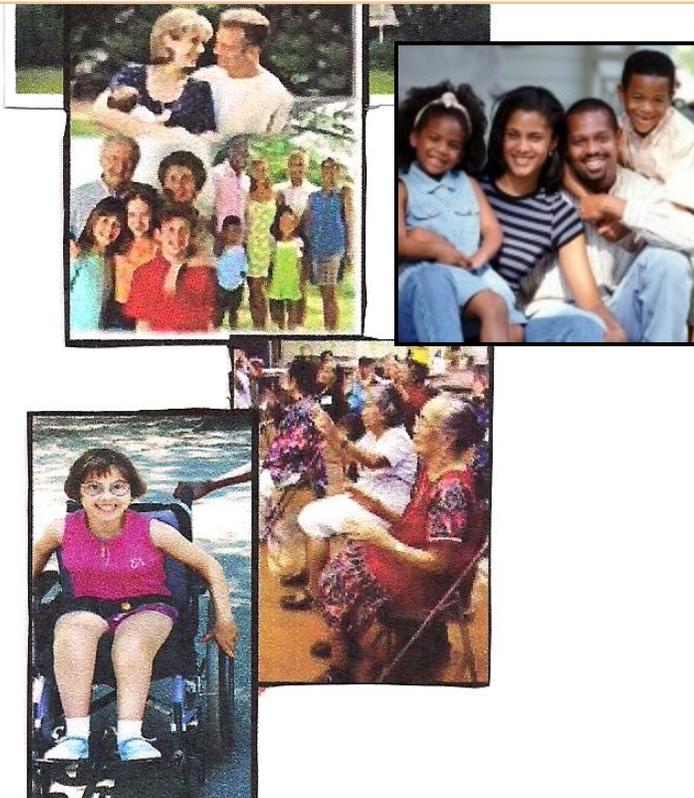




Baltimore County Office of Housing
HOUSING CHOICE VOUCHER PROGRAM



Program Participant
Reference Guide

FROM THE OFFICE OF HOUSING

Dear Participant:

Welcome to Baltimore County's Housing Choice Voucher Program!

It is my great pleasure to invite you and your family into this program and to help you take advantage of everything that it offers. The Baltimore County Office of Housing is committed to helping you afford safe and quality housing throughout Baltimore County's many diverse and thriving neighborhoods.

This guidebook will be a valuable resource for you as you enter the Housing Choice Voucher Program (HCV) and should be consulted throughout your experience on the Program. It explains how the Program works and what you can expect while you are a Participant. For example, what happens during a reexamination, what your Family Obligations are, information about the moving process, and more. This information will be of great help in preparing you for these processes and helping to ensure that you remain compliant with the rules and regulations of the Housing Choice Voucher Program.

Additionally, this guidebook contains information on a special program we offer to our Participants, which is designed to help you become financially self-sufficient.

Finally, you will find information about how to be a successful Participant in the Program, including tips for being a good neighbor and making positive contributions to your community.

The Housing Choice Voucher Program exists to provide you with the economic support you need to both advance financially and improve opportunities for your family. That effort, however, cannot succeed without your firm commitment to playing a positive role in your neighborhood as well as in the Voucher Program.

Enjoy your new home, and I wish you the best of success on your journey.

Respectfully,

Marsha J. Parham

Marsha J. Parham, MA, MNPM
Executive Director

The Baltimore County Office of Housing is dedicated to ensuring our rental assistance programs are readily accessible to and usable by individuals with disabilities. You may request an assistance aid, service or accommodation if you or a family member has a disability that limits one or more major life activities by calling (410) 853-8900 (voice) or Maryland Relay 711.

The Baltimore County Office of Housing does not discriminate on the basis of race, color, national origin, sex, religion, age, or disability in employment or the provision of housing services.



Equal Housing Opportunity

TABLE OF CONTENTS

Program Overview

What is the Housing Choice Voucher Program (HCVP)?.....	4
Exhibit 1: Relationship of HCVP Partners.....	4
Exhibit 2: Responsibilities of Housing Choice Voucher Program Partners..	5
Exhibit 3: Housing Choice Voucher Family Obligations.....	7

Becoming a Housing Choice Voucher Program Participant

Program Eligibility.....	11
Steps to Becoming a Housing Choice Voucher Program Participant.....	12
Complete Eligibility Documentation.....	13
Exhibit 4: Examples of Income.....	13
Exhibit 5: Examples of Excluded Income.....	13
Attend Program Briefing.....	15
Exhibit 6: Key Elements of the Voucher.....	16
Fair Housing—It’s the Law.....	18
Persons with Disabilities.....	19
Receive and Use the Voucher	22
Mobility.....	23
Presenting Yourself to the Owner.....	25
Security Deposit.....	26
Baltimore County Office of Housing Approval Process.....	27
Complete Unit Inspection.....	28
Get the Lead Out –Lead-Based Paint.....	29
Preventing Carbon Monoxide Poisoning.....	30
Smoke Detectors.....	32
Document Unit Affordability.....	34
Determine Rent Reasonableness and Comparability.....	35
Sign the Lease and Execute the HAP Contract.....	37
Begin Housing Assistance Payments.....	38

Being a Successful Program Participant

Reexaminations/ Annual Reexaminations.....	40
Inspections.....	42
Portability.....	44

Being a Successful Tenant & Community Member

Successful Tenancy.....	46
Exhibit 7: Things To Do When Moving Into A New Neighborhood.....	47
Exhibit 8: Participant Responsibilities to the Baltimore County Office of Housing and Landlord.....	47
Being a Good Neighbor.....	48
Exhibit 9: Being A Good Neighbor.....	49
Exhibit 10: Unacceptable Behavior in Your New Community.....	50
Special Opportunities.....	51
Notes.....	52

PROGRAM OVERVIEW

WHAT IS THE HOUSING CHOICE VOUCHER PROGRAM (HCVP)?

The Housing Choice Voucher Program (formerly Section 8) was created by Congress as part of the Housing and Community Development Act of 1974. The U.S. Department of Housing and Urban Development (HUD) funds the program and provides regulations and guidelines for the Baltimore County Office of Housing (BCOH) The Housing Choice Voucher Program provides rental assistance to eligible low-income families, elderly, and disabled persons in the private rental market. The program is designed to provide improved living conditions for low-income families while maintaining their rent payments at an affordable level. Families may use their Voucher subsidies in a variety of housing types including apartments, duplexes, single-family homes, townhouses, condos, etc. In order to qualify for the subsidy, applicants must:

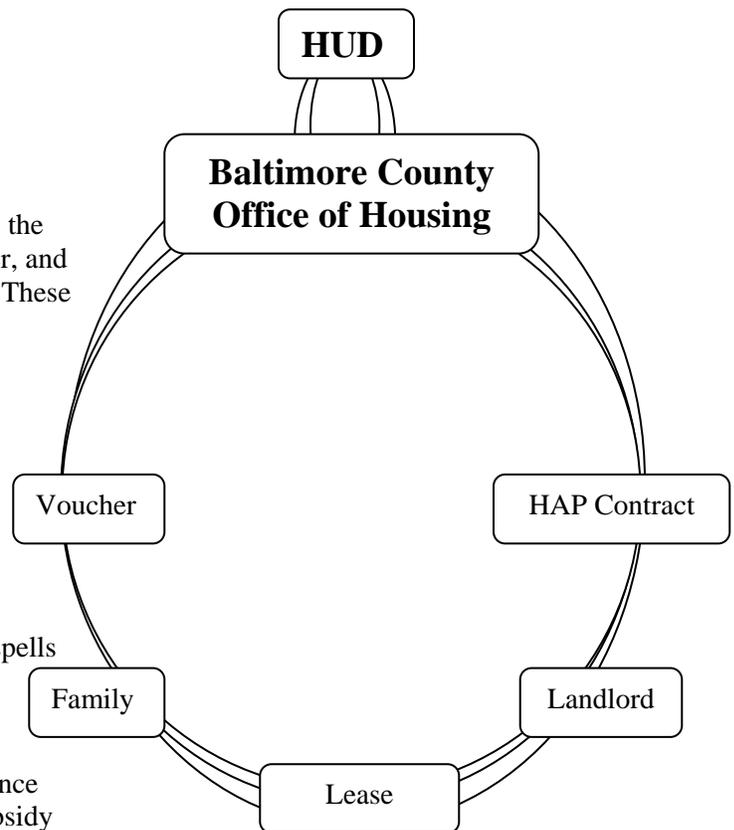
- Provide social security numbers for household members
- Provide evidence of citizenship/eligible immigrant status
- Meet the definition of a “family”
- Meet income guidelines
- Pass a criminal background check
- Provide all requested documentation

Housing Choice Voucher Program Partners — HUD, the Baltimore County Office of Housing, Property Owner, and the Voucher Family — has different responsibilities. These responsibilities are featured on the following page in Exhibit 2.

The contractual relationships between the parties are illustrated in Exhibit 1 and are outlined below.

- HUD and Baltimore County Office of Housing enter into a contract for the funding and administration of the program.
- Voucher Family signs the Voucher with Baltimore County Office of Housing which spells out the Voucher Family’s obligations to the program.
- Baltimore County Office of Housing and the Property Owner enter into a Housing Assistance Payments (HAP) contract to establish the subsidy arrangement.
- Property Owner and the Voucher Family enter into a Lease and Lease Addendum which govern the landlord/tenant relationship.

Exhibit 1: Relationship of HCVP Partners



The HCV Program is a four-way partnership between HUD, Baltimore County Office of Housing, the Voucher Family and the Property Owner.

Exhibit 2: Responsibilities of Housing Choice Voucher Program Partners

U. S. Department of Housing and Urban Development's (HUD) Responsibilities

- Allocate Housing Choice Voucher Program funds to Baltimore County Office of Housing.
- Develop policy, regulations, handbooks, notices, and other tools that implement and explain the housing legislation.
- Contract with the Baltimore County Office of Housing to administer the Housing Choice Voucher Program.
- Provide technical assistance and training to the Baltimore County Office of Housing concerning policies and regulations.
- Monitor the Baltimore County Office of Housing's compliance with policies, regulations, and program administration through reviews and audits.

Baltimore County Office of Housing's Responsibilities

- Manage daily operations with fiscal integrity and in accordance with federal rules and regulations.
- Meet all goals and objectives established by HUD.
- Provide Families and Owners with prompt, professional service.
- Determine eligibility for applicants and participants; conduct annual and interim reexaminations for continued eligibility.
- Terminate assistance for families who violate program rules.
- Explain all rules and regulations to current and prospective Property Owners.
- Conduct Housing Quality Standards (HQS) inspections.
- Ensure assisted units meet federal guidelines in terms of space, health and safety standards.
- Determine and pay the Housing Assistance Payments (HAP) to Owners on behalf of the Voucher families.
- Monitor Voucher Participants and Property Owners to ensure compliance with program rules and regulations.
- Seek expanded opportunities for assisted families to locate housing outside areas of concentrated poverty.

Exhibit 2: Responsibilities of Housing Choice Voucher Program Partners (Continued)

Property Owner's Responsibilities

- Screen families for suitability as residents and lease units.
- Collect amounts due from Voucher families under the lease (resident rent, security deposit, late fees, and other resident charges i.e. damages to the unit).
- Comply with the terms of the Housing Assistance Contract, lease, and lease addendum.
- Permit inspections.
- Pay for Owner supplied utilities and services.
- Make timely repairs to keep the property in good condition resulting from normal wear and tear.
- Manage lease, including evictions for lease violations.
- Comply with Fair Housing, Landlord and Tenant laws.

Voucher Family's Responsibilities

- Find a suitable housing unit.
- Comply with program rules and regulations and the terms of their lease and lease addendum.
- Allow the Baltimore County Office of Housing and Owner to inspect the unit.
- Pay rent and any utilities that are not furnished by the Owner.
- Provide and maintain any appliance that the Owner does not furnish.
- Report income and household composition needed to verify and certify eligibility for annual and interim reexaminations.
- Keep the unit in safe, decent and sanitary.
- Abide by all *Family Obligations* (See *Exhibit 3*)

Exhibit 3: Housing Choice Voucher Family Obligations

HOUSING CHOICE VOUCHER PROGRAM Family Obligations

As a family receiving assistance through Baltimore County's Office of Housing's Housing Choice Voucher Program, you have certain obligations. You are required to follow program rules, comply with the terms of the lease and lease addendum, maintain a safe and clean unit and be a good neighbor.

Families who fail to comply with *Family Obligations* will be terminated from the program. For this reason, it is important that you read this document carefully and make sure you understand it.

- You will be required to sign and date a copy documenting you understand that any violation of our family obligations will result in the termination of our program participation.

Under the terms of the voucher, **the family must:**

Certification, Reexaminations and Interim Obligations:

1. Supply such certification, release information or documentation as the Baltimore County Office of Housing determines necessary, including evidence of citizenship or eligible immigration status, and information for a regularly scheduled reexamination or interim reexamination of family income and composition. Families are required to report increases in income or changes in family composition at the time of the regular reexamination.
2. Report any change in income at the scheduled regular reexamination. Families with zero income are required to report all increases in earned income when annual income would exceed \$3,000, including new employment, within 30 calendar days of the date the change takes effect.
3. Request and obtain Baltimore County Office of Housing approval before adding a live-in-aide to the household.
4. Report benefit income from Social Security, pension, new job, and changes from part-time to full-time work at scheduled regular reexaminations.
5. Notify the Baltimore County Office of Housing of the birth, adoption, or court awarded custody of a child age 6 or under or the death of any family member within 30 days.
6. Obtain the owner's written approval prior to submitting a request to the Office of Housing to add a family member. Only the persons approved by the Baltimore County Office of Housing may reside in the subsidized unit.
7. Attend certifications, reexaminations, informational briefings, and inspection appointments.

Social Security Number and Consent Form Obligations:

1. Disclose and verify social security numbers for all family members.
2. Sign and submit consent forms for obtaining information.

Exhibit 3: Baltimore County Office of Housing Family Obligations for Program Participants

Residency Obligations

1. Use the assisted dwelling unit solely for residence by the family that is listed on the HAP Contract and Lease. The unit must be the family's only residence.
2. Not assign the lease or transfer the unit.
3. Not sublease or sublet the unit.

Absence from the Unit Obligations

1. Notice is required under this provision only when all family members will be absent from the unit for an extended period. An extended period is defined as any period greater than 15 calendar days. Written notice must be provided to the PHA at the start of the extended absence.
2. Provide written notification to the owner and the Baltimore County Office of Housing at least 60 days before vacating an assisted unit and provide the Baltimore County Office of Housing with a copy of the notice that the family submitted to the owner.
3. Report to the Baltimore County Office of Housing any absence of the entire household of more than 15 business days; this means circumstances in which all family members are absent and the unit has no occupants.
4. Do not leave the unit for more than 90 days for a reason other than medical need and without prior written approval from the Baltimore County Office of Housing.

Inspection Obligations

1. Maintain the assisted unit in accordance with Housing Quality Standards (HQS). Allow the Baltimore County Office of Housing and owner to inspect the dwelling unit at reasonable times and after reasonable notice, and allow the owner/landlord access to the unit to make repairs.
2. Pay tenant-supplied utilities. Supply and maintain appliances that the Owner is not required to provide under the lease.
3. Not damage the unit or premises, excluding ordinary wear and tear; and not permit any guest to damage the unit or premises.

Leasing Obligations

The Family (including each family member) must not:

1. Receive Housing Choice Voucher Program assistance while residing in a unit owned by a spouse, parent, child, grandparent, grandchild, sister, brother or in-law of any member of the family. An exception is when the Baltimore County Office of Housing has determined and notified the Owner and the Voucher Family that approving rental of such unit provides a reasonable accommodation for a disabled person who is a member of the family.
2. Own or have any interest in the dwelling unit.
3. Receive Housing Choice Voucher Program assistance while receiving another housing subsidy for the same or a different unit under any other federal, state or local housing assistance program.

Exhibit 3: Baltimore County Office of Housing Family Obligations for Program Participants

Criminal Activity Violations Obligations

The family must not:

1. Commit fraud, bribery or any other corrupt criminal act in connection with the Baltimore County Office of Housing (BCOH) Housing Choice Voucher Program. The family's guests must also abide by this obligation.
2. Engage in any drug-related criminal activity (including use of an illegal drug) or violent criminal activity or illegally possess weapons or other criminal activity or the abuse of alcohol that threatens the health, safety or the right of peaceful enjoyment of other residents and persons in the immediate vicinity of the premises. The family's guest must also abide by this obligation.
3. Have been convicted of a drug-related crime for the manufacturing or production of methamphetamine on the premises of federally assisted housing.
4. Be subject to a lifetime sex offender registration in the State where the family resides and in other States where the household members are known to have resided.
5. Threaten or engage in abusive or violent behavior toward Baltimore County Office of Housing personnel or its representatives. The family's guest must also abide by this obligation.

Notice to Vacate Obligation

The family must comply with the terms of the lease and not commit serious or repeated violations of the lease, including behavior that affect the health, safety or right to peaceful enjoyment of other residents and persons in the community of the premises. Families evicted for any cause will be terminated from the program. The family must give the BCOH a copy of any Owner Eviction Notice.

Financial Obligation

The family must pay any outstanding debt or enter into a re-payment agreement for monies owed to the Baltimore County Office of Housing and/or the owner. All payments must be made timely as outlined in the agreement.

ANY INFORMATION THE FAMILY SUPPLIES MUST BE TRUE AND COMPLETE.

**BECOMING A
HOUSING CHOICE VOUCHER
PROGRAM PARTICIPANT**

PROGRAM ELIGIBILITY

The Housing Choice Voucher Program helps low and moderate income families rent housing in the private market by paying a portion of the families' rent each month. The supply of rent vouchers is very limited, and the County maintains a waiting list of eligible, interested families.

Placement on the waiting list does not indicate families are eligible for assistance. Eligibility is documented when families are selected from the waiting list.

Families are selected from the waiting list based on the date and time the Office of Housing received their applications. Baltimore County gives preference to families who document they live, work, or have official notice of employment in the County.

Baltimore County screens applicants for any history of activities that would prevent their program participation. Possible reasons for denial of program participation include a history of criminal activity, and eviction from or any debts to a federal housing program.

Applicants who are denied program participation receive written notice of the denial, including the specific reason for the decision and guidelines for requesting an informal review to grieve the decision. Informal reviews are conducted by a third party, who then provides a final written decision.

Families become HCV Program participants when they successfully lease a unit with their vouchers.

If you receive a voucher and don't lease a unit within the lifespan of the voucher, the voucher expires and you are no longer eligible for the program.

Follow 8 easy steps to becoming a Baltimore County Housing Choice Voucher Program participant!

STEPS TO BECOMING A BALTIMORE COUNTY HOUSING CHOICE VOUCHER PROGRAM PARTICIPANT

STEP 1 **Complete Eligibility** **Documentation**

When Waiting List applicants' names reach the top of the Waiting List and funding is available, they are invited to document their eligibility to receive a voucher. This includes, at minimum, documentation of income, assets, social security numbers, and citizenship status for all family members.

STEP 2 **Attend Program** **Briefing**

Families must attend a program briefing before receiving a Housing Choice Voucher. There, families receive critical information about participation in the Housing Choice Voucher Program, including their family obligations, how to find a unit, and how to maintain the unit, as well as how to access other resources.

STEP 3 **Receive and Use the** **Voucher**

Families receive vouchers and Request for Tenancy Approval (RTA) forms, the documents needed to secure a unit, at the conclusion of the program briefing. Then, they are responsible for finding their own rental units, and submitting the RTAs for Baltimore County Office of Housing approval.

STEP 4 **Complete Unit** **Inspection**

The Baltimore County Office of Housing inspects units to ensure they meet HUD's Housing Quality Standards (HQS) and Baltimore County's local standards.

STEP 5 **Document Affordability**

HUD prohibits families from paying more than 40% of their monthly adjusted income for their tenant rent plus utilities. The Baltimore County Office of Housing completes a test to ensure compliance.

STEP 6 **Determine Rent** **Reasonableness and** **Comparability**

The Baltimore County Office of Housing tests requested landlord rents for their reasonableness. Rents must not exceed rents charged for comparable unassisted units in the same market area. Only units with reasonable and comparable rents are approved for program participation.

STEP 7 **Sign the Lease and** **Execute the HAP** **Contract**

Families and landlords sign the landlords' leases. The Baltimore County Office of Housing is not a party to the lease. Landlords and the Baltimore County Office of Housing execute HUD's Housing Assistance Payments (HAP) Contracts. Families are not a party to the HAP Contract.

STEP 8 **Housing Assistance** **Payments Begin**

Once all required documents are signed and families move into their units, housing assistance payments begin. The Baltimore County Office of Housing makes monthly HAP payments directly to landlords. Families make their monthly rent payments directly to landlords.

Step 1: Complete Eligibility Documentation

ANNUAL INCOME

Annual income is equal to all income from all sources (monetary or not) that all family members receive or are anticipated to receive. Some of the income may not be counted, but you are responsible for reporting it. The Baltimore County Office of Housing (BCOH) makes the final determination of income based on HUD rules and regulations. The Office of Housing then calculates the Total Tenant Payment (TTP), which is the first step in determining the amount of rental assistance the Voucher Family may receive. Examples of income your family may receive are listed below in Exhibit 4. Examples of income that may be excluded from your family's income are listed in Exhibit 5 below.

Exhibit 4: Examples of Income

- Employment
- Net Income from a Business
- Regular Gifts/Contributions
- Unemployment
- Net Income from Real or Personal Property
- Pensions
- Child Support
- Workers' Compensation
- Interest from Checking Accounts
- Welfare Assistance
- Pensions
- Interest from Savings/Checking Accounts
- Alimony
- Social Security
- Interest from Assets
- Military Pay
- SSI
- Interest from Stocks / Bonds / Money Market Accounts

Exhibit 5: Examples of Excluded Income

- *Live-in aides*
Income from all sources is excluded
- *Foster child or foster adult*
Income from all sources is excluded
- *Children under 18 years of age*
Employment income is excluded
- *Full-time students 18 years of age or older*
Employment income above \$480/year is excluded
- *Food Stamps*
Income is excluded
- *Adoption Care Income*
Income above \$480 is excluded

NOTE: If a family member is receiving welfare income and the payment is reduced for non-compliance with a welfare agency's self-sufficiency program or fraud, the Office of Housing will continue to count the amount that was reduced verifying the amount, terms and reason for the non-compliant amount with the welfare agency.

ADJUSTED INCOME

Adjusted income is the annual income minus HUD approved mandatory deductions:

- \$480 for each minor under 18 years of age and for 18 year olds that are full-time students or persons with disabilities (no age limit) excluding the head of household or spouse.
- \$400 one time deduction if head of household, spouse, or sole member is 62 or is a person with a disability.
- Reasonable child care deductions for minors 12 years of age and younger, to enable a family member to work, attend school full-time, or seek employment.
- Medical expenses for an elderly/disabled head of household and all family members greater than 3% of the annual household income.
- Disability assistance expenses that exceed 3% of the annual household income if it allows a disabled family member to work.

The annual adjusted income is divided by 12 to determine the **monthly adjusted income**. After the adjusted income is calculated, the TTP is determined.

The **Total Tenant Payment (TTP)** is the greater of:

- 30% of the Voucher Family's monthly adjusted income
- 40% of the Voucher Family's monthly adjusted income (maximum subsidy standards, for moving families only)
- 10% of the Voucher Family's gross monthly income
- \$50.00 Minimum rent

Step 2: Attend Program Briefing

THE VOUCHER BRIEFING

After the Baltimore County Office of Housing (BCOH) approves an applicant's eligibility, it is time for the Voucher Family to attend a briefing and receive the Voucher which authorizes the search for housing. The Voucher is the contract between the Voucher Family and the Office of Housing and is signed by the head of household to indicate acceptance of the program requirements. The Voucher certifies that a Voucher Family is eligible for the program and can now use the Voucher to select a suitable place to live in accordance with program guidelines. The briefing is an informative session which explains how the program works and will include forms and materials that will guide you through the housing search and leasing process.



Understanding the Voucher

The Voucher outlines the Voucher Family's Obligations to the Office of Housing. The Office of Housing may terminate assistance to any Voucher Family who violates one or more of their Family Obligations. Voucher Families receive the Housing Choice Voucher Program Family Obligations agreement at the following times:

- Initially at the Program Briefing upon entering the program
- At each annual or interim reexamination

Exhibit 6 outlines key elements of the Voucher.

Exhibit 6: Key Elements of the Voucher

Unit Size – The size limit that your family is eligible for; it indicates the number of bedrooms that you should seek.

Issuance Day – The day that you receive your voucher.

Voucher
Housing Choice Voucher Program

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing

OMB No. 2577-0169
(exp. 9/30/2010)

Public Reporting Burden for this collection of information is estimated to average 0.05 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. This collection of information is authorized under Section 8 of the U.S. Housing Act of 1937 (42 U.S.C. 1437f). The information is used to authorize a family to look for an eligible unit and specifies the size of the unit. The information also sets forth the family's obligations under the Housing Choice Voucher Program.

Please read **entire** document before completing form
Fill in all blanks below. Type or print clearly.

Voucher Number

1. Insert **unit size** in number of bedrooms. (This is the number of bedrooms for which the Family qualifies, and is used in determining the amount of assistance to be paid on behalf of the Family to the owner.)

2. **Date Voucher Issued (mm/dd/yyyy)**
Insert actual date the Voucher is issued to the Family.

3. **Date Voucher Expires (mm/dd/yyyy)**
Insert date sixty days after date Voucher is issued. (See Section 6 of this form.)

4. **Date Extension Expires (if applicable)(mm/dd/yyyy)**
(See Section 6. of this form)

5. Name of Family Representative

6. Signature of Family Representative

Date Signed (mm/dd/yyyy)

7. Name of Public Housing Agency (PHA)

8. Name and Title of PHA Official

9. Signature of PHA Official

Date Signed (mm/dd/yyyy)

Name of Family Representative – The name of the head of household who is receiving the voucher.

Signature of Representative – Signature of the head of household who is receiving the voucher.

Expiration Date – The date that your voucher expires. The voucher *expires 120 days from the day you receive it.*

Date Signed – The date that the head of household receives the voucher. This date should be the same as the issuance day.

Voucher Term

It is important that you start your housing search in a timely manner. The voucher is effective the date of the briefing upon issuance and expires after 60 days. If you have not located suitable housing within this time period, your voucher expires and you must re-apply for assistance. Exceptions to this expiration period include:

- As a reasonable accommodation for a person with disabilities
- In situations where there is a serious illness or death in your family
- Other circumstances as approved on a case by case basis

The Baltimore County Office of Housing (BCOH) will grant extensions for up to 90 days in limited circumstances. You must request your extension in writing, stating the reason the extension is needed, and providing supporting documentation so that the BCOH can verify the validity of the request.

You must request an extension in writing before the expiration date.

Voucher / Subsidy Size

Your voucher indicates the number of bedrooms for which the Voucher Family is eligible. The bedroom size is also called the family unit size.

The Baltimore County Office of Housing generally assigns one bedroom for the head of household and one additional bedroom for every two persons within the household. The standards used to determine the number of bedrooms your family is eligible for through the Housing Choice Voucher Program are determined by your family's household composition.

FAIR HOUSING — IT'S THE LAW

It is important to understand the basic rights provided to you under the *fair housing laws*. The premise of fair housing law is simple: everyone has the legal right to live anywhere they want (and can afford) to live. Fair housing law applies to both individuals and families whether they are Voucher Holders or paying market rates.

The Federal Fair Housing Act prohibits discrimination based on the following:

- race
- color
- religion
- national origin
- gender
- age
- disability
- gender identity
- military discharge status
- source of income
- ancestry
- familial status

Fair housing does *not* mean that Property Owners are required to rent to anyone who comes through the door. Property Owners have the right to screen applicants, based on legal guidelines and procedures. The screening process will vary from Owner to Owner. Property Owners' screening policies may include:

- Checking credit history and references
- Conducting criminal background checks
- Reviewing previous rental history

If you think you have been discriminated against, please refer to the handout, *Are You a Victim of Housing Discrimination?*

To report housing discrimination or to learn more about it call the Office of Fair Housing and Equal Opportunity of the Department of Housing and Urban Development (HUD) at 410-962-2520 or (800) 765-9372.

Fair housing requires a Property Owner to treat all applicants the same. For example, if a Property Owner conducts home visits as part of their screening process, then home visits must be conducted for *every* applicant. If the screening uncovers information that indicates that you may not pay the rent on time or that you may damage the property, then the Property Owner does not have to accept you as a tenant. On the other hand, if you meet the Property Owner's criteria, he/she must accept you — whether or not you are a Voucher Holder.

Fair housing is your legal right. If you are denied your housing rights, you may be experiencing housing discrimination.

Under the Fair Housing Act, it is against the law for landlords to:

- Refuse to rent housing to you if you are a qualified applicant
- Tell you housing is not available when it is available
- Show you apartments or homes in certain neighborhoods only
- Advertise housing to preferred groups of people only
- Harass, coerce, intimidate, or interfere with anyone exercising or assisting someone else with fair housing rights



PERSONS WITH DISABILITIES

In order to ensure that all persons with disabilities have full access to Baltimore County Office of Housing's (BCOH) programs and services, the Office of Housing asks all applicants and participants if they require any type of specific accommodations in writing. This request is included on the intake application, re-examination documents, and other notices from the Office of Housing.

In an effort to ensure the needs of persons with disabilities are met, an overview of both *Reasonable Accommodations* and *Reasonable Modifications* is discussed in the remainder of this section.

Reasonable Accommodations

- Providing assistance in filling out forms or permitting them to be completed by mail
- Giving an applicant or Participant additional time to submit required documents or complete reexamination
- Conducting home visits
- Providing a sign language interpreter for a briefing or eligibility interview
- Providing persons with hearing impairments TTD/TTY (text telephone display/teletype)
- Providing documents in alternative formats such as large print, Braille, or on audio format upon request
- Approving an additional bedroom for person whose disability requires a live-in aide
- Using higher subsidy amounts if the Office of Housing determines it necessary to enable a person with disabilities to find suitable housing



A person with a disability may request a reasonable accommodation at any stage of the housing rental process, including:

- When applying for rental housing
- During tenancy
- If threatened with eviction

If you or anyone in the family is a person with disabilities and requires a specific accommodation in order to fully utilize our programs and services, assistance may be requested by contacting the Reasonable Accommodations Coordinator.

You may submit your request for an appointment by:

Phone: 410-853-3914

Fax: 410-853-8999

Mail/In-Person: Baltimore County Office of Housing
Drumcastle Government Center, 1st Floor
6401 York Road
Baltimore, Maryland 21212

Email:
reasonableaccommodation@baltimorecountymd.gov

The Baltimore County Office of Housing (BCOH) will review your request and provide a written response to you within 10 days. If the nature of the disability and/or the need for accommodation is not apparent, the Office of Housing may request additional information from a qualified third party to verify why the requested accommodation is necessary.

Requesting the Property Owner's approval for a reasonable accommodation varies from Property Owner to Property Owner. Some will consider the accommodation based on a verbal request; others may require the request be made in writing along with documentation supporting the merits of the request. Once you provide documentation from a physician or health care provider, Property Owners must consider the request even if you do not "look" disabled.

Examples of reasonable accommodations from a landlord may include, but not limited to:

- Giving an applicant additional time to submit his or her application and any required documentation
- Allowing a person to pay the rent by mail if his or her disability makes it difficult to pay the rent in person
- Waiving a "no pets" policy so that a person with a sight impairment can have a service animal
- Permitting a single tenant who can afford the rent to move from a one to a two bedroom apartment to have adequate space for a live-in provider

The Baltimore County Office of Housing and Property Owners have an affirmative duty to make a reasonable effort to accommodate persons with disabilities; however, they are not required to approve every request. To be considered, a request for a reasonable accommodation must be directly linked to the disability, and the reasonable accommodation must also be practical and feasible. For example, a Property Owner might make an exception to a "no pets" rule for a tenant with a disability who needs a guide dog or other service animal. A Property Owner, however, would not be required to help care for the animal. The latter would result in a fundamental alteration in the nature of services provided by the Owner.

A *reasonable modification* is a physical change in a dwelling unit that enables a person with a disability to live in and fully enjoy the premises. Examples of reasonable modifications include:

- Flashing door bells and/or fire alarms for a person with a hearing disability
- Bathroom and kitchen modifications
- Ramps
- Exterior and interior motorized lifts
- Protective wall plastic to prevent wheelchair damage

How to Make Reasonable Modifications to Your Unit

In the case of reasonable modifications, the law requires Property Owners to allow the modification so long as:

- You pay for it.
- Doing so does not fundamentally alter the nature of their goals or business purposes.
- It does not cause undue administrative burden. Some Property Owners will allow modifications based on a verbal request; others may ask that the request be made in writing along with documentation supporting the need.

Even if a Property Owner allows the modification, they are not required to bear the cost. The Property Owner can require the Voucher Holder to cover the cost of the approved modification(s). The Property Owner also has the right to approve work being performed and to assure that it is done in accordance with all necessary building and architectural codes. They may also require that the unit be left in a condition acceptable to someone who doesn't need modifications. For example, if a cabinet below the bathroom sink is removed to accommodate a wheelchair, the Property Owner can require you to replace it when you move. However, structural changes in the unit or building that do not affect the ability of the next tenants to use the premises do not have to be returned to original condition. For example, if you were to widen a doorway to accommodate a wheelchair, the Property Owner could not require you to restore the doorway since it does not affect the ability of future tenants to use the premises.

It is important to note that Property Owners do *not* have to approve every request for reasonable modifications and accommodations. Property Owners may deny requests which:

- Impose undue financial burden
- Fundamentally alter their basic operation or the nature of services provided
- Violate the terms of their contract or lease agreement

TRANSLATION AND INTERPRETER SERVICES

Participants with disabilities and participants who have limited English proficiency can request *translation and interpreter services* for BCOH -related business. The BCOH documents are available in more than 30 languages as well as in alternative formats such as Braille, large print, or signing interpreter. Contact the Baltimore County Office of Housing Reasonable Accommodations Coordinator at 410-853-3914 for assistance.

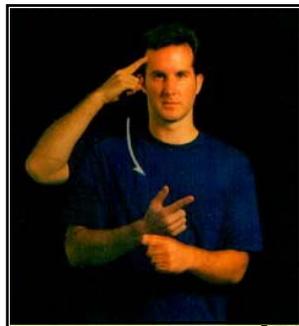
Translation and Interpreter Resources

Maryland Relay Dial 711 (Maryland only)

The Maryland Relay is a telephone system that permits users of standard telephones to communicate with TTY (text telephone) users (persons who are deaf, hard of hearing, and deaf-blind or speech disabled), and vice versa. It is available to anyone with a telephone, 24 hours per day, 365 days per year, its toll free, and requires no additional equipment to access.

Google Translate <http://translate.google.com/#>

Instantly translate a word, phrase or document in over 50 languages with the Google Translate gadget.



Step 3: Receive and Use the Voucher

Finding Eligible Housing

Once you have been issued your Voucher, you should immediately begin your housing search. Some things to consider when selecting your new home include: location, crime rates of the area, accessible transportation, and quality of schools.

There are several resources to assist you in your search for eligible housing, including:

- Newspapers
- Apartment guides
- www.GoSection8.com
- www.Mdhousingsearch.com
- Ask friends, neighbors, co-workers if they know of available units
- For rent signs, maybe even for sale signs in the neighborhood
- Real estate agents
- www.mdod.md.gov - The Maryland Department of Disabilities (MDOD) for housing accessibility services

“Location, Location, Location”

There are a lot of things to think about when considering where to live. Some neighborhoods are safer than others, some are closer to public transportation, some are closer to parks and shopping, and some are near better schools and jobs. One way to help you get a “feel” for the type of community is to walk around the neighborhood. You should consider the following factors when making your decision:

- Good schools for your children
- Near your job
- Safety; avoid high crime areas
- Available parking
- Child care, playgrounds
- Public Transportation
- Places of worship
- Medical Services

Opportunity Community Areas/ Opportunity Neighborhoods

Familiarize yourself with Baltimore County’s neighborhoods by reviewing the Baltimore County Area Neighborhoods and Opportunity Areas Map. The map highlights areas which Baltimore County has designated Opportunity Neighborhoods.

These community areas have been identified based on characteristics such as:

- Low poverty rate
- Low frequency of violent crimes
- The success of education (based on drop-out rates and test scores)
- Presence of businesses
- Incidences of children with lead poisoning
- Employment rate
- Other quality of life features

Baltimore County Office of Housing encourages Voucher Holders to move into Opportunity Neighborhoods because they generally offer a good quality of life. These areas are also economically diverse and offer healthier communities for you and your family.

The HCV program limits the maximum rent amount that can be approved. Look for units that match your voucher size and appear to be in the appropriate rent range.

Although the rent an Owner is asking for a particular unit may reflect the market rate for a particular community, it may be beyond what the program can approve. If you are interested in a unit but the rent is too high, talk to the Owner. He/she may be willing to lower the rent.

Mobility Program

The Baltimore County Mobility Counseling Program will offer more choice, greater integration and expanded housing opportunities to families served by the Program. The Mobility Program will assist families to move into Opportunity Areas and establish a successful tenancy.

The Program will develop individualized counseling plans for families who choose to participate. The plan will be tailored to enable a family to successfully lease housing and will provide up to 36 months of counseling services, to include pre-move, move and post move services.

Services the Mobility Program will offer families the following as useful to the family:

- Credit counseling
- Financial literacy and household banking and budgeting
- Housekeeping and maintenance tips
- Orientation to 'good neighbor' relationships, rights and responsibilities
- Negotiations with landlords if needed
- Leasing and tenancy services, including negotiating and understanding a lease, tenancy obligations and related paperwork
- Housing search assistance, including transportation assistance and provision of accessible transportation for persons with mobility impairments, so participants can view housing units in Opportunity Areas
- Tours of housing located in Opportunity Areas
- Education on utility obligations, budget billing and energy assistance programs that may be available to reduce bills
- Provision of child care assistance to families searching for units, as resources allow
- Counseling about education, early childhood education, and child care options in various neighborhoods
- Referrals to training and employment options

- Assistance seeking reasonable accommodations as necessary for families with disabilities to obtain housing
- Coordination with the Modification Fund to secure funding and modifications for families who need housing modifications to accommodate a household member with a disability
- One-on-one assistance throughout the Program
- A fund to assist participants to offset the costs of moving expenses, security deposits or application fees
- Orientation to new communities and connection with community organizations in that can provide post-move support to families
- Assistance and referrals in the event that participants encounter discrimination or harassment
- Fair housing education and referrals for program participants for potential discrimination and fair housing law violations

Project Based Voucher Opportunities

A Project Based Voucher or PBV is a form of assistance that is tied to the unit instead of the tenant. Some uses of PBV will be to serve families with a disabled member. All opportunities created using PBV in Opportunity Areas will offer Mobility counseling services.

(For information on the current PVB programs see page__)

Baltimore County Area Neighborhoods and Opportunity Areas Map

York County, Pennsylvania

York County, Pennsylvania

Carroll County

Carroll County

Harford County

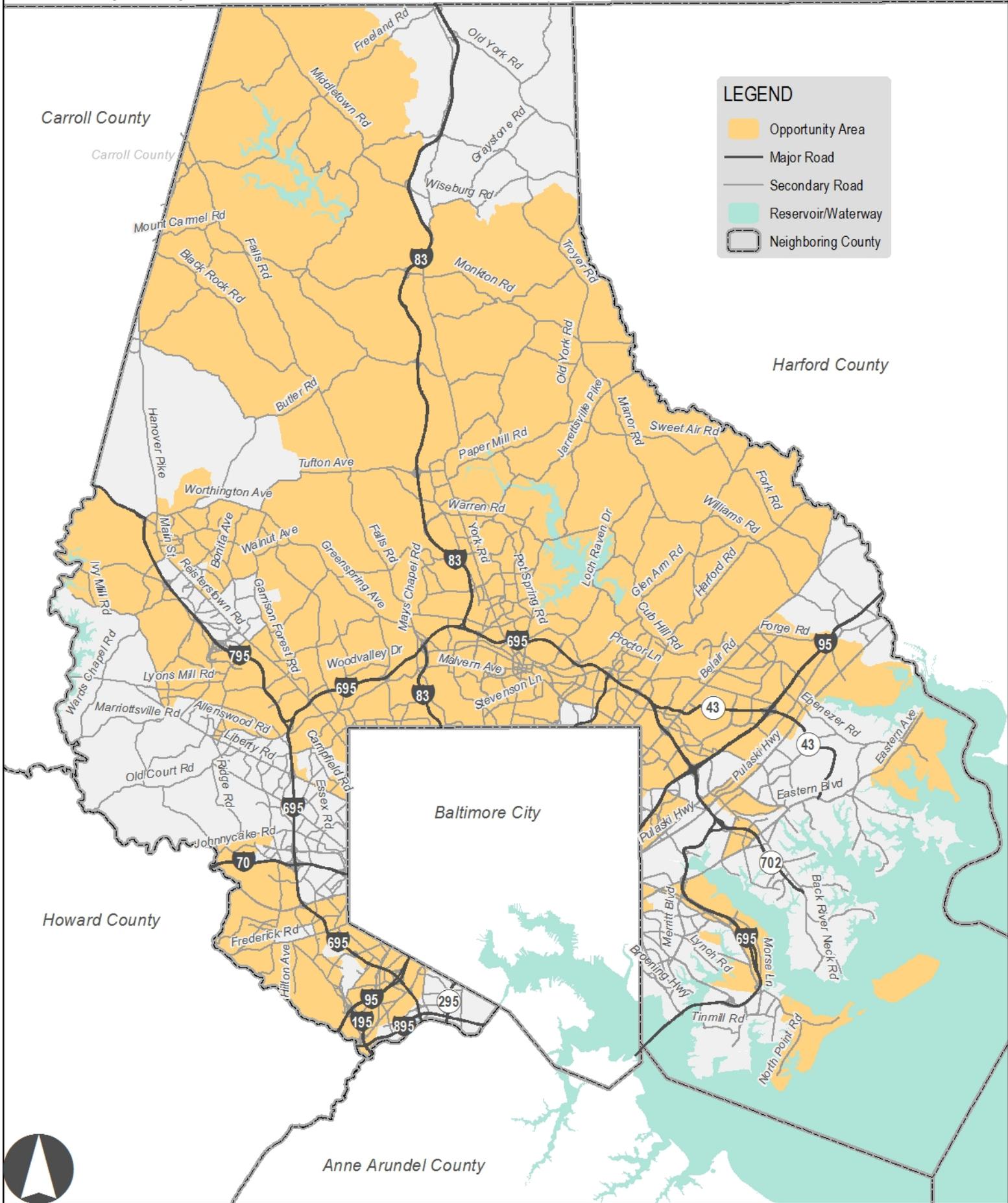
Howard County

Baltimore City

Anne Arundel County

LEGEND

-  Opportunity Area
-  Major Road
-  Secondary Road
-  Reservoir/Waterway
-  Neighboring County



PRESENTING YOURSELF TO THE OWNER.....BE PREPARED

Looking for a new house or apartment is very similar to going on a job interview. Owners and building managers will evaluate whether or not you will make a good tenant and neighbor. Dressing appropriately and acting courteously will make a good impression as well as show your sincerity and interest in the property.

Landlords prefer tenants with:

- Good rental history
- Stable income (for example: Social security or a retirement plan)
- Good credit history
- Good references from employers or clergy
- Good telephone etiquette. (Sometimes when you call a landlord or building manager you will get an answering machine. Leave a detailed message with your name, telephone number and the reason for your call.)

Example questions to ask when contacting an Owner:

- Are there any vacancies?
- How much is the rent?
- Are there any application, association, condo, pet, or rental fees?
- How much is the Security Deposit?
- What utilities will I pay?
- Who is responsible for pest control?
- What is the procedure for requesting repairs?
- Is the unit equipped with central air conditioning or window units?
- Am I responsible for providing my stove and/or refrigerator?
- What are the landlord's procedures to request repairs?

CAUTION

Look at the actual unit you will be renting BEFORE you decide to rent it. Make sure you will be willing to live there for at least a year.

If this is the unit for you, it is now time to visit the unit and fill out the application.

Things to take to the Landlord interview include:

- Personal identification
- Reference names and telephone numbers
- Employment information
- Past Landlord information
- Bank account and credit card numbers
- Moving Papers (RTA and Voucher found in your envelope marked "Landlord Documents")

Everyone who rents a unit is required to fill out an application and must go through the landlord's application process. Many landlords will ask for an application fee to process your Landlord's application and credit check. If you have a pet, make sure to ask your landlord if pets are permitted in your new unit. Many Property Owners may also request a security deposit. Refer to the following page for some frequently asked questions about security deposits.

The Office of Housing must give the prospective landlord, if requested the family's current and prior address (as shown in the records).

SECURITY DEPOSIT

You will be responsible for paying a security to the Property Owner. These are answers to some frequently asked questions about security deposits.

What is a Security Deposit and How is It Used?

A Property Owner may request the Voucher Family to pay a maximum of two months contract rent as a security deposit. The security deposit is used after you move out of the unit to pay for repairs for damage you caused or for rent you didn't pay. If the security deposit does not cover the amount you owe, your landlord can sue you

Is There a Limit on the Amount of a Security Deposit?

Yes. Two month's contract rent is the maximum security deposit amount permitted. The security deposit is paid up front when you sign your lease. It is returned only after you have moved out of the unit. Costs to fix damage and/or money for unpaid rent are deducted from the security deposit.

For What Repairs Can a Property Owner Charge?

It is important when you move into your new unit that you conduct a move-in inspection with the Owner, make a list identifying the condition of items in the unit, or take pictures to document the condition of the unit. If needed, you can use the pictures or the list to prove that you did not cause damages already there when you moved into the unit.

The Owner cannot charge you for normal wear and tear in your unit. The Owner can charge for any damage caused by you, your family, or your guests. The Owner can charge you for breaking something, like a window, but not for normal redecorating.

Once a landlord has approved your family’s application and decides to rent you a house or an apartment, you need to **return your signed Request for Tenancy Approval (RTA) form to the Office of Housing and complete the Office of Housing’s approval process.** The Office of Housing’s approval process is designed to ensure that you find a safe and comfortable new house or apartment that the unit meets HUD’s Housing Quality Standards (HQS) guidelines, and the rent is approvable.

Baltimore County Office of Housing Approval Process

<p>1. Once the landlord has approved your application, the Owner completes and signs the Request for Tenancy Approval (RTA), you must also sign the RTA and then submit the form to the Baltimore County Office of Housing.</p>
<p>2. The Office of Housing will determine the affordability and the rent reasonableness of the unit, calculating the amount you will pay each month to the landlord, and how much the Office of Housing will pay the landlord directly. This will also include an estimation of utility payments.</p>
<p>3. The Office of Housing will coordinate the unit inspection with the Property Owner.</p>
<p>4. An inspector will inspect the unit, making sure it is safe and meets HUD’s HQS guidelines.</p>
<p>5. If repairs are required, the landlord must address them and then schedule another inspection.</p>
<p>6. After the unit passes inspection and the rent has been determined, you and the landlord will enter a lease agreement. At this time, you will give the landlord a security deposit. Then, Office of Housing and the landlord will sign a Housing Assistant Payment contract.</p>
<p>7. You and your family arrange when and how to move into your new house or apartment.</p>
<p>8. The Office of Housing begins monthly housing assistance payments to the landlord. You begin monthly rent payments to the landlord.</p>

Step 4: Complete Unit Inspection

HOUSING QUALITY STANDARDS

To qualify, both the unit and any area accessible by the tenant must meet basic health and safety standards known as Housing Quality Standards (HQS). HUD's Housing Quality Standards ensure the unit is decent, safe and sanitary with adequate living space, electricity and ventilation.

Basic Requirements:

- Area for food preparation and food storage
- Adequate space and security
- Heat is available
- Lighting and electricity is available
- Structure and materials are in good condition
- Interior air quality is acceptable
- Lead-based paint is not present
- Acceptable site and neighborhood
- Smoke detectors are present
- Carbon monoxide detectors are present

Move-In (Initial) Inspection

Before a unit can be subsidized under the Housing Choice Voucher Program, it must be inspected. Initial inspections, also called New Move-In Inspections, are scheduled by the Office of Code Enforcement once the Request for Tenancy Approval (RTA) is received, processed and approved. The Inspections Department contacts the Property Owner to schedule the New Move-In Inspection. **Utilities must be on and the unit must be vacant at the time of inspection, unless the tenant is leasing in place.**

As the voucher holder, you will not be involved in the actual inspection. The Office of Housing and Code Enforcement works directly with the Property Owner during the initial inspection. It is suggested, however, that you keep in touch with the Property Owner during the inspection process in order to find out if the unit failed the inspection. The Baltimore County Office of Housing will notify you if there are any issues with the inspection, and also when the unit passes inspection and the rent has been approved.

GET THE LEAD OUT! — LEAD-BASED PAINT

Another important area of housing law that you should be aware of protects your children from lead poisoning. The presence of lead in residential paint is one of the largest public health problems in history. Thousands of children have contracted lead poisoning which can cause severe learning disabilities, hearing loss, brain and nerve damage, and even death.

The danger comes from the exposure to lead through cracking, peeling, flaking, or chipping paint in homes built before 1978 (the year lead paint was banned). Children under the age of six are most susceptible to lead poisoning because they play on floors where dust and chips can collect, and they have a habit of putting things in their mouths. For this reason, it is easy for small children to ingest or breathe lead paint chips and dust and get sick.

While Property Owners have a duty to provide lead-safe environments, parents must also be aware of the problem and take steps to protect their children. Families are also required to sign two lead-based paint documents as part of the briefing.



Preventing Carbon Monoxide Poisoning

Carbon monoxide (CO) is an odorless, colorless, tasteless gas. It is a common byproduct of incomplete combustion, produced when fuels (oil, gas, coal or wood) burn. Because you can't see, taste or smell it, carbon monoxide can make you sick - or even kill you - before you know it's there.

Carbon monoxide robs the body of oxygen. When you inhale CO, it bonds with the hemoglobin in your blood and displaces oxygen, producing a toxic compound called carboxyhemoglobin (COHb).

We're all at risk for carbon monoxide poisoning but some groups are especially vulnerable: children, the elderly and people with heart and lung problems. Poorly maintained homes or apartments are susceptible to CO problems.

What is the Source of CO?

Carbon monoxide is a poisonous gas produced by the incomplete burning of solid, liquid or gaseous fuels such as oil, kerosene, coal and wood. It can be produced by gas or oil appliances such as furnaces, clothes dryers, water heaters, ranges, ovens or space heaters. It is also produced by fireplaces and wood burning stoves.

If appliances are working properly and your house is vented correctly, CO should not be a problem. But a clogged chimney, improper venting or an appliance malfunction can cause a buildup of CO.

The National Fire Protection Association estimates that each year about 300 people in the U.S. die from CO poisoning.

In some cases, problems arise even if appliances are working properly, due to problems such as the recirculation of exhaust, backdrafting and lack of fresh air in the home.

Symptoms of CO Poisoning

One of the problems with CO poisoning is that the initial symptoms are not serious enough to signal a life-threatening health issue. The symptoms are often flu-like and include headaches, dizziness, weakness and fatigue, shortness of breath, nausea, confusion and irritability.

CO is measured in parts per million. At low levels, victims experience the mild, flu-like symptoms. The symptoms become more serious as the level of CO increases or if the time of exposure lengthens. Victims may experience vomiting and unconsciousness and, eventually, death. Exposure of 400 ppm for three hours can kill you; so can longer exposures to lower concentrations of CO.

If you experience any of these symptoms and suspect CO may be a factor, open the windows and doors to let in fresh air, turn off combustion appliances, get out of the house and call 911. Emergency responders will try to pinpoint the problem; if CO is the culprit, the problem must be fixed before you can return.

About CO Alarms

To protect your family, your landlord must install carbon monoxide alarms. These devices literally save lives. They sound an alarm before the average adult normally would experience symptoms of CO poisoning. They are designed to sound an alert based on exposure to gas over time.

They are relatively inexpensive and can be purchased at home supply stores. And, they are easy to install following the manufacturer's guidelines. Fire officials recommend that you place the alarms high on the walls of the house, since CO, if present, will be fairly well-mixed with the existing air in a house. Install one alarm in the hallway outside of each sleeping area and in rooms with fireplaces and fuel-burning appliances.

Test your alarm monthly by pushing the test button. If your alarm goes off, never ignore it. Do the following:

- Call 911 immediately.
- Open the doors and windows to ventilate the house, then leave the house.
- Do not re-enter until experts have investigated the problem and declared it safe to return.

Other Important Tips

Proper maintenance of fuel-burning appliances is essential to protect against CO. Every homeowner and landlord should:

- Ensure that household appliances are installed and running correctly. Have a professional technician check fuel-burning appliances, furnaces, chimneys and vents at least annually for blockages, corrosion, debris and faulty connections.
- Check appliances in the home that use natural gas, oil, wood and kerosene. These include water heaters, clothes dryers, ranges, ovens, gas-powered refrigerators and pilot lights.
- Never operate unvented fuel-burning appliances in a room with closed doors or windows or in rooms where people are sleeping.
- Use a professional to service fuel-burning appliances.
- Check venting systems – such as flues, chimneys and fireplaces – to the outside for cracks and blockages.
- Make sure space heaters are vented properly.
- Never operate generators indoors.
- Never burn charcoal inside a home, garage, vehicle or tent.
- Never use gasoline-powered tools and engines indoors.
- Never use gas-powered appliances such as an oven or clothes dryer for heating a home.
- Never leave a car running in an attached garage, even if the garage door is open.

Additional information about carbon monoxide poisoning is available through the [Environmental Protection Agency](#) , [National Fire Protection Association](#) and the Baltimore County Fire Department at www.baltimorecountymd.gov/Agencies/fire/contact.html.

Smoke Detectors

You are responsible for ensuring that smoke detectors are in place and operable at all times. You must notify your landlord immediately if your smoke detector is broken. You must not remove or disconnect a smoke detector as this creates a serious safety hazard within the unit and it violates Housing Quality Standards.

Federal regulations require that each unit include at least one battery-operated or hard-wired smoke detector, in proper working condition, on each level of the unit. (i.e. An additional smoke detector is required for each level of a multilevel housing unit even if the additional level(s) do not contain bedroom(s).

If hearing-impaired persons occupy the unit, the smoke detector must have an alarm system designed for hearing-impaired persons in each bedroom occupied by a hearing-impaired person.

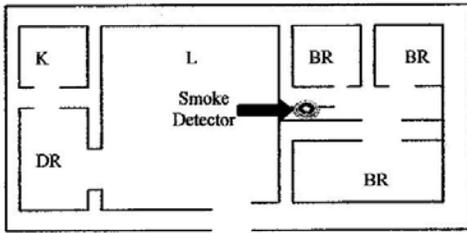
The acceptability criteria is, that the smoke detector must be located on each level, as to the extent practicable, in a hallway adjacent to the bedrooms, unless the unit is occupied by a hearing-impaired person. In that case, each bedroom occupied by a hearing-impaired person must have an alarm system connected to the smoke detector installed in the hallway.

If someone in your household needs a smoke detector for the hearing-impaired, it is your responsibility to notify the property owner, and it is the property owner/agent's responsibility to provide the smoke detector, including the cost of the equipment. You must notify the Office of Housing in writing if you have requested that the owner/agent install a smoke detector for the hearing impaired. Portable smoke detectors for the hearing-impaired are not permitted.

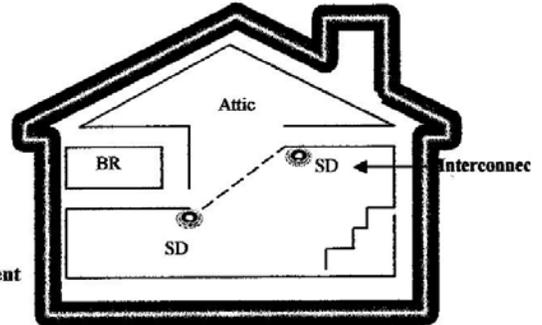
In Baltimore County, units must comply with Maryland law and County Bill #21-85, as well as Federal regulations.



- IMPORTANT:**
- Building constructed prior to 1976 – must have battery-operated system(s) as backup.
 - Permit and notification required on electric direct wired Smoke Detectors.

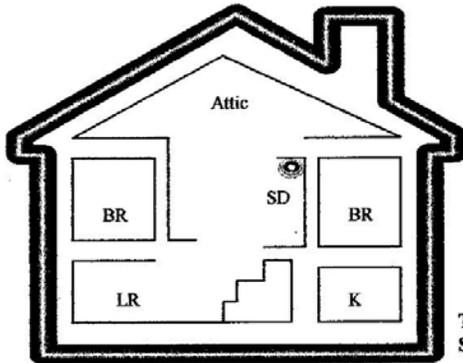


Rancher
Slab on Grade

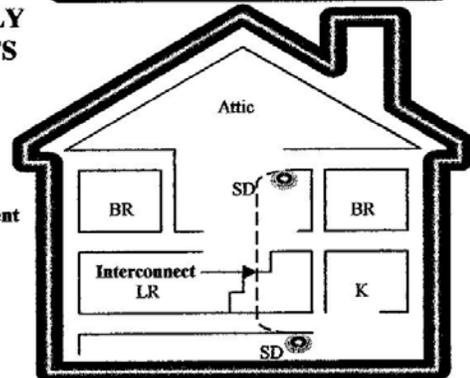


Rancher
with Basement

**SINGLE FAMILY
RENTAL UNITS**

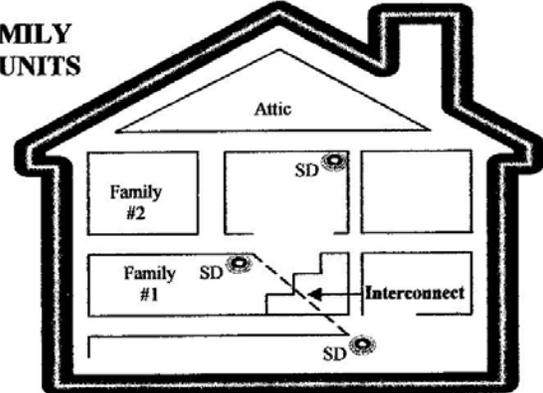
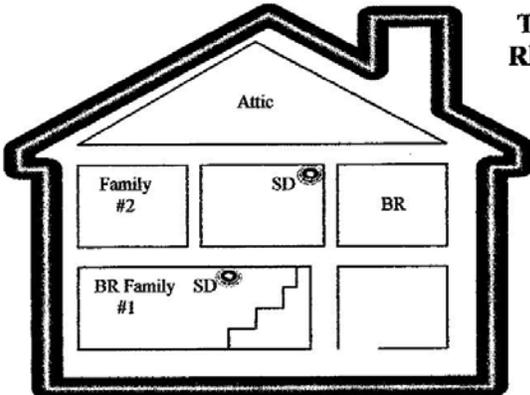


Two-Story
Slab on Grade

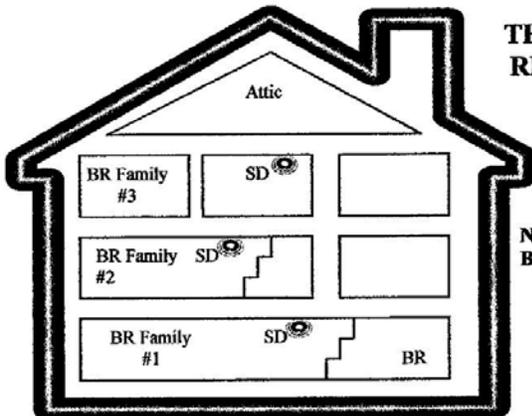


Two-Story
with Basement

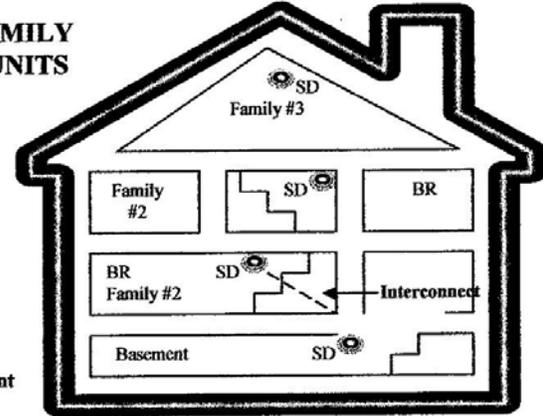
**TWO-FAMILY
RENTAL UNITS**



**THREE-FAMILY
RENTAL UNITS**



No
Basement



With
Basement

Step 5: Document Unit Affordability

Affordability

The Office of Housing must make sure the unit selected by the family is affordable.

The Office of Housing uses an established payment standard to calculate the amount of the rent paid by the Office of Housing and the family's share of the rent.

The family's share of the rent includes an estimated cost for any utilities.

When the family selects the unit, the Office of Housing calculates the affordability of the unit. **This calculation cannot be done until the family selects a specific unit and the unit is inspected.**

- If the contract rent and utilities are less than the payment standard established by the Office of Housing, the unit is affordable.
- If the contract rent and utilities are more than the payment standard established by the Office of Housing, the Office of Housing must make sure the family's share of the rent is **no more than 40% of the family's adjusted monthly income.**
- If the rent and utilities are more than 40% of the family's adjusted monthly rent, the unit is not affordable for you.

This calculation is required by HUD to make sure the family is not rent burdened.

Step 6: Determine Rent Reasonableness and Comparability

Rent Reasonableness and Comparability

The Baltimore County Office of Housing (BCOH) must determine that the rent the Property Owner is requesting is reasonable. This process ensures the rent is fair and consistent with the private market and that the Voucher Family's 40% maximum subsidy has not been exceeded. A rent determination is made on all initial leases and annual rent increases.

The Office of Housing approves the rent amount based on a number of factors including:

- Location
- Condition
- Amenities
- Tenant-paid utilities
- Family affordability

Ideally, upon completion of the rent negotiation process, the Office of Housing will have approved the Property Owner's requested rental rate. In instances where the Office of Housing and the Property Owner cannot agree on a rental rate, that particular property will not be approved to participate in the HCV program.

Payment Standards

The Office of Housing uses *Payment Standards* to calculate the monthly Housing Assistance Payment (HAP) for the Voucher Family and the Owner. Payment standards are established for each bedroom size.

Each Voucher Family is assigned a maximum subsidy amount which is the same as their corresponding payment standard. The payment standard amount includes all utilities. If the family has to pay utilities the amount is deducted from the payment standard to determine the Contract Rent that can be paid to the Property Owner.

Utility Allowance

The Office of Housing uses an estimated average monthly Utility Allowance for the by size of the unit and the type of utilities to determine the unit's gross rent.

Housing Assistance Payment (HAP)

The gross rent for the unit includes all utilities. The contract rent to the Owner is the gross rent minus any utilities the family would have to pay. If the Owner includes all the utilities, the gross rent and the contract rent are the same. The actual HAP payment can be calculated only after the family has selected a unit and the contract rent has been established. The HAP payment is the lesser of:

- Payment standard minus the Total Tenant Payment
- Gross rent minus the Total Tenant Payment

Family Share of Rent

Since the Office of Housing only subsidizes a portion of the monthly rent, the Voucher Family is responsible for the remaining portion. **The family may not pay more than 40% of its adjusted monthly income for the tenant portion plus utilities.**

Note: When the family selects a unit with more bedrooms than the family unit size listed on the Voucher, the Office of Housing will use the payment standard amount for the unit size of the voucher. The utility allowance to be used is always based on the *actual* size of the unit.

WARNING! No Side Payments

The collection of side payments from Housing Choice Voucher Program families is a serious offense and is punishable under Federal Law. Should a Property Owner request any "payment" from a Voucher Family other than the agreed upon contract rent, please report it immediately to the Baltimore County Office of Housing. The Office of Housing will report any violation to the Inspector General Office for investigation.

Step 7: Sign the Lease and Execute the HAP Contract

The Lease

The Office of Housing strongly recommends that you *do not* sign your lease and move into your new home until it passes inspection and the Office of Housing has approved the rent. After the unit passes the inspection and the Office of Housing approves the rent, the Office of Housing will authorize the move-in date. **At this time, you should sign the lease and get your keys.** The Landlord should also provide you with a copy of the HAP Tenancy Addendum (Part C) as part of your leasing obligations.

The HAP Contract

After you sign the lease, the Landlord is responsible for bringing a copy of the signed lease to the Office of Housing. **The Landlord will then sign the HAP contract (the contractual agreement between the Office of Housing and the Landlord).**

Note: Carefully read everything before signing.



Step 8: Begin Housing Assistance Payments

The Office of Housing will begin making payments on your behalf only after executing a Housing Assistance Payments (HAP) Contract with your landlord and receiving a copy of the lease signed by you and the landlord.

In order to receive these monthly payments, the landlord must maintain the contract unit and premises according to HUD's housing quality standards.

No later than the first of every month that your unit is under HAP Contract, the Office of Housing will make a payment to your landlord on your behalf in accordance with the HAP Contract.

You are responsible for paying the owner the portion of rent that the Office of Housing has determined is your share. You are never responsible for payment more than this portion.

The owner may not charge or accept from you or any other source, any payment for rent of the unit in addition to the rent approved by the Office of Housing.



Never enter into any other written agreement with the landlord without first checking with the Office of Housing.



**BEING A SUCCESSFUL
PROGRAM PARTICIPANT**

ANNUAL REEXAMINATIONS

Families must undergo a reexamination of their income and household composition at least every 12 months. The information collected during this reexamination is the basis for redetermining your portion of rent.

About 90 to 120 days prior to the anniversary date of your last annual reexamination, you will receive a recertification packet from the Baltimore County Office of Housing (BCOH) advising you to complete the forms in the packet and provide requested documents.

It is important that you provide all documents in the time period required by the BCOH. Failure to do so is a violation of your family obligations and could result in your termination from the program.

The BCOH is required to verify income and assets for all household members, childcare expenses for children age 12 and under, and medical expenses for the head of household or spouse if disabled or age 62 or older.

Your Housing Specialist will review all of the provided information. The BCOH requires third party verification of all information provided. This includes the use of an online system that verifies employment and other income sources.

New HUD regulations now require that all household members have a valid social security number on file and that BCOH verify citizenship for all household members. If all required documents are not provided you will have 10 business days to submit these. Failure to complete the packet and return all required documents will result in termination. .

Once the BCOH verifies the information provided, the BCOH will calculate your share of the rent and the amount of housing assistance that will be provided. You and your landlord will be provided 30 days notice of these amounts. If information is not submitted on time by your family and the regular reexamination is delayed, the 30 day notice may become void and you may have to reimburse any overpaid subsidy the BCOH may have paid on your behalf.

If you have questions or require a reasonable accommodation due to a disability, please contact the Baltimore County Office of Housing at 410-853-8900. If anyone in your household is hearing impaired and needs sign language services, seven days advance notice is required to schedule an interpreter.



INTERIM REEXAMINATIONS

Changes in Family Composition

Family circumstances may change throughout the year. For this reason, families are required to provide certain information in order for the Office of Housing to approve certain changes and to recalculate your rent to the owner in between your reexaminations.

- Families must obtain the Owner's approval to add a new family member, live-in-aide, foster child, or foster adult. This includes any person not on the lease who is expected to stay in the unit
- The family must inform the Office of Housing of the birth, adoption, or court-awarded custody of a within 10 days of the child joining the household.
- If your family composition changes, the Office of Housing will conduct an interim reexamination.

You must complete the following steps in order to add someone to your household:

1. Submit an Interim Change Form to the Office of Housing requesting to add this person to your household.

The Office of Housing will assess your proposed family composition to make certain your unit will pass HUD's housing quality standards if you add another person(s).

2. The Office of Housing will send you a letter that the person has been approved or denied.
3. Take this approval letter to your landlord and request to add this person to your lease.
4. Request and receive written permission from your landlord to add the person(s) to your lease. Complete the Owner Approval of Household Member form.

Do not allow anyone to move into your assisted unit without written approval from your landlord and authorization from the Office of Housing.

5. As soon as the Office of Housing has received written approval from your landlord to add this person to your lease, the BCOH will give you written permission of the date the person may move into your assisted unit.

FAILURE TO FOLLOW THIS PROCEDURE WILL RESULT IN TERMINATION OF YOUR PARTICIPATION IN THE HOUSING CHOICE VOUCHER PROGRAM.

Changes in Income and Expenses

The Office of Housing will conduct an interim reexamination for the following circumstances:

- The Office of Housing will conduct an interim reexaminations for families with zero income until a source of income is documented.
- Families may report decreases in income or increases in expenses at any time.

All information must be submitted in writing by mail, by fax, or in person at the Office of Housing. If the Voucher Family's share of rent increases, the Office of Housing will give the Family and Owner a full calendar month's notice. If the Voucher Family's share of the rent decreases, the Family share of the rent will be effective the following month after documents were submitted.

Voucher Families may request an informal hearing if they disagree with their family share of rent.

INSPECTIONS

Your home or apartment must *continue* to meet the program's Housing Quality Standards (HQS) to ensure that your home is a safe, healthy, and comfortable place to live. Housing Quality Standards identify very basic items that every house or apartment should have to be considered decent, safe, and sanitary. To confirm acceptable Housing Quality Standards are met, the Baltimore County Code Enforcement (BCOH) Inspectors conduct the following types of inspections:

- New move in (Initial)
- Annual Inspections
- Complaint Inspections
- 24-Hour Emergency Inspections
- Quality Control Inspections

Annual Inspections

HUD rules require that all units be inspected annually— that is within 365 days of the last inspection. Approximately 120 days prior to the anniversary date of the last inspection, the Office of Housing will mail the Owner and the Family a letter with an inspection date.

If a unit passes an inspection, no further action is needed. If the unit fails an inspection, the Owner and/or Voucher Family have 30 days to make the required repairs (24 hours for emergency items) and pass reinspection. Otherwise, the Housing Assistance Payment (HAP) will be abated (stopped) until the unit passes inspection. The Voucher Family will be notified of the BCOH's intent to terminate if the fail items are the fault of the family.

Complaint Inspections

Anytime the participating family or owner notifies the Office of Housing that a unit does not meet Housing Quality Standards, the Office of Code Enforcement will conduct a complaint inspection.

The Office of Code Enforcement may also conduct a complaint inspection based on information from third parties such as neighbors or public officials.

Time frames for compliance are the same as for annual inspections – 30 days for general maintenance / 24 hours for emergency items.

Quality Control Inspections

After a unit passes an inspection, an Owner or Voucher Family may receive notice that a Quality Control inspection will be performed. The Office of Code Enforcement conducts follow-up quality control inspections per HUD requirements. This type of inspection can be either an audit inspection or randomly selected inspection.

Quality Control Inspections are generally scheduled within 30 days of the prior inspection. Owners and Families receive approximately two weeks advance notice of any quality control inspection. Timetables for repairing violations cited during a quality control inspection are the same as for annual inspections.

24-Hour Emergency Repair Items

The following items are considered of an emergency nature and must be corrected by the owner.

- Major plumbing leaks or flooding.
- Natural gas leak or fumes.
- Electrical problem which could result in shock or fire and are an immediate threat to the tenant's safety.
- No heat when outside temperature is below 60 degrees Fahrenheit. Utilities not in service.
- Lack of functioning toilet.

The BCOH may give a short extension (not more than 48 additional hours) whenever the responsible party cannot be notified or it is impossible to effect the repair within the 24-hour period.

In those cases where there is leaking gas or potential of fire or other threat to public safety, and the responsible party cannot be notified or it is impossible to make the repair, proper authorities will be notified by the Office of Housing.

If the emergency repair item(s) are not corrected in the time period required by the Office of Housing, and the owner is responsible, the housing assistance payment will be abated and the HAP contract will be terminate.

If the emergency repair item(s) are not corrected in the time period required by the Office of Housing, and the family is responsible, the BCOH will terminate assistance to the family.

Examples of Fail Items Due to Family Violations

- Family failure to pay for Family-supplied utilities.
- Family failure to provide and maintain Family-supplied appliances.
- Damage caused by the Family or their guest to the unit or premises.
- Family failure to keep two scheduled inspection appointments.

PORTABILITY

One of the features of the tenant-based assistance program is that your assistance moves with you. As part of the voucher program, families have the opportunity to transfer their voucher to other counties or states. In order to “port” into another Housing Authority, you must meet their eligibility criteria for admission as if you were coming off of their Waiting List and had never leased in Baltimore County’s Housing Choice Voucher Program.

If you intend to move to another jurisdiction outside of Baltimore County, you must inform the Baltimore County Office of Housing (BCOH). If you decide after the briefing that you want to “port-out”, please submit the Portability Request Form handout. The Housing Authority where you plan to move will have to be contacted in order to properly transfer your case.

Other Housing Authorities in the Maryland Area

For portability contact persons for neighboring Public Housing Authorities, please refer to the handout.

Portability Facts

- The Housing Authority where you want to move may have different rules, policies, and deadlines.
- There may be different payment standards and utility allowances.
- You may have an intake appointment and submit your income, assets, childcare, birth certificates, social security cards, and other eligibility information.
- You may have to attend a briefing and receive a different size voucher.
- You can be terminated by either the Office of Housing or the housing authority to which you are moving.
- You should visit the county or state where you wish to move to determine housing availability and cost.
- You must give notice to your current landlord before using the port feature.
- You must be in good standing with the Office of Housing before you are allowed to port.

Informal Review and Hearing

- Reference the handout.



**BEING A SUCCESSFUL
TENANT & COMMUNITY
MEMBER**

SUCCESSFUL TENANCY

Communities consist of different types of families, including married couples, single adults, elderly and disabled persons. Residents can be either homeowners or renters. When you make a decision to move into a new neighborhood, you are making a decision to accept and adjust to the values of the community. Your new neighborhood becomes your new home and you are responsible for both. People living in the neighborhood depend on each other to create and maintain a positive living environment for all persons living there. The need for belonging and acceptance in your new neighborhood is important because it makes you feel comfortable where you live. Your neighbors will be sensitive to the level of your own self-respect and it will significantly affect how your new neighbors will accept and respect you. Refer to Exhibit 7 for suggestions when moving into a new neighborhood. Additional tips on being a good neighbor are discussed later in this section.

After moving into your new house or apartment, you have responsibilities to the Baltimore County Office of Housing, to the landlord and possibly to utility companies (dependent upon the agreement with your landlord). Some of these responsibilities are outlined in Exhibit 8.

Exhibit 7: Things To Do When Moving Into A New Neighborhood

- Talk with your children about changes that will take place.
- Enroll children in school and after school programs.
- Find out when garbage is collected.
- Meet and greet your next door neighbors.

- Get to know your community leaders.
- Register to vote at your nearest library.
- Participate in Neighborhood and PTA Meetings, Community Organizations, and Neighborhood Watch Program.
- Identify nearest medical facility, library, park, and recreation facility.

Exhibit 8: Participant Responsibilities to the Baltimore County Office of Housing and Landlord

- For the length of your lease, which must be at least one (1) year under the Housing Choice Voucher Program, you and your family are required to obey the requirements of the lease you signed with your landlord.
- You are also required to give your landlord the length of time in your lease (usually 30 days) before you move out of the unit, and at the same time, and you must give a copy of the notice to the Baltimore County Office of Housing. Your notice to move must be submitted in writing to the Baltimore County Office of Housing and the landlord.
- You are required to maintain the condition of your home or apartment in the same or better condition as it was when you moved in. (Damages to the unit beyond normal wear and tear may affect your security deposit.)

- During your participation in the Housing Choice Voucher Program, you are required to make your unit available for an annual inspection by the Baltimore County Office of Housing inspector.
- At least every 12 months, you are required to complete a re-examination of your income, expenses and family composition. At this time, the Baltimore County Office of Housing will also recalculate your portion of the rent in case it has changed.
- You are required to make timely rent payments to your landlord and utility companies.

- **Renter's insurance is available from insurance agencies. Renter's insurance can protect your family if your home is damaged by fire or flood or broken into.**

“BEING A GOOD NEIGHBOR”

Building Relationships and Communicating with Your Neighbors

The ability to communicate and get along well with your neighbors is very important because it can make a difference between a comfortable and uncomfortable living environment for you and your family. Your ability to establish good relationships with your neighbor is based on how well you know yourself. When developing new relationships, it is important to understand and respect the differences of your neighbors. You will live in a neighborhood with many people from different backgrounds. Some of these differences include: age, gender, religion, and ethnicity.

Building relationships with your neighbors is important because it enables you to:

- Build friendship, trust and respect
- Identify some things in common
- Understand differences
- Create a comfort zone
- Eliminate rumors

Your first impression is a lasting impression.

In order to make a good first impression when moving into your new neighborhood, start off by identifying some things you have in common with your neighbors. People who have similar things in common are more likely to build trust and respect for each other and build good relationships.

How to make a good first impression when meeting your new neighbors:

- Meet people by greeting them with eye contact and shaking their hands.
- Always introduce yourself by saying “Hello, my name is...! How are you doing?”
- Learn people’s names.
- Listen with your undivided attention.
- Compliment and be thankful for compliments.

Good Neighborhoods Start with YOU

What is a Good Neighbor?

A good neighbor is a law abiding citizen with a good attitude who values and respects the lives of others and is actively involved in the community. Refer to Exhibit 9 for tips on being a good neighbor.

Good Neighbors are People:

- You can trust and depend on
- With good attitudes
- Who abide by the law
- Who get involved and take action to strengthen their community
- Who care about their community
- Who exercise their right to vote

Become a Good Neighbor:

- Get to know your neighbors.
- Don’t bring bad habits into your new community.
- Respect the lives, opinions and property of others.
- Understand and accept your community values.
- Be accountable for your actions and the result of your actions.
- Get involved.
- Have a caring attitude for your community.

Communication

How well you communicate with your neighbors and Owner is essential to being a good neighbor. Good communication is the key to building and maintaining effective relationships with your neighbors and your landlord.

Neighborhood Etiquette

Neighborhood etiquette is used to describe what is appropriate in your community. Your neighborhood has standards of behavior which are the way people conduct themselves. See Exhibit 10 for a list of behaviors that are unacceptable in a community.

Your music – Whether being played inside your home or in your car – will disturb the peace of the neighborhood if played too loudly. When your music is heard at the edge of your property or outside the car with the windows closed, the volume is too loud.

Personal conversations, whether inside your home or on the front porch, which can be overheard by others should be okay for children to hear as well. Neighborhood families often have small children who will hear and see everything you do.

Conduct yourself in a manner that will not disturb your neighbor's peaceful enjoyment of the premises.

Exhibit 9: Being a Good Neighbor

- In order for you to receive respect, you must give it. The first step in building a relationship with your neighbors is respecting those next door, down the street, and around the corner.
- Keep an even, calm tone when speaking. Listen to what your neighbor has to say and try to understand their point of view.
- Leave your neighbor in a friendly manner, not in anger. Offer a helpful suggestion both of you can live with. Remember this is your neighbor, someone you might see every day.
- If you and your neighbor live in the same building and cannot resolve an issue, you should contact your landlord.
- If the issue is with a neighbor on the block or in the community, you should work with your community association.

Exhibit 10: Unacceptable Behavior in Your New Community

- Playing loud music in your car while riding down the street and inside your home.
- Having loud parties.
- Guests blocking your neighbor's driveway.
- Allowing your dog to use your neighbors' yards as a bathroom.
- Trash overflowing and garbage falling to the ground.
- Grass not cut timely, debris, paper, bottles and cans outside your door.
- Disturbing the peace.
- Getting rid of old furniture and junk by dumping it on the curb.
- Problems with unauthorized persons living in the unit.
- Poor housekeeping inside and outside of unit.
- Unauthorized pet(s).
- Inoperable vehicles parked in yard or on street.
- Child neglect, leaving children unattended for long periods of time.
- Unauthorized guests causing trouble with your neighbors.

Basic Housekeeping Tips

- Make cleaning a family activity.
- Organization is the key to easy cleaning.
- Designate storage for items needing to be stored.
- Avoid clutter (get rid of unused items that do not have value).
- Use proper cleaning items.
- Straighten up daily.
- Clean more thoroughly during the weekend or days off work.
- Designate an area to place your laundry.
- Avoid using sheets to cover windows, use curtains instead.
- Wash dishes and remove food particles from table, floor, and countertops after each meal.

Keeping the Exterior of Your Unit Clean

- In the summer, keep the grass cut.
- Remove snow if you are in a single family dwelling.
- Keep sidewalk and driveway free of debris.

Security / Stability

You worked hard to select your new home – taking time to consider quality of schools, convenience, safety, etc. It is now time to enjoy the benefits of your hard work. You will be able to provide stability for your family by remaining in your new home.

Special Opportunities

The Baltimore County Office of Housing uses Project Based Vouchers to create housing opportunities and serve underserved populations. These are the opportunities currently available.

Tabco Towers

Tabco Towers is a 22 story high rise senior, 62 years or older, housing community located at 305 E. Joppa Road, Baltimore, MD 21286. This location has easy access to shopping, local attractions, and public transportation within Towson, Loch Raven Village, and Dulaney Valley. Some of the amenities are a community room with a panoramic view of Towson, private off-street parking, pet-friendly (with some restrictions) units, 24 hour emergency maintenance service, included utilities, etc.

Remington Accessible Housing

Remington Accessible Housing, LLC is partnering with the Office of Housing to provide accessible housing in Opportunity Ares of Baltimore County. Remington will be offering high quality units throughout the county that will give occupants better access to employment, education, and resources. Units will feature 3, 4, and 5 bedroom scattered-site accessible housing for households with disabled family members.

Prospect Place

Prospect Place is a permanent supportive housing program located at 8720 Philadelphia Road, Rosedale, MD 21237. Prospect Place will provide 12 efficiency apartments for chronically homeless men and offer supportive services through United Ministries, Inc.

RTA–Baltimore County

RTA-Baltimore County, LLC is bringing over 40 years of development experience to offer scattered-site single family units with accessible features to Baltimore County. These units will be located in Opportunity Areas throughout Baltimore County that offer better access to education, employment, and resources. RTA will provide 3 and 4 bedroom units for households with disabled family members featuring amenities comparable to many modern homes on the market.

