

# Housing Scan: Maryland

Developed by the Technical Assistance Collaborative

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## I. HOUSING AFFORDABILITY GAP

In 2015, a person living in Maryland with a disability received SSI benefits equal to \$733.00 per month.<sup>1</sup> Statewide, this income was equal to 14% of the area median income (AMI).<sup>2</sup> A person with a disability receiving SSI would have to pay 123% of their monthly income to rent an efficiency (studio) unit and 143% of their monthly income for a one-bedroom unit at the Fair Market Rent (FMR) established by the U.S. Department of Housing and Urban Development (HUD).<sup>3</sup>

As documented in Table 1 below, within Maryland’s federally defined housing market areas the cost of a one-bedroom rental unit ranged from a low of 74% of monthly SSI payments in the Cumberland housing market area to a high of 168% in the Washington-Arlington-Alexandria housing market area.

**TABLE 1**  
**Housing Needs Data for Maryland<sup>4</sup>**

Housing Market Area	SSI Monthly Payment	SSI as % of Median Income	% SSI for Efficiency Apt.	% SSI for 1 Bedroom
Baltimore-Towson	\$733.00	14%	114%	134%
Cumberland*	\$733.00	17%	63%	74%
Hagerstown	\$733.00	17%	74%	90%
Philadelphia-Camden-Wilmington*	\$733.00	15%	110%	131%
Salisbury	\$733.00	17%	75%	93%
Somerset County	\$733.00	17%	57%	80%
Washington-Arlington-Alexandria*	\$733.00	11%	159%	168%
<b>Statewide</b>	<b>\$733.00</b>	<b>14%</b>	<b>123%</b>	<b>143%</b>

\* Indicates a housing market area that crosses state boundaries

As Table 2 below indicates, a person with a disability receiving SSI payments in Maryland had income equivalent to an hourly wage of \$4.23 – \$3.02 less than the federal minimum wage of \$7.25. In 2015, a person in Maryland had to earn \$20.16 per hour to be able to afford a one-bedroom rental unit based on HUD's FMR (referred to by the National Low Income Housing Coalition as the Housing Wage).<sup>5</sup>

<sup>1</sup> \$733 is equal to the federal SSI amount in 2015. In 2015, there was no optional state supplement provided to SSI recipients in Maryland.

<sup>2</sup> The area median income (AMI) is used to determine the eligibility of applicants for federally-funded housing programs (and many local programs as well). It sets the maximum limit that a household can earn to be eligible for federal programs, essentially defining who can be served by a particular funding source. HUD publishes median income, by geographic area and family size, each year. These data are available online at [www.huduser.org/datasets/il.html](http://www.huduser.org/datasets/il.html).

<sup>3</sup> Fair Market Rent Data available online at [http://www.huduser.org/datasets/fmr/fmr2015f/fy2015f\\_Schedule\\_B.pdf](http://www.huduser.org/datasets/fmr/fmr2015f/fy2015f_Schedule_B.pdf)

<sup>4</sup> Data extrapolated from National Low Income Housing Coalition’s *Out of Reach* report and HUD FMR data

<sup>5</sup> More information about the Housing Wage can be found in *Out of Reach* published by the National Low Income Housing Coalition, available online at [www.nlihc.org](http://www.nlihc.org).

**TABLE 2**  
**2015 SSI Payments as an Hourly Wage – Maryland**

<b>Housing Market Area</b>	<b>SSI As Hourly Wage</b>	<b>NLIHC Housing Wage for 1 bedroom FMR</b>
Baltimore-Towson	\$4.23	\$18.94
Cumberland*	\$4.23	\$10.42
Hagerstown	\$4.23	\$12.73
Philadelphia-Camden-Wilmington*	\$4.23	\$18.44
Salisbury	\$4.23	\$13.10
Somerset County	\$4.23	\$11.33
Washington-Arlington-Alexandria*	\$4.23	\$23.65
Non-Metropolitan Area	\$4.23	\$15.19
<b>Statewide</b>	<b>\$4.23</b>	<b>\$20.16</b>

\* Indicates a housing market area that crosses state boundaries

## II. HOUSING RESOURCES

### A. U.S. Department of Housing and Urban Development (HUD)

HUD provides a variety of resources to states, local governments, and non-profit housing agencies to provide access to or to develop affordable housing. This housing scan describes some of those resources of most value to expanding housing options for people with disabilities and elders transitioning from nursing homes and other health care institutions into the community including:

- Housing Choice Vouchers (HCV), including special purpose vouchers
- Federal Public Housing Units
- Home Investments Partnership Program
- Housing Opportunities for Persons with AIDS (HOPWA)
- Section 811 Supportive Housing for Persons with Disabilities Program
- Section 202 Supportive Housing for the Elderly Program
- Continuum of Care Homeless Programs

#### 1. Resources Administered by Public Housing Agencies (PHAs)

PHAs are public agencies overseen by a Board of Commissioners that is either elected or appointed by the city or town. PHAs were created with passage of the first Housing Act in 1937 to develop, own, and manage public housing under contract with HUD. PHAs can administer conventional public housing units, Housing Choice vouchers, or both, as well as numerous other affordable housing programs.

##### a. Housing Choice Voucher Program

The Housing Choice Voucher program is the major federal program for assisting low-income families, the elderly, and people with disabilities to obtain decent, safe, and affordable housing in the community. Vouchers are commonly referred to as tenant-based rent subsidies because they are provided to eligible applicants to use in private market rental housing of their choice that meets the HCV program requirements. The HCV household pays a portion of monthly housing costs that is based on the income of the household. The household's portion is usually – but not always – equal to 30-40% of its monthly-adjusted income. This subsidy is based on the cost of moderately priced rental housing in the community and is provided by a PHA under a contract with HUD.

At the present time, there are 32 PHAs in Maryland administering HCV and public housing programs. Of these, 8 PHAs administer only an HCV program, 7 administer only a public housing program, and 17 PHAs administer both an HCV and public housing program. The PHAs in Maryland administer a total of 53,141 vouchers and own and operate a total of 19,095 units of federally funded public housing. A list of Maryland PHAs – and the resources they control – is included in Table 3.

**TABLE 3<sup>6</sup>**  
**PHA Contacts for Maryland**

PHA Name	City	PH/HCV/Both	Housing Choice Vouchers	Public Housing Units
Allegany County HA	Cumberland	PH	0	75
Annapolis HA	Annapolis	Both	384	1,098
Anne Arundel County Housing Commission	Glen Burnie	Both	2,091	934
Baltimore City HA <sup>7</sup>	Baltimore	Both	19,275	11,512
Baltimore County HA	Baltimore	HCV	6,133	0
Calvert County HA	Prince Frederick	Both	339	71
Cambridge HA	Cambridge	PH	0	190
Carroll County Housing & Community Development	Westminster	HCV	649	0
Cecil County HA	Elkton	HCV	634	0
Charles County Commissioners	Port Tobacco	HCV	909	0
College Park HA	College Park	PH	0	108
Crisfield HA	Crisfield	Both	23	330
Cumberland HA	Cumberland	PH	0	425
Easton HA	Easton	Both	139	66
Elkton HA	Elkton	Both	40	150
Frederick HA	Frederick	Both	724	481
Frostburg HA	Frostburg	PH	0	100
Glenarden HA	Glenarden	PH	0	60
Hagerstown HA	Hagerstown	Both	900	1,320
Harford County HA	Bel Air	HCV	1,269	0
Havre de Grace HA	Havre de Grace	PH	0	60

<sup>6</sup> Data from HUD PHA Contact Information [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/pha/contacts](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts) and HUD Housing Authority Profile database <https://pic.hud.gov/pic/haprofiles/haprofilelist.asp>

<sup>7</sup> This and several other PHAs are technically the “Housing Authority of ---”. For this scan, we have placed the city/county name first in order to place them in alphabetical order so that the reader can more easily find the data.

PHA Name	City	PH/HCV/Both	Housing Choice Vouchers	Public Housing Units
Howard County Housing Commission	Columbia	Both	944	50
MD Department of Housing & Community Development	Crownsville	HCV	2,455	0
Montgomery County HA	Kensington	Both	7,088	932
Prince Georges HA	Largo	Both	6,013	377
Queen Anne’s County HA	Centreville	Both	136	25
Rockville HA	Rockville	Both	409	341
St. Mary’s County HA	Lexington Park	Both	1,313	52
St. Michaels HA	Saint Michaels	Both	20	61
Washington County HA	Hagerstown	HCV	578	0
Westminster Housing Office	Westminster	HCV	293	0
Wicomico County HA	Salisbury	Both	383	277
<b>TOTAL</b>			<b>53,141</b>	<b>19,095</b>

***i. Special Purpose Vouchers***

In addition to regular Housing Choice Vouchers, there are special purpose vouchers that have been appropriated by Congress exclusively for people with disabilities. Because of various requirements imposed on these vouchers by law and by Congressional appropriations language, these vouchers are an invaluable resource for meeting the housing needs of people with disabilities since they must continue to be set aside for people with disabilities even when they turnover and are re-issued. As documented in Table 4, of the 53,141 vouchers administered by PHAs in Maryland, 3% (1,650 vouchers) are targeted exclusively to people with disabilities through the following programs:

- ***Five-Year Mainstream Housing Opportunities for Persons with Disabilities***

Five-Year Mainstream vouchers are set aside exclusively for people with disabilities. These vouchers are funded through the Section 811 tenant-based rental assistance program (25% of the program’s appropriations have been used for tenant-based rental assistance) and PHAs<sup>8</sup> received *five-year* annual contributions contracts.

- ***Rental Assistance for Non-Elderly Persons with Disabilities (“NED” Vouchers)***

In addition to the 5-year Mainstream vouchers, over the past decade, HUD has also awarded over 55,000 other vouchers targeted to non-elderly people with disabilities, now referred to as NED vouchers.<sup>9</sup>

<sup>8</sup> Non-profit disability organizations were also eligible to apply for Section 811-funded Mainstream vouchers.

<sup>9</sup> NED vouchers include those vouchers previously known as Designated Housing vouchers, Certain Developments vouchers, Project Access vouchers, and 1-year Mainstream vouchers.

- **Rental Assistance for Non-Elderly Persons with Disabilities** (“NED” Category 2 Vouchers)

In 2011, HUD awarded another category of vouchers targeted to non-elderly persons with disabilities currently residing in nursing homes or other healthcare institutions who want to transition into the community. These vouchers are now referred to as NED Category 2 vouchers.

As seen in Table 4, 11 PHAs in Maryland currently administer a total of 1,650 vouchers for people with disabilities – 240 five-year Mainstream vouchers, 1310 NED vouchers, and 100 NED Category 2 vouchers.

**TABLE 4<sup>10</sup>**  
**PHAs in Maryland with Special Purpose Vouchers**

PHA	NED	Five-Year Mainstream	NED Category 2
Anne Arundel County HA	0	100	0
ARC Northern Chesapeake Region	0	75	0
Baltimore City	175	0	40
Baltimore County HA	100	0	50
Carroll County Housing & Community Development	100	0	0
Charles County Commissioners	100	0	0
Frederick HA	50	0	0
Howard County Housing & Community Development	25	0	10
Montgomery County HA	660	15	0
Rockville	0	50	0
St. Mary’s County HA	100	0	0
<b>TOTAL</b>	<b>1,310</b>	<b>240</b>	<b>100</b>

On June 14, 2011 HUD published *PIH Notice 2011-32*, a critical document for ensuring the effective utilization of all the NED vouchers described above. All PHAs will now be clear that, upon turnover, those vouchers must continue to be provided ONLY to non-elderly disabled households.

<sup>10</sup> Data from <http://www.tacinc.org/knowledge-resources/vouchers-database/>

**ii. HCV Utilization Rates**

Data related to the utilization of Housing Choice Vouchers by PHAs in Maryland is located in Table 5. The chart compares PHA utilization rates to the national rates of:

- 20% of HCVs utilized by non-elderly disabled individuals
- 14% of HCVs utilized by elderly disabled households
- 6% of HCVs utilized by elderly non-disabled individuals

As illustrated below, the rate of utilization of vouchers by non-elderly disabled individuals was lower than the national rate at 13 (52%) of the PHAs in the state. For elderly disabled households the utilization rate was less than the national rate at 11 (46%) of the PHAs and the utilization rate by elderly non-disabled individuals at 8 (33%) of the PHAs was less than the national rate.

**TABLE 5<sup>11</sup>**  
**Housing Choice Voucher Utilization Rates**  
**By Non-Elderly Disabled, Elderly Disabled, and Elderly Non-Disabled Households**

<b>PHA</b>	<b>Non-elderly individuals with disabilities</b>	<b>Elderly individuals with disabilities</b>	<b>Elderly individuals without an identified disability</b>
Annapolis HA	7%	6%	4%
Anne Arundel County Housing Commission	24%	14%	7%
Baltimore City HA	44%	10%	3%
Baltimore County HA	21%	19%	11%
Calvert County HA	20%	17%	23%
Carroll County Housing & Community Development	22%	18%	18%
Cecil County HA	30%	18%	11%
Charles County Commissioners	16%	12%	4%
Crisfield HA	10%	5%	15%
Easton HA	15%	15%	14%
Elkton HA	5%	10%	21%
Frederick HA	23%	13%	5%
Hagerstown HA	33%	9%	4%
Harford County HA	39%	24%	12%
Howard County Housing Commission	19%	15%	7%
Montgomery County HA	16%	10%	10%
Prince Georges HA	13%	9%	5%
Queen Anne's County HA	18%	25%	3%
Rockville HA	14%	6%	24%
St. Mary's County	18%	16%	7%
St. Michaels HA	31%	15%	8%

<sup>11</sup> Data from HUD Resident Characteristics Report as of July 31, 2015:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/systems/pic/50058/rcr](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/systems/pic/50058/rcr)

PHA	Non-elderly individuals with disabilities	Elderly individuals with disabilities	Elderly individuals without an identified disability
Washington County HA	19%	16%	36%
Westminster Housing Office	53%	16%	1%
Wicomico County HA	8%	12%	29%
<b>State Average</b>	<b>20%</b>	<b>13%</b>	<b>9%</b>
<b>National Average</b>	<b>20%</b>	<b>14%</b>	<b>6%</b>

**iii. Public Housing Units**

According to data from HUD, as of July 31, 2015, the rate of utilization of public housing units by non-elderly disabled individuals was lower than the national rate at 15 (68%) of the PHAs in the state. For elderly disabled households the utilization rate was less than the national rate at 12 (55%) of the PHAs and the utilization rate by elderly non-disabled individuals at 12 (55%) of the PHAs was less than the national rate.<sup>12</sup>

PHAs are allowed to designate public housing properties for elderly persons, people with disabilities, or a mixture of the two population groups. As of September 2015, no PHAs within Maryland had designated any public housing units. In the previous ten years, four PHAs had designated housing allocation plans.

**TABLE 6<sup>13</sup>**  
**PHAs in Maryland with Previous Designated Housing Allocation Plans**

PHA	Effective Date of Plan	Expiration Date of Plan	Renewal Plan	Units Designated for Elderly	Units Designated for People with Disabilities
<b>EXPIRED</b>					
Allegany County HA	10/20/2006	10/20/2011	-	52	0
Baltimore City HA	10/26/2005	10/26/2010	-	0	584
Frederick HA	6/30/2005	6/30/2010	-	123	0
Hagerstown HA	6/17/2010	6/17/2015	-	60	0
Montgomery County HA	10/27/2008	10/27/2010	Yes	453	0
<b>TOTAL</b>				<b>688</b>	<b>584</b>

**iv. Family Unification Program Vouchers (FUP)**

The Family Unification Program (FUP) is a program under which Housing Choice Vouchers (HCVs) are provided to two different populations:

1. Families for whom the lack of adequate housing is a primary factor in:
  - a. The imminent placement of a family’s child or children in out-of-home care, or

<sup>12</sup> Data from HUD Resident Characteristics Report on July 31, 2015:

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/systems/pic/50058/rcr](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/systems/pic/50058/rcr)

<sup>13</sup> Data from [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/programs/ph/dhp/designated](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/ph/dhp/designated)

- b. The delay in the discharge of the child or children to the family from out-of-home care.
2. Youth at least 18 years old and not more than 21 years old who left foster care at age 16 or older and who lack adequate housing.

PHAs administer the FUP in partnership with Public Child Welfare Agencies (PCWA) who are responsible for referring FUP families and youths to the PHA for determination for eligibility for rental assistance. In addition to rental assistance, supportive services must be provided by the PCWA to FUP youths for the entire time the youth participates in the program. As seen in Table 7, 5 PHAs in Maryland administer 335 FUP vouchers.<sup>14</sup>

**TABLE 7<sup>15</sup>**  
**PHAs in Maryland with Family Unification Program Vouchers**

PHA	Number of Vouchers
Calvert County HA	25
Baltimore City HA	100
Prince George’s County HA	60
MD Department of Housing & Community Development	100
St. Mary’s County HA	50
<b>TOTAL</b>	<b>335</b>

**2. Resources Administered by State and Local Community Development Officials**

Each year, Congress appropriates billions of dollars – slightly over \$6.4 billion for federal Fiscal Year (FY) 2014 – that go directly to all states, most urban counties, and communities “entitled” to receive federal funds directly from HUD. Before states and communities can receive these funds they must have a HUD-approved Consolidated Plan (ConPlan). A list of the HUD-approved Consolidated Plans from Maryland, along with contact persons can be found online at [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/comm\\_planning/about/conplan/local/md](http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/about/conplan/local/md). Table 8 documents the FY14 ConPlan formula allocations for the entire state.

The ConPlan must outline a plan for the use of federal housing funds including:

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships Program (HOME)
- Housing Opportunities for Persons with AIDS (HOPWA)
- Emergency Shelter Grant (ESG)

**TABLE 8<sup>16</sup>**  
**FY2014 Consolidated Plan Allocations for Maryland**

Name	CDBG	HOME	HOPWA	ESG	TOTAL
AIDS Interfaith Residential Services	\$0	\$0	\$1,380,200	\$0	\$1,380,200
Annapolis	\$247,696	\$0	\$0	\$0	\$247,696
Anne Arundel County	\$1,777,659	\$591,207	\$0	\$148,328	\$2,517,194
Baltimore	\$18,840,431	\$3,396,682	\$15,683,476	\$1,527,915	\$39,448,504
Baltimore County	\$3,681,509	\$1,680,458	\$0	\$306,073	\$5,668,040

<sup>14</sup> Data from <http://www.tacinc.org/knowledge-resources/vouchers-database>

<sup>15</sup> Data from <http://www.tacinc.org/knowledge-resources/vouchers-database>

<sup>16</sup> Data from <https://www.hudexchange.info/grantees/cpd-allocations-awards/>

Name	CDBG	HOME	HOPWA	ESG	TOTAL
Bowie	\$170,149	\$0	\$0	\$0	\$170,149
Cumberland	\$743,369	\$0	\$0	\$0	\$743,369
Frederick	\$354,627	\$0	\$689,956	\$0	\$1,044,583
Gaithersburg	\$319,894	\$0	\$0	\$0	\$319,894
Hagerstown	\$646,183	\$0	\$0	\$0	\$646,183
Harford County	\$931,409	\$322,521	\$0	\$0	\$1,253,930
Howard County	\$1,001,886	\$347,965	\$0	\$0	\$1,349,851
Montgomery County	\$4,119,530	\$1,456,189	\$0	\$339,770	\$5,915,489
Prince George’s County	\$4,366,283	\$1,548,915	\$0	\$363,115	\$6,278,313
Salisbury	\$287,318	\$0	\$0	\$0	\$287,318
State of Maryland	\$7,113,827	\$4,204,455	\$397,806	\$953,756	\$12,669,844
<b>TOTAL</b>	<b>\$44,601,770</b>	<b>\$13,548,392</b>	<b>\$10,309,700</b>	<b>\$3,638,957</b>	<b>\$79,940,557</b>

**a. HOME Investment Partnerships Program**

The federal government created the HOME Investment Partnerships Program (HOME) in 1990. The HOME program is a formula grant of federal housing funds given to states and localities (referred to as “participating jurisdictions” or PJs). Maryland received over \$13 million in HOME funds in FY 2014. This formula funding was allocated to 7 PJs and the State of Maryland.

HOME funds can be used to:

- Build, buy, and renovate rental housing;
- Finance homeownership opportunities;
- Repair homes, including making buildings physically accessible; or
- Provide rental subsidies to eligible households.

Specifically, HOME resources can be used to cover the cost of acquiring land and buildings, renovating properties, as well as constructing new rental housing. However, HOME funds cannot be used to fund on-going housing operating costs. Funds can be provided for projects developed by both for-profit and non-profit developers and can be made available in the form of grants or loans, which are designed to ensure affordability. Sometimes HOME funds are used to cover costs incurred to determine if a project is feasible, such as architect and engineering fees.

The rental housing developed using HOME funds can take on many forms. The units can range in size from Single Room Occupancy (SRO) units or efficiencies (studios) to multi-bedroom apartments. HOME-funded rental housing can be as small as a single family home or as large as an apartment complex with hundreds of units.

Historically, 5 PJs have chosen to use their HOME funds to fund tenant-based rental assistance vouchers. However, as seen in Table 9 below, only Prince George’s County continues to provide this type of assistance with its HOME funds, assisting 84 households in since the beginning of 2014.

**TABLE 9<sup>17</sup>**  
**Number of HOME-Funded Tenant-based Rental Assistance Vouchers**

<sup>17</sup> Data from <https://www.hudexchange.info/manage-a-program/home-dashboard-reports/>

Participating Jurisdiction	Number of Households since 1992	Number of Households from Jan-Sept 2014
Anne Arundel County	64	0
Baltimore County	876	1
Baltimore	0	0
Harford County	88	0
Howard County	0	0
State of Maryland	96	0
Montgomery County	938	0
Prince George's County	0	84
<b>Total</b>	<b>2062</b>	<b>85</b>

All housing developed with HOME funds must serve low- and very low-income individuals and families. For rental housing, at least 90% of HOME funds must benefit families whose incomes are at or below 60% of AMI; the remaining 10% must benefit families with incomes at or below 80% of AMI. However, the fact that HOME funds cannot be used to subsidize the operating costs of rental housing can be a barrier to using the program for people with extremely low-incomes (i.e., below 30 % of the AMI) including extremely low-income people with disabilities and elders.

Table 10 below demonstrates how HOME funds were used in Maryland to create rental housing to assist people with very low- and extremely-low incomes. Given their limited incomes, people with disabilities and elders in Maryland could benefit from rental housing targeted to people with incomes below 30% (or even 50%) of the area median. Without a link to on-going subsidy funding through programs like HCV assistance or a state funded subsidy, it is difficult to use HOME funds to develop permanent and affordable rental housing for people with incomes below 30% of AMI. Despite this fact, all the PJs in Maryland have developed some deeply subsidized housing for extremely low-income people and 5 PJs are above the national rate of 47% of tenants of HOME-funded rental housing with incomes between 0%-30% of AMI.

**TABLE 10<sup>18</sup>**  
**Incomes of Renters in HOME-Funded Rental Housing in Maryland as of 09/30/14**

Participating Jurisdiction	FY14 HOME Funding	% of tenants of HOME-funded rental housing whose income is 0-30% of AMI (as compared to other renters)	% of tenants of HOME-funded rental housing whose income is 0-50% of AMI (as compared to other renters)
Anne Arundel County	\$591,207	69%	97%
Baltimore County	\$1,680,458	44%	78%
Baltimore	\$3,396,682	63%	92%
Harford County	\$322,521	83%	100%
Howard County	\$347,965	43%	71%
State of Maryland	\$4,204,455	61%	90%
Montgomery County	\$1,456,189	50%	91%
Prince George's County	\$1,548,915	46%	80%
<b>STATE AVERAGE</b>		<b>59%</b>	<b>90%</b>
<b>NATIONAL AVERAGE</b>		<b>47%</b>	<b>82%</b>

<sup>18</sup> Data Source: HUD HOME Performance SNAPSHOTS <https://www.hudexchange.info/manage-a-program/home-performance-snapshot-and-pj-rankings-reports/>

**b. Housing Opportunities for Persons with AIDS Program (HOPWA)**

HOPWA funding provides housing assistance and related supportive services by grantees who are encouraged to develop community-wide strategies and form partnerships with area nonprofit organizations. HOPWA funds may be used for a wide range of housing, social services, program planning, and development costs. These include, but are limited to, the acquisition, rehabilitation, or new construction of housing units; costs for facility operations; rental assistance; and short-term payments to prevent homelessness. HOPWA funds also may be used for health care and mental health services, chemical dependency treatment, nutritional services, case management, assistance with daily living, and other supportive services.<sup>19</sup>

HOPWA funds are awarded through the Consolidated Plan as a block grant to states and larger metropolitan areas based on the incidences of AIDS in these areas and competitively through an annual Notice of Funding Availability (NOFA). Maryland has four HOPWA recipients, through both the formula and competitive process, totaling over \$18 million in FY2014.

**c. Emergency Solutions Grant (ESG)**

On May 20, 2009 President Obama enacted the Homeless Emergency and Rapid Transition to Housing (HEARTH) Act of 2009. The HEARTH Act provides communities with new resources and better tools to prevent and end homelessness, including revamping the ESG program. The key changes that reflect this new emphasis are the expansion of the homelessness prevention component of the program and the addition of a new rapid re-housing assistance component.

The current ESG program provides federal grants to states and localities based on a formula. To receive ESG funds, each state/entitlement community must submit a Consolidated Plan to HUD describing how the ESG resources will be used to meet local needs.

Under HEARTH, ESG eligible components include:

- Street Outreach
- Emergency Shelter
- Homelessness Prevention
- Rapid Re-Housing
- Homeless Management Information Systems (HMIS)
- Administration (up to 7.5% of ESG allocation)

Some of these activities, specifically Rapid Re-Housing and HMIS, are new allowable activities under ESG.

In FY 2014, Maryland received \$3,638,957 in ESG resources.

**3. Section 811 Supportive Housing for Persons with Disabilities Program**

The Section 811 program funds the development of supportive housing for people with disabilities between the ages of 16 and 62. Historically, the program has provided both capital funding and a project-based rental assistance contract for non-profit organizations to develop new permanent supportive housing for persons with disabilities. In January, 2011, President Obama signed into law the Frank Melville Supportive Housing Investment Act of 2010, legislation to revitalize and reform the Section 811 program. The capital/advance option remains authorized within the reformed Section 811 program. However, the program includes two new approaches to creating integrated permanent supportive housing: the Modernized Capital Advance/Project Rental Assistance Contract (PRAC) multi-family option, and the Project Rental Assistance (PRA) option. Both options require that properties receiving Section 811 assistance limit the total number of

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<sup>19</sup> Data from <https://www.hudexchange.info/hopwa/>

units with permanent supportive housing use restrictions to 25% or less. Although all three of these options are authorized in the legislation, the FY 2012, 2013 and 2014 appropriations, direct that all funding for new Section 811 units be provided solely through the PRA option. Late in FY12, HUD issued the first NOFA for PRA Demonstration funds and in February 2013 announced awards of \$98 million to 13 states for the development of 3530 units. The Maryland Department of Housing and Community Development was awarded over \$10 million in Section 811 PRA Demonstration funding to develop 150 units.

Until FY2012, HUD published a Notice of Funding Availability (NOFA) each year for the Section 811 program to allow nonprofit organizations to create group homes and other supportive housing. The NOFA specified the number of Section 811 units allocated to each HUD jurisdiction according to needs factors that include the number of people age 16 years or older with disabilities. Only nonprofit organizations were eligible to apply. As seen in Table 11, Maryland was successful in obtaining 200 new Section 811 housing units between FY2005 and FY2011.

**TABLE 11<sup>20</sup>**  
**Section 811 Supportive Housing for Persons with Disabilities Program**  
**Awards for Maryland FY2005-2011**

Year	Sponsor	City	Rental Subsidy	Capital Advance	# Units Awarded
2005	AIDS Interfaith Residential Services, Inc.	Baltimore	\$299,500	\$1,559,100	18
	Family Service Foundation, Inc.	Catonsville	\$106,000	\$689,200	6
	Way Station, Inc.	Hagerstown	\$205,500	\$789,600	12
	Prologue, Inc.	Reisterstown	\$141,000	\$706,700	8
	Vesta, Inc.	Severn	\$171,500	\$748,200	10
2006	St. Luke’s House, Inc.	Gaithersburg	\$123,300	\$1,518,200	11
	Guide Program, Inc.	Lanham	\$134,400	\$916,900	12
	Montgomery County Coalition for the Homeless	Silver Spring	\$89,700	\$672,800	8
2007	AIDS Interfaith Residential Services, Inc.	Baltimore	\$57,000	\$618,700	6
	Way Station, Inc.	Frederick	\$68,400	\$748,200	6
	Upper Bay Counseling and Support Services	Elkton	\$113,700	\$1,394,500	10
	Montgomery County Coalition for the Homeless	Germantown	\$115,800	\$1,180,500	10
	Vesta, Inc.	Lanham	\$115,800	\$945,300	10
	Prologue, Inc.	Sykesville	\$79,500	\$774,500	7
2008	Crossroads Community, Inc.	Centreville	\$117,900	\$1,136,700	10
	Humanim, Inc	Columbia	\$70,800	\$852,300	6
	Way Station, Inc.	Frederick	\$70,800	\$883,000	6
2009	Prologue, Inc.	Eldersburg	\$108,600	\$1,194,800	9
	Vesta, Inc.	Lanham	\$122,700	\$1,547,500	10
2010 and	Way Station, Inc.	Frederick	\$99,600	\$1,128,000	8
	Vesta, Inc.	Germantown	\$126,600	\$1,534,900	10

<sup>20</sup> Data from <https://www.federalregister.gov/> and <http://portal.hud.gov/hudportal/documents/huddoc?id=202-811Sum.pdf>

<b>2011</b>	Montgomery County Coalition for the Homeless	Takoma Park	\$88,800	\$917,600	7
<b>TOTAL</b>			<b>\$2,626,900</b>	<b>\$22,457,200</b>	<b>200</b>

#### **4. Section 202 Supportive Housing for the Elderly Program**

The Supportive Housing for the Elderly program (Section 202) helps expand the supply of affordable housing with supportive services for elderly people (age 62 and older). This program provides capital advances to finance the construction and rehabilitation of structures that will serve as supportive housing for very low-income elderly people and provides rent subsidies for the projects to help make them affordable. Section 202 capital advances finance property acquisition, site improvement, conversion, demolition, relocation, and other expenses associated with supportive housing for the elderly. The capital advance does not have to be repaid as long as the project serves very low-income elderly persons for 40 years. Section 202 project rental assistance covers the difference between the HUD-approved operating cost per unit and the tenant’s rent. Project rental assistance contract payments can be approved up to five years. However, contracts are renewable based on the availability of funds.

Each year HUD publishes a NOFA for the Section 202 funding appropriated by Congress. The NOFA specifies the number of Section 202 units allocated to each HUD jurisdiction and only non-profit organizations are eligible to apply. Maryland has had success in obtaining new Section 202 resources. As documented in Table 12, from FY2005-2011, Maryland received funding for 735 new units of supportive housing through the Section 202 program.

**TABLE 12<sup>21</sup>**  
**Section 202 Supportive Housing for the Elderly Program**  
**Awards for Maryland FY2005-2011**

<b>Year</b>	<b>Sponsor</b>	<b>City</b>	<b>Rental Subsidy</b>	<b>Capital Advance</b>	<b># Units Awarded</b>
<b>2005</b>	Associated Jewish Federation	Owings Mills	\$1,744,500	\$8,732,900	99
<b>2006</b>	Victory Housing	Chillum	\$671,700	\$5,708,900	60
	Associated Catholic Charities	Odenton	\$692,700	\$5,557,300	63
<b>2007</b>	Associated Catholic Charities	Baltimore	\$613,500	\$5,958,500	54
<b>2008</b>	Associated Catholic Charities	Baltimore	\$601,200	\$6,065,500	51
	CSI Support Development Services	Randallstown	\$589,500	\$6,091,200	51
<b>2009</b>	Victory Housing, Inc.	Silver Spring	\$576,300	\$6,484,700	49
	Associated Catholic Charities	Baltimore	\$566,400	\$5,980,900	47
	National Caucus and Center on Black Aged	Silver Spring	\$331,200	\$3,812,100	27
<b>2010 and 2011</b>	Associated Catholic Charities	Baltimore	\$1,068,300	\$10,520,600	86
	CSI Support and Development Services	Baltimore	\$695,700	\$6,999,400	57
	Associated Jewish Federation	Baltimore	\$745,200	\$7,340,000	60
	Homes for America, Inc.	Emmitsburg	\$385,200	\$3,792,300	31
<b>TOTAL</b>			<b>\$9,281,400</b>	<b>\$83,044,300</b>	<b>735</b>

In January 2011, the Section 202 Supportive Housing for the Elderly Act of 2010 (referred to as S.118) was enacted. Similar to the Melville Act, this act amends and implements reforms to the Section 202 program. S.118 streamlines and simplifies the program to allow for increased participation by non-profit developers, private lenders, investors and state and local funding agencies.

<sup>21</sup> Data from <https://www.federalregister.gov/> and <http://portal.hud.gov/hudportal/documents/huddoc?id=202-811Sum.pdf>

## 5. Continuum of Care (CoC)

In 1987, Congress passed the first federal law specifically addressing homelessness. The Stewart B. McKinney Homeless Assistance Act of 1987, later renamed the McKinney-Vento Homeless Assistance Act, provides federal financial support for a variety of programs to meet the many needs of individuals and families who are homeless. On May 20, 2009, President Obama signed the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009. The HEARTH Act amends and reauthorizes the McKinney-Vento Homelessness Assistance Act with substantial changes, including a consolidation of HUD’s competitive grant programs and a simplified match requirement.<sup>22</sup> The housing programs it authorizes are administered by HUD’s Office of Special Needs Assistance Programs.

The Continuum of Care planning process was designed to promote the development of comprehensive systems to address homelessness by providing communities with a framework for organizing and delivering housing and services. The overall approach is predicated on the understanding that homelessness is not caused merely by a lack of shelter, but involves a variety of underlying, unmet physical, economic, and social needs.

As an entity, a Continuum of Care serves two main purposes:

- To develop a **long-term strategic plan and manage a year-round planning effort** that addresses the identified needs of homeless individuals and households; the availability and accessibility of existing housing and services; and the opportunities for linkages with mainstream housing and services resources.
- To prepare an **application** for McKinney-Vento Homeless Assistance Act (McKinney-Vento) competitive grants.

These resources are invaluable in providing housing and supportive services for people who are homeless. These funds are made available through a national competition announced each year in HUD’s Notice of Funding Availability (known as the HUD SuperNOFA). Applications should demonstrate broad community participation and identify resources and gaps in the community’s approach to providing outreach, emergency shelter, and transitional and permanent housing, as well as related services for addressing homelessness. An application also includes action steps to end homelessness, prevent a return to homelessness, and establishes local funding priorities.

As shown in Table 13 below, there are 16 Continuum of Care planning groups in Maryland, with approximately \$48 million in funding in FY13.<sup>23</sup>

**TABLE 13**  
**Maryland Continuums of Care**

Name of CoC	Total Beds (2014)	Total PSH (2014)
Cumberland/Allegany County CoC	256	117
Baltimore City CoC	5,760	3,152
Harford County CoC	272	118
Annapolis/Anne Arundel County CoC	474	202
Howard County CoC	197	65
Baltimore County CoC	875	445
Carroll County CoC	151	39
Cecil County CoC	282	111

<sup>22</sup> Data from <https://www.onecpd.info/homelessness-assistance/hearth-act/>

<sup>23</sup> Data from <https://www.hudexchange.info/grantees/>

Charles, Calvert, Saint Mary's County CoC	653	240
Frederick City & County CoC	248	50
Garrett County CoC	54	24
Mid-Shore Regional CoC	162	110
Hagerstown/Washington County CoC	356	130
Wicomico/Somerset/Worcester County CoC	404	196
Prince George's County CoC	911	276
Montgomery County CoC	2,502	1,870
<b>TOTAL</b>	<b>13,557</b>	<b>7,145</b>

Table 14 below includes information about the number of emergency shelter (ES), transitional housing (TH) and permanent supportive housing (PSH) beds across the state. Most of these housing programs are funded by HUD and have different program qualification requirements and restrictions on length of stay. HUD-funded Transitional Housing allows people who are homeless to remain up to 24 months and the length of the program can vary depending on program design. TH beds may or may not be dedicated to people with disabilities. HUD-funded Permanent Supportive Housing (PSH) has no fixed time limit and is dedicated to people who are homeless with disabilities. PSH units may have services on-site or provided through community service providers.

This Housing Inventory Count is self-reported by the Continuum of Care each year. As Table 14 below documents, the number of PSH units for homeless persons has increased significantly in recent years.

**TABLE 14<sup>24</sup>**  
**Beds for Homeless Persons**  
**Excerpt from Continuum of Care Housing Inventory Charts – 2008 through 2010**

Type	2012		2013		2014		Change 2012-2014	
	Families	Individs.	Families	Individs.	Families	Individs.	Families	Individs.
ES	1,206	1,580	1,338	1,506	1,349	1,445	12%	-9%
TH	1,387	1,492	1,565	1,554	1,467	1,560	6%	5%
PSH	3,380	2,880	3,684	3,539	3,757	3,388	11%	18%

## **B. Low Income Housing Tax Credit Program (LIHTC)**

The federal government created the LIHTC program to encourage the development of new mixed-income rental housing that would benefit low-income households. At the federal level, the program is not administered by HUD, but rather by the Internal Revenue Service (IRS) within the Department of Treasury. Housing developed under the LIHTC program must be maintained as affordable rental housing for at least 15 years. Many types of rental housing are eligible including:

- Multifamily rental housing;
- Mixed-use projects that include both rental housing and commercial space;
- SRO housing; and

<sup>24</sup>Data from <https://www.hudexchange.info/grantees/>

- Scattered-sites that can be “bundled together” as one project.

According to the LIHTC program guidelines, the minimum number of affordable units required in each LIHTC property is determined by the following federal formula:

- For a LIHTC project targeted to assist households at 50% of AMI and below, at least 20% of the units in the project must be affordable; **OR**
- For a LIHTC project targeted to households between 50-60% of AMI, at least 40% of the units in the project must be affordable.

States can choose to require deeper affordability standards, such as a requirement that a certain number of units be affordable to people with incomes at 30% of AMI.

In addition, newly constructed or substantially rehabilitated properties financed with LIHTC are required to have 5% of the units accessible to people with mobility impairments and an additional 2% of the units accessible to people with sensory impairments. Because of the accessibility standards and the opportunity to create more deeply subsidized housing, the LIHTC program is a valuable resource for creating housing for people with disabilities. In Maryland, the Department of Housing & Community Development is the agency responsible for administering the Low Income Housing Tax Credit program (<http://mdhousing.org/website/Default.aspx>).

The LIHTC program includes a requirement that states develop a strategic planning document describing how the LIHTC program will be utilized to meet the housing needs and housing priorities of the state. This plan – known as the Qualified Allocation Plan (QAP) – must be submitted to the Department of Treasury/IRS each year in order for the state to receive its LIHTC allocation from the federal government. Maryland receives an allocation of approximately \$13 million in Low Income Housing Tax Credits per year. The final 2014 QAP for Maryland is available online at [http://mdhousing.org/website/programs/rhf/Documents/MD\\_QAP\\_July\\_8\\_2014.pdf](http://mdhousing.org/website/programs/rhf/Documents/MD_QAP_July_8_2014.pdf)

Many states use the Low Income Housing Tax Credit program as a mechanism for creating new units of affordable housing for people with disabilities, elders, and other very-low income people with special needs. A review of LIHTC policies that encourage or incentivize permanent supportive housing can be found in *Housing Credit Policies in 2013 that Promote Supportive Housing*.<sup>25</sup>

The FY14 QAP for Maryland requires a commitment of all LIHTC applicants to rent at least 40% of units to households with incomes at or below 60% of the area median income or at least 20% of units to households at or below 50% of area median income. Applicants will also award additional points to applicants who income target in excess of those minimum requirements. Furthermore, a project will receive additional points if at least 10% of the units will be income-restricted at 30% of the area median income. The QAP also awards additional points to projects that set aside up to 25% of units for targeted populations, including persons with disabilities, persons with special needs, youth aging out of the foster system, elderly homeless persons, veterans, or persons transitioning from a correctional facility or other State facility or institution. Finally, in light of the Section 811 PRA demonstration award, the QAP will award additional points to projects that meet the Section 811 requirements and agree to receive Section 811 project-based subsidies.

### **C. Veteran Housing Options**

According to HUD’s 2014 Annual Homeless Assessment Report, there were an estimated 654 homeless veterans in Maryland on any given night in time. These veterans represented 8% of all homeless people in the state.<sup>26</sup>

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<sup>25</sup> Published by the Corporation for Supportive Housing and available at [http://www.csh.org/wp-content/uploads/2013/10/2013\\_QAP\\_Report\\_Final.pdf](http://www.csh.org/wp-content/uploads/2013/10/2013_QAP_Report_Final.pdf)

<sup>26</sup> Data from <https://www.hudexchange.info/resources/documents/AHAR-2014-Part1.pdf>

**a. VA Supportive Housing Program (VASH)**

VASH is a joint project between the Department of Veteran Affairs (VA) and the Department of Housing and Urban Development (HUD). The goal of the program is to transition veterans from homelessness to having permanent, secure, safe housing so that they may rebuild their lives. The clientele in VASH vary from families to single veterans and from Vietnam era to returning Operation Iraqi Freedom/Operation Enduring Freedom veterans. This program is administered with a housing voucher from HUD for veterans to rent a home or an apartment, and intensive case management services provided by the VA for five years. After the five years, the veteran may turn his or her VASH voucher into a housing choice voucher to maintain their apartment, freeing up the VASH voucher and case management for another veteran. The Case Management services are administered for five years and are highly individualized to support the vet and /or family to reach self sufficiency and success.

As of November 2014, there were a total of 920 VASH vouchers in Maryland administered by 6 different PHAs.

**TABLE 14<sup>27</sup>**  
**VASH Vouchers**

PHA	City	VASH Vouchers
Baltimore City	Baltimore	426
Baltimore County HA	Towson	322
Cecil County HA	Elkton	95
Department of Housing & Community Development	Crownsville	57
Hagerstown HA	Hagerstown	59
Harford County HA	Bel Air	14
Montgomery County HA	Kensington	86
Prince George's HA	Largo	150
<b>TOTAL</b>		<b>1,209</b>

**b. Grant and Per Diem Program (GPD)**

Veteran Affairs' Homeless Providers Grant and Per Diem Program is offered annually (as funding permits) by the Department of Veterans Affairs Health Care for Homeless Veterans (HCHV) Programs to fund community agencies providing services to homeless Veterans. The purpose of the program is to promote the development and provision of supportive housing and/or supportive services with the goal of helping homeless Veterans achieve residential stability, increase their skill levels and/or income, and obtain greater self-determination. The program provides transitional supportive housing for up to 24 months for veterans. A list of GPD programs in Maryland can be found in the VA Homeless Resource Guide ([http://www.va.gov/HOMELESS/docs/Homeless\\_Resource\\_Guide.pdf](http://www.va.gov/HOMELESS/docs/Homeless_Resource_Guide.pdf)).

Homeless liaisons at the VA Medical Centers are the main point of contact for all other VA services and housing programs. Table 16 below provides the contact information for the VA Homeless Coordinator in Maryland.

**TABLE 16**  
**VA Homeless Coordinators<sup>28</sup>**

Location	VA Point of Contact	Telephone Number
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<sup>27</sup> Data from <http://www.tacinc.org/knowledge-resources/vouchers-database/>

<sup>28</sup> Data from [http://www.va.gov/HOMELESS/docs/Homeless\\_Resource\\_Guide.pdf](http://www.va.gov/HOMELESS/docs/Homeless_Resource_Guide.pdf)

Baltimore	Russa Bryant	410-230-4530 x1051
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**c. Support Services for Low-Income Veterans Families (SSVF)**

On July 26, U.S. Department of Veterans Affairs (VA) Secretary Eric Shinseki announced the award of 85 new grants under the VA’s new Supportive Services for Veteran Families (SSVF) Program. The SSVF Program is a new VA program that awards grants to private non-profit organizations and consumer cooperatives that will provide supportive services to very low-income Veterans and their families residing in or transitioning to permanent housing. The grantees will provide a range of supportive services designed to promote housing stability.

As seen in Table 17, in Maryland, since 2012 grantees in Maryland have received over \$10.6 million dollars in SSVF grants.

**TABLE 17<sup>29</sup>**  
**SSVF Grant Awards**

Award Year	Sponsor or Project Name	City	Grant Award
2012	Three Oaks Homeless Shelter, Inc	Lexington Park	\$219,192
2013	Alliance, Inc.	Baltimore	\$2,000,000
	Three Oaks Homeless Shelter, Inc.	Lexington Park	\$231,192
	Project PLEASE, Inc.	Baltimore	\$1,628,975
	New Vision House of Hope, Inc.	Baltimore	\$729,956
	Diakonia, Inc.	Ocean City	\$247,320
	St. James A.M.E. Zion Church-Zion House	Salisbury	\$348,100
2014	Alliance, Inc.	Baltimore	\$2,000,000
	Three Oaks Homeless Shelter, Inc.	Lexington Park	\$235,815
	Project PLEASE, Inc.	Baltimore	\$1,661,555
	New Vision House of Hope, Inc.	Baltimore	\$744,555
	Diakonia, Inc.	Ocean City	\$250,687
	St. James A.M.E. Zion Church-Zion House	Salisbury	\$355,062
<b>TOTAL</b>			<b>\$10,652,409</b>

<sup>29</sup> Data from [http://www.va.gov/HOMELESS/docs/SSVF/FY2012\\_SSVF\\_Awards\\_7172012\\_2.pdf](http://www.va.gov/HOMELESS/docs/SSVF/FY2012_SSVF_Awards_7172012_2.pdf) and [http://www.va.gov/homeless/docs/ssvf/2013\\_ssvf\\_awards\\_final\\_71113.pdf](http://www.va.gov/homeless/docs/ssvf/2013_ssvf_awards_final_71113.pdf) and [http://www.va.gov/HOMELESS/ssvf/docs/2014\\_SSVF\\_Award\\_List.pdf](http://www.va.gov/HOMELESS/ssvf/docs/2014_SSVF_Award_List.pdf)

## **D. United States Department of Agriculture (USDA) Housing and Community Assistance**

The USDA administers a variety of housing programs designed to serve people living in rural areas who have low or very low incomes. The USDA website for Maryland is [http://www.rurdev.usda.gov/MD\\_Home.html](http://www.rurdev.usda.gov/MD_Home.html)

The following programs target resources for people who are elderly and/or disabled to gain access to rental housing or remain in their own modified housing.

- **Rental Assistance Program (RA)** – Provides rental assistance for Rural Rental Housing projects for persons with very low and low incomes, the elderly, and people with disabilities if they are unable to pay the basic monthly rent within 30 percent of adjusted monthly income.
- **Rural Rental Housing (Section 515)** – Provides mortgage loans to provide affordable multifamily rental housing for very low-, low-, and moderate-income families, the elderly, and people with disabilities.
- **Rural Repair and Rehabilitation Program** – Provides loan and grants to very low-income owners who are 62 years or older to make repairs or improvements to remove health and safety hazards or to complete repairs to make the dwelling accessible for household members with disabilities.

Between 2009 and 2013 Maryland has received between \$13.4 and \$17 million of USDA Rental Assistance Program funding each year and between \$258,000 and \$1.8 million in Rural Rental Housing funding.<sup>30</sup>

The Maryland USDA Rural Development Office contact information is included in Table 18. They can be contacted for more information about the programs available in Maryland.

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<sup>30</sup> Data from [http://www.rurdev.usda.gov/Reports/RD\\_ProgressRpt2013.pdf](http://www.rurdev.usda.gov/Reports/RD_ProgressRpt2013.pdf)

**TABLE 18<sup>31</sup>**  
**USDA Rural Development Office Contact**

Office	Service Area
<b>Hagerstown</b> 1260 Maryland Ave, Suite 105 Hagerstown, MD 21740 Phone: (301) 797-0500	Carroll, Frederick, Howard, Montgomery, Baltimore, and Washington Counties
<b>Allegany and Garrett County Satellite Office</b> 1260 Maryland Ave, Suite 100 Hagerstown, MD 21740 Phone: (302) 531-7089	Anne Arundel, Calvert, Charles, Prince George's, and St. Mary's Counties
<b>Upper Marlboro Satellite Office</b> 5301 Marlboro Race Track Road Upper Marlboro, MD 20772 Phone: (301) 574-5162, ext. 103	Anne Arundel, Calvert, Charles, Prince George's, and St. Mary's Counties
<b>La Plata Satellite Office</b> 101 Catalpa Drive, Suite 106A La Plata, MD 20646 Phone: (301) 934-9588, ext. 112	Anne Arundel, Calvert, Charles, Prince George's, and St. Mary's Counties

<sup>31</sup> Data from [http://www.rurdev.usda.gov/MD\\_Contact\\_Us.html](http://www.rurdev.usda.gov/MD_Contact_Us.html)