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FY 2027 PHA Annual Plan Beginning 07/01/2026

Maryland Department of Housing and Community
Development
Community Development Administration
7800 Harkins Road
Lanham, MD 20706
www.dhcd.maryland.gov

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Streamlined Annual PHA Plan (HCV Only PHAs) US Department of Housing and Urban Development Office of Public and Indian Housing OMB No. 2577-0226 Expires 09/30/2027

Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services. They also inform HUD, families served by the PHA, and members of the public of the PHA's mission, goals, and objectives for serving the needs of low-, very low-, and extremely low- income families.

Applicability. The Form HUD-50075-HCV is to be completed annually by HCV-Only PHAs. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, Small PHA, or Qualified PHA do not need to submit this form. Where applicable, separate Annual PHA Plan forms are available for each of these types of PHAs.

Definitions.

(1) High-Performer PHA – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers (HCVs) and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, SEMAP for PHAs that only administer tenant-based assistance and/or project-based assistance, or PHAS if only administering public housing.

(2) Small PHA - A PHA that is not designated as PHAS or SEMAP troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.

(3) Housing Choice Voucher (HCV) Only PHA - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.

(4) Standard PHA - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS and SEMAP assessments.

(5) Troubled PHA - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.

(6) Qualified PHA - A PHA with 550 or fewer public housing dwelling units and/or HCVs combined and is not PHAS or SEMAP troubled.

A. PHA Information

A.1 PHA Information

PHA Name: Maryland Department of Housing and Community Development

PHA Code: MD901

PHA Plan for Fiscal Year Beginning (MM/YYYY): 07/2026

PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning above)

Number of Housing Choice Vouchers (HCVs): 2583

PHA Plan Submission Type: Annual Submission

Public Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed

PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA and should make documents available electronically for public inspection upon request. PHAs are strongly encouraged to post complete PHA Plans on their official websites and to provide each resident council with a copy of their PHA Plans.

Copies of the PHA Annual Plan and the Housing Choice Voucher Program Administrative Plan can be found on the [Housing Choice Voucher Program \(HCVP\)](#) page on the Maryland Department of Housing and Community Development website.

These documents are on file at the Maryland Department of Housing and Community Development, 7800 Harkins Road, Lanham, MD 20706; as well as the program administrative offices listed on the next page.

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
411A Dorchester Avenue, Suite 202
Cambridge, MD 21613
410-901-4080

B. Plan Elements

B.1 Revision of Plan Elements

(a) Have the following plan elements been revised by the PHA since its last Annual Plan Submission (Yes or No)?

- Statement of Housing Needs and Strategy for Addressing Housing Needs? Yes
- Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions? No
- Financial Resources? No
- Rent Determination? No
- Operation and Management? No
- Informal Review and Hearing Procedures? No
- Homeownership Programs? No
- Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements? No
- Substantial Deviation? No
- Significant Amendment/Modification? No

(b) If the PHA answered yes for any element, describe the revisions for each element(s): N/A

STATEMENT OF HOUSING NEEDS AND STRATEGY FOR ADDRESSING HOUSING NEEDS

[24 CFR Part 903.7 9 (a)]

ALLEGANY COUNTY

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, a statement of the housing needs in the jurisdiction has been provided in the following table. The “Overall” Needs column, provides the estimated number of renter families that have housing needs. The remaining characteristics, have been rated based on 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.” N/A is used to indicate that no information is available upon which the PHA can make this assessment.

Family Type	Overall	Afford-ability	Supply	Quality	Access-ability	Size	Location
Income <= 30% of AMI	3006	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 = White	6231	4	4	4	3	2	3
Race/Ethnicity = Black	350	5	5	5	3	2	4
Race/Ethnicity = Hispanic	33	4	4	4	3	2	4

Race/Ethnicity = Other	13	4	4	4	3	2	4
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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.)

- U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset (Indicate year): 2018-2022 ACS
- Other sources (list and indicate year of information): [U.S. Census Bureau QuickFacts: United States v2024](#)

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

Waiting List Type: Section 8 tenant-based assistance

Description	# of Families	% of Total Families	Annual Turnover
Waiting List Total	297	N/A	9
Extremely Low Income (<= 30% of AMI)	85	49.42%	N/A
Very Low Income (>30% but <=50% of AMI)	0	0%	N/A
Low Income (>50% but <80% of AMI)	0	0%	N/A
Families with Children	82	47.67%	N/A
Elderly Families	20	11.63%	N/A
Families with Disabilities	54	31.40%	N/A
Race/Ethnicity = White	161	93.60%	N/A
Race/Ethnicity = Black	8	4.65%	N/A
Race/Ethnicity = American Indian	1	.58%	N/A
Race/Ethnicity = Hawaiian/Pacific Islander	0	0%	N/A
Race/Ethnicity = Hispanic	1	.58%	N/A
Race/Ethnicity = Non-Hispanic	169	98.26%	N/A

Is the waiting list closed (Yes or No)? No

If yes:

- How long has it been closed (# of months)? N/A
- Does the PHA expect to reopen the list in the PHA Plan year (Yes or No)? N/A
- Does the PHA permit specific categories of families onto the waiting list, even if generally closed (Yes or No)? N/A

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.

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:

- Maintaining or increasing 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
- Maintaining or increasing section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintaining or increasing section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- Participating in the Consolidated Plan development process to ensure coordination with broader community strategies

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

- Apply for additional section 8 units should they become available
- Pursue housing resources other than public housing or Section 8 tenant-based assistance

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

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

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- Adopt rent policies to support and encourage work

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

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

- Adopt rent policies to support and encourage work

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly: N/A

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

- 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

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:

- Affirmatively market to races/ethnicities shown to have disproportionate housing need

Strategy 2: Conduct activities to affirmatively further fair housing

- 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 Housing Needs & Strategies: (list needs and strategies below): N/A

Reasons for Selecting Strategies:

- Funding constraints
- 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

CAROLINE COUNTY**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, a statement of the housing needs in the jurisdiction has been provided in the following table. The “Overall” Needs column, provides the estimated number of renter families that have housing needs. The remaining characteristics, have been rated based on 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.” N/A is used to indicate that no information is available upon which the PHA can make this assessment.

Family Type	Overall	Afford- ability	Supply	Quality	Access- ability	Size	Location
Income <= 30% of AMI	530	5	3	3	3	3	3
Income >30% but <=50% of AMI	240	5	2	3	2	2	2
Income >50% but <80% of AMI	475	5	2	3	2	2	2
Elderly	165	5	3	5	3	3	3
Families with Disabilities	105	5	2	5	2	2	2
Race/Ethnicity = White	79.9%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Black	13.8%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = American Indian/Alaskan	1.5%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Asian	1.4%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Hawaiian/Pacific Islander	.4%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Two or More	3.0%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Hispanic	10.3%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Non-Hispanic	72.5%	N/A	N/A	N/A	N/A	N/A	N/A

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.)

- U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset (Indicate year): 2018-2022 ACS
- Other sources (list and indicate year of information): [U.S. Census Bureau QuickFacts: United States v2024](#)

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

Waiting List Type: Section 8 tenant-based assistance

Description	# of Families	% of Total Families	Annual Turnover
Waiting List Total	42	N/A	74%
Extremely Low Income (<= 30% of AMI)	28	66.67%	N/A
Very Low Income (>30% but <=50% of AMI)	11	26.19%	N/A
Low Income (>50% but <80% of AMI)	3	7.14%	N/A
Families with Children	22	52.39%	N/A
Elderly Families	3	7.14%	N/A
Families with Disabilities	12	28.57%	N/A
Race/Ethnicity = White	10	23.81%	N/A
Race/Ethnicity = Black	23	54.76%	N/A
Race/Ethnicity = American Indian/Alaskan	0	0%	N/A
Race/Ethnicity = Asian	0	0%	
Race/Ethnicity = Native Hawaiian/Pacific Islander	0	0%	N/A
Race/Ethnicity = Hispanic	2	4.76%	N/A
Race/Ethnicity = Non-Hispanic	40	95.24%	N/A

Is the waiting list closed (Yes or No)? Yes

If yes:

- How long has it been closed (# of months)? 36 Months
- Does the PHA expect to reopen the list in the PHA Plan year (Yes or No)? Yes
- Does the PHA permit specific categories of families onto the waiting list, even if generally closed (Yes or No)? Yes

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.

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:

- Maintaining or increasing section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Maintaining or increasing section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintaining or increasing section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- Other: Implementing semi-annual landlord meetings and establish a landlord advisory committee to enhance communication and collaboration between the PHA, tenants, and landlords

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

- Applying for additional section 8 units should they become available

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

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

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- Other: Promote engagement in the Family Self-Sufficiency (FSS) program, where families can establish household improvement goals to enhance economic stability, ultimately reducing reliance on welfare and subsidies

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

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

- Other: Promote engagement in the Family Self-Sufficiency (FSS) program, where families can establish household improvement goals to enhance economic stability, ultimately reducing reliance on welfare and subsidies

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

- Apply for special-purpose vouchers targeted to families with disabilities, should they become available

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

- Apply for special-purpose vouchers targeted to families with disabilities, should they become available

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: N/A

Strategy 2: Conduct activities to affirmatively further fair housing

- 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 Housing Needs & Strategies: (list needs and strategies below): N/A**Reasons for Selecting Strategies:**

- Limited availability of sites for assisted housing
- 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

CITY OF CUMBERLAND**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, a statement of the housing needs in the jurisdiction has been provided in the following table. The “Overall” Needs column, provides the estimated number of renter families that have housing needs. The remaining characteristics, have been rated based on 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.” N/A is used to indicate that no information is available upon which the PHA can make this assessment.

Family Type	Overall	Afford-ability	Supply	Quality	Access-ability	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

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.)

- U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset (Indicate year): 2018-2022 ACS
- Other sources (list and indicate year of information): [U.S. Census Bureau QuickFacts: United States v2024](#)

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

Waiting List Type: Section 8 tenant-based assistance

Description	# of Families	% of Total Families	Annual Turnover
Waiting List Total	699	N/A	3
Extremely Low Income ($\leq 30\%$ of AMI)	206	48.47%	N/A
Very Low Income ($>30\%$ but $\leq 50\%$ of AMI)	0	0%	N/A
Low Income ($>50\%$ but $<80\%$ of AMI)	0	0%	N/A
Families with Children	185	43.53%	N/A
Elderly Families	38	8.94%	N/A
Families with Disabilities	133	31.29%	N/A
Race/Ethnicity = White	342	80.47%	N/A
Race/Ethnicity = Black	71	16.71%	N/A
Race/Ethnicity = Native Hawaiian	1	.24%	N/A
Race/Ethnicity = Hispanic	13	3.06%	N/A
Race/Ethnicity = Non-Hispanic	403	94.82%	N/A

Is the waiting list closed (Yes or No)? No

If yes:

- How long has it been closed (# of months)? N/A
- Does the PHA expect to reopen the list in the PHA Plan year (Yes or No)? N/A
- Does the PHA permit specific categories of families onto the waiting list, even if generally closed (Yes or No)? N/A

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.

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:

- Maintaining or increasing section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Undertaking measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required
- Maintaining or increasing section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintaining or increasing 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

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

- Applying for additional section 8 units should they become available
- Pursue housing resources other than public housing or Section 8 tenant-based assistance

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

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

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- Adopt rent policies to support and encourage work

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

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

- Adopt rent policies to support and encourage work

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly: N/A

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

- Apply for special-purpose vouchers targeted to families with disabilities, should they become available

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:

- Affirmatively market to races/ethnicities shown to have disproportionate housing needs

Strategy 2: Conduct activities to affirmatively further fair housing

- 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 Housing Needs & Strategies: (list needs and strategies below): N/A

Reasons for Selecting Strategies:

- Funding constraints
- 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

DORCHESTER COUNTY

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, a statement of the housing needs in the jurisdiction has been provided in the following table. The “Overall” Needs column, provides the estimated number of renter families that have housing needs. The remaining characteristics, have been rated based on 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.” N/A is used to indicate that no information is available upon which the PHA can make this assessment.

Family Type	Overall	Afford-ability	Supply	Quality	Access-ability	Size	Location
Income <= 30% of AMI	770	3	2	2	2	2	2
Income >30% but <=50% of AMI	460	2	2	2	2	2	2
Income >50% but <80% of AMI	600	2	2	2	2	2	2
Elderly	997	5	2	3	2	2	2
Families with Disabilities	515	5	2	5	2	2	2
Race/Ethnicity = White	65.8%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Black	29.3%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = American Indian/Alaskan	.6%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Asian	1.2%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Hawaiian/Pacific Islander	.1%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Two or More	2.9%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Hispanic	6.6%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Non-Hispanic	61.1%	N/A	N/A	N/A	N/A	N/A	N/A

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.)

- U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset (Indicate year): 2018-2022 ACS
- Other sources (list and indicate year of information): [U.S. Census Bureau QuickFacts: United States v2024](#)

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

Waiting List Type: Section 8 tenant-based assistance

Description	# of Families	% of Total Families	Annual Turnover
Waiting List Total	126	N/A	61%
Extremely Low Income (<= 30% of AMI)	85	67.45%	N/A
Very Low Income (>30% but <=50% of AMI)	24	19.05%	N/A
Low Income (>50% but <80% of AMI)	10	7.94%	N/A
Families with Children	59	46.83%	N/A
Elderly Families	17	13.49%	N/A
Families with Disabilities	33	26.19%	N/A
Race/Ethnicity = White	11	8.73%	N/A
Race/Ethnicity = Black	89	70.63%	N/A
Race/Ethnicity = American Indian/Alaskan	3	2.38%	N/A
Race/Ethnicity = Asian	0	0%	
Race/Ethnicity = Native Hawaiian/Pacific Islander	0	0%	N/A
Race/Ethnicity = Hispanic	3	2.38%	N/A
Race/Ethnicity = Non-Hispanic	119	94.44%	N/A

Is the waiting list closed (Yes or No)? Yes

If yes:

- How long has it been closed (# of months)? 36 Months
- Does the PHA expect to reopen the list in the PHA Plan year (Yes or No)? Yes
- Does the PHA permit specific categories of families onto the waiting list, even if generally closed (Yes or No)? Yes

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.

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:

- Maintaining or increasing section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Maintaining or increasing section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintaining or increasing section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- Other: Implementing semi-annual landlord meetings and establish a landlord advisory committee to enhance communication and collaboration between the PHA, tenants, and landlords

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

- Applying for additional section 8 units should they become available

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

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

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- Other: Promote engagement in the Family Self-Sufficiency (FSS) program, where families can establish household improvement goals to enhance economic stability, ultimately reducing reliance on welfare and subsidies

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

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

- Other: Promote engagement in the Family Self-Sufficiency (FSS) program, where families can establish household improvement goals to enhance economic stability, ultimately reducing reliance on welfare and subsidies

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

- Apply for special-purpose vouchers targeted to families with disabilities, should they become available

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

- Apply for special-purpose vouchers targeted to families with disabilities, should they become available

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: N/A

Strategy 2: Conduct activities to affirmatively further fair housing

- 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 Housing Needs & Strategies: (list needs and strategies below): N/A

Reasons for Selecting Strategies:

- Limited availability of sites for assisted housing

- 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

ELKTON COUNTY

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, a statement of the housing needs in the jurisdiction has been provided in the following table. The “Overall” Needs column, provides the estimated number of renter families that have housing needs. The remaining characteristics, have been rated based on 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.” N/A is used to indicate that no information is available upon which the PHA can make this assessment.

Family Type	Overall	Affordability	Supply	Quality	Accessability	Size	Location
Income <= 30% of AMI	950	3	N/A	N/A	N/A	N/A	N/A
Income >30% but <=50% of AMI	585	2	N/A	N/A	N/A	N/A	N/A
Income >50% but <80% of AMI	360	2	N/A	N/A	N/A	N/A	N/A
Elderly	413	5	3	3	3	3	3
Families with Disabilities	451	5	2	2	2	2	2
Race/Ethnicity = White	65.6%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Black	16.1%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = American Indian/Alaskan	.2%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Asian	2.6%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Hawaiian/Pacific Islander	0%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Two or More	11.7%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Hispanic	8.1%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Non-Hispanic	62.9%	N/A	N/A	N/A	N/A	N/A	N/A

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.)

- U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset (Indicate year): 2018-2022 ACS
- Other sources (list and indicate year of information): [U.S. Census Bureau QuickFacts: United States v2024](#)

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

Waiting List Type: Section 8 tenant-based assistance

Description	# of Families	% of Total Families	Annual Turnover
Waiting List Total	217	N/A	17%
Extremely Low Income (<= 30% of AMI)	167	76.96%	N/A
Very Low Income (>30% but <=50% of AMI)	42	19.35%	N/A
Low Income (>50% but <80% of AMI)	7	3.23%	N/A
Families with Children	149	68.66%	N/A
Elderly Families	7	3.23%	N/A
Families with Disabilities	33	15.21%	N/A
Race/Ethnicity = White	42	19.35%	N/A
Race/Ethnicity = Black	106	48.85%	N/A
Race/Ethnicity = American Indian/Alaskan	2	0%	N/A
Race/Ethnicity = Asian	2	.92%	N/A
Race/Ethnicity = Native Hawaiian/Pacific Islander	0	0%	N/A
Race/Ethnicity = Hispanic	24	11.06%	N/A
Race/Ethnicity = Non-Hispanic	193	88.94%	N/A

Is the waiting list closed (Yes or No)? Yes

If yes:

- How long has it been closed (# of months)? 36 Months
- Does the PHA expect to reopen the list in the PHA Plan year (Yes or No)? Yes
- Does the PHA permit specific categories of families onto the waiting list, even if generally closed (Yes or No)? Yes

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.

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:

- Maintaining or increasing section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Maintaining or increasing section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintaining or increasing section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- Other: Implementing semi-annual landlord meetings and establish a landlord advisory committee to enhance communication and collaboration between the PHA, tenants, and landlords

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

- Applying for additional section 8 units should they become available

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

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

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- Other: Promote engagement in the Family Self-Sufficiency (FSS) program, where families can establish household improvement goals to enhance economic stability, ultimately reducing reliance on welfare and subsidies

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

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

- Other: Promote engagement in the Family Self-Sufficiency (FSS) program, where families can establish household improvement goals to enhance economic stability, ultimately reducing reliance on welfare and subsidies

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

- Apply for special-purpose vouchers targeted to families with disabilities, should they become available

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

- Apply for special-purpose vouchers targeted to families with disabilities, should they become available

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: N/A

Strategy 2: Conduct activities to affirmatively further fair housing

- 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 Housing Needs & Strategies: (list needs and strategies below): N/A

Reasons for Selecting Strategies:

- Limited availability of sites for assisted housing
- 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

FREDERICK COUNTY

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, a statement of the housing needs in the jurisdiction has been provided in the following table. The “Overall” Needs column, provides the estimated number of renter families that have housing needs. The remaining characteristics, have been rated based on 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.” N/A is used to indicate that no information is available upon which the PHA can make this assessment.

Family Type	Overall	Affordability	Supply	Quality	Accessability	Size	Location
Income <= 30% of AMI	5765	5	4	3	3	3	4
Income >30% but <=50% of AMI	4610	5	4	3	3	3	4
Income >50% but <80% of AMI	2940	5	3	3	3	3	4
Elderly	2067	5	5	4	5	3	4
Families with Disabilities	1160	5	5	4	5	3	4
Race/Ethnicity = White	8672	5	4	3	3	3	4
Race/Ethnicity = Black	1927	5	4	3	3	3	4
Race/Ethnicity = Asian	241	5	4	3	3	3	4
Race/Ethnicity = Hispanic	843	5	4	3	3	3	4
Race/Ethnicity = Other	361	5	4	3	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): 2017-2021
- Other housing market study (indicate year): 2016 Frederick County Housing Needs Study

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

Waiting List Type: Section 8 tenant-based assistance

Description	# of Families	% of Total Families	Annual Turnover
Waiting List Total	3154	N/A	N/A
Extremely Low Income (<= 30% of AMI)	2618	83.01%	N/A
Very Low Income (>30% but <=50% of AMI)	439	13.92%	N/A

Low Income (>50% but <80% of AMI)	54	1.71%	N/A
Families with Children	2209	70.04%	N/A
Elderly Families	199	6.31%	N/A
Families with Disabilities	408	12.94%	N/A
Race/Ethnicity = White	196	6.21%	N/A
Race/Ethnicity = Black	2794	88.59%	N/A
Race/Ethnicity = Asian	13	.41%	N/A
Race/Ethnicity = Hispanic	122	3.87%	N/A

Is the waiting list closed (Yes or No)? Yes

If yes:

- How long has it been closed (# of months)? 132 Months
- Does the PHA expected to reopen the list in the PHA Plan year (Yes or No)? No
- Does the PHA permit specific categories of families onto the waiting list, even if generally closed (Yes or No)? No

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.

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:

- Maintaining or increasing 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
- Maintaining or increasing section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintaining or increasing section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program

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

- Applying 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:
- Frederick County Division of Housing (FC-DOH) has continued to aggressively pursue the rehabilitation of existing and development of additional affordable housing units; seeking new funding sources, the reallocation of existing funding, and forging development partnerships
- Recently, a Request for Information was put out to gauge interest in developing affordable housing on County owned property.
- County to identify additional surplus property that could be turned into affordable housing

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

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

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

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

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

- Seek designation of public housing for the elderly
- Apply for special-purpose vouchers targeted to families with disabilities, should they become available
- Other: FC-DOH has been aggressively seeking the development of additional low-income senior units.
- Should special program vouchers designated for low-income elderly become available, FC-DOH could utilize those vouchers.

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

- 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:
- FC-DOH administers NEDCat2 vouchers.
- Should special program vouchers designated for low-income disabled become available, FC-DOH could utilize those vouchers.
- Discussions of initiatives to increase the availability of affordable housing continues to highlight the specific need for suitable housing for 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:

- Affirmatively market to races/ethnicities shown to have disproportionate housing needs

Strategy 2: Conduct activities to affirmatively further fair housing

- 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: FC-DOH conducts on-going public outreach to teach and advise real estate/property management/unit owner community about both the Voucher Program and local fair housing

requirements through Website and on-site information, briefings, spot-checking advertised units, client briefings, program documents, staff email, and media.

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

Reasons for Selecting Strategies:

- Funding constraints
- Staffing constraints
- Extent to which particular housing needs are met by other organizations in the community
- Frederick County provides funding to several social services agencies who specialize in programs specifically targeting homeless and/or emergency housing.
- 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

GARRETT COUNTY

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, a statement of the housing needs in the jurisdiction has been provided in the following table. The “Overall” Needs column, provides the estimated number of renter families that have housing needs. The remaining characteristics, have been rated based on 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.” N/A is used to indicate that no information is available upon which the PHA can make this assessment.

Family Type	Overall	Afford- ability	Supply	Quality	Access- ability	Size	Location
Income <= 30% of AMI	765	5	5	3	3	2	3
Income >30% but <=50% of AMI	670	5	5	3	3	2	3
Income >50% but <80% of AMI	670	5	5	3	3	2	3
Elderly	6,942	5	5	3	3	2	3
Families with Disabilities	3,427	5	4	3	3	2	3
Race/Ethnicity = White	27,970	5	4	3	3	2	3
Race/Ethnicity = Black	288	5	3	3	3	2	3
Race/Ethnicity = American Indian/Alaskan	86	5	3	3	3	2	3
Race/Ethnicity = Asian	144	5	3	3	3	2	3
Race/Ethnicity = Multi-Race	316	5	3	3	3	2	3
Race/Ethnicity = Hispanic	403	5	3	3	3	2	3

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): 2020

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

Waiting List Type: Section 8 tenant-based assistance

Description	# of Families	% of Total Families	Annual Turnover
Waiting List Total	407	N/A	9
Extremely Low Income ($\leq 30\%$ of AMI)	208	51%	N/A
Very Low Income ($>30\%$ but $\leq 50\%$ of AMI)	48	12%	N/A
Low Income ($>50\%$ but $<80\%$ of AMI)	13	3%	N/A
Families with Children	192	47%	N/A
Elderly Families	50	12%	N/A
Families with Disabilities	11	25%	N/A
Race/Ethnicity = White	399	98%	N/A
Race/Ethnicity = Black	8	1%	N/A
Race/Ethnicity = American Indian/Alaskan	1	$>1\%$	N/A

Is the waiting list closed (Yes or No)? No

If yes:

- How long has it been closed (# of months)? N/A
- Does the PHA expect to reopen the list in the PHA Plan year (Yes or No)? N/A
- Does the PHA permit specific categories of families onto the waiting list, even if generally closed (Yes or No)? N/A

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.

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:

- Maintaining or increasing section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Maintaining or increasing section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program

Strategy 2: Increase the number of affordable housing units by: N/A

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

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

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

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

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly: N/A

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities: N/A

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: N/A

Strategy 2: Conduct activities to affirmatively further fair housing: N/A

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

Reasons for Selecting Strategies:

- Funding Constraints
- Staffing Constraints
- Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA
- Results of consultation with residents and the Resident Advisory Board
- Results of consultation with advocacy groups

KENT COUNTY

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, a statement of the housing needs in the jurisdiction has been provided in the following table. The “Overall” Needs column, provides the estimated number of renter families that have housing needs. The remaining characteristics, have been rated based on 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.” N/A is used to indicate that no information is available upon which the PHA can make this assessment.

Family Type	Overall	Affordability	Supply	Quality	Accessability	Size	Location
Income <= 30% of AMI	405	3	2	2	2	2	2
Income >30% but <=50% of AMI	405	2	2	2	2	2	2
Income >50% but <80% of AMI	295	2	2	2	2	2	2
Elderly	648	5	2	4	2	2	2
Families with Disabilities	284	5	2	5	2	2	2
Race/Ethnicity = White	81.5%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Black	14.1%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = American Indian/Alaskan	.5%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Asian	1.5%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Hawaiian/Pacific Islander	.1%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Two or More	2.4%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Hispanic	6.1%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Non-Hispanic	76.8%	N/A	N/A	N/A	N/A	N/A	N/A

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.)

- U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset (Indicate year): 2018-2022 ACS
- Other sources (list and indicate year of information): [U.S. Census Bureau QuickFacts: United States v2024](#)

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

Waiting List Type: Section 8 tenant-based assistance

Description	# of Families	% of Total Families	Annual Turnover
Waiting List Total	28	N/A	78%
Extremely Low Income (<= 30% of AMI)	5	67.86%	N/A
Very Low Income (>30% but <=50% of AMI)	5	17.86%	N/A
Low Income (>50% but <80% of AMI)	4	14.29%	N/A
Families with Children	16	57.14%	N/A
Elderly Families	3	10.71%	N/A
Families with Disabilities	5	17.86%	N/A
Race/Ethnicity = White	3	10.71%	N/A
Race/Ethnicity = Black	22	78.57%	N/A
Race/Ethnicity = American Indian/Alaskan	1	3.57%	N/A

Race/Ethnicity = Asian	0	0%	N/A
Race/Ethnicity = Native Hawaiian/Pacific Islander	0	0%	N/A
Race/Ethnicity = Hispanic	2	7.14%	N/A
Race/Ethnicity = Non-Hispanic	26	92.86%	N/A

Is the waiting list closed (Yes or No)? Yes

If yes:

- How long has it been closed (# of months)? 36 Months
- Does the PHA expected to reopen the list in the PHA Plan year (Yes or No)? Yes
- Does the PHA permit specific categories of families onto the waiting list, even if generally closed (Yes or No)? Yes

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.

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:

- Maintaining or increasing section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Maintaining or increasing section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintaining or increasing section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- Other: Implementing semi-annual landlord meetings and establish a landlord advisory committee to enhance communication and collaboration between the PHA, tenants, and landlords

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

- Applying for additional section 8 units should they become available

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

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

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- Other: Promote engagement in the Family Self-Sufficiency (FSS) program, where families can establish household improvement goals to enhance economic stability, ultimately reducing reliance on welfare and subsidies

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

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

- Other: Promote engagement in the Family Self-Sufficiency (FSS) program, where families can establish household improvement goals to enhance economic stability, ultimately reducing reliance on welfare and subsidies

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

- Apply for special-purpose vouchers targeted to families with disabilities, should they become available

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

- Apply for special-purpose vouchers targeted to families with disabilities, should they become available

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: N/A

Strategy 2: Conduct activities to affirmatively further fair housing

- 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 Housing Needs & Strategies: (list needs and strategies below): N/A

Reasons for Selecting Strategies:

- Limited availability of sites for assisted housing
- 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

SOMERSET COUNTY

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, a statement of the housing needs in the jurisdiction has been provided in the following table. The “Overall” Needs column, provides the estimated number of renter families that have housing needs. The remaining characteristics, have been rated based on 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.” N/A is used to indicate that no information is available upon which the PHA can make this assessment.

Family Type	Overall	Affordability	Supply	Quality	Accessability	Size	Location
Income <= 30% of AMI	800	3	2	3	2	2	2
Income >30% but <=50% of AMI	405	2	2	2	2	2	2
Income >50% but <80% of AMI	115	2	2	2	2	2	2
Elderly	481	5	2	5	2	2	2
Families with Disabilities	316	5	2	5	2	2	2
Race/Ethnicity = White	54%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Black	41.3%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = American Indian/Alaskan	.5%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Asian	1.1%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Hawaiian/Pacific Islander	.1%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Two or More	3.0%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Hispanic	5.0%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Non-Hispanic	50.5%	N/A	N/A	N/A	N/A	N/A	N/A

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.)

- U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset (Indicate year): 2018-2022 ACS
- Other sources (list and indicate year of information): [U.S. Census Bureau QuickFacts: United States v2024](#)

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

Waiting List Type: Section 8 tenant-based assistance

Description	# of Families	% of Total Families	Annual Turnover
Waiting List Total	48	N/A	74%
Extremely Low Income (<= 30% of AMI)	33	68.75%	N/A
Very Low Income (>30% but <=50% of AMI)	10	20.89%	N/A
Low Income (>50% but <80% of AMI)	4	8.33%	N/A
Families with Children	21	43.75%	N/A
Elderly Families	9	18.75%	N/A
Families with Disabilities	15	31.25%	N/A
Race/Ethnicity = White	5	10.24%	N/A
Race/Ethnicity = Black	36	75%	N/A

Race/Ethnicity = American Indian/Alaskan	1	2.08%	N/A
Race/Ethnicity = Asian	0	0%	
Race/Ethnicity = Native Hawaiian/Pacific Islander	0	0%	N/A
Race/Ethnicity = Hispanic	1	2.08%	N/A
Race/Ethnicity = Non-Hispanic	46	95.83%	N/A

Is the waiting list closed (Yes or No)? Yes

If yes:

- How long has it been closed (# of months)? 36 Months
- Does the PHA expected to reopen the list in the PHA Plan year (Yes or No)? Yes
- Does the PHA permit specific categories of families onto the waiting list, even if generally closed (Yes or No)? Yes

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.

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:

- Maintaining or increasing section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Maintaining or increasing section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintaining or increasing section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- Other: Implementing semi-annual landlord meetings and establish a landlord advisory committee to enhance communication and collaboration between the PHA, tenants, and landlords

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

- Applying for additional section 8 units should they become available

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

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

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- Other: Promote engagement in the Family Self-Sufficiency (FSS) program, where families can establish household improvement goals to enhance economic stability, ultimately reducing reliance on welfare and subsidies

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

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

- Other: Promote engagement in the Family Self-Sufficiency (FSS) program, where families can establish household improvement goals to enhance economic stability, ultimately reducing reliance on welfare and subsidies

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

- Apply for special-purpose vouchers targeted to families with disabilities, should they become available

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

- Apply for special-purpose vouchers targeted to families with disabilities, should they become available

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: N/A

Strategy 2: Conduct activities to affirmatively further fair housing

- 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 Housing Needs & Strategies: (list needs and strategies below): N/A

Reasons for Selecting Strategies:

- Limited availability of sites for assisted housing
- 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

TALBOT COUNTY

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, a statement of the housing needs in the jurisdiction has been provided in the following table. The “Overall” Needs column, provides the estimated number of renter families that have housing needs. The remaining characteristics, have been rated based on 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.” N/A is used to indicate that no information is available upon which the PHA can make this assessment.

Family Type	Overall	Affordability	Supply	Quality	Accessability	Size	Location
Income <= 30% of AMI	855	3	2	2	2	2	2
Income >30% but <=50% of AMI	590	2	2	2	2	2	2
Income >50% but <80% of AMI	335	2	2	2	2	2	2
Elderly	1319	3	2	3	2	2	2
Families with Disabilities	474	5	2	5	2	2	2
Race/Ethnicity = White	81.5%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Black	12.6%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = American Indian/Alaskan	1.5%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Asian	1.8%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Hawaiian/Pacific Islander	.2%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Two or More	2.3%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Hispanic	10.6%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Non-Hispanic	73.7%	N/A	N/A	N/A	N/A	N/A	N/A

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.)

- U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset (Indicate year): 2018-2022 ACS
- Other sources (list and indicate year of information): [U.S. Census Bureau QuickFacts: United States v2024](#)

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

Waiting List Type: Section 8 tenant-based assistance

Description	# of Families	% of Total Families	Annual Turnover
Waiting List Total	29	N/A	71%
Extremely Low Income (<= 30% of AMI)	21	72.41%	N/A
Very Low Income (>30% but <=50% of AMI)	6	20.69%	N/A
Low Income (>50% but <80% of AMI)	2	6.90%	N/A
Families with Children	16	55.17%	N/A
Elderly Families	3	10.34%	N/A
Families with Disabilities	7	24.14%	N/A
Race/Ethnicity = White	5	17.24%	N/A

Race/Ethnicity = Black	19	65.52%	N/A
Race/Ethnicity = American Indian/Alaskan	0	0%	N/A
Race/Ethnicity = Asian	0	0%	
Race/Ethnicity = Native Hawaiian/Pacific Islander	0	0%	N/A
Race/Ethnicity = Hispanic	0	0%	N/A
Race/Ethnicity = Non-Hispanic	29	100%	N/A

Is the waiting list closed (Yes or No)? Yes

If yes:

- How long has it been closed (# of months)? 36 Months
- Does the PHA expected to reopen the list in the PHA Plan year (Yes or No)? Yes
- Does the PHA permit specific categories of families onto the waiting list, even if generally closed (Yes or No)? Yes

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.

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:

- Maintaining or increasing section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Maintaining or increasing section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintaining or increasing section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- Other: Implementing semi-annual landlord meetings and establish a landlord advisory committee to enhance communication and collaboration between the PHA, tenants, and landlords

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

- Applying for additional section 8 units should they become available

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

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

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- Other: Promote engagement in the Family Self-Sufficiency (FSS) program, where families can establish household improvement goals to enhance economic stability, ultimately reducing reliance on welfare and subsidies

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

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

- Other: Promote engagement in the Family Self-Sufficiency (FSS) program, where families can establish household improvement goals to enhance economic stability, ultimately reducing reliance on welfare and subsidies

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

- Apply for special-purpose vouchers targeted to families with disabilities, should they become available

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

- Apply for special-purpose vouchers targeted to families with disabilities, should they become available

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: N/A

Strategy 2: Conduct activities to affirmatively further fair housing

- 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 Housing Needs & Strategies: (list needs and strategies below): N/A

Reasons for Selecting Strategies:

- Limited availability of sites for assisted housing
- 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

WICOMICO COUNTY

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, a statement of the housing needs in the jurisdiction has been provided in the following table. The “Overall” Needs column, provides the estimated number of renter families that have housing needs. The remaining characteristics, have been rated based on 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.” N/A is used to indicate that no information is available upon which the PHA can make this assessment.

Family Type	Overall	Affordability	Supply	Quality	Accessability	Size	Location
Income <= 30% of AMI	2785	2	N/A	2	N/A	N/A	N/A
Income >30% but <=50% of AMI	2605	2	N/A	2	N/A	N/A	N/A
Income >50% but <80% of AMI	1335	2	N/A	2	N/A	N/A	N/A
Elderly	2870	5	2	5	2	2	2
Families with Disabilities	1394	2	2	5	2	2	2
Race/Ethnicity = White	63.7%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Black	28.5%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = American Indian/Alaskan	.6%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Asian	3.3%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Hawaiian/Pacific Islander	.2%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Two or More	3.7%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Hispanic	7.4%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Non-Hispanic	58.2%	N/A	N/A	N/A	N/A	N/A	N/A

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.)

- U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset (Indicate year): 2018-2022 ACS
- Other sources (list and indicate year of information): [U.S. Census Bureau QuickFacts: United States v2024](#)

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

Waiting List Type: Section 8 tenant-based assistance

Description	# of Families	% of Total Families	Annual Turnover
Waiting List Total	38	N/A	33%
Extremely Low Income (<= 30% of AMI)	23	60.53%	N/A
Very Low Income (>30% but <=50% of AMI)	9	23.68%	N/A
Low Income (>50% but <80% of AMI)	5	13.16%	N/A
Families with Children	28	73.68%	N/A
Elderly Families	4	10.53%	N/A
Families with Disabilities	9	23.60%	N/A
Race/Ethnicity = White	3	7.89%	N/A

Race/Ethnicity = Black	31	85.58%	N/A
Race/Ethnicity = American Indian/Alaskan	0	0%	N/A
Race/Ethnicity = Asian	0	0%	
Race/Ethnicity = Native Hawaiian/Pacific Islander	0	0%	N/A
Race/Ethnicity = Hispanic	1	2.63%	N/A
Race/Ethnicity = Non-Hispanic	37	97.37%	N/A

Is the waiting list closed (Yes or No)? Yes

If yes:

- How long has it been closed (# of months)? 36 Months
- Does the PHA expected to reopen the list in the PHA Plan year (Yes or No)? Yes
- Does the PHA permit specific categories of families onto the waiting list, even if generally closed (Yes or No)? Yes

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.

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:

- Maintaining or increasing section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Maintaining or increasing section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintaining or increasing section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- Other: Implementing semi-annual landlord meetings and establish a landlord advisory committee to enhance communication and collaboration between the PHA, tenants, and landlords

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

- Applying for additional section 8 units should they become available

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

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

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- Other: Promote engagement in the Family Self-Sufficiency (FSS) program, where families can establish household improvement goals to enhance economic stability, ultimately reducing reliance on welfare and subsidies

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

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

- Other: Promote engagement in the Family Self-Sufficiency (FSS) program, where families can establish household improvement goals to enhance economic stability, ultimately reducing reliance on welfare and subsidies

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

- Apply for special-purpose vouchers targeted to families with disabilities, should they become available

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

- Apply for special-purpose vouchers targeted to families with disabilities, should they become available

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: N/A

Strategy 2: Conduct activities to affirmatively further fair housing

- 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 Housing Needs & Strategies: (list needs and strategies below): N/A

Reasons for Selecting Strategies:

- Limited availability of sites for assisted housing
- 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

WORCESTER COUNTY

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, a statement of the housing needs in the jurisdiction has been provided in the following table. The “Overall” Needs column, provides the estimated number of renter families that have housing needs. The remaining characteristics, have been rated based on 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.” N/A is used to indicate that no information is available upon which the PHA can make this assessment.

Family Type	Overall	Affordability	Supply	Quality	Accessability	Size	Location
Income <= 30% of AMI	800	2	2	2	2	2	2
Income >30% but <=50% of AMI	1000	2	2	2	2	2	2
Income >50% but <80% of AMI	665	2	2	2	2	2	2
Elderly	1598	5	2	4	2	2	2
Families with Disabilities	540	5	2	5	2	2	2
Race/Ethnicity = White	83.2%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Black	12.4%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = American Indian/Alaskan	.4%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Asian	1.7%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Hawaiian/Pacific Islander	.1%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Two or More	2.2%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Hispanic	4.2%	N/A	N/A	N/A	N/A	N/A	N/A
Race/Ethnicity = Non-Hispanic	79.8%	N/A	N/A	N/A	N/A	N/A	N/A

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.)

- U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset (Indicate year): 2018-2022 ACS
- Other sources (list and indicate year of information): [U.S. Census Bureau QuickFacts: United States v2024](#)

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

Waiting List Type: Section 8 tenant-based assistance

Description	# of Families	% of Total Families	Annual Turnover
Waiting List Total	68	N/A	71%
Extremely Low Income (<= 30% of AMI)	45	66.18%	N/A
Very Low Income (>30% but <=50% of AMI)	17	25%	N/A
Low Income (>50% but <80% of AMI)	4	5.88%	N/A
Families with Children	29	42.65%	N/A
Elderly Families	15	22.06%	N/A
Families with Disabilities	20	29.41%	N/A
Race/Ethnicity = White	20	29.41%	N/A

Race/Ethnicity = Black	33	48.53%	N/A
Race/Ethnicity = American Indian/Alaskan	1	1.47%	N/A
Race/Ethnicity = Asian	1	1.47%	N/A
Race/Ethnicity = Native Hawaiian/Pacific Islander	0	0%	N/A
Race/Ethnicity = Hispanic	3	4.41%	N/A
Race/Ethnicity = Non-Hispanic	64	94.12%	N/A

Is the waiting list closed (Yes or No)? Yes

If yes:

- How long has it been closed (# of months)? 36 Months
- Does the PHA expected to reopen the list in the PHA Plan year (Yes or No)? Yes
- Does the PHA permit specific categories of families onto the waiting list, even if generally closed (Yes or No)? Yes

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.

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:

- Maintaining or increasing section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Maintaining or increasing section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintaining or increasing section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- Other: Implementing semi-annual landlord meetings and establish a landlord advisory committee to enhance communication and collaboration between the PHA, tenants, and landlords

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

- Applying for additional section 8 units should they become available

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

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

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- Other: Promote engagement in the Family Self-Sufficiency (FSS) program, where families can establish household improvement goals to enhance economic stability, ultimately reducing reliance on welfare and subsidies

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

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

- Other: Promote engagement in the Family Self-Sufficiency (FSS) program, where families can establish household improvement goals to enhance economic stability, ultimately reducing reliance on welfare and subsidies

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

- Apply for special-purpose vouchers targeted to families with disabilities, should they become available

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

- Apply for special-purpose vouchers targeted to families with disabilities, should they become available

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: N/A

Strategy 2: Conduct activities to affirmatively further fair housing

- 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 Housing Needs & Strategies: (list needs and strategies below): N/A

Reasons for Selecting Strategies:

- Limited availability of sites for assisted housing
- 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

B.2 New Activities

- a) Does the PHA intend to undertake any new activities related to Project-Based Vouchers in the PHA's applicable Fiscal Year? No

- b) If Project-Based Voucher (PBV) activities are planned for the applicable Fiscal Year, provide the projected number of PBV units and general locations, and describe how project-basing would be consistent with the PHA Plan.

B.3 Statement of Progress in Meeting the 5-Year Plan Mission and Goals

DHCD continues its efforts to expand the supply of assisted housing by maintaining maximum utilization of housing choice vouchers and leveraging private and public funds to create housing opportunities. Additionally, DHCD will continue with a goal to provide or attract supportive services to assist program participants in seeking employment and to increase independence for the elderly and families with disabilities. DHCD will also continue its efforts to increase customer satisfaction and conduct outreach to potential and participating owners.

1. PHA Goal: Expand available housing opportunities and continue its efforts to increase customer satisfaction and will conduct outreach to potential participating owners.

DHCD and its partners continue to provide comprehensive housing search services for families and property owners. Through the MDhousingsearch.org, an affordable housing database and available unit registry, owners may list available units and program participants may access listings of properties. This can be accomplished on-line or by telephone. MDhousingsearch.org links owners seeking tenants and program participants seeking landlords who own and/or operate decent, safe and affordable housing. The site includes listings for 35 states and the District of Columbia.

DHCD continues to update the website to provide customer-friendly information on rental assistance and has expanded referrals to include various subsidized housing programs and social service agencies.

- Apply for additional rental vouchers should they become available. Since 2015, the Department has expanded the Veterans Affairs Supportive Housing Voucher program from fifteen (15) vouchers to one hundred and eighty (225) through 2020. The Department plans to continue to apply for opportunities to expand the VASH program.
- Leverage additional resources through private or other public funds to create additional housing opportunities.
- Explore ways to strategically expand housing in communities of opportunity and revitalization areas in parts of the Eastern Shore and Western Maryland through the Project-Based program e.g. an RFP or the Departments competitive tax credit funding round.

2. PHA Goal: Improve the quality of assisted housing and continues to build partnerships with participating owners.

DHCD continues to increase the number of vouchers with partnering agencies including Veterans Affairs, Public Child Welfare, and other referring agencies.

DHCD continues to administer the Family Unification Program (FUP) in partnership with Public Child Welfare Agencies (PCWAs) which are responsible for referring FUP families and youths to the PHA for determination of eligibility for rental assistance.

Under the Maryland Bridge Subsidy Demonstration Program, the Department continues to partner with the Mental Hygiene Administration, the Developmental Disabilities Administration, Centers for Independent Living, and The Coordinating Center.

DHCD was awarded 15 new Mainstream housing choice vouchers as a part of the CARES Act, effective 10/1/20.

DHCD was awarded 45 new HUD-VASH Vouchers effective 1/1/21, bringing the total number of VASH vouchers to two hundred and twenty-five (225).

As a part of our goal to improve the quality of assisted housing and build partnerships, DHCD recently released a RFP to project-base 50 VASH vouchers, and the Department will continue to explore a regional and statewide project-based voucher concept to increase housing opportunities.

DHCD in partnership with the Maryland Department of Health and Mental Hygiene and the Maryland Department of Disabilities applied for and received awards for \$10,917,383 of Section 811 Project Rental Assistance Demonstration funding to serve 150 individuals with disabilities. In March 2015, HUD announced the award of another round of Section 811 Project Rental Assistance funding. And on November 30, 2020, DHC was awarded an additional \$6.9 million dollars in connection with the Section 811 PRA.

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 12,500 units statewide.

- Improve voucher management, using the Section 8 Management Assessment Program (SEMAP) scores.
- Increase customer satisfaction.

3. PHA Goal: Increase assisted housing choices.

DHCD continues to provide mobility counseling at briefings to inform families of expanded housing choices. Provided new maps for assistance to families.

- Align program with market rate and other housing programs, continue to pilot and implement biennial Inspections (HCV) and other efficiencies. The Department will continue piloting biennial inspections for units that have passed two consecutive inspections. Random quality control inspections will continue to be performed. Other units will be inspected annually.
- Conduct outreach efforts to potential voucher landlords. Increase community engagement and involvement through stakeholder meetings focused on developing partnerships and increasing housing opportunities.
- Pilot prescreening application entry system to match applicants to appropriate programs/units based on eligibility criteria, to maximize utilization and increase efficiency.

4. PHA Goal: Use housing as a platform to improve quality of life and promote self-sufficiency and asset development of assisted households

Established and maintained Family Self-Sufficiency program escrow accounts. Provided and attracted services to increase independence for elderly and families with disabilities. The FSS Coordinator networked with local colleges and employment agencies to link clients to needed services. And provided assistance under the Non-Elderly Disabled (NED2) Housing Choice Voucher Program.

- Increase Family Self Sufficiency (FSS) program participation and leverage partnerships with the philanthropic and business sectors to connect participants to resources that improve their access to economic opportunities, such as jobs, transportation and affordable mortgages.
- Encourage enrollment of FUP-eligible participants in the Family Self-Sufficiency (FSS) program includes targeted outreach, development of strategic service collaborations with educational institutions/community-based organizations to achieve core asset development and work advancement objectives and perform extensive tracking of economic stability outcomes. In addition to enhanced marketing and asset development, if approved, the PHA will expand the time FUP youth can receive housing assistance from 36 to 60 months for FUP youth participating in FSS.
- Leverage resources to increase opportunities for homeless or formerly homeless individuals and families to access federally funded or locally funded subsidized housing and rental assistance programs including, set aside vouchers for individuals exiting permanent supportive housing. The transition from permanent supportive housing to housing choice vouchers will create new openings in permanent supportive housing for the chronically homeless.
- Continue to work with supportive service agencies on a Housing First Initiative to aid chronically homeless households.
- DHCD will community engagement initiatives to promote resources for youth, including the Foster Youth to Independence (FYI) Initiative, which may expand to self-sufficiency.

5. PHA Goal: Partner with stakeholders to build strong, resilient, and inclusive communities and ensure equal opportunity and affirmatively further fair housing.

DHCD continues to increase the number of vouchers with partnering agencies including Veterans Affairs, Public Child Welfare, and other referring agencies.

DHCD continues to administer the Family Unification Program (FUP) in partnership with Public Child Welfare Agencies (PCWAs) which are responsible for referring FUP families and youths to the PHA for determination of eligibility for rental assistance.

Under the Maryland Bridge Subsidy Demonstration Program, the Department continues to partner with the Mental Hygiene Administration, the Developmental Disabilities Administration, Centers for Independent Living, and The Coordinating Center.

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 12,500 units statewide.

- Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability.
- Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required.
- Work with referring agencies to maintain full lease up of Family Unification Program and Mainstream Voucher programs and increase Category NED 2 vouchers utilization. DHCD will be utilizing additional flexibility for the NED Category 2 vouchers in accordance with PIH 2013-19. If there are no Category 2 families on the waiting list, the Department will contact its partnering agency as well as conduct outreach through appropriate social service agencies and qualifying institutions before referring other eligible individuals.

Additionally, in accordance with 24 CFR 982.54(a), DHCD is revised the local residency preference requirements to allow households that have lost employment related income to the COVID-19 pandemic to continue to receive preference if the wages lost were related to the county that qualified them for the local preference between March 1, 2020, through December 31, 2021.

B.4 Capital Improvements – Not Applicable

B.5 Most Recent Year Fiscal Audit

- a) Were there any findings in the most recent FY Audit (Yes, No or N/A)? No
- b) If yes, please describe: N/A

C. Other Document and/or Certification Requirements

C.1 Resident Advisory Board (RAB) Comments

- a) Did the RAB(s) provide comments to the PHA Plan (Yes or No)? No
- b) If yes, the comments must be submitted by the PHA as an attachment to the PHA plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions

RESIDENT ADVISORY BOARD – FY 2027

Allegany County

Resident from
LaVale, MD 21502

Cumberland (City of)

Resident from
Cumberland, MD 21502

Eastern Shore Regional

Resident from
Salisbury Md 21804

Resident from
Cambridge, MD 21613

Resident from
Elkton, MD 21921

Resident from
Salisbury, Maryland 21801

Resident from
Pocomoke City, MD 21851

Resident from
Princess Anne, MD 21853

Frederick County

Resident from
Frederick, MD 21702

Resident from
Frederick, MD 21703

Garrett County

Resident from
Oakland, MD 21550

Resident from
Mtn. Lake Park, MD 21550

C.2 Certification by State or Local Officials

Form HUD 50077-SL, Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan, must be submitted by the PHA as an electronic attachment to the PHA Plan.

C.3 Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan

Form HUD-50077-ST-HCV-HP, PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed, must be submitted by the PHA as an electronic attachment to the PHA Plan.

C.4 Challenged Elements

If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.

- a) Did the public challenge any elements of the Plan (Yes or No)? No
- b) If yes, include Challenged Elements. N/A

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the Annual PHA Plan. The Annual PHA Plan provides a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public for serving the needs of low- income, very low- income, and extremely low- income families.

Public reporting burden for this information collection is estimated to average 4.52 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Reports Management Officer, REE, Department of Housing and Urban Development, 451 7th Street, SW, Room 4176, Washington, DC 20410-5000. When providing comments, please refer to OMB Approval No. 2577-0226. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.