

The *Accessory, Shared, and Sheltered Housing Program* provides loans to limited-income home owners for housing modifications that create accessory dwelling units or provide for shared housing arrangements. Home owners also may receive loans to modify housing in order to provide sheltered housing for up to fifteen income-eligible elderly, handicapped, or disabled persons.

The *Group Home Acquisition Program (GHAP)* was authorized by the General Assembly in 1986 and is funded with special funds. GHAP provides financing to nonprofit organizations to acquire and modify housing for group homes and temporary and emergency shelters that serve low-income persons.

The *Special Housing Opportunities Program (SHOP)* provides funding to nonprofit organizations (as defined by Internal Revenue Code, sec. 501(c)(3)) and local development agencies to construct or acquire and modify existing housing as shelter for persons with special housing needs. Created in 1991, the program complements the Group Home Acquisition Program and is funded by tax-exempt revenue bonds.

By making low-interest loans available for repair and renovation, the *Maryland Housing Rehabilitation Program—Single Family (MHRP—SF)* preserves the State's stock of existing owner-occupied one- to four-unit dwellings. Owner-occupants and tenants of rental properties must meet income guidelines established by the Administration. MHRP—SF is administered under the same funding as MHRP—MF. The Livability Code Rehabilitation Program was merged into MHRP—SF on July 1, 1990.

The *Home and Energy Loan Program—Single Family (HELP—SF)* finances loans for energy conservation and home improvements in owner-occupied one- to four-unit dwellings. Loans are administered by the Community Development Administration, local housing agencies, and participating lenders. Owner-occupants and tenants of rental properties must meet income guidelines established by the Administration. HELP—SF is administered under the same funding as HELP—MF.

RENTAL SERVICE PROGRAMS

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Under the Community Development Administration, Rental Service Programs provides rental assistance with federal and State funds to low-income families for decent, safe and sanitary housing. Federal rental assistance funds come to the State through the U.S. Department of Housing and Urban Development under the Federal Housing Act of 1937 (42 USC 1437, as amended). The office monitors compliance with legal mandates of all rental developments financed with Community De-

velopment Administration loans and federal Low-Income Housing Tax Credits.

Under the *Section 8 Certificate/Voucher Program*, participating landlords make available to low-income families rental housing that meets occupancy standards. To qualify, total family income must be 50 percent or less of the median income for the area in which the housing is located. Through local administering agencies, the Community Development Administration accepts and reviews applications from prospective tenants for participation in the program. Families that qualify are issued Certificates of Family Participation.

Under the Certificate Program, owners who agree to rent to qualifying families sign a contract with the Community Development Administration or the local administering agency that guarantees payments to the owner as long as the housing and lease adhere to federal standards. Through the Community Development Administration, the U.S. Department of Housing and Urban Development subsidizes that part of the rent that exceeds 30 percent of the family's total income, and unit rent may not exceed the fair market rent. Individual applicants must find their own housing. In this way, families may select neighborhoods that best suit their needs. Under the Voucher Program, there is no fair market rent limitation, and tenants may pay more than 30 percent of their income for rent if it exceeds the fair market rent.

Other than the elderly, disabled, or handicapped, the only single persons automatically eligible for the Section 8 Certificate/Voucher Program are those displaced from their previous housing by governmental actions, or those who are a remaining member of a tenant family.

The *Moderate Rehabilitation Program* helps improve existing multifamily rental units that need repair or renovation. Under the Program, the landlord rehabilitates the unit, often with Community Development Administration financing. The Administration, on behalf of the tenants, then commits rent subsidies to the unit for a period of fifteen years. These rent subsidies are funded by the federal government. The Program is part of the Section 8 Existing Program; however, funding for new projects is not available.

The *Rental Rehabilitation Program* also is directed at rental housing in need of repair. The Program encourages owners of such housing to renovate the structures by providing the owner with half the cost of rehabilitating each unit, or up to \$8,500 per unit, whichever is less. Funds are provided by the U.S. Department of Housing and Urban Development.

The *Rental Allowance Program (RAP)* was created by the General Assembly in 1986 and was first funded in 1987. For low-income homeless households or those with critical or emergency housing needs, the Program provides short-term rent subsidies. The Program is administered through grants