting List			
Waiting list type: (select one)			
<input checked="" type="checkbox"/>	Section 8 tenant-based assistance		
<input type="checkbox"/>	Public Housing		
<input type="checkbox"/>	Combined Section 8 and Public Housing		
<input type="checkbox"/>	Public Housing Site-Based or sub-jurisdictional waiting list (optional)		
If used, identify which development/sub jurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	23		5
Extremely low income <=30% AMI	18	78	
Very low income (>30% but <=50% AMI)	4	17	
Over income limit	1	4	
Families with children	7	30	
Elderly families		22	
Families with Disabilities	12	52	
Race/ethnicity Black	16	70	
Race/ethnicity White	7	30	
Characteristics by Bedroom Size (Public Housing Only)			
1BR			
2 BR			
3 BR			

Housing Needs of Families on the Waiting List			
4 BR			
5 BR			
5+ BR			
<p>Is the waiting list closed (select one)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes</p> <p>If yes:</p> <p>How long has it been closed (# of months)? 86</p> <p>Does the PHA expect to reopen the list in the PHA Plan year? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p> <p>Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes State Bridge Program clients after 3 years of temporary assistance; Money Follows the Person Program; NED Vouchers; FUP Program; HOPWA – continuation of assisted clients if HOPWA funding not available; VASH clients referred from the Veterans Administration; Sec. 811 clients.</p>			

C. Strategy for Addressing Needs

Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list **IN THE UPCOMING YEAR**, and the Agency's reasons for choosing this strategy.

(1) Strategies

Need: Shortage of affordable housing for all eligible populations

Strategy 1. Maximize the number of affordable units available to the PHA within its current resources by:

Select all that apply

- Employ effective maintenance and management policies to minimize the number of public housing units off-line
- Reduce turnover time for vacated public housing units
- Reduce time to renovate public housing units
- Seek replacement of public housing units lost to the inventory through mixed finance development
- Seek replacement of public housing units lost to the inventory through section 8 replacement housing resources
- Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required
- Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies

Other (list below)

Strategy 2: Increase the number of affordable housing units by:

Select all that apply

- Apply for additional section 8 units should they become available
- Leverage affordable housing resources in the community through the creation of mixed - finance housing
- Pursue housing resources other than public housing or Section 8 tenant-based assistance.
- Other: (list below)

Need: Specific Family Types: Families at or below 30% of median

Strategy 1: Target available assistance to families at or below 30 % of AMI

Select all that apply

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing
- Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- Employ admissions preferences aimed at families with economic hardships
- Adopt rent policies to support and encourage work
- Other: (list below)

Need: Specific Family Types: Families at or below 50% of median

Strategy 1: Target available assistance to families at or below 50% of AMI

Select all that apply

- Employ admissions preferences aimed at families who are working
- Adopt rent policies to support and encourage work
- Other: (list below)

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

Select all that apply

- Seek designation of public housing for the elderly
- Apply for special-purpose vouchers targeted to the elderly, should they become available
- Other: (list below)

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

Select all that apply

- Seek designation of public housing for families with disabilities
- Carry out the modifications needed in public housing based on the section 504 Needs Assessment for Public Housing
- Apply for special-purpose vouchers targeted to families with disabilities, should they become available
- Affirmatively market to local non-profit agencies that assist families with disabilities
- Other: (list below)

Need: Specific Family Types: Races or ethnicities with disproportionate housing needs

Strategy 1: Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs:

Select if applicable

- Affirmatively market to races/ethnicities shown to have disproportionate housing needs
- Other: (list below)

Strategy 2: Conduct activities to affirmatively further fair housing

Select all that apply

- Counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units
- Market the section 8 program to owners outside of areas of poverty /minority concentrations
- Other: (list below)

Other Housing Needs & Strategies: (list needs and strategies below)

(2) Reasons for Selecting Strategies

Of the factors listed below, select all that influenced the PHA's selection of the strategies it will pursue:

- Funding constraints
- Staffing constraints
- Limited availability of sites for assisted housing
- Extent to which particular housing needs are met by other organizations in the community
- Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA
- Influence of the housing market on PHA programs
- Community priorities regarding housing assistance
- Results of consultation with local or state government
- Results of consultation with residents and the Resident Advisory Board
- Results of consultation with advocacy groups
- Other: (list below)

1. Statement of Housing Needs of Somerset County – md901j01

[24 CFR Part 903.7 9 (a)]

A. Housing Needs of Families in the Jurisdiction/s Served by the PHA

Based upon the information contained in the Consolidated Plan/s applicable to the jurisdiction, and/or other data available to the PHA, provide a statement of the housing needs in the jurisdiction by completing the following table. In the “Overall” Needs column, provide the estimated number of renter families that have housing needs. For the remaining characteristics, rate the impact of that factor on the housing needs for each family type, from 1 to 5, with 1 being “no impact” and 5 being “severe impact.” Use N/A to indicate that no information is available upon which the PHA can make this assessment.

Housing Needs of Families in the Jurisdiction by Family Type							
Family Type	Overall	Affordability	Supply	Quality	Accessibility	Size	Location
Income <= 30% of AMI	1025	5	5	5	5	5	5
Income >30% but <=50% of AMI	210	5	5	5	4	4	3
Income >50% but <80% of AMI	205	4	4	4	4	3	2
Elderly		5	5	5	5	5	5
Families with Disabilities		5	5	5	5	5	5
Race/Ethnicity Wh/non hisp		n/a					
Race/Ethnicity Bl/non hisp							
Race/Ethnicity Hisp							
Race/Ethnicity other							

What sources of information did the PHA use to conduct this analysis? (Check all that apply; all materials must be made available for public inspection.)

- Consolidated Plan of the Jurisdiction/s
Indicate year:
- U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset 2008-2012
- American Housing Survey data
Indicate year:
- Other housing market study
Indicate year:

- Other sources: (list and indicate year of information)
DHCD Analysis of Impediments to Fair Housing 2015

I. Housing Needs of Families on the Public Housing and Section 8 Tenant- Based Assistance Waiting Lists

State the housing needs of the families on the PHA's waiting list/s. **Complete one table for each type of PHA-wide waiting list administered by the PHA.** PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

Housing Needs of Families on the Waiting List			
Waiting list type: (select one)			
<input checked="" type="checkbox"/>	Section 8 tenant-based assistance		
<input type="checkbox"/>	Public Housing		
<input type="checkbox"/>	Combined Section 8 and Public Housing		
<input type="checkbox"/>	Public Housing Site-Based or sub-jurisdictional waiting list (optional)		
If used, identify which development/sub jurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	34		35
Extremely low income <=30% AMI	28	82	
Very low income (>30% but <=50% AMI)	6	18	
Low income (>50% but <80% AMI)	0	0	
Families with children	20	59	
Elderly families	5	15	
Families with Disabilities	14	41	
Race/ethnicity BLACK	27	79	
Race/ethnicity WHITE	5	15	
Race/ethnicity OTHER	2	6	
Characteristics by Bedroom Size (Public			

Housing Needs of Families on the Waiting List			
Housing Only)			
1BR			
2 BR			
3 BR			
4 BR			
5 BR			
5+ BR			
<p>Is the waiting list closed (select one)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes</p> <p>If yes:</p> <p>How long has it been closed (# of months)? 86</p> <p>Does the PHA expect to reopen the list in the PHA Plan year? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p> <p>Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes State Bridge Program clients after 3 years of temporary assistance; Money Follows the Person Program; NED Vouchers; FUP Program; HOPWA – continuation of assisted clients if HOPWA funding not available; VASH clients referred from the Veterans Administration; Sec. 811 clients.</p>			

C. Strategy for Addressing Needs

Provide a brief description of the PHA’s strategy for addressing the housing needs of families in the jurisdiction and on the waiting list **IN THE UPCOMING YEAR**, and the Agency’s reasons for choosing this strategy.

(1) Strategies

Need: Shortage of affordable housing for all eligible populations

Strategy 1. Maximize the number of affordable units available to the PHA within its current resources by:

Select all that apply

- Employ effective maintenance and management policies to minimize the number of public housing units off-line
- Reduce turnover time for vacated public housing units
- Reduce time to renovate public housing units
- Seek replacement of public housing units lost to the inventory through mixed finance development
- Seek replacement of public housing units lost to the inventory through section 8 replacement housing resources
- Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required
- Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program

- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies
- Other (list below)

Strategy 2: Increase the number of affordable housing units by:

Select all that apply

- Apply for additional section 8 units should they become available
- Leverage affordable housing resources in the community through the creation of mixed - finance housing
- Pursue housing resources other than public housing or Section 8 tenant-based assistance.
- Other: (list below)

Need: Specific Family Types: Families at or below 30% of median

Strategy 1: Target available assistance to families at or below 30 % of AMI

Select all that apply

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing
- Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- Employ admissions preferences aimed at families with economic hardships
- Adopt rent policies to support and encourage work
- Other: (list below)

Need: Specific Family Types: Families at or below 50% of median

Strategy 1: Target available assistance to families at or below 50% of AMI

Select all that apply

- Employ admissions preferences aimed at families who are working
- Adopt rent policies to support and encourage work
- Other: (list below)

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

Select all that apply

- Seek designation of public housing for the elderly
- Apply for special-purpose vouchers targeted to the elderly, should they become available
- Other: (list below)

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

Select all that apply

- Seek designation of public housing for families with disabilities
- Carry out the modifications needed in public housing based on the section 504 Needs Assessment for Public Housing
- Apply for special-purpose vouchers targeted to families with disabilities, should they become available
- Affirmatively market to local non-profit agencies that assist families with disabilities
- Other: (list below)

Need: Specific Family Types: Races or ethnicities with disproportionate housing needs

Strategy 1: Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs:

Select if applicable

- Affirmatively market to races/ethnicities shown to have disproportionate housing needs
- Other: (list below)

Strategy 2: Conduct activities to affirmatively further fair housing

Select all that apply

- Counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units
- Market the section 8 program to owners outside of areas of poverty /minority concentrations
- Other: (list below)

Other Housing Needs & Strategies: (list needs and strategies below)

(2) Reasons for Selecting Strategies

Of the factors listed below, select all that influenced the PHA's selection of the strategies it will pursue:

- Funding constraints
- Staffing constraints
- Limited availability of sites for assisted housing
- Extent to which particular housing needs are met by other organizations in the community
- Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA
- Influence of the housing market on PHA programs
- Community priorities regarding housing assistance
- Results of consultation with local or state government
- Results of consultation with residents and the Resident Advisory Board
- Results of consultation with advocacy groups
- Other: (list below)

1. Statement of Housing Needs of Talbot County – md901k01

[24 CFR Part 903.7 9 (a)]

A. Housing Needs of Families in the Jurisdiction/s Served by the PHA

Based upon the information contained in the Consolidated Plan/s applicable to the jurisdiction, and/or other data available to the PHA, provide a statement of the housing needs in the jurisdiction by completing the following table. In the “Overall” Needs column, provide the estimated number of renter families that have housing needs. For the remaining characteristics, rate the impact of that factor on the housing needs for each family type, from 1 to 5, with 1 being “no impact” and 5 being “severe impact.” Use N/A to indicate that no information is available upon which the PHA can make this assessment.

Housing Needs of Families in the Jurisdiction by Family Type							
Family Type	Overall	Affordability	Supply	Quality	Accessibility	Size	Location
Income <= 30% of AMI	660	1	2	2	1	1	1
Income >30% but <=50% of AMI	645	1	2	2	1	1	1
Income >50% but <80% of AMI	570	1	2	2	1	1	1
Elderly		2	3	2	2	2	1
Families with Disabilities		2	3	2	2	2	1
Race/Ethnicity Wh/non hisp		n/a					
Race/Ethnicity Bl/non hisp							
Race/Ethnicity Hispanic							
Race/Ethnicity other							

What sources of information did the PHA use to conduct this analysis? (Check all that apply; all materials must be made available for public inspection.)

- Consolidated Plan of the Jurisdiction/s
Indicate year:
- U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset 2008-2012
- American Housing Survey data
Indicate year:
- Other housing market study
Indicate year:
- Other sources: (list and indicate year of information)
DHCD Analysis of Impediments to Fair Housing Choice 2015

J. Housing Needs of Families on the Public Housing and Section 8 Tenant- Based Assistance Waiting Lists

State the housing needs of the families on the PHA's waiting list/s. **Complete one table for each type of PHA-wide waiting list administered by the PHA.** PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

Housing Needs of Families on the Waiting List			
Waiting list type: (select one)			
<input checked="" type="checkbox"/>	Section 8 tenant-based assistance		
<input type="checkbox"/>	Public Housing		
<input type="checkbox"/>	Combined Section 8 and Public Housing		
<input type="checkbox"/>	Public Housing Site-Based or sub-jurisdictional waiting list (optional)		
If used, identify which development/sub jurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	28		40
Extremely low income <=30% AMI	19	68	
Very low income (>30% but <=50% AMI)	9	32	
Low income (>50% but <80% AMI)	0	0	
Families with children	11	39	
Elderly families	2	7	
Families with Disabilities	14	50	
Race/ethnicity BL	20	71	
Race/ethnicity WH	7	25	
Race/ethnicity OTHER	1	4	
Characteristics by Bedroom Size (Public Housing Only)			

Housing Needs of Families on the Waiting List			
1BR			
2 BR			
3 BR			
4 BR			
5 BR			
5+ BR			
<p>Is the waiting list closed (select one)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes</p> <p>If yes:</p> <p>How long has it been closed (# of months)? 86</p> <p>Does the PHA expect to reopen the list in the PHA Plan year? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p> <p>Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes State Bridge Program clients after 3 years of temporary assistance; Money Follows the Person Program; NED Vouchers; FUP Program; HOPWA – continuation of assisted clients if HOPWA funding not available; VASH clients referred from the Veterans Administration; Sec. 811 clients.</p>			

C. Strategy for Addressing Needs

Provide a brief description of the PHA’s strategy for addressing the housing needs of families in the jurisdiction and on the waiting list **IN THE UPCOMING YEAR**, and the Agency’s reasons for choosing this strategy.

(1) Strategies

Need: Shortage of affordable housing for all eligible populations

Strategy 1. Maximize the number of affordable units available to the PHA within its current resources by:

Select all that apply

- Employ effective maintenance and management policies to minimize the number of public housing units off-line
- Reduce turnover time for vacated public housing units
- Reduce time to renovate public housing units
- Seek replacement of public housing units lost to the inventory through mixed finance development
- Seek replacement of public housing units lost to the inventory through section 8 replacement housing resources
- Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required
- Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program

- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies
- Other (list below)

Strategy 2: Increase the number of affordable housing units by:

Select all that apply

- Apply for additional section 8 units should they become available
- Leverage affordable housing resources in the community through the creation of mixed - finance housing
- Pursue housing resources other than public housing or Section 8 tenant-based assistance.
- Other: (list below)

Need: Specific Family Types: Families at or below 30% of median

Strategy 1: Target available assistance to families at or below 30 % of AMI

Select all that apply

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing
- Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- Employ admissions preferences aimed at families with economic hardships
- Adopt rent policies to support and encourage work
- Other: (list below)

Need: Specific Family Types: Families at or below 50% of median

Strategy 1: Target available assistance to families at or below 50% of AMI

Select all that apply

- Employ admissions preferences aimed at families who are working
- Adopt rent policies to support and encourage work
- Other: (list below)

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

Select all that apply

- Seek designation of public housing for the elderly
- Apply for special-purpose vouchers targeted to the elderly, should they become available
- Other: (list below)

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

Select all that apply

- Seek designation of public housing for families with disabilities
- Carry out the modifications needed in public housing based on the section 504 Needs Assessment for Public Housing
- Apply for special-purpose vouchers targeted to families with disabilities, should they become available
- Affirmatively market to local non-profit agencies that assist families with disabilities
- Other: (list below)

Need: Specific Family Types: Races or ethnicities with disproportionate housing needs

Strategy 1: Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs:

Select if applicable

- Affirmatively market to races/ethnicities shown to have disproportionate housing needs
- Other: (list below)

Strategy 2: Conduct activities to affirmatively further fair housing

Select all that apply

- Counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units
- Market the section 8 program to owners outside of areas of poverty /minority concentrations
- Other: (list below)

Other Housing Needs & Strategies: (list needs and strategies below)

(2) Reasons for Selecting Strategies

Of the factors listed below, select all that influenced the PHA’s selection of the strategies it will pursue:

- Funding constraints
- Staffing constraints
- Limited availability of sites for assisted housing
- Extent to which particular housing needs are met by other organizations in the community
- Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA
- Influence of the housing market on PHA programs
- Community priorities regarding housing assistance
- Results of consultation with local or state government
- Results of consultation with residents and the Resident Advisory Board
- Results of consultation with advocacy groups
- Other: (list below)

1. Statement of Housing Needs of Wicomico – md901I01

[24 CFR Part 903.7 9 (a)]

A. Housing Needs of Families in the Jurisdiction/s Served by the PHA

Based upon the information contained in the Consolidated Plan/s applicable to the jurisdiction, and/or other data available to the PHA, provide a statement of the housing needs in the jurisdiction by completing the following table. In the “Overall” Needs column, provide the estimated number of renter families that have housing needs. For the remaining characteristics, rate the impact of that factor on the housing needs for each family type, from 1 to 5, with 1 being “no impact” and 5 being “severe impact.” Use N/A to indicate that no information is available upon which the PHA can make this assessment.

Housing Needs of Families in the Jurisdiction by Family Type							
Family Type	Overall	Affordability	Supply	Quality	Accessibility	Size	Location
Income <= 30% of AMI	3215	5	4	4	3	4	3
Income >30% but <=50% of AMI	2050	3	3	3	2	3	3
Income >50% but <80% of AMI	1435	1	1	1	2	2	1
Elderly		3	3	2	1	3	2
Families with Disabilities		4	3	2	2	2	2
Race/Ethnicity Wh/non hisp		n/a					
Race/Ethnicity Bl/non hisp							
Race/Ethnicity Hisp							
Race/Ethnicity Other							

What sources of information did the PHA use to conduct this analysis? (Check all that apply; all materials must be made available for public inspection.)

- Consolidated Plan of the Jurisdiction/s
Indicate year:
- U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset 2008-2012
- American Housing Survey data
Indicate year:
- Other housing market study
Indicate year:
- Other sources: (list and indicate year of information)
DHCD Analysis of Impediments to Fair Housing Choice 2015

K. Housing Needs of Families on the Public Housing and Section 8 Tenant- Based Assistance Waiting Lists

State the housing needs of the families on the PHA's waiting list/s. **Complete one table for each type of PHA-wide waiting list administered by the PHA.** PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

Housing Needs of Families on the Waiting List			
Waiting list type: (select one)			
<input checked="" type="checkbox"/>	Section 8 tenant-based assistance		
<input type="checkbox"/>	Public Housing		
<input type="checkbox"/>	Combined Section 8 and Public Housing		
<input type="checkbox"/>	Public Housing Site-Based or sub-jurisdictional waiting list (optional)		
If used, identify which development/sub jurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	68		119
Extremely low income <=30% AMI	57	84	
Very low income (>30% but <=50% AMI)	9	13	
Over income limit	2	3	
Families with children	38	56	
Elderly families	6	9	
Families with Disabilities	21	31	
Race/ethnicity BL	57	84	
Race/ethnicity WH	9	13	
Race/ethnicity OTHER	2	3	
Characteristics by Bedroom Size (Public Housing Only)			
1BR			
2 BR			
3 BR			

Housing Needs of Families on the Waiting List			
4 BR			
5 BR			
5+ BR			
<p>Is the waiting list closed (select one)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes</p> <p>If yes:</p> <p>How long has it been closed (# of months)? 86</p> <p>Does the PHA expect to reopen the list in the PHA Plan year? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p> <p>Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes State Bridge Program clients after 3 years of temporary assistance; Money Follows the Person Program; NED Vouchers; FUP Program; HOPWA – continuation of assisted clients if HOPWA funding not available; VASH clients referred from the Veterans Administration; Sec. 811 clients.</p>			

C. Strategy for Addressing Needs

Provide a brief description of the PHA’s strategy for addressing the housing needs of families in the jurisdiction and on the waiting list **IN THE UPCOMING YEAR**, and the Agency’s reasons for choosing this strategy.

(1) Strategies

Need: Shortage of affordable housing for all eligible populations

Strategy 1. Maximize the number of affordable units available to the PHA within its current resources by:

Select all that apply

- Employ effective maintenance and management policies to minimize the number of public housing units off-line
- Reduce turnover time for vacated public housing units
- Reduce time to renovate public housing units
- Seek replacement of public housing units lost to the inventory through mixed finance development
- Seek replacement of public housing units lost to the inventory through section 8 replacement housing resources
- Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required
- Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program

- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies
- Other (list below)

Strategy 2: Increase the number of affordable housing units by:

Select all that apply

- Apply for additional section 8 units should they become available
- Leverage affordable housing resources in the community through the creation of mixed - finance housing
- Pursue housing resources other than public housing or Section 8 tenant-based assistance.
- Other: (list below)

Need: Specific Family Types: Families at or below 30% of median

Strategy 1: Target available assistance to families at or below 30 % of AMI

Select all that apply

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing
- Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- Employ admissions preferences aimed at families with economic hardships
- Adopt rent policies to support and encourage work
- Other: (list below)

Need: Specific Family Types: Families at or below 50% of median

Strategy 1: Target available assistance to families at or below 50% of AMI

Select all that apply

- Employ admissions preferences aimed at families who are working
- Adopt rent policies to support and encourage work
- Other: (list below)

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

Select all that apply

- Seek designation of public housing for the elderly
- Apply for special-purpose vouchers targeted to the elderly, should they become available
- Other: (list below)

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

Select all that apply

- Seek designation of public housing for families with disabilities
- Carry out the modifications needed in public housing based on the section 504 Needs Assessment for Public Housing
- Apply for special-purpose vouchers targeted to families with disabilities, should they become available
- Affirmatively market to local non-profit agencies that assist families with disabilities
- Other: (list below)

Need: Specific Family Types: Races or ethnicities with disproportionate housing needs

Strategy 1: Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs:

Select if applicable

- Affirmatively market to races/ethnicities shown to have disproportionate housing needs
- Other: (list below)

Strategy 2: Conduct activities to affirmatively further fair housing

Select all that apply

- Counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units
- Market the section 8 program to owners outside of areas of poverty /minority concentrations
- Other: (list below)

Other Housing Needs & Strategies: (list needs and strategies below)

(2) Reasons for Selecting Strategies

Of the factors listed below, select all that influenced the PHA's selection of the strategies it will pursue:

- Funding constraints
- Staffing constraints
- Limited availability of sites for assisted housing
- Extent to which particular housing needs are met by other organizations in the community
- Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA
- Influence of the housing market on PHA programs
- Community priorities regarding housing assistance
- Results of consultation with local or state government
- Results of consultation with residents and the Resident Advisory Board
- Results of consultation with advocacy groups
- Other: (list below)

1. Statement of Housing Needs of Worcester County -- md901m01

[24 CFR Part 903.7 9 (a)]

A. Housing Needs of Families in the Jurisdiction/s Served by the PHA

Based upon the information contained in the Consolidated Plan/s applicable to the jurisdiction, and/or other data available to the PHA, provide a statement of the housing needs in the jurisdiction by completing the following table. In the “Overall” Needs column, provide the estimated number of renter families that have housing needs. For the remaining characteristics, rate the impact of that factor on the housing needs for each family type, from 1 to 5, with 1 being “no impact” and 5 being “severe impact.” Use N/A to indicate that no information is available upon which the PHA can make this assessment.

Housing Needs of Families in the Jurisdiction by Family Type							
Family Type	Overall	Affordability	Supply	Quality	Accessibility	Size	Location
Income <= 30% of AMI	845	5	4	3	4	4	4
Income >30% but <=50% of AMI	560	4	3	4	4	4	4
Income >50% but <80% of AMI	545	4	3	3	4	4	4
Elderly		5	4	4	4	4	4
Families with Disabilities		5	5	5	5	5	5
Race/Ethnicity Wh/non hisp		n/a					
Race/Ethnicity Bl/non hisp							
Race/Ethnicity Hisp							
Race/Ethnicity other							

What sources of information did the PHA use to conduct this analysis? (Check all that apply; all materials must be made available for public inspection.)

- Consolidated Plan of the Jurisdiction/s
Indicate year:
- U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset 2008-2012
- American Housing Survey data
Indicate year:
- Other housing market study
Indicate year:
- Other sources: (list and indicate year of information)
DHCD Analysis of Impediments to Fair Housing Choice 2015

L. Housing Needs of Families on the Public Housing and Section 8 Tenant- Based Assistance Waiting Lists

State the housing needs of the families on the PHA's waiting list/s. **Complete one table for each type of PHA-wide waiting list administered by the PHA.** PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

Housing Needs of Families on the Waiting List			
Waiting list type: (select one)			
<input checked="" type="checkbox"/>	Section 8 tenant-based assistance		
<input type="checkbox"/>	Public Housing		
<input type="checkbox"/>	Combined Section 8 and Public Housing		
<input type="checkbox"/>	Public Housing Site-Based or sub-jurisdictional waiting list (optional)		
If used, identify which development/sub jurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	48		82
Extremely low income <=30% AMI	37	77	
Very low income (>30% but <=50% AMI)	8	17	
Over income limit	3	6	
Families with children	29	60	
Elderly families	7	15	
Families with Disabilities	15	31	
Race/ethnicity BL	36	75	
Race/ethnicity WH	9	19	
Race/ethnicity OTHER	3	6	
Characteristics by Bedroom Size (Public Housing Only)			
1BR			
2 BR			
3 BR			

Housing Needs of Families on the Waiting List			
4 BR			
5 BR			
5+ BR			
<p>Is the waiting list closed (select one)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes</p> <p>If yes:</p> <p style="padding-left: 20px;">How long has it been closed (# of months)? 86</p> <p>Does the PHA expect to reopen the list in the PHA Plan year? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p> <p>Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes State Bridge Program clients after 3 years of temporary assistance; Money Follows the Person Program; NED Vouchers; FUP Program; HOPWA – continuation of assisted clients if HOPWA funding not available; VASH clients referred from the Veterans Administration; Sec. 811 clients.</p>			

C. Strategy for Addressing Needs

Provide a brief description of the PHA’s strategy for addressing the housing needs of families in the jurisdiction and on the waiting list **IN THE UPCOMING YEAR**, and the Agency’s reasons for choosing this strategy.

(1) Strategies

Need: Shortage of affordable housing for all eligible populations

Strategy 1. Maximize the number of affordable units available to the PHA within its current resources by:

Select all that apply

- Employ effective maintenance and management policies to minimize the number of public housing units off-line
- Reduce turnover time for vacated public housing units
- Reduce time to renovate public housing units
- Seek replacement of public housing units lost to the inventory through mixed finance development
- Seek replacement of public housing units lost to the inventory through section 8 replacement housing resources
- Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required
- Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program

- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies
- Other (list below)

Strategy 2: Increase the number of affordable housing units by:

Select all that apply

- Apply for additional section 8 units should they become available
- Leverage affordable housing resources in the community through the creation of mixed - finance housing
- Pursue housing resources other than public housing or Section 8 tenant-based assistance.
- Other: (list below)

Need: Specific Family Types: Families at or below 30% of median

Strategy 1: Target available assistance to families at or below 30 % of AMI

Select all that apply

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing
- Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- Employ admissions preferences aimed at families with economic hardships
- Adopt rent policies to support and encourage work
- Other: (list below)

Need: Specific Family Types: Families at or below 50% of median

Strategy 1: Target available assistance to families at or below 50% of AMI

Select all that apply

- Employ admissions preferences aimed at families who are working
- Adopt rent policies to support and encourage work
- Other: (list below)

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

Select all that apply

- Seek designation of public housing for the elderly
- Apply for special-purpose vouchers targeted to the elderly, should they become available
- Other: (list below)

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

Select all that apply

- Seek designation of public housing for families with disabilities
- Carry out the modifications needed in public housing based on the section 504 Needs Assessment for Public Housing
- Apply for special-purpose vouchers targeted to families with disabilities, should they become available
- Affirmatively market to local non-profit agencies that assist families with disabilities
- Other: (list below)

Need: Specific Family Types: Races or ethnicities with disproportionate housing needs

Strategy 1: Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs:

Select if applicable

- Affirmatively market to races/ethnicities shown to have disproportionate housing needs
- Other: (list below)

Strategy 2: Conduct activities to affirmatively further fair housing

Select all that apply

- Counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units
- Market the section 8 program to owners outside of areas of poverty /minority concentrations
- Other: (list below)

Other Housing Needs & Strategies: (list needs and strategies below)

(2) Reasons for Selecting Strategies

Of the factors listed below, select all that influenced the PHA's selection of the strategies it will pursue:

- Funding constraints
- Staffing constraints
- Limited availability of sites for assisted housing
- Extent to which particular housing needs are met by other organizations in the community
- Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA
- Influence of the housing market on PHA programs
- Community priorities regarding housing assistance
- Results of consultation with local or state government
- Results of consultation with residents and the Resident Advisory Board
- Results of consultation with advocacy groups
- Other: (list below)

**DEFINITION OF “SUBSTANTIAL DEVIATION”
AND
“SIGNIFICANT AMENDMENT OR MODIFICATION”**

The following actions will be considered as a “significant amendment or modification” in accordance with HUD Agency Plan guidelines:

Changes to rent or admissions policies or organization of the waiting list

Any substantial deviation from the Mission Statement and/or goals and objectives presented in the 5-Year Plan that causes changes in the services provided to applicants and participants or significant changes to the Agency’s financial situation will be documented in subsequent Agency Plans. Any PHA changes to the policies or activities described in the Plan will be subject to a full public hearing and HUD review before implementation. An exception to this definition will be made for any amendments or modifications that are adopted to reflect changes in HUD regulatory requirements as such changes will not be considered significant amendments. Another exception to this definition will be made for any funding adjustments to the Housing Choice Voucher Program as a result of sequestration and other federal spending cuts.

**HIGHLIGHTS OF THE
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE STUDY**

Purpose of Study

The U.S. Department of Housing and Urban Development (HUD) broadly defines fair housing choice as the ability of persons with similar incomes to have the same housing choices regardless of race, color, religion, sex, age, national origin, familial status or disability, and sexual orientation. Impediments are actions or omissions that are counter-productive to fair housing choice or that have the effect of restricting housing opportunities based on protected classes.

The Analysis of Impediments (AI) to Fair Housing Choice study was developed to ascertain the extent to which the State of Maryland and DHCD work to ensure fair housing choices are accomplished within federally protected classes. Based on this assessment, fair housing strategies to overcome any identified impediments were developed for execution in the state's non-entitlement areas.

MAJOR FINDINGS

The following lists five key areas to improving fair housing activities [See the attached corresponding 2010 Action Plan matrix that details specific actions to overcome identified impediments to fair housing.]

- 1) Fair housing education;
- 2) Greater outreach to persons of Limited English Proficiency (LEP);
- 3) Expanding affordable housing opportunities for low-income households, including persons with disabilities;
- 4) Working with the federal government to improve data collection on areas such as mortgage lending and determining housing needs of persons with disabilities;
- 5) Increasing the supply of affordable and accessible housing.

**Fair Housing Action Plan
Strategies to Overcome Impediments**

Improve Fair Housing Education

Analyses showed both a need and a demand for fair housing education. Over one-third of all respondents to the fair housing survey noted that housing industry representatives and residents alike could benefit from better fair housing education (illustrated in the pie chart below). Some suggestions offered by respondents included educational workshops, seminars, increased testing, and training focusing on fair housing rights and responsibilities. Additionally, some program

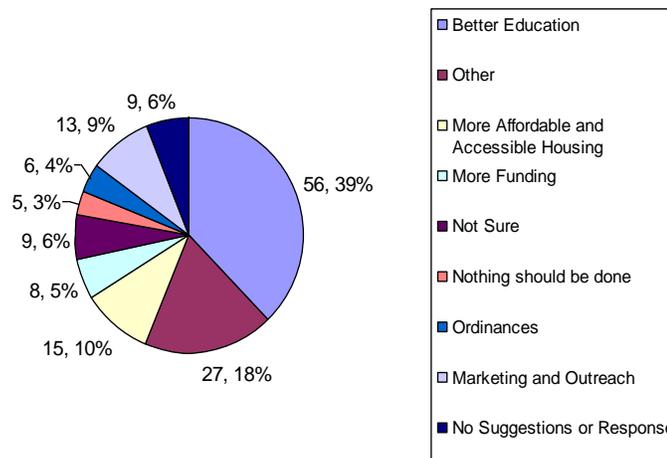
managers were unfamiliar with how to classify households assisted by race or ethnicity in the beneficiary analysis of persons served by DHCD programs.

Specific actions DHCD will undertake to address educational needs include, but may not be limited to, the following:

- Fair Housing Conferences and Community Housing Fairs
- Fair Housing Education through public fair housing seminars and town hall meetings
- Fair Housing Outreach by increasing marketing efforts statewide, conducting training sessions
- Training for DHCD program managers to improve efforts to classify households assisted particularly by race and ethnicity.

Areas of educational focus should include:

- a) Residents' rights
- b) Creating ways to eradicate not-in-my-backyard (NIMBY)
- c) Seminars for towns, municipalities, landlords and real estate agents, fair housing enforcement agencies
- d) Utilizing effective marketing and outreach approaches to increase general awareness about fair housing issues (see survey analysis section for a detailed list of respondents' suggestions.)



Key Observations to Education

John Greiner met with HUD Fair Housing and Special Needs officers. He informed them that we need better data to perform AI effectively. HUD is in the early stages of revising its Impediments Guide to Fair Housing, and receiving input from states/agencies required to complete an AI.

Limited English Proficiency

Although most households of LEP reside in entitlement areas, the Department feels that outreach efforts need to be undertaken to ensure that all households across the State are aware of housing choice options available to them.

Specific Actions that DHCD will undertake to address persons of LEP include:

- Adding an “En Espanol” link to DHCD’s website to lead persons who are primarily Spanish speakers to MD Housing Search and information on foreclosure prevention efforts.
- Translating MMP brochures and information into Spanish, and providing links to this information on our website as documents are translated.
- Continuing outreach efforts through Spanish language radio, television, and newspapers.
- Working with the Department of Human Resources (DHR) in developing its Plan(s) for helping persons of LEP as per State law. DHR is responsible for providing central coordination and technical assistance to State agencies to ensure compliance with State law regarding persons of LEP.

Fair Housing Choice for Persons with Disabilities

There should be continued emphasis on seeking housing opportunities to reach disabled populations. The AI found the following:

- Continued operation of the Homeownership for Persons With Disabilities Program
- Providing bonus points under the Qualified Allocation Plan (QAP) for projects that provide housing for persons with disabilities
- Operating the Bridge Subsidy program, which provides rental assistance to disabled households as they await Section 8 assistance
- Providing housing opportunities for severely disabled persons through programs such as DHCD Group Home and Special Housing Opportunities Programs.

However, there are opportunities that the State will pursue in addition to these efforts:

The Department of Health and Mental Hygiene (DHMH) and DHCD collaborated on the State Disabilities Plan for fiscal year 2010 – 2014, and developed a series of goals that they will pursue to create approximately 1,800 new housing opportunities for identified priority populations with a developmental disability or SPMI.

Although Maryland has tens of thousands of people with disabilities who need assistance with housing costs, this plan addresses only those with serious and persistent mental illness or developmental disability. The strategies the State will address include:

- Generating additional rent subsidies during FY 2010-2014 primarily using HUD resources
- Continuing to expand the production of affordable units and the use of existing affordable housing units
- Targeting additional rent subsidies to the highest priority target populations served by the Mental Hygiene Administration (MHA) and by the Developmental Disabilities Administration
- Strengthening planning and advocacy efforts at the local, state, and federal levels and with the private sector to increase affordable housing opportunities

Other goals noted in the State Disabilities Plan include:

- *DHCD and DHMH will continue efforts to combine Community Bond Program funding with DHCD funding programs, including the Partnership Rental Housing Program, which is designed to provide housing opportunities for persons with disabilities. DHCD and DHMH will seek to combine funds from the Community Bond Program with Partnership Rental Housing Program funds and other private funds to assist in acquiring 300 affordable units in Baltimore City for homeless individuals with SPMI.*
- DHCD and DHMH will pursue replication of the Montgomery County Seneca House model in at least one additional large jurisdiction such as Baltimore City, Prince George's County, or Baltimore County.
- *DHCD will continue to enforce its QAP incentives for housing for people with disabilities. The goal is to target 5 percent of the housing financed by DHCD to people with disabilities, including individuals with SPMI and individuals with developmental disabilities.*
- *DHCD will continue to use the SHOP/Group Home Financing Program to expand housing opportunities for DHMH targeted populations as housing and financial markets permit. DHMH will take a proactive approach to encourage providers interested in the supportive housing model to seek SHOP/Group Home Financing to serve targeted populations, including coordinating with DHCD in the review and approval of applications that meet MHA and DDA priority outcomes.*
- If funded, use funding from the National Affordable Housing Trust Fund to provide affordable rental housing to disabled households as well as other extremely low-income households who meet the program's requirements (NOTE: HUD has not drafted regulations for the program at this time.)

Improved Data Collection

One of the most significant difficulties DHCD and other agencies face is actually obtaining an accurate picture of fair housing problems and the needs of individual protected classes. For example, there is no cross link between information on persons with disabilities and legitimate housing needs in the Census data. Specific actions DHCD will undertake to improve data collection include:

- Continue to advocate to Congress that the federal government improve and expand HMDA data to help determine when and if housing discrimination exists.
- Advocate to HUD as they prepare updated data tables, the need to cross reference materials on housing needs of individuals with disabilities in the Comprehensive Housing Affordability (CHAS) datasets in conjunction with the 2010 Census.

More Affordable and Accessible Housing

The DHCD estimates that from 2010 -2015 Maryland faces an overall net shortage of 130,315 units of affordable and available housing. It is estimated that 28,993 of the all needed units are for persons with disabilities. When compared to the total net unit shortage, family units represent the largest housing shortfall (80,349 or 61.6 percent of all units), and seniors or older adults will experience the smallest shortage – 20,973 or a 16.1 housing shortage). Using existing resources, Maryland has worked hard to address the housing needs of persons with disabilities, receiving national awards for its efforts. As funding becomes available DHCD plans to continue seeking opportunities to provide affordable housing to the disabled.

OTHER KEY FINDINGS AND OBSERVATIONS

Fair Housing Online Survey Findings

Participants provided feedback which included background information on their agencies, discrimination in their communities and fair housing solutions. With the exception of Queen Anne’s County, all of the state’s jurisdictions participated in taking the survey. In fact, 76 respondents primarily operate in entitlement areas while 72 respondents represent non-entitlement jurisdictions.

When asked, “ what do you think would improve fair housing in your community?” nearly 40 percent of respondents said that **better education** was needed for both housing industry representatives and to individuals impacted by housing discrimination.

Areas of Minority Concentrations

Twenty five (25) of 346 census tracts in Maryland’s non-entitlement areas were defined as minority concentrations. This represented a *decrease* from 38 census tracts identified in the Department’s 1996 Analysis of Impediments study using 1990 census data. The result suggests that the numbers of minority census tracts located in non-entitlement areas are *falling*.

Areas of Low Income Concentrations

Thirty one (31) of 346 census tracts in Maryland’s non-entitlement areas were defined as low income concentrations. This represented a *decrease* from 41 census tracts identified in the Department’s 1996 Analysis of Impediments study using 1990 census data. The result suggests that the numbers of low income census tracts located in non-entitlement areas are *falling*.

DHCD Lending Practices - Single Family Beneficiaries Review

The beneficiaries for the single family programs were households that received mortgage financing from the Department toward the purchase of the owner’s home. The Department examined MMP single family program data for FY 2008 and FY 2009 (July 1, 2007 – June 30, 2009).

The predominant racial composition of MMP borrowers were White or Caucasian (49.0 percent) and Black or African American (41.8 percent). These two groups combined represented approximately

91 percent of all borrowers. When examining lending patterns by minority groups alone, nearly half of all MMP loans (44.8 percent) were made to minority borrowers. This represents a significant accomplishment for DHCD, considering that Maryland's minority population represents only one-third or 36.6 percent of total population. Because MMP borrowers choose where they want to live, most borrowers (82 percent) located outside areas of minority concentration.

DHCD Lending Practices – Multifamily Program Beneficiaries Review

DHCD examined the racial characteristics of 37,056 households living in multi-family housing it financed from the period July 1, 2008 through June 30, 2009. Racial information was not provided for over 13,600 of these households – withheld either by the renters themselves or not provided by property managers. Where data was known:

- Approximately 52 percent - African American/Black households
- Approximately 26 percent - Caucasian/White households
- Approximately 21 percent – Race reported as “other”

In the latter case, a review of the data indicated at least a portion of these households may have been either Hindi/Indian (which would be classified by the U.S. Census Bureau as Asian) or were possibly of Hispanic ethnicity – also reported as “other” in the data. This suggests the need for fair housing training for project managers of DHCD financed housing to ensure that program beneficiaries are correctly identified in the future.

State Housing and Community Development Policies, Practices, and Procedures

The State examined policies and procedures that had possible impacts on fair housing choice. This included reviews of individual departmental programs and overall State policies.

Fair Housing and Equal Opportunity (FHEO) laws are designed to protect individuals from discrimination on the basis of race, national origin, religion, color, sex, age, family/marital status and handicap.

On-site and Monitoring Review Process of the following programs:

- CDBG Policies
- Home Investment Partnership Program Policies
- Section 8 Policies
- Reasonable Accommodations Policies
- State Rental Housing Programs Policies
- BRAC
- Transportation-Oriented Development / QAPs review
- State Disabilities 2009 Plan
- Homeownership Opportunities for Persons with Disabilities
- Affordable and Available Housing Units (2010 – 2015)

Observation:

Based on our review of multi-family projects funded (and denied funding) in the past five years, we only found one project (located in an entitlement jurisdiction) that would have gone forward but did not due to problems with the local resolution, and that project had zoning issues. (That County has also let other affordable multi-family housing projects go forward both before and after that problem with the local resolution.) Otherwise, DHCD has funded over 10,000 multifamily housing units Statewide over the past five years, and has projects underway or in the pipeline in every county in the State.

CHALLENGES TO MEETING FAIR HOUSING ACTIONS

- Obtaining better data to determine whether or not discrimination exists - (e.g.: Federal Financial Services Reform). Lack of data prohibits a complete analysis of discrimination in lending patterns using HMDA data.
- Translating DHCD information to meet LEP standards, linking DHCD website with the Maryland housing search website.
- Expanding homeownership opportunities for people with disabilities. There is no cross link between information on persons with disabilities and legitimate housing needs in the Census data. Most disabilities are not categorized by type or nature of disability, causing difficulty in determining how to best meet housing needs for specific disabled groups.
- Better cooperation and collaboration with the Maryland Commission on Human Relations (the State's fair housing enforcement agency).
- Several actions to overcome impediments are tied to availability of funds to carry out activities. CDBG and HOME funds are used to carry out fair housing activities. In FY2011, CDBG will be flat-funded, and HOME funds are slated to be cut.

COMMUNITY INPUT

Our office received written comments from the ACLU, NAACP, and two independent branches of Maryland Legal Aid Society. The Analysis of Impediments contains a comments section which outlines key comments derived from the submissions and corresponding responses.

DATA SOURCES

The Office of Research utilized the following data sources for the examination:

- Home Mortgage Disclosure Data (HMDA)
- U.S. Census data to determine differences in housing need based on race, household size, and ethnicity
- Reviewed data affecting persons identified with Limited English Proficiency (LED)
- Two-part analysis of DHCD lending practices:
 - 1) Analysis of program beneficiary data
 - 2) Mapped projects against areas of minority and low-income concentration
- Review of internal DHCD policies and procedures that could impact fair housing choice, including an examination of departmental operations

Internal programs reviewed:

- Community Development Block Grant (CDBG)
- HOME Investments Partnership (HOME)

- Federal Low-Income Housing Tax Credit (LIHTC) programs
- Section 8 Housing Choice Voucher program (included reviewing on-site monitoring procedures at apartment complexes that the Department has financed).
- Review of State policies and information of the Department of Health and Mental Hygiene (DHMH) and the Maryland Commission on Human Relations (MCHR).

Table 38. 2010 Actions to Overcome Impediments			
Action	Problems Addressed	Responsible Partners	Timeframe
Fair Housing Education/Information			
Develop & implement a comprehensive local outreach and information programs on fair housing, emphasizing race, ethnicity, & disability.	Lack of public awareness of fair housing rights & responsibilities	DHCD, HUD, MCHR, Statewide, with emphasis in Non-entitlement communities	Ongoing activity
Develop & implement fair housing training for residents, realtors, developers, landlords, lenders, insurers, management agents, etc.	Lack of public awareness of fair housing rights & responsibilities	DHCD, MCHR, HUD, MAR, MBA	Ongoing activity
Sponsor Fair Housing Conferences workshops and seminars.	Lack of public awareness of fair housing rights & responsibilities	HUD, MCHR, DHCD, NAACP, BNI	Ongoing activity
Initiate testing for racial discrimination in sales practices & lending; & geographic fair housing testing particularly in Dorchester & Wicomico Counties.	Identification of possible discrimination (see survey results)	DHCD and/or MCHR	Ongoing activity as funding becomes available from HUD
Train landlords on new reporting requirements related to fair housing as part of HERA legislation.	Lack of or incorrect data from landlords sometimes impacts the ability to assess fair housing opportunities	HUD and DHCD	Awaiting new regulations and Technical Assistance from HUD.
LEP Education/Technical Assistance			
Encourage local LEP service provision with towns/municipalities, nonprofit organizations, etc.	Ensure information is available for persons of LEP.	DHCD, Maryland Dept. of Human Resources, HUD	Ongoing activity
Develop and Implement LEP marketing, outreach, and information.	Ensure persons of LEP have access to DHCD programs.	DHCD, Maryland Dept. of Human Resources, HUD	Ongoing activity

Table 38. 2010 Actions to Overcome Impediments

Action	Problems Addressed	Responsible Partners	Timeframe
Add an "En Espanol" link to DHCD's website; continue utilizing oral translator services; & Spanish language media.	Establish a single site of information for persons of LEP .	DHCD	To be completed by 2010
Utilize State Translator Subscription Service	Provide information to persons of LEP, including for those whose primary language is not large enough as a group to translate documents under federal or State requirements.	DHCD, using State Contractor	Ongoing activity
Translate DHCD documents as required by federal and State LEP requirements	Ensure opportunities to persons of LEP	DHCD	As required
Expand Housing Opportunities for Persons With Special Needs			
Implement select strategies as outlined in the State Disabilities Plan	Lack of accessible and housing choices for individuals with disabilities.	DHMH, DHCD, DHR,	Ongoing activity initiated in 2010 - 2014
Increase rental subsidies	Expand housing opportunities to persons with Special Needs whose incomes are too low to afford low-income housing as they may have incomes below poverty levels	HUD, DHCD, DHMH, DHR	Contingent to federal resources, possible reprogramming of DHMH and DHCD resources - Ongoing activity
Target additional rent subsidies to the highest priority target populations served by MHA & DDA.	Expand housing opportunities to persons with Special Needs whose incomes are too low to afford low-income housing as they may have incomes below poverty levels	HUD, DHCD, DHMH, DHR	Contingent to federal resources. Possible reprogramming of DHMH and DHCD resources - Ongoing activity
Strengthen planning & advocacy efforts to increase affordable housing opportunities for people with disabilities.	Housing people with disabilities	DHCD, DDA	Ongoing activity initiate in 2011

Table 38. 2010 Actions to Overcome Impediments

Action	Problems Addressed	Responsible Partners	Timeframe
Continue to operate DHCD programs that assist persons with Special Needs	Providing full range of housing opportunities to persons with special needs for all disability levels.	DHCD	Continue funding/operation of Housing Opportunities for Individuals With Disabilities Program, bonus point awards for projects which provide more units to households with special needs, continue operating Group Home and SHOP programs, etc.
Access possible new sources of funding to assist persons with Special Needs	Providing additional resources to serve Special Needs Households	DHCD, DHMH, HUD	The federal government is currently in the process of substantially redesigning several housing programs for persons with Special Needs, including 811 and 202 programs. Revisions may make programs more effective. Also may make DHCD, DHMH and others eligible for funding.
Data Collection			
Advocate with Congress the improvement & expansion of HMDA data	Lack of Fair Housing data which could provide evidence of possible discrimination in lending	DHCD	Ongoing
Initiate testing for racial discrimination vs. the disabled in rental and/or sales practices in non-entitlement areas	In response to concerns from advocates concerning possible discrimination.	DHCD, MCHR, BNI	Starting in 2010. DHCD Office of Fair Practices will solicit RFPs for agencies to conduct testing. Ongoing activity as funds become available
Facilitate opportunities for various forms of testing on discrimination in rental practices; in non-entitlement communities	In response to concerns from advocates concerning possible discrimination.	DHCD, MCHR, BNI	Ongoing activity as funding becomes available
Fair housing training for DHCD project managers to identify program beneficiary demographic information.	Addressing lack of understanding for data collection on beneficiary race and ethnicity on DHCD financed projects.	DHCD	Ongoing Activity. Awaiting new HUD regulations and Technical Assistance as required under HERA legislation.
Affordable Housing			
Increase production of affordable housing.	Lack of affordable housing	DHCD, public and private partners	Ongoing activity using existing programs

Table 38. 2010 Actions to Overcome Impediments

Action	Problems Addressed	Responsible Partners	Timeframe
Access new resources for the production of affordable housing	Lack of affordable housing	DHCD	Utilize funding under National Affordable Housing Trust fund to create more affordable rental housing for extremely low-income renters. (NOTE: Program was created, but not funded, by federal government).
Access competitive funding under existing HUD and other programs	Lack of affordable housing	DHCD, DHMH, PHAs, nonprofits, other eligible applicants as appropriate	Access new Housing Choice Voucher opportunities as they become available, permanent supportive housing funding under HEARTH act, competitive funding for which DHCD or other agencies are eligible.
Coordinate affordable housing with transportation, jobs	Lack of available affordable housing near transportation, jobs,	DHCD, MDOT, MDE, PHAs, local governments	Better coordinate housing and transportation opportunities through HUD's new Sustainable Communities Initiative, as well as the State Development Plan, State Housing Plan and State Transportation Plan. Work with PHAs as appropriate on Choice Communities initiative as well.
Preservation of Existing Affordable Housing	Loss of affordable housing which exacerbates housing problems for lower income households	HUD, DHCD, local governments, private partners.	Utilize MacArthur Foundation Grant, State resources to preserve affordable rental housing. Also work with federal government as they develop new housing preservation programs.

VIOLENCE AGAINST WOMEN ACT (VAWA)

The Maryland Department of Housing and Community Development has adopted a policy to implement applicable provisions of the Violence Against Women and Department of Justice Reauthorization Act of 2005 (VAWA). It is the goal of DHCD to serve the needs of child and adult victims of domestic violence, dating violence and stalking, as defined in VAWA, and to support the objectives of VAWA.

Activities include amending the administrative plan, notifying all owners and families of VAWA and identifying agencies and services to assist individuals and families. DHCD will make referrals to the Department of Social Services offices throughout the State.

In Western Maryland, we have identified the Family Crisis Resource Center and the Human Resources Development Commission, Inc. as referral sources.

ATTACHMENT Q – Resident Advisory Board (2015-2016)

md901q01

Allegany County
Caroline County
City of Cumberland
Dorchester County
Frederick County
Garrett County
Kent County
Somerset County
Talbot County
Wicomico County
Worcester County

Connie Green
Shawna Murry
Karen Hanlin
Tammy Cannon
Craig Schaeffer
Lauren Kooyman
Latiya Frazier
June Harris
Leslie Shores
Pashall Hardy
Macherie Tingle

ATTACHMENT R

md901r01

STATEMENT OF RAB COMMENTS

No commits were received from RAB representatives

CHALLENGED ELEMENTS

There were no challenged elements.