

Under the *Section 8 Certificate and Voucher Programs*, 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; unit rent may not exceed the fair market rent. 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.

SPECIAL LOAN PROGRAMS

Vance T. Morris, *Director*

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In 1986, the General Assembly created special rehabilitation programs to address the housing needs of low-income households. With State general funds, these programs provide low-interest, no-interest or deferred loans for 20-year terms.

Limited-income home owners and landlords of rental properties who rent to limited-income households may qualify for loans or grants under two programs. The *Indoor Plumbing Program* provides loans to finance indoor plumbing and related systems in buildings that lack indoor plumbing or have failing plumbing systems. Loans and grants through the *Lead Hazard Reduction Loan and Grant Program* finance hazard reduction in residential buildings and buildings that provide services to children.

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 senior citizens or persons with disabilities who meet income-eligibility requirements.

The *Group Home Financing Program* was authorized by the General Assembly in 1986 as the Group Home Acquisition Program and received its present name in 1995. With special funds, the Program finances nonprofit organizations to acquire and modify

housing for group homes and temporary and emergency shelters serving low-income persons.

The *Maryland Housing Rehabilitation Program—Single Family* preserves owner-occupied one- to four-unit dwellings by making low-interest loans for repair and renovation. Owner-occupants and tenants of rental properties must meet income guidelines set by the Secretary of Housing and Community Development. The Program is administered under the same funding as the Maryland Housing Rehabilitation Programs—Multi-Family.

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

Operating Assistance Grant Demonstration Projects started in April 1991. These projects promote the development and improvement of low-income housing and, through operating assistance grants, enable nonprofit organizations to provide it (COMAR Title 5, subtitle 11).

WEATHERIZATION ASSISTANCE

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Formerly under the Department of Human Resources, the *Weatherization Assistance Program* became part of the Department of Housing and Community Development in 1987 (Chapter 311, Acts of 1987). The Program funds local, community service organizations to help low-income, elderly, and persons with disabilities conserve energy by weatherizing their houses. The Program contracts with seventeen local administering agencies (county governments, community action agencies, offices on aging, and nonprofit organizations) to provide weatherization assistance statewide.

Since 1991, Weatherization Assistance has entered into agreements with major utility companies in Maryland to promote energy conservation through weatherization in low-income households. By joining these private funds with federal funds, more low-income households can be served.

DIVISION OF FINANCE & ADMINISTRATION

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The Division of Finance and Administration began as the Division of Finance and received its present name in 1992. For the Department, the Division