



Housing Availability and Resources For People with Disabilities In Baltimore County

Prepared by the Baltimore County Commission on
Disabilities Housing Work Group

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HOUSING AVAILABILITY AND RESOURCES FOR PEOPLE WITH DISABILITIES

Executive Summary

Access to affordable, accessible housing for people with disabilities is a significant challenge in Baltimore County, and a leading concern for those who are creating and leading their lives in the community. This report summarizes general housing needs, reviews existing resources, and provides recommendations to increase the availability of affordable, accessible housing in Baltimore County.

HOUSING NEED

The housing stock in Baltimore County consists primarily of older, single family homes. Only 24.6% of the housing stock consists of multi-family dwellings. The costs of housing have more than doubled since 1990, however, median household income only increased 23.4% during the same period. As a result, an increasing percentage of Baltimore County residents spend more than 35% of their income on housing. Baltimore County has no public housing, but does have a Housing Choice Voucher (Section 8) program with a waiting list of 7 to 9 years.

Housing Need for People with Disabilities

Approximately 153,000 citizens of Baltimore County have disabilities. Residents with disabilities reporting problems with housing include 3% of all homeowners and 6% of all renters. Despite the high percentage of people with disabilities, only 90 housing units are designated for people with disabilities throughout the county. Over 20% of the waiting list for the Housing Choice Voucher program consists of people with disabilities, and 50.5% of the current vouchers are held by people with disabilities. This suggests a large unmet need.

REVIEW OF EXISTING RESOURCES

The report reviews programs to provide affordable, accessible housing, including the Housing Opportunities for People With Aids (HOPWA) program, the Tenant Based Rental Assistance (TBRA) program, and Rental Allowance Program (RAP) funding. The Federal Low Income Housing Tax Credit Program (LIHTC) is available to for-profit and non-profit housing development corporations for the creation of housing affordable to people between 30% and 60% of area median income.

BUILDING CODES AND RENTAL REGISTRATION

Building Codes and Enforcement

Research on housing codes related to people with disabilities reveals that, while Baltimore County has no specific provisions for accommodations for people with disabilities, in keeping with the federal Fair Housing Act, it does not allow restrictive covenants of any kind. This includes restrictive covenants that discriminate against people with disabilities. The report further notes that there are several laws in Baltimore County that affect the affordability of housing for people with disabilities, including Bill 87-07 (Rental Registration) requiring that all buildings containing one to six dwelling units intended or designed to be rented be registered and licensed with Baltimore County. Since the law does not apply to housing complexes and apartment buildings with more

than six units, tenants with disabilities who have paying roommates living in a portion of their unit are required to register and obtain a license. In addition to the rental registration requirements, Baltimore County also restricts the number of unrelated individuals who can live in a property to no more than two. Finally, the County also passed a provision requiring rental properties to have carbon monoxide detectors near the furnace and in or near rental units.

The law makes no special provision for people with disabilities as either tenants or property owners, thus raising several concerns related to rental registration for people who need assistance: homeowners or tenants with a disabilities must register their properties if they rent a portion of their home to an attendant or live-in caregiver; in order to register a property, the owner must pay for an inspection, correct any infractions, and submit the signed inspection sheet, along with the rental registration fee and proof that the property has passed a lead paint inspection (these fees and other expenses may be a significant burden for low-income people with disabilities); the restriction on the number of unrelated individuals who can live together may make it difficult for low- to moderate-income people with disabilities to share housing with more than one other person or to provide housing to people assisting them.

The report then notes two exemptions which are primarily designed to address housing needs for the general population who may want to rent a room in their home, but have been used to accommodate people living with a person with a disability. In the experience of some work group members, there are no uniform standards for deciding who qualifies for these exemptions, County staff are not always familiar with federal fair housing statutes requiring accommodations for people with disabilities.

RECOMMENDATIONS

In general, the findings of this report are that housing options for Baltimore County residents with disabilities are limited due to the nature of the housing stock, high costs for rent and homeownership, limited resources to assist homeowners to maintain their own homes, and a code enforcement system that makes shared housing options for people with disabilities difficult. In order to increase the availability of affordable, accessible housing in Baltimore County and to more effectively disseminate information related to available resources, the report offers recommendations related to providing more affordable and accessible housing, ensuring that the building code – and enforcement – support shared housing, and improving access to information.

Details and strategies to accomplish these recommendations are available in the report. The Commission recommends:

Provide More Affordable, Accessible Housing

- 1. Encourage County officials to supplement state and federal housing finance programs to increase the stock of privately developed housing for people with disabilities within the county.*
- 2. Encourage the County Council and the Planning Department to prioritize creating more accessible housing of all forms in Baltimore County.*
- 3. Work with the County to address recommendations stated in the Impediments to Fair Housing Choice draft report, released in December, 2011.*
- 4. Work with the Planning Department to do an analysis of CDBG funding allocations in relation to populations in need of affordable, accessible housing.*

5. *Expand the number of Housing Choice (Section 8) vouchers that are designated for people with disabilities.*
6. *Provide training to all Housing Office staff regarding disability sensitivity, the needs of individuals with disabilities, the support systems that help them, the role of live-in companions and caregivers, and reasonable accommodations.*

Ensure that Building Code and Enforcement Support Shared Housing

1. *Work with the County Council, the Department of Permits, Approvals and Inspections and the OCIE Rental Office to develop policies that support the creation of shared housing for people with all levels of disability, and provide exemptions or financial assistance to property owners with disabilities to assist them in complying with county codes as they change.*
2. *Ensure that information on zoning, county codes and laws affecting homeowners with disabilities are available in understandable language; and that PIA staff receives training in disability awareness and sensitivity.*
3. *Develop a system to make the rental inspection process clear and affordable for homeowners with disabilities who do not qualify for exemptions and want to rent a portion of their homes to make them affordable or to accommodate an assistant.*
4. *Create clear guidelines on accommodations for people with disabilities for both the Department of Permits, Approvals and Inspections and the OCIE Rental Office, and ensure that staff in these offices at all levels are trained in the Fair Housing Act, reasonable accommodations, cultural competence and how to interact with people with all types of disabilities.*
5. *Encourage the Office of Code Inspections and Enforcement to create easy to understand guidelines on zoning and codes related to home modifications for the public.*

Improve Access to Information

1. *Ensure that all documents meet federal guidelines and disability industry standards for accessibility for people with the full range of disabilities.*
2. *Adequately fund and advertise available government programs to modify, purchase or rent housing for people with disabilities.*
3. *Develop a housing referral service to assist Commission staff with referring people to resources, compiling lists of contractors who modify homes for people with disabilities, fostering non-profit home maintenance systems countywide for people with disabilities, and assisting in developing a shared housing referral system for the county.*
4. *Create and maintain a central web site with information on organizations willing to provide volunteer services to people with disabilities, such as snow removal, lawn maintenance, gutter cleaning, etc.*
5. *Work with the Department of Permits, Approvals and Inspections and the PAI Rental Office to develop policies that support shared housing for people with all levels of disability and to provide exemptions or financial assistance to property owners with disabilities to enable them to comply with county codes as they change.*

INTRODUCTION

Access to affordable, accessible housing for people with disabilities is a significant challenge in Baltimore County, and a leading concern for those who are creating and leading their lives in the community. In an effort to understand and address these issues, the Baltimore County Commission on Disabilities created a Housing Work Group. This Work Group was charged with the task of reviewing and evaluating State, County, and private resources available to assist people with disabilities to live independently with or without supportive services in homes that they rent or own, and with making recommendations to the Commission regarding overcoming barriers to accessing affordable, accessible housing which supports community living. This report summarizes the findings of the Work Group and provides a summary and gap analysis based on available programs. The report concludes with recommendations developed through collaborative efforts of the diverse members of the Work Group and the Commission on Disabilities.

Information Sources

This report includes relevant information on housing for people with disabilities from the following sources:

- **The 2012-2016 Baltimore County Department of Planning Consolidated Plan and 2012 Annual Action Plan for the Community Development Block Grant (CDBG) program.** Page numbers are referenced throughout this summary.
- **State of Maryland government programs and reports.** These sources include The Maryland Department of Housing and Community Development, the MD Technology Assistance Program (MDTAP), the Maryland Developmental Disabilities Administration (DDA) and the State of Maryland Consolidated Plan for 2010-2015.
- **Baltimore County housing referral and assistance programs provided by the Commission on Disabilities and the Baltimore County Department of Aging.**
- **The Baltimore County Department of Permits, Approvals and Inspections (PAI) and the PAI rental office website.**
- **County and State private resources for home maintenance and modifications (V-LINC, faith-based and community programs, other private resources)**

HOUSING NEED

General Housing Availability and Affordability

The housing stock in Baltimore County consists primarily of older, single family homes with 64% built before 1980. Only 24.6% of the housing stock consists of multi-family dwellings. The costs of housing have more than doubled since 1990, with an increase in median value of 117% between 1990 and 2008. Median gross rent increased 48.6% during the same period. However, median household income only increased 23.4% during the same period. As a result, an increasing percentage of Baltimore County residents spend more than 35% of their income on housing: 25.7% of homeowners and 39.5% of renters (Baltimore County Consolidated Plan, pp. 32-33). Baltimore County has no public housing, but does have a Housing Choice Voucher (Section 8) program with a waiting list of 7 to 9 years.

Housing Need for People with Disabilities

The Baltimore County Consolidated Plan 2012-2016 report, which includes planning for allocated Community Development Block Grant (CDBG) funding, estimates that 19% of Baltimore County residents (approximately 153,000 people) have disabilities, with 10% having severe disabilities and 3% needing assistance to carry out basic activities of daily living (p 26). In addition, Baltimore County has the second oldest population in the country, next to Miami-Dade County in Florida (Baltimore County Consolidated Plan, p 9). This suggests the potential for an increasing population of older homeowners who may need modifications to remain in their homes. Residents with disabilities reporting problems with housing include 3% of all homeowners and 6% of all renters (Baltimore County Consolidated Plan, p 65). Despite the high percentage of people with disabilities in the county, only 90 housing units are designated for people with disabilities throughout the county (Baltimore County Consolidated Plan, p 65). Over 20% of the waiting list for the Housing Choice Voucher program consists of people with disabilities, and 50.5% of the current vouchers are held by people with disabilities (Baltimore County Consolidated Plan, p 68). This suggests a large unmet need. In fact, the county estimates an unmet need of 11,190 units for people with physical disabilities and 25,200 units for the elderly (Baltimore County Consolidated Plan, p 201).

REVIEW of EXISTING RESOURCES

Programs to Provide Affordable, Accessible Housing

Baltimore County Consolidated Plan Resources

The Baltimore County Consolidated Plan outlines how the county will utilize local, state and federal funding to create and preserve decent housing, expand economic opportunity and ensure suitable living environments for low- to moderate-income residents. The county's goals include partnering with housing education and advocacy groups and local government to affirmatively further fair housing and to provide accessible housing. Strategies to reach this goal include supporting accessibility for low income residents through the use of Housing Opportunities for People With Aids (HOPWA), Tenant Based Rental Assistance (TBRA) and Rental Allowance Program (RAP) funding, as well as through the Housing Accessibility Modification Program (HAMP) (Baltimore County CDBG Plan, p 6). The County also prioritizes increasing the stock of available housing through the CDBG program to agencies providing housing and other services to people with disabilities (Baltimore County CDBG Plan. p 9).

There are 27 income subsidized multi-family rental communities in Baltimore County. Two thirds of these rental communities are for the elderly only (Baltimore County CDBG Plan, p 49). The 5 year plan includes developing 25 units for people with severe mental illness, 50 for those with a physical disability, and 100 for people with developmental disabilities (Baltimore County CDBG Plan, p 202).

The housing goals also include developing a home sharing program for people with disabilities (Baltimore County CDBG Plan, p 91).

Federal Low Income Housing Tax Credit Program (LIHTC)

This program is available to for-profit and non-profit housing development corporations for the creation of housing affordable to people between 30% and 60% of area median income.

The Federal Low-Income Housing Tax Credit (Tax Credit) program is one of the most significant resources available for the creation of affordable housing. The program was created by the Tax-Reform Act of 1986 and extended by the revenue Reconciliation Acts of 1989 and 1992 in order to encourage the private sector to invest in the construction and rehabilitation of housing for low- and moderate-income families. The law gives states an annual tax credit allocation based on population.

Tax Credits are awarded on a competitive basis to non-profit and for-profit sponsors of eligible housing projects. Awards are based on the criteria outlined in the State's Qualified Allocation Plan. Projects financed with tax-exempt bonds may be eligible for Tax Credits outside of the competitive process. Project sponsors or, in the case of syndication, investors claim the Tax Credit on their federal income tax return.

The Tax Credit equals the applicable percentage of the qualified basis of each qualified low-income building. The applicable percentage is determined by the IRS monthly.

Eligible Types of Housing

A residential rental building that is to be placed in service within two years after the year in which the allocation is made, and provides, at least in part, for low-income occupancy, is eligible to receive a Tax Credit allocation. The low-income project must comply with a number of requirements regarding tenant income, maximum rent levels, and the percentage of low-income occupancy. The building must remain in compliance for a minimum of 15 years. In Maryland, compliance requirements are for a minimum of 30 years.

Eligible Applicants

For-profit and non-profit sponsors are eligible to apply for Tax Credits. Ten percent of the State's annual allocation is set aside solely for non-profit sponsors.

Eligible Residents

The owner of a qualified low-income building must rent either 20% of the units to households with incomes of 50% or less of the area median income, or 40% of the units to households with incomes of 60% or less of the area median income.

Local Government Involvement

The local government in which a LIHTC housing development financed through the program is located may generally approve the development formally and make a contribution, which materially reduces the project's development or operating costs, or otherwise significantly supports the development.

For More Information pertaining to the Federal Low Income Housing Tax Credit Program (LIHTC) visit <http://www.mdhousing/Website/Programs/LIHTC/Default.aspx>

LIHTC Preference for Housing for People with Disabilities

In 2002, the Maryland Department of Housing and Community Development instituted a preference for setting aside up to 10% of the units in a funded project for people with disabilities. LIHTC projects that provide integrated independent housing opportunities for individuals with disabilities, particularly those living on Supplemental Security Income (SSI) or Supplemental Security Disability Income (SSDI) may be awarded up to 5 extra points in the State Qualified Allocation Plan. To receive these points, the units must be made available only to individuals with disabilities at or below 50% of area median income and held for these individuals until occupied or for 60 days. The LIHTC project must contact disability organizations within the State to solicit a letter of support for the proposed project and to request their assistance with marketing the designated units to people with disabilities. The application must also include a marketing plan for meeting this commitment. Applicants are instructed to contact the Maryland Department of Disabilities (MDOD); the Mental Hygiene Administration (MHA) and the Developmental Disabilities Administration (DDA) in the Maryland Department of Health and Mental Hygiene; and the Maryland Developmental Disabilities Council (MDDC) for more information about serving individuals with disabilities or special needs seeking affordable rental housing.

Programs to Assist with Home Modifications and Purchases

This section outlines government and private programs for the purchase, modification and/or affordability of housing for homeowners and/or renters with disabilities and for property owners renting to people with disabilities.

Federal and State Programs for Home Modification

Home modifications are often essential for people with disabilities to live successfully in the community. However, affording these modifications can be a barrier. A number of resources for making home modifications affordable are available to low- and moderate-income households using federal or State programs. Please note that some resources are grants, while others are low cost loans. A list of these resources, including a list of resources for finding a contractor to complete modifications, is provided in *Appendix 1*.

While a number of programs exist to aid homeowners or renters to make their housing accessible, these programs have limited funding that is often exhausted before the funding-period ends. In addition, most of these programs are limited to people with low-income or with moderate income who qualify for credit. As a result, people with very low income, such as those living on SSI/SSDI, and people with moderate-income above 80 percent of the county median income, rarely qualify for these resources.¹

Private Resources to Modify or Maintain Housing

This section includes a list of programs offered by non-profit and faith-based organizations to assist people with housing and other needs. With the exception of V-link, these programs are not targeted to people with disabilities. All of them are one-time projects, often offered once a year.

Statewide

V-LINC

V-LINC develops customized accessibility solutions for people with disabilities whose needs are unique, or simply aren't available commercially. The solutions can be anything that helps people live independently in their home or community.

These services are provided by volunteer engineers and other technical professionals. Past projects have included everything from a special transfer "arm" for a wheel chair (to help someone move independently to a chair or toilet) to a way for someone to mow his lawn from his wheelchair. Those who have a need that is not met by commercially available products should contact V-LINC at 410-554-9168 or 9134 to discuss the problem in need of a solution. They do not expect potential clients to have any specific solution, rather, the engineers generate solution options and work with his/her client to select and create the best solution to meet the need.

According to the executive director, projects often take between one to two years to complete. Recipients are charged a fee of \$100 for assistance, although waivers are possible. The

¹ Currently, 80 percent of Baltimore County median income is \$45,500/year for a single person. The two-person household income is \$52,000.

director of volunteers stresses that the engineers and engineering students are volunteers, and will complete projects when they have time.

For more information about past projects, you can view their website at:

www.v-linc.org

Baltimore County

Please note, all resources are private organizations, including faith-based organizations that may share their faith through their works and service.

Home Improvement

Baltimore County Christian Workcamp

Stephen Lippy c/o Hunts Memorial UMC, Riderwood 21139
410-887-2009 Fax: 410-887-2931

Baltimore County Christian Workcamp is a 501(c)(3) A diverse group of ecumenical volunteers repair homes in Baltimore County during the 3rd week of July each year. Homes are suggested by the county Department of Social Services or Department of Health, and local referrals from churches, food banks or individuals. All types of work (e.g., ramps, plumbing, electrical, carpentry, roofing, interior and exterior painting, caulking, inside and outside clean up) are performed by workers of all ages.

Limitations to this program: A referral is required to qualify and must be reviewed for approval. The work is done only one week out of the year by volunteers of varying skill levels. About 65 homes are assisted annually. This is a sectarian, Christian organization that bases its activities in its faith.

Home Renovation and Repair

Rebuilding Together Baltimore

5513 York Road
Baltimore, MD 21212
410-889-2710
Fax: 443-586-0785
Email: bonnie@rtbaltimore.org

Rebuilding Together Baltimore, formerly Christmas in April, is a nonprofit, nonsectarian, volunteer organization dedicated to helping low-income homeowners, through home renovation and repair in Baltimore City and Baltimore County, Maryland. Once a year, on the last Saturday in April, skilled and unskilled volunteers alike join together in a unique one-day event. Homeowner referrals come from other non-profit agencies, local police departments, government agencies, social service organizations, churches, synagogues and private individuals. Applicants are screened for eligibility based upon need and income, with priority going to the elderly, disabled and/or families with children.

Limitations to this program: A referral is required to qualify that must be reviewed for approval, the work is done only one weekend yearly by volunteers of varying skill levels, and about 20 homes in one geographic neighborhood are assisted.

Comprehensive Housing Assistance, Inc. CHAI

5809 Park Heights Avenue, Baltimore, MD 21215
410-466-1990 Fax: 410-466-1996

Comprehensive Housing Assistance, Inc.'s mission is to develop and support thriving, stable communities in neighborhoods with a substantial Jewish population.

CHAI accomplishes this mission by:

- Developing and managing affordable rental housing
- Rehabilitating housing and providing supporting repair services
- Promoting homeownership and providing loans to purchase and upgrade homes
- Providing services to the most vulnerable populations in the target areas
- Supporting neighborhood development

Limitations to this program: The catchment area centers around specific geographic neighborhoods determined by the Board of Directors. Please see the agency website for geographic boundaries. CHAI serves people of all faiths, racial and ethnic backgrounds within its geographic community.

Property Enhancement

Eagle Scout program

Baltimore Area Council #220

www.scouting.org

This resource is available from local candidates for Eagle Scout who do enhancement or minor repair projects such as landscaping, safety issue updates, or clean up.

Limitations to this program: The Scout needs approval for the project, which must to show a demonstrated need and be of benefit to the community. Referrals are reviewed on a case-by-case basis.

Additional County Resources for Renters and Homeowners

Residential trash pick-up assistance: Baltimore County Solid Waste Management and Collections

11 West Chesapeake Avenue, Towson, MD 21204
Customer Service: 410-887-2000 Fax: 410-887-2931

Sanitation workers will pick up residential trash from properties of persons with disabilities and/or physical limitations who are unable to put trash out at the curb. For information or to apply: call the Customer Service phone number..

Information and Referral Sources

Statewide Resources to Find Contractors

1. **Service Magic:** Matches people to prescreened Baltimore remodeling contractors experienced in remodeling to accommodate a disability:
www.servicemagic.com/tloc/Baltimore-MD/Remodel-to-Accommodate-a-Disability/

2. **Baltimore MD Disability Planning:** Helps people find top-rated, pre-screened contractors in their area. www.tenlist.com/disability-planning/baltimore-MD
3. **Contractors Reply.com:** Helps people find a remodeling contractor in Maryland for home access remodeling projects. <http://contractors.reply.com/md-home-improvement/additions-and-remodels-contractors/remodel-accommodateadisability.html>
4. **MD Department of Disabilities Guide to Home Modifications:** Includes a list of contractors and funding resources for Marylanders. www.mdod.state.md.us/uploadedFiles/MDTAP/related_publications/Home%20Modifications%20Directory%203-6-2009.pdf

Baltimore County Resources

Baltimore County Department of Aging

Maryland Access Point (MAP) Aging and Disability Resource Center

611 Central Avenue, Room 220, Towson, MD 21204

410-887-2594 Monday through Friday 8:30 a.m. to 4:30 p.m.

<http://www.baltimorecountymd.gov/Agencies/aging/helpfulnumbers/mapbaltco.html>

By phoning MAP of Baltimore County during business hours, one can speak with a Certified Information and Referral Specialist to obtain information, assistance, and future planning focused on older adults and persons with disabilities. MAP empowers individuals to effectively navigate their health and support options by providing information on a full range of community resources. The MAP office maintains current listings of housing options in Baltimore County including apartments with and without age requirements.

Building Codes and Rental Registration

Baltimore County Department of Permits, Approvals and Inspections (PAI) and the Office of Code Inspections and Enforcement (OCIE) Rental Office²

The Baltimore County PAI department is responsible for enforcing building codes, zoning regulations, livability code, housing code, the Maintenance Investment Property Act, and the electrical and plumbing code. This department also approves building permits, and provides forms for zoning variances. General information on code enforcement is available at:

www.baltimorecountymd.gov/Agencies/permits/pdmfaq/pdmfaq_cdenfo.html

The Office of Code Inspections and Enforcement (OCIE), part of PAI, and the OCIE Rental Office, are important for people with disabilities because this agency approves home modifications, including “in-law suites” that accommodate people with disabilities and/or those who help them. The OCIE Rental Office oversees registration of properties as rentals, impacting both home owners with disabilities who want to rent out a portion of their home and people with disabilities seeking rental housing.

² Information related to the Department of Permits, Approvals and Inspections and the PAI registration office are based on discussions in the Housing Work Group meetings, Work Group member experience, and research done by student interns at Maryland Center for Developmental Disabilities (MCDD).

Building Codes and Enforcement

A building code is a set of rules that specify the minimum acceptable level of safety for constructed objects such as buildings and non-building structures. The main purpose of building codes is to protect public health, safety and general welfare as they relate to the construction and occupancy of buildings and structures. The building code becomes law of a particular jurisdiction when formally enacted by the appropriate Authority. Building codes are relevant to people with disabilities because they protect the health and safety of people living in housing in the county.

Baltimore County codes³ restrict the ability of a homeowner to divide a house into several units based on law governing the minimum size of the building and its surrounding lot. Baltimore County does have a provision to permit the building of accessory apartments (“in-law suites”) in private homes that could be used to house a person with a disability or someone providing assistance to a person with a disability⁴. However, House Bill 49-11 (2011) states that the occupants of the in-law suites and the occupants of the principal dwelling “shall be immediate family, related as grandparents, parents, or parents’ children by blood, marriage or adoption”

County residents are also subject to COMAR (Code of Maryland Regulations) building codes.⁵

Research on housing codes related to people with disabilities revealed that Baltimore County has no specific provisions for accommodations for people with disabilities. The Real Property Act does allow for a deferment of assessment charges related to county water and sewer lines for a homeowner who is over age 60 or determined to be totally disabled. However, deferred payments accrue interest, and all charges plus interest are due as soon as the homeowner or surviving spouse no longer lives in the property.⁶

Discriminatory Restrictive Covenants

“Discriminatory restrictive covenant” means a specification limiting the transfer or rental of a dwelling because of the person’s race, creed, religion, color, sex, age, national origin, marital status, sexual orientation, gender identity or expression or physical or mental disability. In keeping with the federal Fair Housing Act, Baltimore County does not allow restrictive covenants

³ Baltimore County codes are available at:
http://resources.baltimorecountymd.gov/Documents/Permits/Building_Plans_Review/baltimorecountymbldgcode2012.pdf

⁴ The Accessory Apartment (In-Law) Suites guidance can be found at:
<http://resources.baltimorecountymd.gov/Documents/Permits/Zoning/53inlawdeclarationunder.pdf>

⁵ COMAR building codes can be found at:
www.dsd.state.md.us/comar/getfile.aspx?file=10.22.14.07.htm
www.dsd.state.md.us/comar/getfile.aspx?file=10.09.54.24.htm
www.dsd.state.md.us/comar/getfile.aspx?file=10.09.55.18.htm
www.dsd.state.md.us/comar/getfile.aspx?file=10.09.56.18.htm
www.dsd.state.md.us/comar/getfile.aspx?file=10.09.81.27.htm
www.dsd.state.md.us/comar/getfile.aspx?file=10.22.14.06.htm

⁶ See Baltimore county statute 20-3-212. DEFERRAL OF CHARGES, and Baltimore county statutes § [20-2-107](#) (sewage and water pipe connections required by the County), § [20-2-108](#) (the right of the owner to choose the person to do the work noted in 20-2-107), § [20-3-201](#) (“The county is hereby empowered...to make proper and reasonable charge for connection to with the water supply, sewerage, and drainage systems...”) [20-3-218](#) (assessments for the county’s installation of water or sewer pipes) of this article and the Annotated Code of Md., Tax-Property article, § 9-101, as amended, (eligibility for and calculation of tax credits) for details.

of any kind. This includes restrictive covenants that discriminate against people with disabilities. For example, a homeowner in a townhouse complex or planned community who wants to add a ramp or railings as a reasonable accommodation for a person with a disability cannot be prevented from doing so by a community covenant that does not allow ramps or certain kinds of railings.

Rental Registration

There are several laws in Baltimore County that affect the affordability of housing for people with disabilities. On December 19, 2007, the Baltimore County Council passed “Rental Registration” legislation (Bill 87-07) requiring that all buildings or portions of buildings containing one to six dwelling units intended or designed to be rented, leased, let or hired out to be occupied for living purposes, be registered and licensed with Baltimore County. This law became effective on February 3, 2008. The law was designed to protect and promote public health, safety and welfare⁷. The law does not apply to housing complexes and apartment buildings with more than six units. Consequently, the law affects the rental of single-family homes, homes divided into several units, duplexes and other small apartment buildings. Tenants who have paying roommates living in a portion of their unit are also required to register and obtain a license. Fees are associated with rental registration and the property must meet safety and building codes related to rental properties. In addition to the rental registration requirements, Baltimore County also restricts the number of unrelated individuals who can live in a property to no more than two (Baltimore County “Rental Registration Exemption Affidavit”). Finally, the County also passed a provision requiring rental properties to have carbon monoxide detectors near the furnace and in or near rental units. Carbon monoxide detectors that meet the county codes cost less than \$50 and can be bought at most hardware stores. Each time a new tenant moves in, the landlord must give the tenant a copy of the instructions for the carbon monoxide detector and file a form with the county signed by the tenant and landlord showing that this has been done.

Rental registration is important to people with disabilities because it is designed to protect the health and safety of all tenants. The law makes no special provision for people with disabilities as either tenants or property owners. In addition, to our knowledge, the OCIE Rental Office has not developed any policy regarding accommodations for people with disabilities.

There are several concerns for people with disabilities related to rental registration:

- The law requires homeowners or tenants with a disability to register their properties if they rent a portion of their home to roommates or if they provide housing for an attendant or live-in caregiver. Consequently, a homeowner or renter with a disability must pay the registration fees and incur expenses related to meeting the safety and building codes related to rental properties.

- Inspections are required for both county codes and lead paint. In order to register a property, the owner must pay for the inspection, correct any infractions, and submit the signed inspection sheet, along with the rental registration fee and proof that the property has passed a lead paint inspection and been registered with the State lead paint office. These inspections are conducted by private, for-profit providers. There is no standard fee structure nor is there a list of approved inspectors. These fees and other expenses may be a significant burden for very low- and low-income people with disabilities.

⁷ Information on rental registration is available at:
www.baltimorecountymd.gov/Agencies/permits/rentalregistration/index.html

- According to officials at the State lead paint office, any home built before 1950 is presumed to have lead paint, and inspectors are instructed to fail it if there is any flaking paint on the interior or exterior of the dwelling or any out buildings on the property⁸. The lead paint office guidelines require property owners to replace doors and windows in older homes, on the presumption that they would have lead paint on them. This office has made exceptions from registration on a case-by-case basis for older homes owned by people with disabilities that are not occupied by children, but has no policy for reasonable accommodations from inspection and home renovations for homeowners with disabilities who want to rent a portion of their home or provide attendant housing.
- The restriction on the number of unrelated individuals who can live together may make it difficult for low- to moderate-income people with disabilities to share housing with more than one other person or to provide housing to people assisting them, such as to a live-in caregiver. This restriction significantly affects housing affordability and the ability to receive needed in-home services.

Exemptions can be requested, however, the homeowner/tenant must qualify⁹. Two exemptions may apply to people with disabilities who want to rent a portion of their home or provide housing to an unrelated person who assists them:

1. “Dwelling that is solely owner occupied, including (i) One additional individual who is not a minor without regard to the relationship of the individual or under the legal custody of the individual and without regard to the number of minors in the dwelling unit related by blood, marriage, or adoption to the additional individual or under the legal custody of the individuals; and, (ii) Individuals related by blood, marriage or adoption to or under the legal custody of the owner.” For example, a homeowner could provide an in-law suite for an adult child with a disability, elderly relative with a disability, or one unrelated adult with a disability for whom the owner has legal guardianship. In addition, a homeowner with a disability could have one roommate or one assistant who is not a relative. However, the homeowner could not live with an unrelated roommate and an assistant because s/he would be living with two unrelated people. This exemption has been interpreted both to allow someone to rent a room or in-law suite to an unrelated individual or to allow an unrelated individual to rent space in a house if the space where the tenant lives does not have cooking facilities.
2. “Subject to regulations adopted by the Department, dwellings occupied by an owner and an individual paid directly or indirectly by the owner, including a nurse, nanny or other household assistant.” This exemption has also been used for tenants who assist a homeowner with a disability in exchange for lower rent or in-kind services from the homeowner.

These two provisions were primarily designed to address housing needs for the general population who may want to rent a room in their home or need a care attendant for a child or person with an illness, but have been used to accommodate people living with a person with a disability. In the experience of some work group members, there are no uniform standards for deciding who qualifies for these exemptions, and OCIE Rental Office staff are not always familiar with federal fair housing statutes requiring accommodations for people with disabilities.

⁸ Information on lead paint registration is available at:

www.mde.state.md.us/programs/Land/LeadPoisoningPrevention/RentalPropertyOwners/Pages/Programs/LandPrograms/LeadCoordination/rentalOwners/index.aspx

⁹ The exemptions affidavit is available at:

http://resources.baltimorecountymd.gov/Documents/Permits/rental_registration/exemptionaffidavit.pdf

Summary

Given the high cost of both homeownership and rental housing in Baltimore County, supporting people with disabilities to share housing can make it more affordable. Important options for this include roommate situations, renting a portion of their home or encouraging property owners to create accessible properties which may be shared by several people with disabilities. In addition, some people with disabilities may need to have unrelated persons living in their home to provide assistance. Those assisting may be paid and receive free housing as part of their payment, or may receive in-kind compensation through lower rent, services in exchange, or other quid-pro-quo arrangements. All of these options fall under the concept of “shared housing.” Promoting shared housing would require the Office of Code Inspections and Enforcement and the OCIE Rental Office to modify rules about the number of unrelated individuals who could live together, and create categories of exemptions and reasonable accommodations for people with disabilities.

The research and experience of the work group suggests that the rules and regulations for code enforcement and rentals are complex. In addition, guidelines are not provided in language understandable to all property owners. Codes can change, and changes are not always announced to property owners. For example, the county passed new legislation requiring all rental homes to have carbon monoxide detectors effective February 2010, with property owners expected to submit a form signed by their tenants showing they were in compliance by October 2010 to the county OCIE rental office. However, according to several rental office employees, letters were not sent to registered property owners. In November or December 2010, property owners who had not submitted the signed form received letters telling them that they had a few weeks to comply or they would assessed a fine. In addition, property owners who submit registration or exemptions forms without a signed form from their tenant receive a letter stating that they must download the form from the OCIE rental office site, confirm that they have carbon monoxide detectors in place, and fax the form to the rental office¹⁰.

Baltimore County, through the Office of the ADA Coordinator, has a contact for requesting reasonable accommodations, as well as a general Public Complaint Procedure. However, neither the Department of Permits, Approvals and Inspections nor the OCIE Rental Office have any clear policy on accommodations for roommates/rentals for people with disabilities. In addition, staff would benefit from additional training on the Fair Housing Act, working with people with disabilities, and reasonable accommodation requirements.

The Baltimore County building codes and rental office inspections are meant to improve health and safety. Unfortunately, the fact that costly inspections are done by private inspectors and that meeting a set of changing codes can become very expensive makes it difficult for most people with disabilities to meet the requirements necessary to successfully designate portions of their homes as rentals. When securing needed inspections, consumers are advised that home inspectors should hold Housing Quality Standards credentials. Special accommodations, information on affordable resources and funding for rental code related housing upgrades for individuals with disabilities would help with this issue.

¹⁰ For more information on the carbon monoxide regulations see
http://resources.baltimorecountymd.gov/Documents/Permits/rental_registration/carbonmonofaq.pdf

RECOMMENDATIONS

In general, the findings of this report are that housing options for Baltimore County residents with disabilities are limited due to the nature of the housing stock, high costs for rent and homeownership, limited resources to assist homeowners to maintain their own homes, and a code enforcement system that makes shared housing options for people with disabilities difficult. In addition, information about available programs is not effectively disseminated.

In order to increase the availability of affordable, accessible housing in Baltimore County and to more effectively disseminate information related to available resources, the Baltimore County Commission on Disabilities Housing Work Group makes the following recommendations:

Provide More Affordable, Accessible Housing

1. *Encourage County officials to supplement state and federal housing finance programs to increase the stock of privately developed housing for people with disabilities within the county.*

- a. *Provide additional funding for rental assistance for people with disabilities with incomes below 30% of area median income in Baltimore County.*

Low Income Housing Tax Credit (LIHTC) units in the set-aside program for non-elderly people with disabilities are required to be affordable to people with incomes between 30% and 50% of area median income. According to the U.S. Census Bureau, the Baltimore County area median income is \$63,960. Therefore, people qualifying for LIHTC units in Baltimore County must have a household income between \$19,188 and \$31,980. People who rely on SSI as their source of income currently receive \$8,386.75 annually. Given these income requirements, people on SSI level of income cannot qualify to rent LIHTC units. It is recommended that additional funding for rental assistance be provided to people with disabilities who do not currently income qualify for LIHTC units. This funding can be provided through County allocated CDBG funds, Housing Choice vouchers or existing Bridge Subsidy programs.

- b. *Utilize additional development funds for construction of units for very low income people with disabilities through gap set-asides.*

To make LIHTC and other low-income housing units affordable to people with disabilities at SSI level of income it is also recommended that additional development funds be provided for construction of the set-aside units through gap funding sources. This could include Weinberg Apartment funds, DHMH Capital Bond program funds, or other specially targeted local or State bonds.

2. *Encourage the County Council and the Planning Department to prioritize creating more accessible housing of all forms in Baltimore County.*

Given the demand for accessible housing and limited availability of accessible housing stock in the county, the Commission recommends that the Baltimore County

Council prioritize the creation of more accessible housing for people of all ages and incomes. This includes:

- *General rentals* - Advocate for the creation and/or adaptation of affordable, accessible and visitable rental units throughout the county.
 - *Owner-occupied private residences* – Ensure that information on County codes and laws pertaining to homeowners with disabilities are available in clear, understandable language. This will facilitate homeowner modifications to create accessibility.
3. *Work with the County to address recommendations stated in the Impediments to Fair Housing Choice draft report, released in December, 2011.*
 4. *Work with the Planning Department to do an analysis of CDBG funding allocations in relation to populations in need of affordable, accessible housing.*

The analysis might include data on the number of people with disabilities, the number of TBRA units, and other comparative data related to unmet housing needs.

5. *Expand the number of Housing Choice (Section 8) vouchers that are designated for people with disabilities.*
 - a. This can be accomplished by supporting the County Housing Office, which operates the Housing Choice Voucher (Section 8) Program, to apply for special purpose vouchers as they become available.
 - b. Encourage the Baltimore County Housing Office to better meet the needs of people with disabilities, and ensure that staff are trained in reasonable accommodations and in working with people with a wide range of disabilities. Recommendations for accomplishing this include conducting a consumer satisfaction survey with both people with disabilities that use the Baltimore County Public Housing Office and landlords who provide Section 8 housing to people with disabilities and utilizing survey results to develop strategies for improvement.
6. *Provide training to all Housing Office staff regarding disability sensitivity, the needs of individuals with disabilities, the support systems that help them, the role of live-in companions and caregivers, and reasonable accommodations.*

Ensure that Building Code and Enforcement Support Shared Housing

1. *Work with the County Council, the Department of Permits, Approvals and Inspections and the OCIE Rental Office to develop policies that support the creation of shared housing for people with all levels of disability, and provide exemptions or financial assistance to property owners with disabilities to assist them in complying with county codes as they change.*

- a. Ensure that existing exemptions from rental registration clearly specify that an individual with a disability can rent a portion of his or her home to an assistant, roommate or companion for the purpose of providing guidance or assistance as needed to the person with a disability.
 - b. Change the county code to exempt people with disabilities from the “unrelated persons rule” in order to support shared housing.
2. *Ensure that information on zoning, county codes and laws affecting homeowners with disabilities are available in understandable language; and that PIA staff receives training in disability awareness and sensitivity.*
 3. *Develop a system to make the rental inspection process clear and affordable for homeowners with disabilities who do not qualify for exemptions and want to rent a portion of their homes to make them affordable or to accommodate an assistant.*

Possible strategies to achieve this goal include:

- a. Create a list of inspectors with expertise in working with people with disabilities and require inspectors to hold Housing Quality Standards credentials.
 - b. Provide general fee guidelines for rental inspections.
 - c. Create a system to provide free or low cost inspections for people with disabilities with low and moderate incomes (as defined on page 32 of the 2012 Annual Action Plan for the Community Development Block Grant [CDBG] program developed by the Department of Planning). Suggested methods include making provisions for county inspectors to do the inspections or creating a county funding program for inspections.
4. *Create clear guidelines on accommodations for people with disabilities for both the Department of Permits, Approvals and Inspections and the OCIE Rental Office, and ensure that staff in these offices at all levels are trained in the Fair Housing Act, reasonable accommodations, cultural competence and how to interact with people with all types of disabilities.*
 5. *Encourage the Office of Code Inspections and Enforcement to create easy to understand guidelines on zoning and codes related to home modifications for the public.*

Improve Access to Information

1. *Ensure that all documents meet federal guidelines and disability industry standards for accessibility for people with the full range of disabilities.*
2. *Adequately fund and advertise available government programs to modify, purchase or rent housing for people with disabilities.*

While it is recognized that Baltimore County has several programs for modifying dwellings, these programs can be difficult for citizens to find out about, and funding often runs out quickly. The Commission recommends that Baltimore County adequately fund and publicize programs.

3. *Develop a housing referral service to assist Commission staff with referring people to resources, compiling lists of contractors who modify homes for people with disabilities, fostering non-profit home maintenance systems countywide for people with disabilities, and assisting in developing a shared housing referral system for the county.*

This paid or volunteer/internship position could also disseminate resources and explore creative ways for people with disabilities to live in the community. Suggested strategies for implementing this recommendation include:

- a. Seek funding for resource referral staff.
 - b. Develop an ongoing college internship program or federal volunteer program.
 - c. Seek an AmeriCorps volunteer position.
 - d. Encourage faith-based organizations and private non-profits agencies to develop programs to assist homeowners and renters with disabilities to maintain and modify their homes. The County Council could support this with tax credits and block grant incentives to such organizations.
4. *Create and maintain a central web site with information on organizations willing to provide volunteer services to people with disabilities, such as snow removal, lawn maintenance, gutter cleaning, etc.*
 5. *Work with the Department of Permits, Approvals and Inspections and the PAI Rental Office to develop policies that support shared housing for people with all levels of disability and to provide exemptions or financial assistance to property owners with disabilities to enable them to comply with county codes as they change.*

Additional Strategies to Implement Recommendations

The Commission suggests the following additional strategies to further these recommendations:

- Increase the resource database of the Maryland Access Point (MAP) hotline.
- Ensure that MAP staff are aware of and have current information on housing resources to better assist consumers calling the hotline.
- Increase awareness of the ongoing needs of homeowners with disabilities by seeking partnerships for volunteer home-maintenance projects such as raking leaves and cleaning gutters.
- Collaborate with civic and community groups (faith-based, Girl/Boy Scouts, Habitat, etc.) to ensure that people with disabilities are considered for service work projects.

Appendix 1

Home Modification Funding Resources

1. General Information:

SECU MD provides links to resources for accessibility modifications funding.
(800) 879-SECU

<http://knowmoney.secumd.org/fifty-plus-guide/leading-an-active-life/funding-home-adaptations-or-accessible-housing.html>

2. Federal Resources for Home Modification:

a. **Dept. of Housing and Urban Development (HUD) Information for People with Disabilities** This page is designed to answer frequently asked questions on the housing rights of people with disabilities, and the responsibilities of housing providers and building and design professionals under federal law.

(202) 708-1112

http://portal.hud.gov/hudportal/HUD?src=/topics/information_for_disabled_persons

b. **Plans for Achieving Self-Support (PASS) - Supplemental Security Income (SSI)** allows recipients of this program to set aside income toward an approved plan for achieving self-support without jeopardizing benefits. This plan will cover modifications to a home through an SSI savings plan.

(800) 772-1213 for information, or visit

<http://www.socialsecurity.gov/ssi/spotlights/spot-plans-self-support.htm>

c. **Veterans with Disabilities** Veterans with disabilities may contact their service officer to determine how much the Department of Veterans Affairs (DVA) will pay for modifications. Also, ask about the Veteran's Administration Home Adaptation Grant Program. For literature and details on programs, contact the Paralyzed Veterans of America.

(202) 872-1300 (V), (202) 872-1300, ext. 622 (TTY), (202) 785-4452 (FAX).

d. **Internal Revenue Service (IRS)** Deductions are allowed for certain modifications, such as installation of ramps, widening doorways, modifying kitchen cabinets and equipment, moving or modifying electrical outlets and fixtures, and installation of accessible fire alarms and smoke detectors. Accessibility features are considered medical expenses as long as they do not increase the value of the home. See IRS Publication 3966.

3. State Resources for Home Modification:

a. **Developmental Disabilities Administration (DDA) Low Intensity Support Services (LISS)**

<http://dda.dhmh.maryland.gov/SitePages/liss.aspx>

LISS provides funding to people with developmental disabilities for services and items to help with a need regardless of income or eligibility for ongoing services. LISS funding is often exhausted before the end of the fiscal year due to budgetary constraints. Some services and items LISS can pay for includes, but is not limited to:

- Individual and Family Planning
- Personal Care
- Day Caregivers
- Specialized Equipment
- Health Services
- Respite Care
- Housing Adaptations
- Transportation
- Community Integration Services
- Identification Services
- Training and Support for Self-Advocacy
- Therapeutic Services (cannot duplicate services offered by the school system)
- Medical Equipment Purchase, Repair and Rental.
- Crisis Intervention and Follow-Up
- Attendant Care
- Barrier Removal
- Employment Related Services

Some things that LISS **cannot** pay for includes:

- Case Management
- Gift Cards
- Rent
- Toys
- College Tuition
- Presents (Birthday, Christmas, etc.)
- Vacations
- Gas for Car
- Tires for Car
- Car Registration
- Driving Violation Fines
- Items paid for by private insurance, Medical Assistance, or other programs

Effective December 1, 2009, the DDA has contracted with licensed private, non-profit providers to provide LISS. The providers in Baltimore County include:

Humanim, Inc.
9380 Gerwig Lane
Columbia, MD 21046
Telephone: (410)381-0227 Ext.5225
Toll-Free: 1-877-230-4951
TTY: 711
FAX: (410)381-0782
Email: info@humanim.com
Web Address: <http://www.humanim.com>

Penn-Mar Human Services
310 Old Freeland Road
Freeland, MD 21053
Toll-Free: 1-877-282-8202
TTY: 1-877-282-8202
Fax: (410) 357-4767
Email: LISS@penn-mar.org
Web Address: <http://www.penn-mar.org>

b. **Department of Housing and Community Development Programs (DHCD)**
<http://www.dhcd.state.md.us/Website/Programs/ProgramList.aspx>

- **Accessible Homes for Seniors (AHS):**
<http://www.dhcd.state.md.us/Website/Programs/ahsp/Default.aspx>

The Maryland Department of Housing and Community Development (DHCD), and the Maryland Department of Aging (MDoA) are undertaking a project to promote accessibility related improvements to the homes of seniors. These

improvements may include the installation of grab bars and railings, widening of doorways, and installation of ramps. Home improvements such as these represent, for many older people, the key to remaining in their homes and maintaining their independence.

The program provides zero percent interest, deferred loans for a term of 30 years to finance accessibility improvements. The program is funded by DHCD under the Maryland Housing Rehabilitation Program (MHRP) and is administered by Special Loan Programs. The program is marketed through the local Area Agencies on Aging.

Those eligible for the Program must:

- Be Maryland residents with at least one resident age 55 or older.
- Generally must and occupy the home to be renovated as their principal residence. Seniors living with relatives will be considered on a case-by-case basis.
- Reside in a home that is structurally sound and free of health and safety hazards.
- Not have any outstanding federal or State tax liens, open bankruptcy or foreclosure.
- Meet income requirements.

The household income cannot exceed 80% of the Statewide or Washington DC MSA median. If the senior resides in the home of a relative, eligibility is based on the owner's income.

c. DHCD Programs ~ Improving a Home:

Program Name	Program Description
Be SMART Home	The Maryland Department of Housing and Community Development's (DHCD) Be SMART Home Program provides financing for energy efficiency improvements to homes within 15 targeted communities across the State. Financing is available for two types of improvements: (1) comprehensive weatherization and whole home envelope improvements, and (2) replacement of appliances and heating/cooling systems for improved efficiency.
Indoor Plumbing Program (IPP)	The purpose of the Indoor Plumbing Program (IPP) is to provide indoor plumbing to residential properties. Loans may be made for single-family, owner-occupied homes and rental properties, which do not have indoor plumbing. Properties must be structurally sound.
Lead Hazard Reduction Grant and Loan Program	The purpose of the Lead Hazard Reduction Grant and Loan Program (LHRGLP) is to assist homeowners and landlords lessen the risk of lead poisoning and preserve the housing stock by reducing or eliminating lead-based paint hazards. There are no income limits for this program. The financial assistance (grant or loan) will be based

	on the applicant's ability to repay.
Maryland Housing Rehabilitation Program - Single Family (MHRP-SF)	The purpose of the Maryland Housing Rehabilitation Program-Single Family (MHRP-SF) is to preserve and improve single family properties and one-to-four unit rental properties. MHRP-SF is a program designed to bring properties up to applicable building codes and standards.
Special Targeted Applicant Rehabilitation Program (STAR)	The purpose of the Special Targeted Applicant Rehabilitation Program (STAR) is to preserve and improve single-family properties. STAR is a program designed to bring properties up to applicable building codes and standards or a minimum housing quality standard.
Weatherization Assistance Program (WAP)	The purpose of the Weatherization Assistance Program (WAP) is to help eligible low-income households through the installation of energy conservation materials in their dwelling units. Priority is given to homeowners who are elderly, disabled, and families with children and/or who have the highest energy consumption. Eligible renters may also apply.

d. The Maryland Technology Assistance Program Resource for Home Modification

The Maryland Technology Assistance Program (MDTAP), operated by the Maryland Department of Disabilities, has loan funds available to pay for accessibility needs such as ramps, home remodels for owners, and accessible vehicles. The interest rate for several years has been 3 percent. Borrowers don't need to have good credit scores but must demonstrate the ability to repay the loan. This means that they must qualify for credit in today's strict credit market like any other borrower applying to the State Employees Credit Union (SECU). MDTAP also currently offers special buying assistance for Living at Home Waiver candidates.

For more information, contact MDTAP at 410-554-9230.

- e. **Additional State Resources for Home Modification:** The following table provides additional information about funding sources for housing rehabilitation and accessibility (Source: *2011 Maryland Housing and Disability Services Resource Guide: Volume 2*):

At a Glance . . . Funding Sources for Housing Rehabilitation and Accessibility

Name of Program	Eligible Applicants	Funds	Comments	Program Type	Agency
Maryland Housing Rehabilitation Program Single Family (MHRP SF)	Families or individuals with incomes of 80% or less of the area median income or State non-metro median income, whichever is higher Property owners with 1 to 4 unit rentals	Maximum loan is 95% of the value of the property, with 30-year term. Interest rate is 0 to 7% and is determined based upon the owner-occupants income and ability to repay	Rehabilitation of owner-occupied single-family homes and rental housing with one to four units which include correction of exterior and interior deficiencies; making handicapped	Loan	Department of Housing and Community Development (DHCD) 1-800-638-7781 (Single Family) 410-514-7000 1-800-543-4505 (Multifamily) www.dhcd.state.md.us

At a Glance . . . Funding Sources for Housing Rehabilitation and Accessibility

Name of Program	Eligible Applicants	Funds	Comments	Program Type	Agency
		the loan, or for rental units, the project's income available to repay the loan.	modifications; correcting health and safety violations; improving weatherization and energy conservation; and correcting lead-based paint violations.		
Lead Hazard Reduction Grant and Loan Program	Maryland resident, if an owner-occupant; and own and occupy the dwelling to be repaired as a principal residence, residential rental properties are also eligible. There are no income limits for this program. The financial assistance provided (grant or loan) will be based on the applicant's ability to repay. Grants are available in certain target areas.	\$100,000 Sponsor maximum for loans or grants \$25,000 maximum per unit.			
Individual Development Account Program	Employed individuals with an income below 200% of the Federal Poverty Level and liquid assets totaling less than \$5000 (excluding home equity and vehicular values)	Provides financial matches as incentive for persons in poverty to save money that may be used to purchase or renovate a home.		Financial Assistance	Dept. of Human Resources (DHR) 410-767-7328 443-423-6300 1-800-332-6347 TTY 800-925-4434 www.dhr.state.md.us
Waiver for Older Adults	Contractors enrolled with Medicaid to provide services through the Waiver for Older Adults.	Up to \$3,000	Call MDoA to apply to become a Medicaid provider of environmental accessibility adaptations	Payment for small accessibility adaptations	Maryland Department of Aging (MDOA) 410-767-1100 1-800-243-3425 www.mdoa.state.md.us
Living at Home: Maryland Community Choices	Contractors enrolled with Medicaid to provide services through the <i>Living at Home: Maryland Community Choices</i> Program.	Up to \$5,500	Call DHMH to apply to become a Medicaid provider of environmental accessibility adaptations.	Payment for small accessibility adaptations	Department of Health and Mental Hygiene (DHMH) 1-877-463-3464 TTY 800-735-2258 www.dhmh.state.md.us

At a Glance . . . Funding Sources for Housing Rehabilitation and Accessibility

Name of Program	Eligible Applicants	Funds	Comments	Program Type	Agency
Maryland Home Modification Resource Guide	Varies	Varies	A resource guide that includes financial, contractor and tax benefit resources for home modifications	Resources for home modifications	Maryland Technology Assistance Program (MDTAP) 1-800-832-4827 410-555-9230 TTY 1-866-881-7488 www.mdtpap.org
Low Intensity Support Services	Maryland residents who have a developmental disability or their family	\$3,000 annually	Visit the DDA website or contact the regional office for applications and additional information.	Payment for small accessibility adaptations, barrier removal.	Developmental Disabilities Administration (DDA) 1-877-463-3464 410-767-5600 TTY 800-735-2258 www.ddamaryland.org

4. Baltimore County Resources for Home Modification

The following programs are available through Baltimore County. Most of these programs use CDBG or other federal funds.

a. Baltimore County Single Family Loan and Emergency Repair Program

Property Criteria

An eligible property is a single family, owner-occupied dwelling in Baltimore County.

Eligible Repairs

Interior and exterior deficiencies including repairs to major systems, elimination of safety hazards, and installation of energy conservation features are permitted. Funds may also be used to *make modifications for persons with disabilities*, and to correct lead-based paint hazards.

Eligible Borrowers

Eligibility is limited to those households where income does not exceed 80% of the area median, adjusted for family size.

Other Requirements

- There is no application fee. Closing and recording costs may be included in the loan.
- Mortgage and property tax payments must be current, and the title to the property must be free of liens and judgments.
- All persons on the Deed must reside in the home and must agree to the terms of the loan.
- The property must be insured to cover all indebtedness.
- Repairs must be made by a licensed, insured contractor.

Loan Terms

- The allowable loan will vary depending on property value; maximum assistance is limited to \$25,000.
- Secured debt, including the county loan, may not exceed 110% of the assessed or appraised value of the property.
- Loan repayment may be deferred, or may be repaid in monthly installments at low interest. Debt must be repaid upon discontinuance of owner occupancy, or sale of the home.
- Loans are secured by a Deed of Trust on the property.

2. Housing Accessibility Modification Program (HAMP)

The Housing Accessibility Modification Program, offered through the Baltimore County Department of Planning's Commission on Disabilities, provides financial assistance to individuals with disabilities so their rental units can be modified to meet their accessibility needs.

To be eligible, an applicant with an identifiable disability must reside in Baltimore County and have a rental lease agreement for at least one year. The total household income may not exceed 80% of the median income for Baltimore County. Currently, a single person may not earn more than \$45,500/year. The two-person income limit is \$52,000

Most renovations involve the installation of wheelchair ramps/lifts, or accessible sidewalks. However, renovations have been made to bathrooms and kitchens to allow for greater ease of use. Each request is reviewed on a case-by-case basis. Prior to approval, requests are first reviewed by a Department of Planning, Division of Neighborhood Improvement inspector to determine the scope and viability of the work.

All work is done by licensed contractors. The property owner may choose the contractor, however the Division of Neighborhood Improvement retains a list of local contractors who have experience with the HAMP Program.

While the immediate intent of the program is to assure that renters with disabilities have full access to their units by affording them the resources to make reasonable accommodations, in the long term, it is hoped that the HAMP program will increase accessible rental units in Baltimore County.

To date, the program has made renovations to over 110 projects at an average cost of just over \$5,500.

To apply, contact the Baltimore County Commission on Disabilities at 410-887-3580. Funding will be awarded after consideration of each application on a first come, first served basis as long as funding is available.